January 24, 2018

The Honorable Mitch McConnell Majority Leader U.S. Senate Washington, D.C. 20510 The Honorable Charles E. Schumer Minority Leader U.S. Senate Washington, D.C. 20510

Dear Leader McConnell and Minority Leader Schumer:

The undersigned state banking associations representing our nation's more than 5,700 community banks respectfully urge you to take up and pass S. 2155, the Economic Growth, Regulatory Relief and Consumer Protection Act, as quickly as possible and free of any amendments that would upset the bipartisan balance of the bill. S. 2155, a robust package of community bank regulatory relief measures, is a rare opening for real, impactful relief that will strengthen economic growth, job creation, and consumer protection. It is the culmination of years of collaborative effort to achieve consensus among members of Congress across the spectrum and community bankers in their home states and districts.

This multipronged regulatory relief bill was driven by a bipartisan coalition of lawmakers, including Senate Banking Committee Chairman Mike Crapo, R-Idaho, and committee Democrats Joe Donnelly of Indiana, Heidi Heitkamp of North Dakota, Jon Tester of Montana and Mark Warner of Virginia. The bill currently enjoys support from 11 Republicans, 11 Democrats and one Independent.

S. 2155 passed out of the Senate Banking Committee on December 5 by a vote of 16-7. The bill's bipartisan supporters stood together in opposition to all amendments — even those they supported. This commitment to maintaining the bill's focus on common-sense relief for community banks will be essential in ensuring its passage through the full Senate and beyond. We urge the Senate to seize the opportunity that presents itself today and pass this bill as quickly as possible.

Thank you for your consideration.

Sincerely,

Alabama Bankers Association, Inc.
Arkansas Community Bankers
Arizona Bankers Association
California Community Banking Network
Independent Bankers of Colorado
Florida Bankers Association
Community Bankers Association of Georgia
Idaho Bankers Association

Community Bankers Association of Illinois

Indiana Bankers Association

Community Bankers of Iowa

Community Bankers Association of Kansas

Bluegrass Community Bankers Association

Louisiana Bankers Association

Maine Bankers Association

Maryland Bankers Association

Massachusetts Bankers Association

Community Bankers of Michigan

Independent Community Bankers of Minnesota

Mississippi Bankers Association

Missouri Independent Bankers Association

Montana Independent Bankers

Nebraska Independent Community Bankers

New Hampshire Bankers Association

New Jersey Bankers Association

Independent Community Bankers Association of New Mexico

Independent Bankers Association of New York State

North Carolina Bankers Association

Independent Community Banks of North Dakota

Community Bankers Association of Ohio

Community Bankers Association of Oklahoma

Oregon Bankers Association

Pennsylvania Association of Community Bankers

Independent Banks of South Carolina

Independent Community Bankers of South Dakota

Tennessee Bankers Association

Independent Bankers Association of Texas

Vermont Bankers Association

Virginia Association of Community Banks

Community Bankers of Washington

Community Bankers of West Virginia

Wisconsin Bankers Association

Wyoming Bankers Association

CC: United States Senate