



INDEPENDENT COMMUNITY  
BANKERS of AMERICA®

1615 L Street NW, Suite 900  
Washington, DC 20036

## OPEN LETTER TO CONGRESS

# Community Bank Policies Key to Supporting Local Communities

Dear Members of the 118th Congress:

Thank you for serving our nation as members of the 118th Congress. Amid the uncertain economic outlook, community banks are focused on bipartisan legislative initiatives that will support economic growth in America's local communities.

**Bipartisan Solutions:** Represented by the Independent Community Bankers of America (ICBA), community banks have an outstanding reputation on both sides of the aisle because they reinvest in their communities and support pragmatic, bipartisan policy solutions.

**Legislative Priorities:** To build on the success of community banks in supporting local consumers and small businesses we call on lawmakers to:

- Provide robust oversight of federal financial regulatory agencies and regulations.
- Ensure climate risk rules do not obstruct community banks' support for their communities.
- Continue to reject controversial and counterproductive credit card routing mandates.
- Enact effective and comprehensive oversight of cryptocurrencies, including stablecoins.
- Oppose direct lending under the Small Business Administration's 7(a) program.
- Support a fair and competitive financial services landscape, by examining and addressing tax and regulatorily advantaged credit unions, Farm Credit System entities, and industrial loan companies.
- Advocate a robust Farm Bill that provides a stable safety net for American agriculture.
- Advance regulatory policies that promote economic growth and job creation.

**Working Together:** ICBA and community bankers look forward to working with the 118th Congress on policies that will help our nation flourish—one community at a time. ICBA's complete recommendations for the 118th Congress are available at [www.icba.org/advocacy](http://www.icba.org/advocacy).

Sincerely,

A handwritten signature in black ink, appearing to read 'Rebeca Romero Rainey', with a stylized flourish at the end.

Rebeca Romero Rainey, President and CEO  
*Independent Community Bankers of America* | [icba.org](http://icba.org)

### AMERICA'S COMMUNITY BANKS:



Have nearly  
**50,000** locations



Employ nearly  
**700,000** people



Are the only physical banking  
presence in **one in three** counties