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CAMDEN R. FINE  
*President and CEO*

March 7, 2018

United States Senate  
Washington, D.C. 20510

Dear Senator:

On behalf of the nearly 5,700 community banks represented by ICBA, I write to thank the 67 U.S. Senators who voted in favor of the motion to proceed to consideration of the Economic Growth, Regulatory Relief and Consumer Protection Act (S. 2155). Community bankers across the country are greatly encouraged by yesterday's strong bipartisan vote. These 67 Senators stepped up and showed us where they stand on this key piece of legislation – with their home state community banks and the numerous customers that depend on them. We recognize and applaud you for demonstrating support for your communities.

S. 2155 has cleared the critical first hurdle. We now urge that Senate floor consideration be as expeditious as possible so that this important bill can advance through the process and be signed into law. Enactment of S. 2155 will fuel the revitalization of many American communities left behind in an otherwise strong economic recovery.

This bill is a carefully balanced package of regulatory relief provisions. This relief is targeted at community banks and selected for its potential for creating maximum economic growth while safeguarding critical consumer protections and safety and soundness. S. 2155 will promote sound mortgage lending by banks that hold mortgages in portfolio, cut red tape that prevents community banks from serving their customers, and create responsible, risk targeted oversight and examination of community banks. The impact on local economic growth will be powerful and quickly realized.

We urge you to sustain the momentum for community bank regulatory relief. Reject extraneous, poison pill amendments to S. 2155 that will upset the bipartisan coalition that supports this reasonable reform measure.

ICBA and America's community banks thank you for your consideration.

Sincerely,

/s/

Camden R. Fine  
President & CEO