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October 3, 2025

The Honorable Scott Bessent  
Secretary  
U.S. Department of the Treasury  
Washington, D.C. 20220

The Honorable Brooke Rollins  
Secretary  
U.S. Department of Agriculture  
Washington, DC 20250

Dear Secretary Bessent and Secretary Rollins:

On behalf of the ICBA and the nearly 50,000 community bank locations we represent, I write to share our views regarding providing additional financial support for our farmers. This is an important issue for thousands of community bankers who live and work in our rural areas and who provide nearly 80 percent of all agricultural loans from the commercial banking sector.

We appreciate the recent comments made by Secretary Rollins in Kansas City last week drawing broad attention to the declining status of the farm economy. Once the harvest for fall crops has been completed, community bankers will be able to sit down with producers to gauge their yields and commodity sales to determine their financial condition and potential viability going forward. Many community bankers believe a significant segment of producers will need both a bountiful harvest and additional financial support to remain in business.

It may be necessary to approve additional financial support as large or larger than the economic loss payments provided to the farm sector last year.

We appreciate Secretary Bessent's strong support and clear understanding of the importance of community banks to America, and as in the past, we hope to have a role in facilitating financial assistance for America's producers. It would be a disservice to these producers if community banks were not treated as favorably as other types of creditors.

Thank you for working hard on behalf of American agriculture and our nation's community banks. We look forward to working with you to assist producers in need. Please feel free to contact Mark Scanlan ([mark.scanlan@icba.org](mailto:mark.scanlan@icba.org)) to discuss these views in more detail.

Sincerely,  
/s/

Rebeca Romero Rainey  
President & CEO