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Rebeca Romero Rainey, President and CEO

January 14, 2026

The Honorable French Hill
Chairman
Committee on Financial Services
U.S. House of Representatives
Washington, D.C. 20515

The Honorable Andy Barr
Chairman
Subcommittee on Financial Institutions
Committee on Financial Services
U.S. House of Representatives
Washington, D.C. 20515

Re: Support for Main Street Capital Access Act (H.R. 6955)

Dear Chairmen Hill and Barr:

On behalf of the Independent Community Bankers of America (ICBA) and the nearly 45,000 community bank locations we represent, I write to express our strong support for the Main Street Capital Access Act (H.R. 6955).

H.R. 6955 is a package of bipartisan community bank measures reported out of the House Financial Services Committee during the 119th Congress. A few of the many notable bills in this package include:

- Chairman Hill's FAIR Exams Act (H.R. 940) which would create an independent review of adverse exam findings as well as better transparency and accountability.
- The SMART Act (H.R. 4437), sponsored by Representatives Timmons and Foster, would provide exam relief for well-managed and well-capitalized banks with less than \$6 billion in assets, while the TRUST Act (H.R. 4478), sponsored by Representatives Moore and Torres, would allow banks with up to \$6 billion in assets to qualify for an 18-month exam cycle. Both of these bills would provide exam relief without compromising safety and soundness.
- Chairman Barr's Promoting New Bank Formation Act (H.R. 478) would promote the creation of de novo banks, especially in rural areas, by providing more regulatory, capital and lending flexibility for these banks.
- The Community Bank LIFT Act (H.R. 5276), sponsored by Representative Kim, would lower the range for the community bank leverage ratio, or CBLR, to between 6 and 8 percent and make it available to banks with up to \$15 billion in assets. These changes would result in additional capital access for small businesses and farmers served by community banks.
- The TAILOR Act (H.R. 3380), sponsored by Representative Loudermilk, would promote tiered regulation based on a bank's risk profile and business model. Such tiering ultimately benefits consumers by creating a competitive financial services landscape and ensuring that community banks have flexibility to meet their credit needs.

H.R. 6955 contains additional bills that would provide constructive and meaningful relief for community banks. The package delivers on Chairman Hill's promise at the beginning of this Congress and has the potential to transform the regulatory and competitive landscape for community banks, expand access to credit for American consumers and small businesses, and support growth and job creation in local economies.

Thank you for your support for community banks. ICBA looks forward to working with the Financial Services Committee to advance H.R. 6955.

Sincerely,

/s/

Rebeca Romero Rainey
President & CEO

CC: Members of the House Financial Services Committee