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President and CEO

April 30, 2013

The Honorable Blaine Luetkemeyer
U.S. House of Representatives
Washington, D.C. 20515

Dear Representative Luetkemeyer:

On behalf of the 7,000 community banks represented by ICBA, I write to thank you for sponsoring the Community Lending Enhancement and Regulatory Relief Act of 2013 (H.R. 1750), which advances priority provisions of ICBA's Plan for Prosperity: A Regulatory Relief Agenda to Empower Local Communities. We are pleased to offer our strong support for your legislation.

Regulatory relief provisions of H.R. 1750 include:

- Exempting community banks from certain new mortgage requirements, including new escrow rules and servicing requirements, to support the housing recovery;
- Requiring rigorous and quantitative justification of new or amended accounting principles;
- Eliminating redundant annual privacy notice mailings redundancies when a bank's privacy policies have not changed;
- Supporting additional capital opportunities for small bank holding companies; and
- Exempting community banks from Sarbanes-Oxley internal-controls assessment mandates.

These provisions and others included in H.R. 1750 will provide meaningful regulatory relief to community banks allowing them to promote and support entrepreneurship, job creation, and economic growth in their communities.

Thank you again for sponsoring H.R. 1750. We look forward to working with you to advance your legislation.

Sincerely,

/s/

Camden R. Fine
President and CEO

Cc: Members of the U.S. House of Representatives