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President and CEO

July 15, 2015

United States House of Representatives
Washington, D.C. 20515

Dear Representative:

On behalf of the more than 6,000 community banks represented by ICBA, I write to request that you demonstrate your clear and explicit support for community banks by cosponsoring the CLEAR Relief Act (H.R. 1233) and/or the Community Bank Access to Capital Act (H.R. 1523). We appreciate that many Members of Congress from both parties have voiced their support for community banking. The best and unmistakable way to support community banks is to support the two House bills that community bankers have identified as their highest legislative priorities in the 114th Congress.

ICBA believes a Member's cosponsorship of these bills is a true measure of his or her support for community banks' mission. We intend to share a list of supporters with bankers in every district. In fact, these bills are so important that we request not only your cosponsorship but your active efforts to enact their provisions. **ICBA respectfully requests your cosponsorship before the House adjourns for the August recess.**

The CLEAR Relief Act (H.R. 1233). Introduced by Rep. Blaine Luetkemeyer, H.R. 1233 includes provisions designed to preserve community banks mortgage lending and servicing; reform bank oversight and examination; and provide relief from redundant and confusing annual privacy notices. Each provision is designed to preserve vital consumer protections and protect safety and soundness.

The Community Bank Access to Capital Act (H.R. 1523). Introduced by Rep. Scott Garrett, H.R. 1523 includes provisions to exempt banks with assets of \$50 billion or less from the Basel III regulatory capital rule, which was originally intended to apply only to large, internationally active banks, and provide an exemption from internal control attestation requirements for community banks with assets of less than \$1 billion. Community bank internal control systems are monitored continually by bank examiners.

Community banking is a thriving industry that keeps our financial system competitive. Community banks provide the credit that supports small business expansion and job creation as well as the consumer purchasing that undergirds our national economy. Meaningful regulatory relief – best represented by the bills identified above – will allow community banks to reach their full potential.

H.R. 1233 and H.R. 1523 represent a starting point in a critical conversation about the future of community banking. If you believe this conversation needs to take place, show your support by cosponsoring H.R. 1233 and H.R. 1523.

Thank you for your consideration.

Sincerely,

/s/

Camden R. Fine
President & CEO

The Nation's Voice for Community Banks.®

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