



ICBA Update

Presented by: Rebeca Romero Rainey, ICBA President and CEO



Community Banks.

Strength.
Resilience.
Impact.





1930: 28 community bankers gathered at a cabin on the shores of Lake Minnewaska in Minnesota to form ICBA.

Community bank focused for more than 90 years

Centinel Bank of Taos

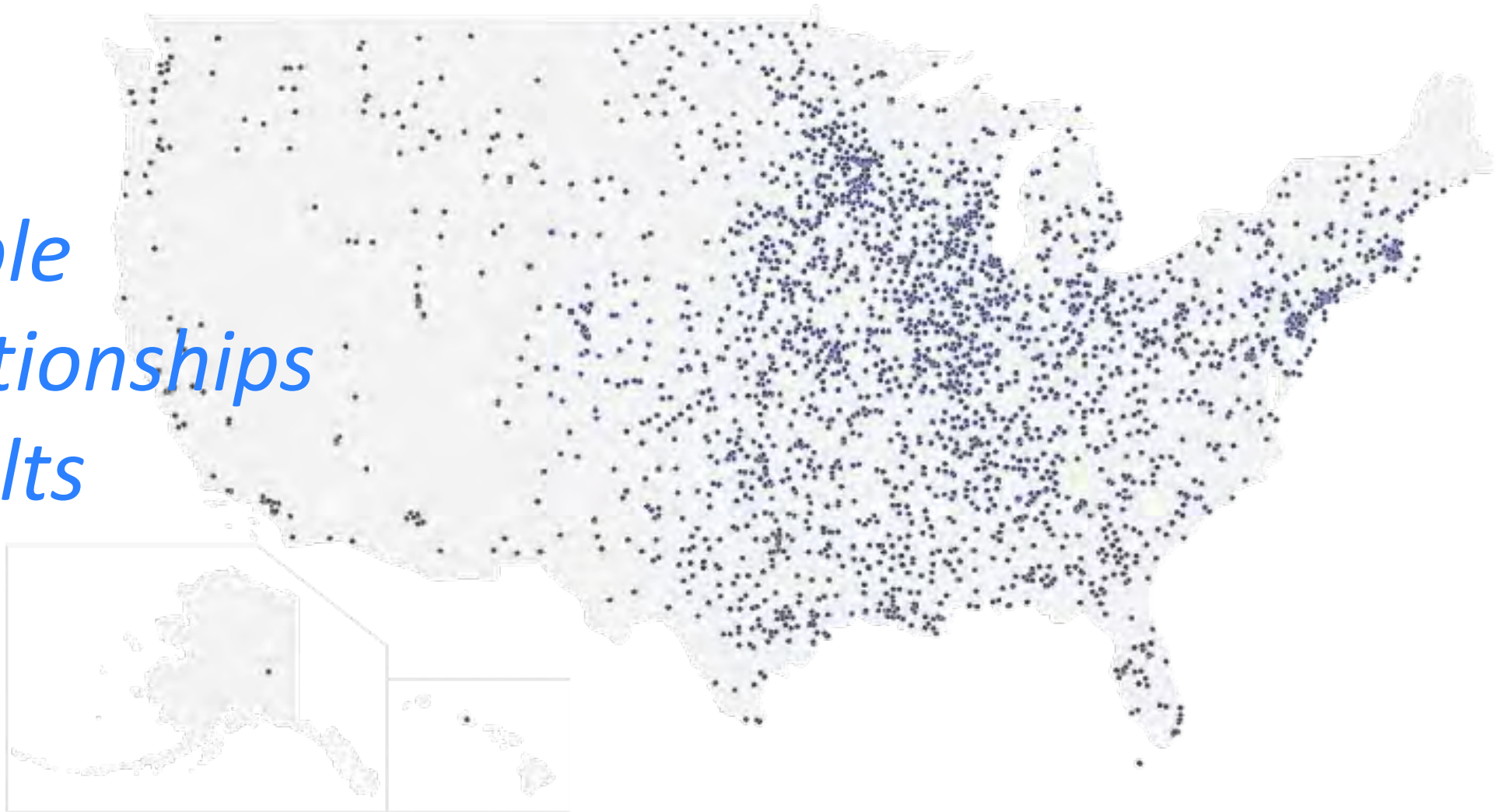


Community Banking

Real *People*

Real *Relationships*

Real *Results*



Speaking Up for the Industry



Leveling The Playing Field

Differentiating Community Banks – With Concrete Results



On Air March 23, 2023 · 04:33 · CLIP

Rebeca Romero Rainey argues there's 'no reason' for community banks to pay for the SVB collapse

POLITICOPRO

Community banks poised to win in wake of SVB collapse

BY: VICTORIA GUIDA | SAM SUTTON | 03/29/2023 07:16 PM EDT

VACB Mission Statement

To deliver undiluted advocacy, targeted education, and quality education to advance Virginia's community banks.





Thank you, Steve Yeakel



Congrats and Welcome, Corey Connors

ICBA Leadership Bankers

Blake Edwards, Skyline National Bank

Elected Federal Delegate; Housing Finance Subcommittee

John Brough, Chain Bridge Bank

ICBA Political Action Committee

Aaron Green, Pendleton Community Bank

Rural America & Agriculture Committee

Abdul Hersiburane, MainStreet Bank

Large Community Bank Council

Lisa Kilgour, MainStreet Bank

Bank Operations Committee

Relationship Bankers Require a Unique Voice

ICBA Mission

To create and promote an environment where community banks flourish.



ICBA Pillars

Advocacy
Education
Innovation





ICBA
Advocacy

Advocacy

Support.
Uphold.
Champion.



Our Priorities

- Differentiating the community bank relationship model.
- Advocating for tiered and proportionate regulation.
- Supporting pro-community bank legislation.



Pro Community Bank Bills

- ACRE Act Rural Tax Relief
- Closing the ILC Loophole
- SAFER Banking Act Cannabis Safe Harbor
- Restricting “Trigger Leads”
- Challenging Credit Card Late Fee Rule



CRA Reform

ICBA is working to protect community banks from additional burdens resulting from potential CRA expansion.



Small Business Loan Data Collection

Section 1071

We won't stop fighting this harmful and burdensome policy and are working on it from every angle for our community bankers.



Personal Financial Data Rights

Section 1033

ICBA continues calling on the CFPB to exempt community banks from its onerous 1033 rulemaking requiring covered institutions to establish and maintain a “developer portal” that third-party companies could use to access consumer data with consumer authorization.



CBDC & Digital Assets

ICBA is working to strengthen regulation around cryptocurrency and digital assets and opposes the creation of a Central Bank Digital Currency.



FHLB Liquidity

ICBA supports efforts to ensure the Federal Home Loan Banks remain a strong, stable, and reliable source of funding for community banks.



Fighting Check Fraud

Check fraud remains a major concern. To combat this:

- ICBA created a Check Fraud Task Force composed of more than 40 community banks and state bankers' associations.
- We support a strong law enforcement response—at the federal and state level—and encourage ongoing dialogue between financial institutions.



Exposing Credit Union Mission Creep

AXIOS

Why credit unions are buying banks

CNN INVESTIGATES

The nation's largest credit union rejected more than half its Black conventional mortgage applicants

By Casey Tolan, Audrey Ash and Rene Marsh, CNN



MARKET ALERT

RISE IN CREDIT UNION M&A
TAX EXEMPTION ALLOWS FOR MORE DEALMAKING

JUST ASIA-PACIFIC MARKETS MOSTLY FALL AFTER SOUTH KOREA'S INFLA

BITCOIN CM	59,149.29	ETHER CM	2,511.53	IMPLIED DOW OPEN	-219.08
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5:31A CENTRAL

News Release

ICBA: Washington Commanders Stadium Naming Rights Deal Illustrates What Is Wrong with Credit Union Policy

Press Release: Washington, D.C. (Aug. 27, 2024)—Independent Community Bankers of America (ICBA) President and CEO Rebeca Romero Rainey today issued the following statement on today's announcement from Northwest Federal Credit Union and the Washington Commanders.

AMERICAN BANKER.

Find your interests

BANKING ▾ POLICY ▾ PAYMENTS ▾ TECH ▾ CREDIT UNIONS ▾ WORKPLACE ▾

CREDIT UNIONS

BankThink Stop letting credit unions buy community banks

By Rebeca Romero Rainey July 17, 2024, 12:06 p.m. EDT 4 Min Read

Credit Union Tax Status

It's time for Congress to examine the NCUA and the outdated tax code benefiting credit unions to the detriment of local communities and the community banks that serve them.

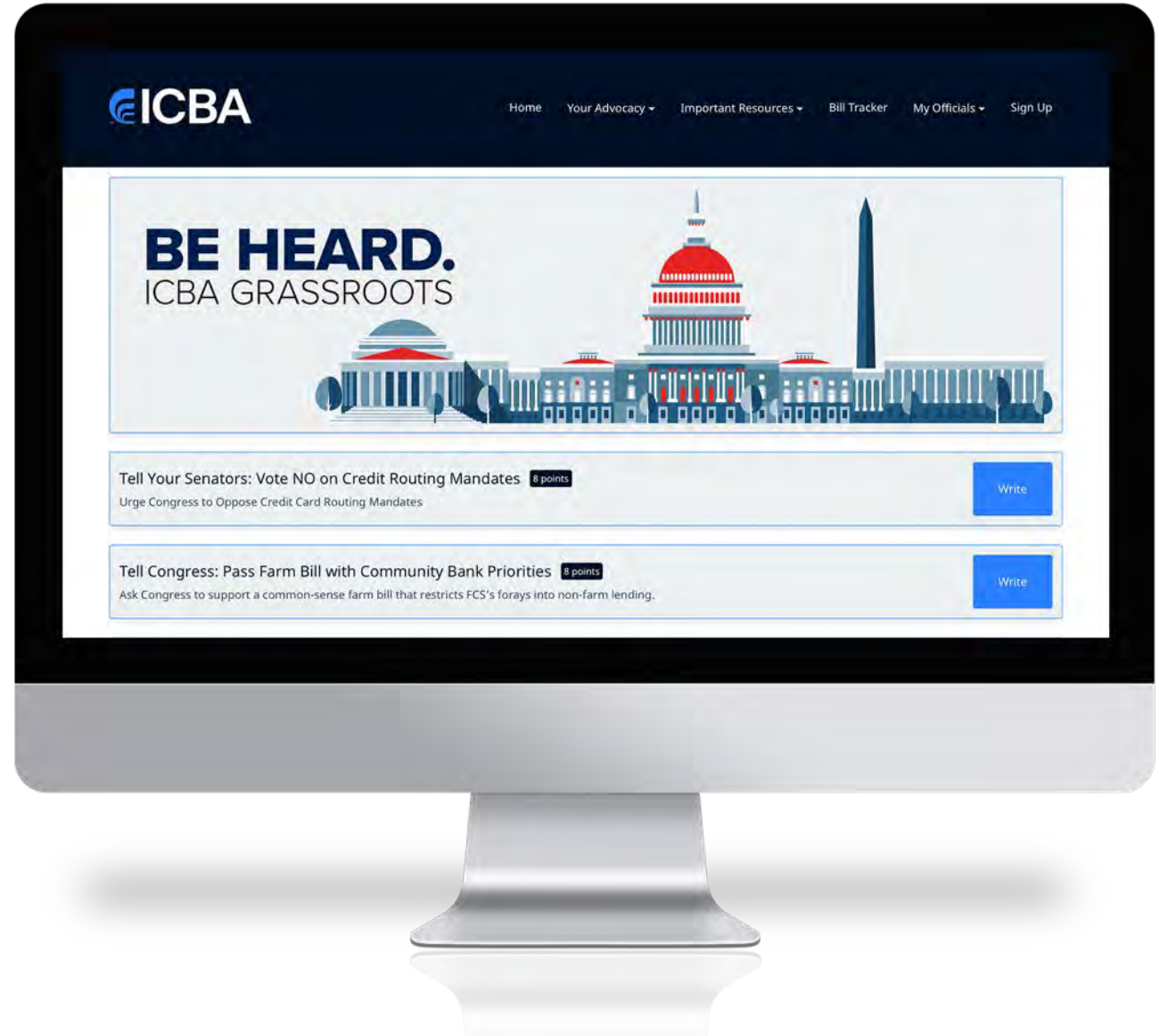
Virginia 2023

- Credit Union Assets:
\$255,609,518,000
- Taxes Avoided:
\$363,374,340

United States 2023

- Credit Union Assets:
\$2,305,398,387,000
- Taxes Avoided:
\$3,268,446,090

Your Voice Matters



Your Voice Matters

Grassroots lobbying is a powerful tool for community banks

- Nothing is more effective in terms of industry advocacy than a community banker's relationship with a legislator.
- Facetime is important.
- Communicate the Main Street perspective to policymakers.





ICBA
Education

Education

Learn.
Grow.
Succeed.



Education: Train Your Talent

icba.org/education

120,000+ community
bankers trained annually

Comprehensive Programming



45+ Live Events
icba.org/seminars



100+ Webinars & Recordings
icba.org/webinars



425+ Online Courses
icba.org/onlinecourses



100+ Resources
icba.org/resources



9 Certification Programs
icba.org/certification

Bank-Wide Access

- Bank Director Program
- Online Learning Management System
- Unlimited Webinar Pass
- The Compliance Vault
(included with ICBA membership)
- NEW** ■ Professional Development Planner
 - Help position your employees for growth at your community bank
 - 80+ job descriptions across 22 functions
 - On-the-job learning exercises and more.

Affiliate Education Program

VACB has teamed up with ICBA Education to provide a comprehensive menu of training resources for Virginia community bankers.

Use code: **VA-VACB** when purchasing an ICBA course or resource found on the Association's website and ICBA will return 10% of the purchase price to VACB.

These funds will support local lobbying efforts and new resources and programs for VACB members.





ICBA
Innovation

Innovation

Ideas.
Collaboration.
Solutions.



Innovation Programming

- ICBA ThinkTECH Accelerator
- ICBA ThinkTECH Connect
- ICBA Solutions Forum
- ICBA Solutions Directory featuring ICBA Preferred Service Providers and Corporate Members





Added Value

Partners.
Events.
Resources.



ICBA Subsidiaries



Stay Connected

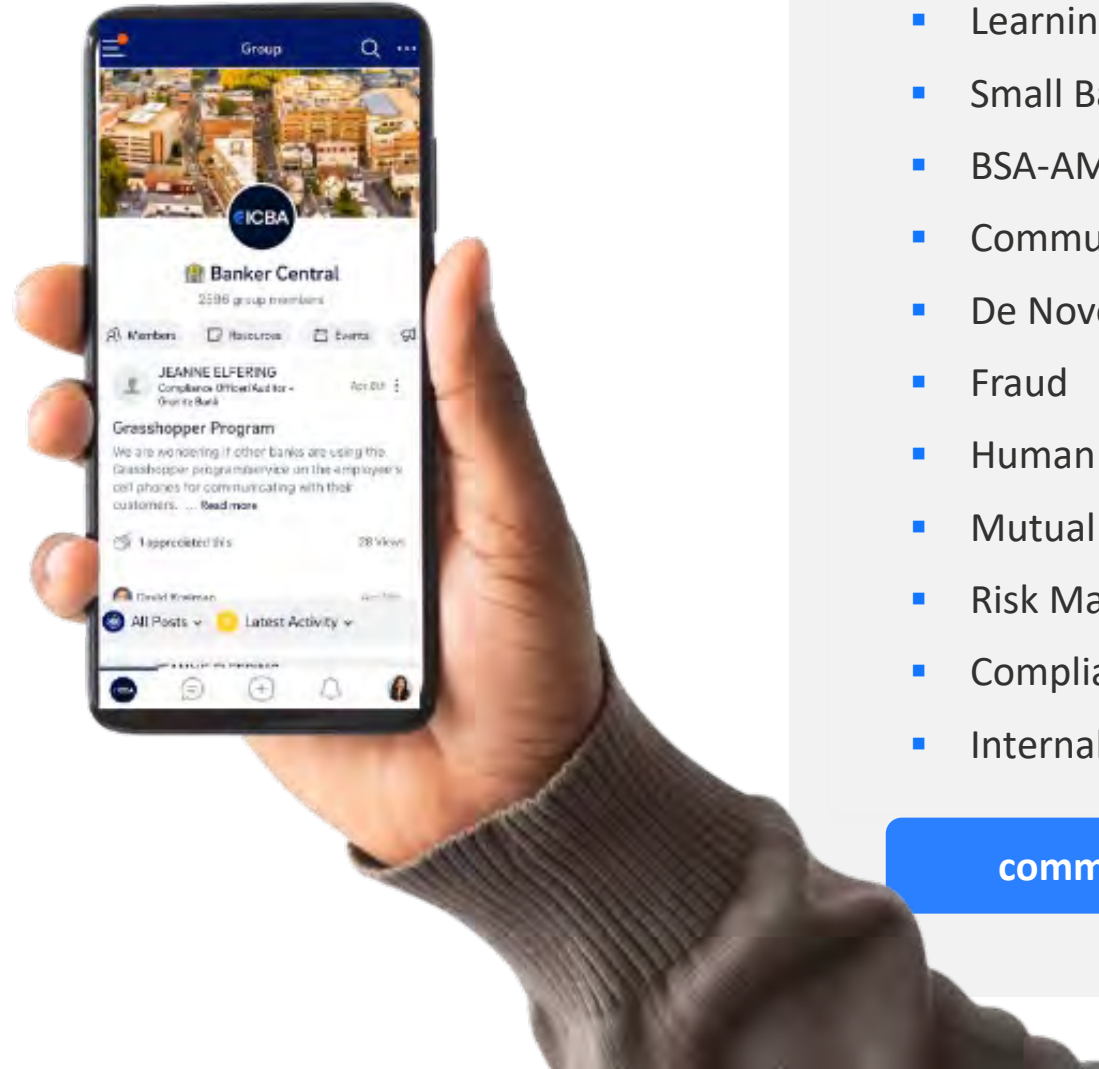
Bringing together community bankers annually



ICBA Community

Stay Connected

- Connect with more than 4,000 peers for discussions on industry news, best practices, and policy.
- Engage in peer-to-peer networking, make connections, and discover mentorship opportunities.



Join the Conversation

- Marketing
- Learning & Development
- Small Banks
- BSA-AML
- Community Reinvestment
- De Novo Banks
- Fraud
- Human Resources
- Mutual Banks
- Risk Management
- Compliance
- Internal Audit

community.icba.org

Stay Informed

**ICBA
NEWSWATCH TODAY**

icba.org/newswatchtoday



**Main Street
Matters Blog**

icba.org/mainstreetmatters




**Independent Banker:
A Community Banking Podcast**
icba.org/podcast



Monthly Print & Online Issues
independentbanker.com


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[@MYICBA](https://www.instagram.com/MYICBA) (bankers)


[@BANKLOCALLY](https://www.instagram.com/BANKLOCALLY)
(public)


[ICBAORG](https://www.facebook.com/ICBAORG)

 [YouTube @ICBA Independent
Community Bankers of
America](https://www.youtube.com/ICBAIndependentCommunityBankersofAmerica)

Find Us on Social

Sharing Your Community Bank Story

MainStreet Bank
August 15 · 🌐

And that's a wrap on our back-to-school backpack drive! We collected around 110 new backpacks in person and online for local nonprofit **Cornerstones**. These backpacks go directly to Fairfax County kids in need to help them start the school year off right. Thank you so much to everyone who contributed!

#CommunityImpact #CommunityBanking #BankLocal #BankingForGood #BackpackDrive #SchoolSupplies #HelpingKids #BacktoSchool



👍❤️ 19

Virginia National Bank
September 3 at 4:39 PM · 🌐

VNB is a proud sponsor of this year's **St. Benedict Oktoberfest** in Richmond. Our team is excited to see you September 20-22!
For more information visit <https://www.stbenedictoktoberfest.com/>



👍❤️ 23

3 shares

Skyline National Bank
6 days ago · 🌐

Last Saturday, Travis Morgan, Joni Robinson, and Faith Calloway from our Mountain View branch had a great time participating in the Food Truck Festival hosted by the **Home Builders Association of Hickory-Catawba Valley**! Skyline was proud to sponsor the kids tent, adding some extra fun to the event!

#AlwaysOurBest



👍❤️ 30

2 shares

Let's Connect



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OMG Check

2 5 0 3

DATE: October 8 2024

PAY TO THE ORDER OF: Virginia Association of Community Banks \$ \$103,800.00

One Hundred Three Thousand Eight Hundred and xx/100 ----- DOLLARS  Security Features Detailed on Back.

MEMO: _____ Rebeca Romero Rainey

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Thank You



icba.org | info@icba.org