

April 9, 2018

The Honorable Paul Ryan  
Speaker  
U.S. House of Representatives  
Washington, D.C. 20515

The Honorable Nancy Pelosi  
Minority Leader  
U.S. House of Representatives  
Washington, D.C. 20515

Dear Speaker Ryan and Minority Leader Pelosi:

The undersigned state bankers associations, representing the full breadth of our nation's banking institutions, wish to express our strong support for S. 2155, the "Economic Growth, Regulatory Relief, and Consumer Protection Act." We urge the full House of Representatives to immediately take up and pass S. 2155.

The need for targeted regulatory reform is well-documented. In the aftermath of the financial crisis, Congress took aggressive action to rework the regulatory landscape and the rules under which our nation's financial institutions operated. While well-intentioned, some of these rules significantly limited the ability of banks to serve their customers and communities. This was acutely true for community banks. S. 2155 reflects a careful, bipartisan and reasoned approach that aims to build upon the regulatory progress of recent years while making targeted, commonsense fixes that reinforce the ability of our nation's banks to serve their communities. In doing so, this legislation strengthens the overall health and safety of our financial system.

The undersigned organizations commend the House of Representatives for its enormous contributions to the provisions that developed the final work product embodied in S. 2155. The bill reflects years of House Financial Services Committee hearings and legislative deliberations, and includes numerous bipartisan provisions originated in the House. Upon enactment of this important bill, our nation's communities will be greatly indebted to House Financial Services Committee Chairman Jeb Hensarling, his colleagues on the committee and members of the House who – along with the Senate – took action to reduce impediments to job creation and economic growth.

We urge swift passage of S. 2155. Thank you for consideration of our views.

Respectfully,

Alabama Bankers Association  
Alaska Bankers Association  
Arizona Bankers Association  
Arkansas Bankers Association  
California Bankers Association  
Colorado Bankers Association  
Connecticut Bankers Association  
Delaware Bankers Association  
Florida Bankers Association  
Georgia Bankers Association

Hawaii Bankers Association  
Idaho Bankers Association  
Illinois Bankers Association  
Illinois League of Financial Institutions  
Indiana Bankers Association  
Iowa Bankers Association  
Kansas Bankers Association  
Kentucky Bankers Association  
Louisiana Bankers Association  
Maine Bankers Association  
Maryland Bankers Association  
Massachusetts Bankers Association  
Michigan Bankers Association  
Minnesota Bankers Association  
Mississippi Bankers Association  
Missouri Bankers Association  
Montana Bankers Association  
Nebraska Bankers Association  
Nevada Bankers Association  
New Hampshire Bankers Association  
New Jersey Bankers Association  
New Mexico Bankers Association  
New York Bankers Association  
North Carolina Bankers Association  
North Dakota Bankers Association  
Ohio Bankers League  
Oklahoma Bankers Association  
Oregon Bankers Association  
Pennsylvania Bankers Association  
Puerto Rico Bankers Association  
Rhode Island Bankers Association  
South Carolina Bankers Association  
South Dakota Bankers Association  
Tennessee Bankers Association  
Utah Bankers Association  
Vermont Bankers Association  
Virginia Bankers Association  
Washington Bankers Association  
West Virginia Bankers Association  
Wisconsin Bankers Association  
Wyoming Bankers Association

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