



ICBA Update for Bluegrass Community Bankers Association

Presented by: James H. Sills, ICBA Secretary



M&F Bank



Relationship Bankers
Require
a Unique Voice



Speaking Up for the Industry





President Edna Hughes

Executive Director Gary Broady

ICBA Leadership Bankers

ICBA Federal Delegate Board members:

Mr. Billy Bingham, United Southern Bank, Hopkinsville, *Elected Delegate*

Mr. Jason Jones, Community Financial Services Bank, Benton, *Appointed Delegate*

ICBA Committee Members:

Mr. Billy Bingham, United Southern Bank, Hopkinsville, *Housing Finance Subcommittee*

Ms. Edna Hughes, Lewisburg Banking Company, Lewisburg, *Bank Education Committee*

Mr. Jason Jones, Community Financial Services Bank, Benton, *Large Community Bank Council, Policy Development Committee*

Mr. J. Michael Radcliffe, Community Financial Services Bank, Benton, *Legislative Issues Subcommittee*

State Association Board Leadership:

President **Ms. Edna Hughes**, Lewisburg Banking Company, Lewisburg

Vice President **Mr. Marvin “Doc” Meredith**, Lincoln National Bank, Hodgenville

Your continued partnership and dedication to ICBA and community banking makes positive change possible.

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

On the Offensive

- **FDIC special assessment exemption for banks under \$5B in assets**
- **Injunctive relief from the CFPB's 1071 rulemaking & CRA rules implementation**
- **Pro-community bank bills advance supporting reg relief, cannabis banking, de novo formation, credit applicant privacy, workable exam appeals, CDFIs, and more**
- **Pro-community bank bills block U.S. CBDC creation and restrict sale of “trigger leads”**



ICBA Pillars

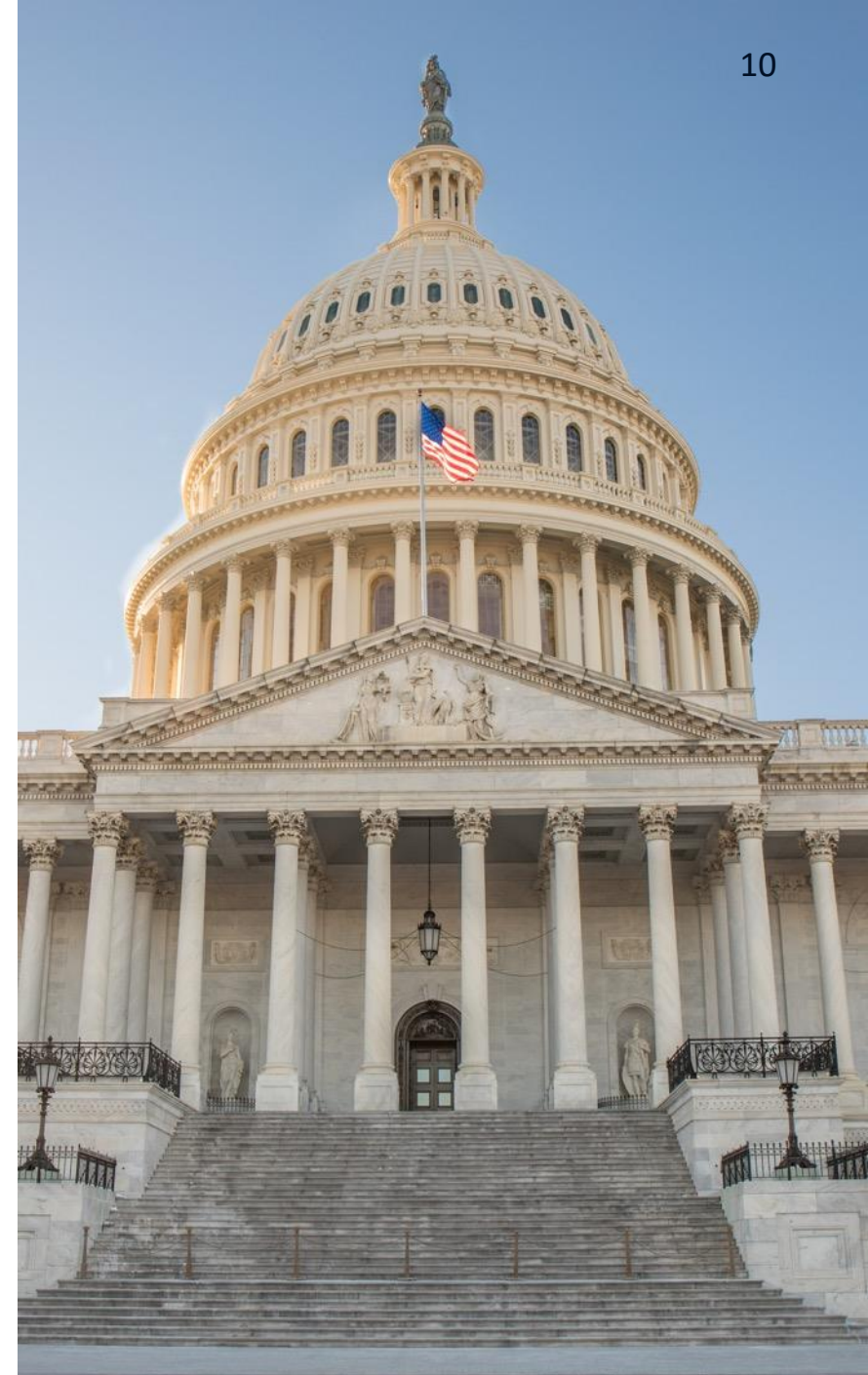
Advocacy
Education
Innovation

ICBA Mission: To create and promote an environment where community banks flourish.



2024 Priorities

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



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.



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



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.



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.

Credit unions account for ~25% of 2024 bank acquisitions.

Kentucky 2023

- Credit Union Assets:
\$14,216,278,000
- Taxes Avoided:
\$24,454,710

United States 2023

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



ICBA
Education

Education

**Learn.
Grow.
Succeed.**



Education: Train Your Talent

120,000+ community
bankers trained annually

icba.org/education

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.

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.



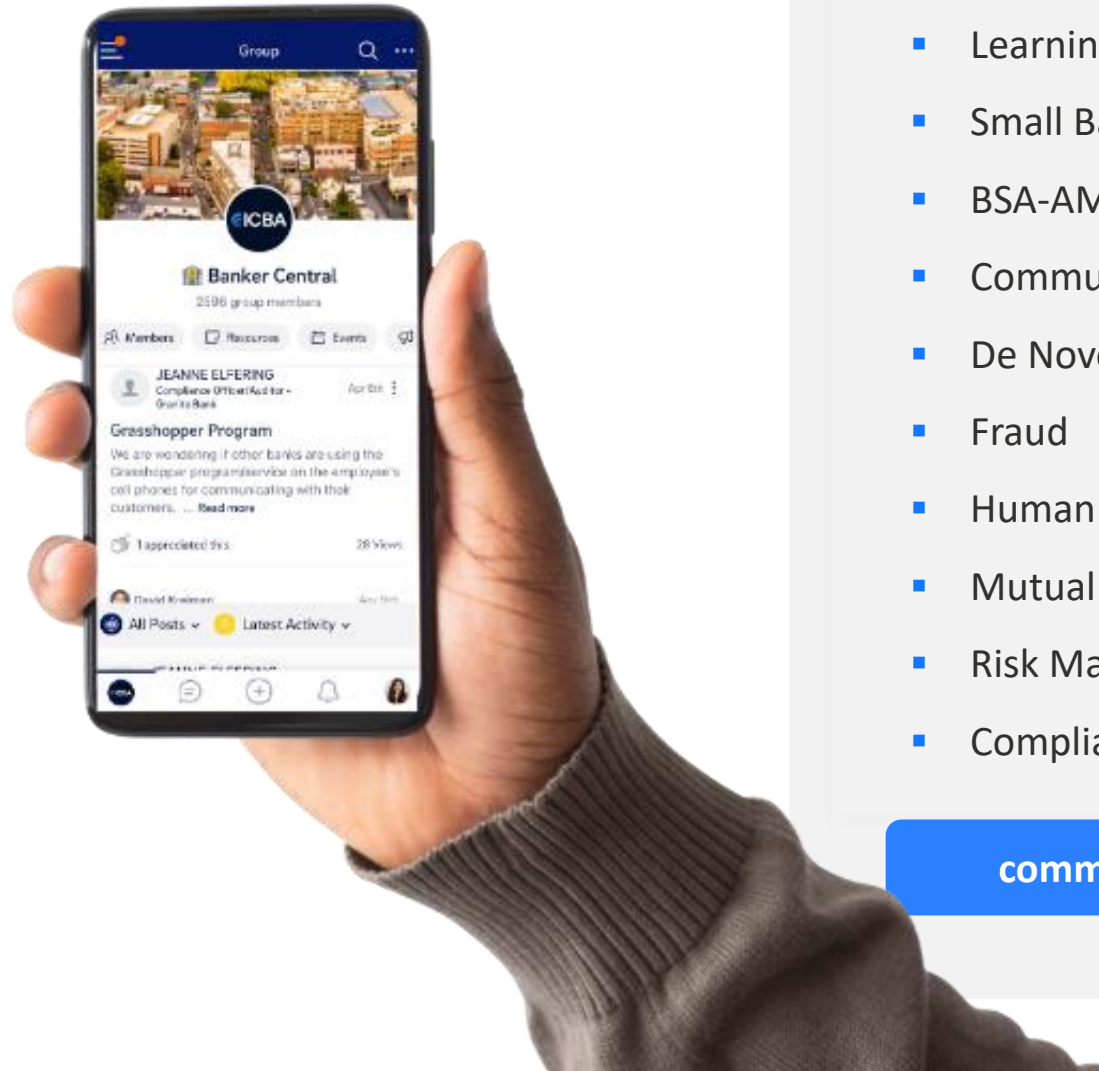
ICBA Subsidiaries



ICBA Community

Stay Connected

- Connect with more than 3,500 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

community.icba.org

Stay Informed

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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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Community Bankers of
America](https://www.youtube.com/ICBAIndependentCommunityBankersofAmerica)

Find Us on Social

Sharing Your Community Bank Story

Lincoln National Bank
July 6 at 4:57 PM · 🌐

Come see us at the LNB tent! This evening we're at the Independence Day Celebration in Hodgenville at Creekfront. 🇺🇸 📸



👍 50 2 comments 7 shares


Lewisburg Banking Company
July 22 at 7:15 PM · 🌐

Celebrating Women in Business! 🌟

Last week, the Logan County Chamber of Commerce hosted its annual Women in Business Luncheon, and it was a resounding success! The event, which sold out with 150 attendees representing 67 local businesses, featured a delicious lunch provided by Logan Aluminum Inc. and delightful swag bags from local businesses.

We were thrilled to see our very own Edna Hughes shine on the panel alongside other remarkable local businesswomen.

Thank you to the event committee, sponsors, and all who attended for making this celebration of women in business truly memorable! 🌟



👍 67 7 comments 5 shares

United Southern Bank
July 17 at 10:03 AM · 🌐

Congratulations to Billy Bingham for being awarded the June Caught in the Act of Going Above & Beyond (CIA) Award! Billy was nominated by several team members who stated, "He is a true leader and an awesome example of going above and beyond. There isn't a job too small or too big that he won't tackle or help a team member with. He recently fearlessly handled a battle with beavers behind our Elkton branch that was causing flooding. He also volunteers his time in various ways and is a great example of servant heart leadership. Billy is our super coach and truly goes above and beyond the call of duty regularly for his team." Please join us in congratulating Billy!

A big thank you to Leslie at our Elkton Branch for photoshopping the angry beavers into the picture of Billy wading through the pond!



👍 59 13 comments 1 share

Let's Connect



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ICBA Secretary

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✂ @JimSills_III



Tim Daly

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ICBA Great Lakes Office

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✉ tim.daly@icba.org

OMG Check

2 5 0 3

DATE: Aug 19 2024

PAY TO THE ORDER OF: Bluegrass Community Bankers Association \$ \$55,200.00

Fifty-Five Thousand Two Hundred and xx/100 ----- DOLLARS  Security Features Detailed on Back.

MEMO: _____ Rebeca Romero Rainey

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Thank You



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