CBAI’s 32nd Annual Call on Washington
Congressional Continues to Grow for Community Banking

Nearly 60 Illinois community bankers, spouses and invited guests gathered in Washington, D.C. for CBAI’s 32nd Annual Call on Washington which was held on April 29 – May 2, 2014. The record number of participants shared their perspectives on important issues with their congressmen and regulators on behalf of all Illinois community banks. Art Wilmarth, George Washington University Law School Professor and Executive Director of its Center for Law, Economics & Finance, and long-time friend of CBAI said, “The perspective of community banks has never been more urgently needed on Capitol Hill and in the regulatory agencies.”

Again this year, CBAI’s Call on Washington was held in conjunction with the Independent Community Bankers of America’s (ICBA) Washington Policy Summit, which included more than 1,000 community bankers and industry advocates. Key issues including regulatory relief/tiered regulation, housing finance reform, and ending the credit union and Farm Credit System tax subsidies were highlighted at meetings between community bankers and their members of Congress and federal regulators.

ICBA’s President and CEO Cam Fine kicked-off the event on Wednesday morning with an enthusiastic welcome and thanks to community bankers for taking time away from their banks to represent their profession in Washington. Guest speakers on Wednesday included Senate Banking Committee members Heidi Heitkamp (D-ND) and Bob Corker (R-TN).

Illinois community bankers visited the offices of every member of the Illinois Congressional Delegation seeking their support for the following:
Support ICBA’s Plan for Prosperity. The Plan for Prosperity is a set of legislative priorities designed to provide much needed regulatory and tax relief for community banks to promote economic growth. The CLEAR Act in both the House (H.R. 1750) and Senate (S.1349) contains many Plan provisions which promote tiered regulatory relief for community banks for the benefit of their customers and their communities. The CLEAR Act has more than 150 bipartisan and bicameral cosponsors including Illinois’ Senator Mark Kirk and Congressmen Rodney Davis, Mike Quigley, Bill Enyart, Aaron Schock, Bobby Rush, John Shimkus and Randy Hultgren.
Support housing finance reform that will have positive features and proven solutions for community banks and their customers. Community banks must continue to be able to sell individual loans for cash and retain servicing, and there must be a financially strong, reliable and impartial secondary market to ensure the continued flow of mortgage credit.

Oppose expanded powers for tax exempt credit unions, particularly a proposal to raise the cap on member business lending and allow for enhanced capital raising. Credit unions have long since strayed from their historic mission and their tax exempt status is no longer justified.
Pictured left to right – Gerry Johnson (Grand Ridge National Bank); Mary Sulser (Buena Vista National Bank, Chester); Kathleen Cook (The Village Bank, St. Libory); Mitch Borneman (Heritage Bank of Central Illinois, Trivoli); Doug Parrott (State Bank of Toulon); Rick Jameson (Morton Community Bank); Keith Douglass (Tomkins State Bank, Galesburg); Kevin Beckemeyer (Legence Bank, Eldorado); Kerry Bell (First Trust and Savings Bank, Watseka); Preston Smith (The First National Bank, Mattoon); David Stanton (PeopleFirst Bank, Joliet); Adam Johnson (Grand Ridge National Bank); Congressman John Shimkus; Martin Rowe (First Eldorado Bankshares); Bobby Field (The Farmers Bank of Liberty); Bob Wingert (CBAI); Greg Ohlendorf (First Community Bank and Trust, Beecher); Anthony Sisto (STC Capital Bank, St. Charles); Marnie Keller (Continuity Control)

Pictured left to right – Mark Field (The Farmers Bank of Liberty); Bill Wubben (Apple River State Bank, Scales Mound); Gerry Johnson (Grand Ridge National Bank); Kathleen Cook (The Village Bank, St. Libory); Mary Sulser (Buena Vista National Bank, Chester); Keith Douglass (Tomkins State Bank, Galesburg); Rick Jameson (Morton Community Bank); Adam Johnson (Grand Ridge National Bank); Mitch Borneman (Heritage Bank of Central Illinois, Trivoli); Jim Ashworth (CNB Bank & Trust, Carlinville); Doug Parrott (State Bank of Toulon); Martin Rowe (First Eldorado Bankshares); Kerry Bell (First Trust and Savings Bank, Watseka); Bob Wingert (CBAI); Congresswoman Cheri Bustos; David Stanton (PeopleFirst Bank, Joliet); Anthony Sisto (STC Capital Bank, St. Charles); Kevin Beckemeyer (Legence Bank, Eldorado); Thomas Walsh (Northwest Bank of Rockford); Jeffrey Sterling (German-American State Bank, Pecatonica)
Oppose the expansionist agenda of the Farm Credit System (FCS), particularly its intrusion into non-farm lending. The FSC is clearly operating outside of its historic mission, unfairly competing with rural community banks, and its tax and funding advantages should be eliminated.
CBAI members attended a reception sponsored by Cornerstone Government Affairs (CGA) on Wednesday afternoon. The CGA reception gave members a chance to visit, in a more relaxed atmosphere, with Illinois’ House Financial Services Committee members Bill Foster (D-11) and Randy Hultgren (R-14). CBAI thanks both Congressmen Hultgren and Foster (and their staff members Ammon Simon and Adam Elias) for braving the inclement weather to attend the reception.
After the CGA’s reception CBAI members, spouses, sponsors and invited guests enjoyed the popular Appreciation Dinner which was held at Joe’s Seafood, Primesteak and Stonecrab. Joe’s opened in Washington, D.C. earlier in the year to outstanding reviews and everyone who attended the Dinner concurred.

Thursday morning began with several CBAI members attending the Illinois Constituent Coffee hosted by Illinois Senators Richard Durbin and Mark Kirk. Before the Senator’s presentation CBAI members had private conversations with each of the Senators about community bank issues and opportunities.
Thursday afternoon was dedicated to more Hill visits and meetings with regulators.
Senior banking regulators came to the Omni Shoreham Hotel to address community bankers and answer (at times) tough questions.

Federal Reserve Chair Janet Yellen highlighted the steps the Fed has taken to tailor supervision to the size and complexity of the banks it supervises (i.e., tiered regulation). Press coverage of Yellen’s first address to a financial trade association included the Wall Street Journal, Associated Press, Bloomberg, American Banker, Reuters and MarketWatch.

Other regulators who met with members included: FDIC Chairman Martin Gruenberg, CFPB Deputy Director Steve Antonakes, OCC Deputy Controller (Central District) Bert Otto, and Federal Reserve Board Associate Directors Jack Jennings and Suzanne Killan.
Participating in the Call on Washington was a new or renewed experience for several CBAI members. Here is what these members had to say.

“As a first-time participant in CBAI’s Call on Washington, I gained a much greater appreciation for the benefits of coming together in large numbers to speak to our legislators on Capitol Hill. Community bankers represent the heart of our local economies, and having access through CBAI to speak directly to our representatives was an empowering experience. I definitely will make a return visit.”

Tom Walsh is President and CEO of Northwest Bank of Rockford

“It has been six years since I last attended the CBAI/ICBA Call on Washington and I witnessed a much greater appreciation of community banks from our legislators and regulators. Nearly every legislator I visited understood the importance of community banks for small business, agriculture, and home lending, while the regulators recognized community banks did not cause the banking crisis. Our united voice for fair competition, regulatory relief and promoting economic growth was well received and I encourage other community bankers to get involved by considering future participation in the event.”

Kerry Bell is President and CEO of The First Trust and Savings Bank in Watseka

“Attending the Call on Washington sponsored by CBAI was an opportunity that I enjoyed. Listening to CBAI member banks speak to lawmakers and getting excited about expressing community banking views was stimulating. CBAI and ICBA working together made for strength in numbers. The strong representation of our bankers was an expression of the passion of Illinois community banks. I also enjoyed the agency break out meetings. The bank regulators gave community bankers the opportunity to voice their opinions and concerns on the regulatory burden being placed on community banks. Socializing with other community bankers is always a good time to share community banking ideas.”

Julie Welborn is Vice President and Cashier of The Fisher National Bank

"As a senior officer of a community bank in downstate Illinois I was always skeptical whether or not our message was heard in Washington. I witnessed firsthand the power of our voice as community bankers. We came together over two days on Capitol Hill to present a strong message to our legislators and their staff. We also had an open forum to communicate with our respective regulatory agency. Just days after our visit, three community bank regulatory relief bills were passed. This was a very worthwhile experience and I would recommend the Call on D.C. to all community bankers."

Ryan Heiser is Senior Vice President of The Fisher National Bank and CBAI Career Development Division Member
CBAI extends a special thanks to sponsors of the Call on Washington.

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Participation in CBAI’s lobbying events in Washington and Springfield, and other grass-roots lobbying activities, are vital to maintaining the survival of a vibrant community banking profession and the franchise value of your community bank. If you have not participated in these events in the past, now is the time to get involved and make a difference.

Thank you to the many community bankers and banking partners who attended CBAI’s 32nd Annual Call on Washington

Pictorial continues on next page
Thank you for your continued support to community banking!