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February 20, 2025

Dear Senator:

On behalf of Community Bankers Association of Georgia (CBA), we are respectfully urging you to **VOTE YES** on **Senate Bill 68** and **Senate Bill 69** as passed out of the Judiciary Committee without any floor amendments. Both Senate Bill 68 and 69 were carefully reviewed and overwhelmingly passed out of Senate Judiciary on February 10th with small tweaks to make them even stronger.

CBA's members are 130 community banks located throughout Georgia. Community banks are the lifeblood of our local communities and they play a vital part in the ecosystem to keeping each community vibrant. Small business owners are a large part of the customers that we serve. During the pandemic, our community banks generated over 60% of all PPP loans and saved 1,023,243 jobs. Both Senate Bill 68 and Senate Bill 69 are important to our member institutions and their small business customers that they serve.

We believe Senate Bill 68 and Senate Bill 69 will help reduce the skyrocketing costs to do business, increase access for businesses and families struggling to get coverage, and deliver some commonsense reforms to provide predictability in the application of our laws. That is why it is critical that these bills are passed out as they are currently written so that Georgians can receive the full benefit of these policy proposals.

Thank you for your continued hard work, dedication, and leadership on this issue. With the passage of Senate Bill 68 and Senate Bill 69, you are keeping our state the best place to live, work, raise a family and run a business for generations to come.

Sincerely,

Lori M. Godfrey
Chief Operating Officer