



ICBA Update for the California Community Banking Network

Presented by: Derek B. Williams, ICBA Immediate Past Chairman



CENTURY BANK AND TRUST Milledgeville, GA

Chartered on March 22, 1898

Celebrated 125 years of serving our
customers and community on March
22, 2023!



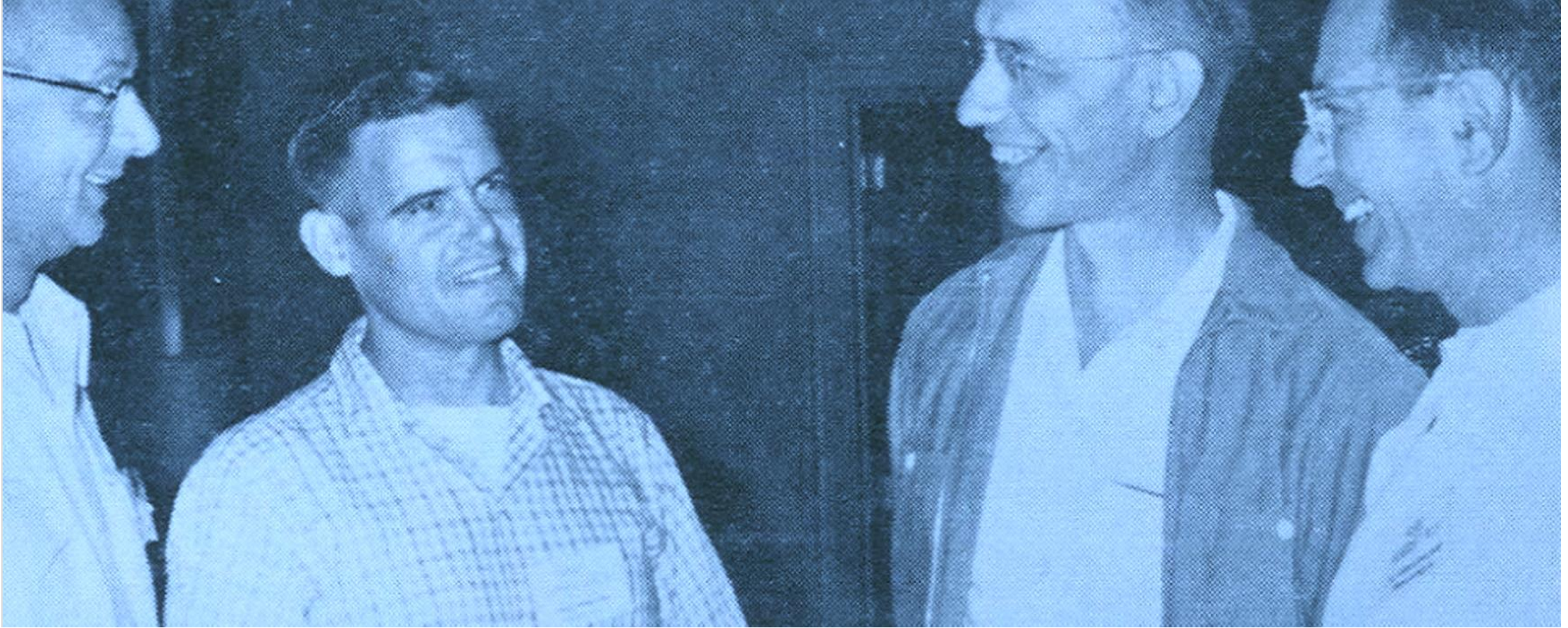
My ICBA Journey



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

Relationship Bankers Require a Unique Voice

ICBA Mission

To create and promote an environment where community banks flourish.



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

POLITICO PRO

Community banks poised to win in wake of SVB collapse

BY: VICTORIA CIHRA | CAM SUTTON | 02/20/2023 07:14 PM EDT

ICBA Leadership Bankers

ICBA Federal Delegate Board Members:

Mr. Andrew Ryback, Plumas Bank, Quincy, *Elected Delegate*

ICBA Committee Members:

Mr. James Beckwith, Five Star Bank, Sacramento, *Legislative Issues Subcommittee*

Ms. Sheila Noll, PCBB, Walnut Creek, *Digital Assets Subcommittee*

Mr. Thanh Pham, California International Bank, N.A., Westminster, *Consumer Financial Services Subcommittee, Minority Bank Advisory Council*

Mr. Andrew Ryback, Plumas Bank, Quincy, *Legislative Issues Subcommittee*

Mr. Irwin Wong, United Pacific Bank, City of Industry, *Bank Education Committee, Minority Bank Advisory Council*

State Association Board Leadership:

Chairman **Mr. Andrew Ryback**, Plumas Bank, Quincy

Chair-elect **Mr. Jeff DeVine**, American Riviera Bank, Santa Barbara

ICBA Pillars

Advocacy
Education
Innovation



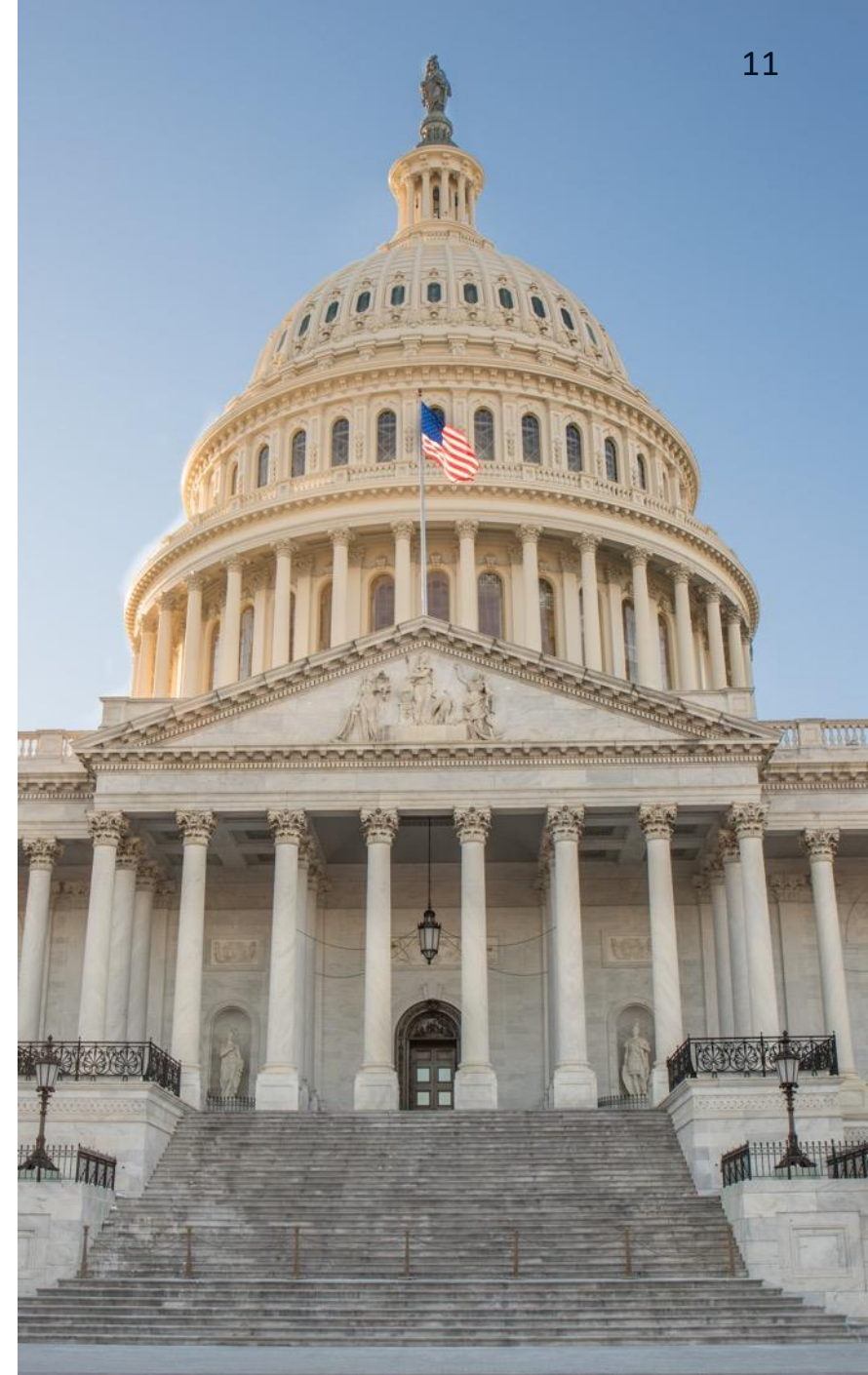
Advocacy

Support.
Uphold.
Champion.



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.



Farm Bill

ICBA presented the House and Senate Agriculture Committees with six key principles that should be incorporated into the new farm bill:

- Provide ample funding.
- Maintain a strong crop insurance program.
- Enhance USDA guaranteed loan programs.
- Do not expand the powers of the Farm Credit System.
- Ensure community bank access to all general credit programs.
- Reduce regulatory burden and ensure fairness.



CRA Reform

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



Action on Check Fraud

- 40+ community banks contribute to ICBA's Check Fraud Task Force, and their work was cited positively by Acting Comptroller of the Currency Michael Hsu.
- ICBA's Community Fraud Group is full of peer-to-peer information, and as we bring together regulators, law enforcement, trade groups, and stakeholders, ICBA will help combat check fraud through innovative solutions.

ICBA's Scott Anchin spoke with prominent media outlets recently on check use and fraud:



Pro Community Bank Bills

- ACRE Act Rural Tax Relief
- Closing the ILC Loophole
- SAFER Banking Act Cannabis Safe Harbor
- Restricting “Trigger Leads”
- Opposing Credit Card Routing Mandates



Credit Union Creep

ICBA opposes expansion of tax-exempt credit unions powers and the acquisition of community banks by this ever-expanding industry.



Exposing Credit Union Mission Creep



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

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

Bloomberg Law

Sept. 26, 2024, 5:00AM EDT

Credit Unions Buying Banks to Get Added Scrutiny in FDIC Reviews

DEEP DIVE



Evan Weinberger
Correspondent



AXIOS

Why credit unions are buying banks

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.

California 2023

- Credit Union Assets:
\$296,077,725,000
- Taxes Avoided:
\$343,739,130

United States 2023

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

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.



Your Voice Matters





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.

Professional Development Planner

icba.org/professional-planner

Help position your employees for growth at your community bank

- 80+ job descriptions across 22 functions at four levels.
- An instructional guide with best practices.
- On-the-job learning exercises.
- Help define job descriptions for new and existing hires.
- Identify skill gaps and development opportunities.
- Boost employee engagement and retention.





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

2025 NASHVILLE

ICBA LIVE

Communities on Stage

NASHVILLE, TENNESSEE

March 11-14 | Gaylord Opryland Resort & Convention Center



ICBA Advocacy

Capital Summit

May 12-15, 2025

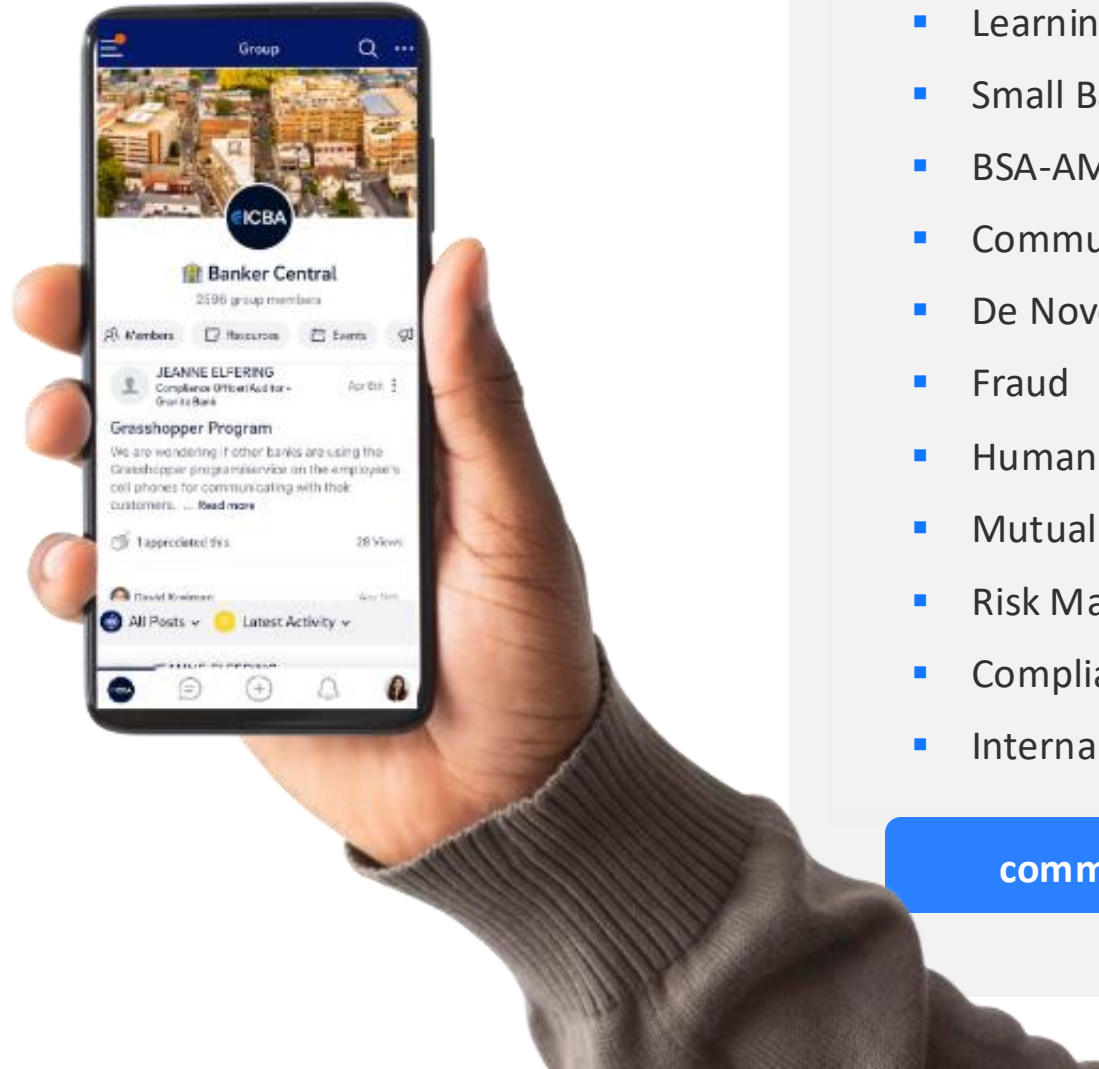
Inform → Impact → Inspire



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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[@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

Plumas Bank
September 21 at 4:54 PM · 🌐

"Plumas Bank is a local, community bank which gives us 'faces to the voices.' We can call and know who is answering the phone and helping us at our local branch. That is very important when you are needing something quickly!" Learn what else attracts Angie Archer Gates, Yuba City nonprofit SoYouCan board member, and others to the benefits of community banking: <https://trst.in/XieUwg>. (And learn more about how the [Soyoucan Non Profit Organization](#) helps fulfill the needs of seniors, families and children in Yuba/Sutter counties at their Facebook page.)



👍❤️ 9 1 comment 4 shares

American Riviera Bank
September 27 at 3:38 PM · 🌐

🎉 We're officially open in Atascadero!

Yesterday's ribbon-cutting ceremony for our newest branch was a fantastic success. The warmth and enthusiasm from our local community left us truly speechless!

A heartfelt thank you to the [Atascadero Chamber of Commerce](#), [City of Atascadero](#) officials, our wonderful clients (both new and longtime!), and our dedicated staff who joined us in this celebration. Your presence made the event unforgettable.

At American Riviera Bank, we're not just opening doors – we're opening opportunities. As your local, personal bank, we're here to help Atascadero's residents and small businesses thrive.

Ready to experience banking with a hometown touch? Visit us at our shiny new branch, apply online, or stop by any of our locations to get started. Let's grow together!



👍❤️ 38 6 comments

Five Star Bank - California
4,202 followers
1mo · 🌐

+ Follow ...

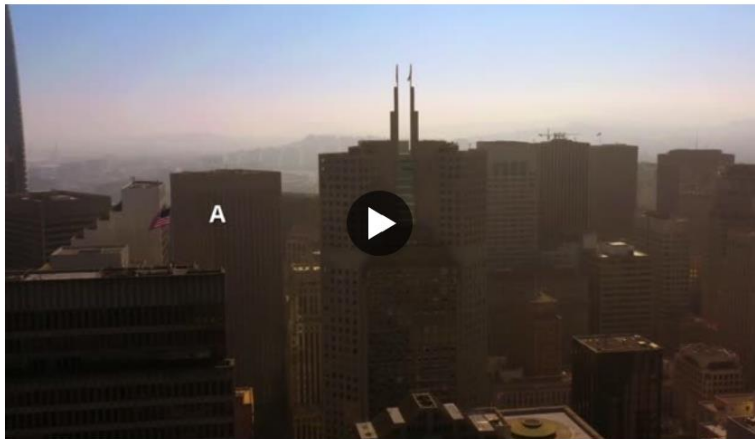
Five Star Bank's community just got bigger. We are proud to announce the opening of our San Francisco office, located at 345 California Street. 🎉 Click the following link to read our press release for more information: <https://lnkd.in/gYUXFRy7>

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👍❤️ 69 3 comments · 25 reposts

Let's Connect



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OMG Check

2 5 0 3

DATE: Oct. 30 2024

PAY TO THE ORDER OF: California Community Banking Network \$ \$89,400

Eighty-Nine Thousand Four Hundred and xx/100 ----- DOLLARS  Security Features Detailed on Back.

MEMO: _____ Rebeca Romero Rainey

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Thank You



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