Update for the North Carolina Bankers Association

Presented by: Mike Burke

- President, ChoiceOne Bank, Lapeer, MI
- Chair-elect, ICBA


DO NOT
ENTER


LAPEER SAVINGS BANK
LAPEER SAVINGS BANK
LAPEER
SAVINGS BANK
INTEREST
PAID ON
SAVINGS DEPOSITS.
Safety Deposit Boxes
TO RENT

ICBA

ICBA RECOGNITION

ICBA Leadership Bankers

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

ICBA Federal Delegate Board & Committee Members:

David Barksdale

- Piedmont Federal Bank

Kyle Chavis

- Lumbee Guaranty Bank

Valerie Quiett, Esq.

- Mechanics & Farmers Bank

James Sills

- Mechanics & Farmers Bank

Earl Worley

- KS Bank, Inc.

State Association Board Leadership

- Chairman – Jim Marshall, blueharbor bank
- Vice-Chair – Steve Fisher, Mechanics & Farmers Bank

ICBA

ICBA COMMITTEES

- Bank Education
- Bank Innovation and Solutions
- Bank Operations
- ICBA PAC
- Rural America and Agriculture
- Nominating
- Policy Development

ICBA

ICBA SUBCOMMITTEES AND COUNCILS

- Consumer Financial Services
- Cyber and Data Security
- Digital Assets
- Housing Finance
- Legislative Issues
- Safety and Soundness
- Large Community Bank Council
- Minority Bank Advisory Council
- Mutual Bank Council
- ThinkTECH Selection Advisory Group

ICBA OVERVIEW

Powering Potential

ICBA Advocacy

Translating community banking priorities into legislative and regulatory action.

ICBA Education

Providing growth and learning opportunities through practical, engaging content.

ICBA Innovation

Creating solutions to directly benefit community banks.

Learn more: icba.org/about

ICBA

ICBA OVERVIEW

Pillars Tackle AI Readiness

Early engagement and a deliberate approach to governance & partnerships is helping banks compete in an increasingly AI-driven landscape

ICBA ADVOCACY

Washington **must avoid** policies that impose regulatory burdens on community banks or create unnecessary added expenses—actions that hamper access to credit in local communities.

ICBA ADVOCACY

Triple Threat: Stablecoin, Fed Access, and Trust Charters

- Three policy shifts—stablecoins, Fed master accounts, and national trust charters—create a combined “triple threat” to our industry.
- Together, they allow non-bank firms to pull deposits and payments outside the regulated system, draining support for local lending.
- Policymakers must consider and address this collective threat to balance the scales and avoid a flight of deposits and irreparable harm to our trusted financial system.

ICBA ADVOCACY

ICBA Launches Crypto Contrast Campaign

POLITICO Influence

ICBA TARGETS CRYPTO: The Independent Community Bankers of America is rolling out a six-figure ad buy across connected TV and social media in D.C. ... contrasting regulated community banks with crypto conglomerates.

AMERICAN BANKER

Q&A:

Why the ICBA is taking a more aggressive stance on crypto

Join the Campaign at mainstreetovercrypto.com

ICBA ADVOCACY

Section 1071

- **Final rule adds exemptions:** Many community banks excluded.
- **Legislation advancing**: Bills are moving to expand exemptions or repeal the rule altogether.
- **ICBA continues to oppose** the rule's burden and advocate for broader exemptions and repeal.

ICBA ADVOCACY

Seven ICBA-Backed Regulatory Relief Provisions Moves Through Congress

The final 21st Century ROAD to Housing Act contains key community bank regulatory reforms. Bills in the package include legislation to:

- Allow community banks to hold custodial deposits and more reciprocal deposits without being considered brokered deposits.
- Provide an 18-month exam cycle and other exam relief for banks with up to $6 billion in assets.
- Promote the formation of de novo community banks by streamlining the application process.
- Create a two-year pilot program to promote the creation of de novo banks, especially in rural areas, by providing more regulatory, capital, and lending flexibility.

ICBA

ICBA ADVOCACY

Credit Union Tax Status

Congress must examine the outdated tax code that enables credit unions with **over $1 billion in assets** to exploit their tax-exempt status at the expense of community banks and the local communities they serve.

North Carolina

2025

Large Credit Union Taxes Avoided:

$139,952,518

In North Carolina, these tax dollars could fund the annual cost of:

- **10,770** K-12 students
- **3,297** firefighter salaries

United States

2025

Large Credit Union Taxes Avoided:

$3,379,716,559

Nationwide, these tax dollars could fund the annual cost of:

- **204,509** K-12 students
- 53,879 firefighter salaries


ICBA ADVOCACY
ICBA's Action Center
Share how an issue or policy affects your community or our industry.
Policymakers want to hear from you!

ICBA

ICBA EDUCATION

ICBA Certification Programs

ICBA Education offers eleven nationally recognized certification programs, requiring the user to follow specific processes and procedures before a certification is granted.

Auditing
Certified Community Bank Internal Auditor (CCBIA)

Bank Security
Certified Community Bank Security Officer (CCBSO)

BSA/AML
Certified BSA/AML Professional (CBAP)

Commercial Lending
Certified Commercial Lending Officer (CCLO)

Compliance
Certified Community Bank Compliance Officer (CCBCO)

Consumer Lending
Certified Community Bank Consumer Lender (CCBCL)

Credit Analysis
Certified Community Bank Credit Analyst (CCBCA)

Data Analytics
Certified Community Bank Data Analyst (CCBDA)

Information Technology
Certified Community Bank Technology Officer (CCBTO)

Enterprise Risk Management
Certified Community Bank Risk Specialist (CCBRS)

Marketing
Certified Community Bank Marketing Strategist (CCBMS)

Join us for ICBA ThinkTECH Accelerator 11

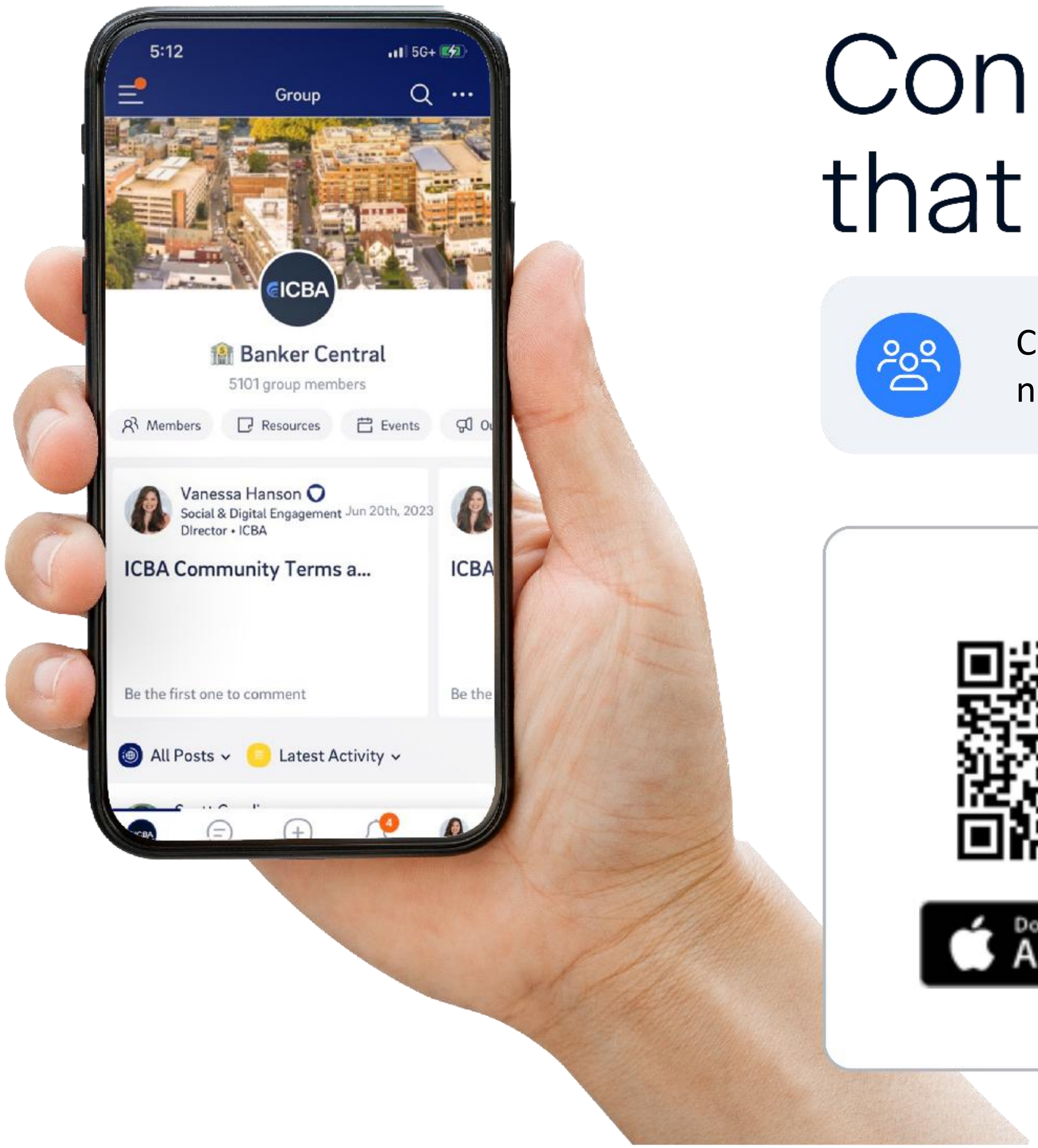
Be a part of shaping the future of community bank innovation. Join us for a 3.5-hour session to hear from emerging bank technology solutions poised to change the way your bank and its customers do business.

Become more efficient, competitive, and profitable by attending these sessions designed to make your bank more strategic and impact bank solutions of the future.

Register now at icba.org/accelerator

Scan Me

Sponsored By:



ICBA COMMUNITY

Connect and Discuss Issues that Mean the Most to You

Convene with more than 7,500+ peers across the country to discuss industry news, best practices, and policy issues.

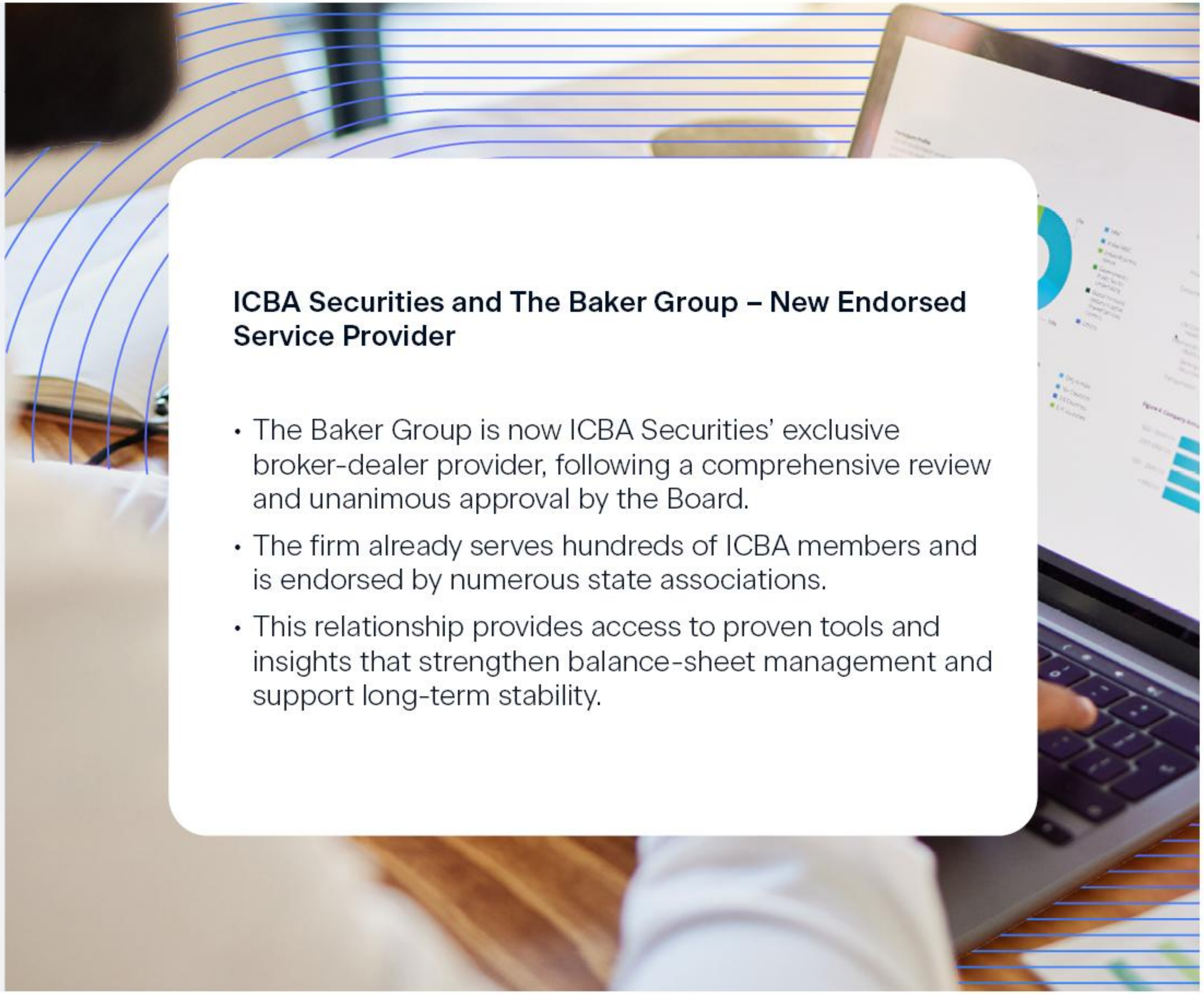
Download on the App Store

GET IT ON Google Play

Download and join the conversation today! →

Community.icba.org

New ICBA Relationship with The Baker Group



ICBA Securities and The Baker Group – New Endorsed Service Provider

- The Baker Group is now ICBA Securities’ exclusive broker-dealer provider, following a comprehensive review and unanimous approval by the Board.
- The firm already serves hundreds of ICBA members and is endorsed by numerous state associations.
- This relationship provides access to proven tools and insights that strengthen balance-sheet management and support long-term stability.

ICBA

ICBA EVENTS

Putting the Community in Community Banking

MAR 1–4, 2027

ICBA LIVE

FONTAINEBLEAU LAS VEGAS

The largest gathering of community bankers—built for learning, driven by connection.

APR 26–29, 2027

Capital Summit

Washington, D.C.

Make your voices heard in our nation's capital.

ICBA PUBLICATIONS

More Ways to Stay Informed

NewsWatch Today
Daily Newsletter

Independent Banker
Monthly Magazine Subscription

ICBA

Mike Burke

ICBA Chairman-elect
President, ChoiceOne Bank

810.441.3090

michael.burke@choiceone.bank

Leah Edwards Hosmer

ICBA Vice President, Relationship Manager
Mid Atlantic

443.458.3338

leah.edwards@icba.org

@xLeahEdwards