

Idaho, Nevada & Oregon Bankers Associations 'Find Your Edge' 2018 Convention



Major Achievements: Arbitration



Official White House Photo by Joyce N. Boghosian

President Trump on Nov. 1 signed the Congressional Review Act resolution invalidating the CFPB's arbitration rule.



Major Achievements: Tax Reform

- Big win for industry, economy
- ABA at the table
- Touting the benefits:
[aba.com/
EnergizingTheEconomy](http://aba.com/EnergizingTheEconomy)



Official White House Photo by Shealah Craighead



Major Achievements: S. 2155



For the first time in nearly a decade, lawmakers from both parties have chosen to right-size financial rules that were not working as intended and holding the economy back.



Sen. Mike Crapo – Coalition Builder



S. 2155: Key Provisions

- Exempts community banks from Volcker Rule (under \$10B)
- Excludes well-capitalized community banks from Basel III capital standards (under \$10B)
- More banks eligible for 18-month exam cycle (up to \$3B)
- Most reciprocal deposits ≠ 'brokered deposits'
- More banks eligible for Short Form Call Report (up to \$5 B)
- Charter flexibility for federal thrifts (under \$20B)



S. 2155: Key Provisions

- QM safe harbor for most portfolio loans (under \$10B)
- Relief from new HMDA data reporting for small-volume originators
- Removes TRID 3-day waiting period for lower rate
- TILA escrow requirements exemption (under \$10B)
- Relief from appraisal requirements in rural areas
- Improved capital treatment for HVCRE loans



S. 2155 Implementation Resources

- Summary of provisions
- Implementation guide
- Effective dates timeline
- Free webinars
- Staff experts



aba.com/s2155

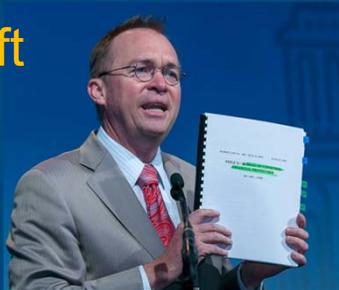


What's Next in Congress?

- BSA/AML reform – H.R. 6068
- Data security
- GSE reform



A Regulatory Shift



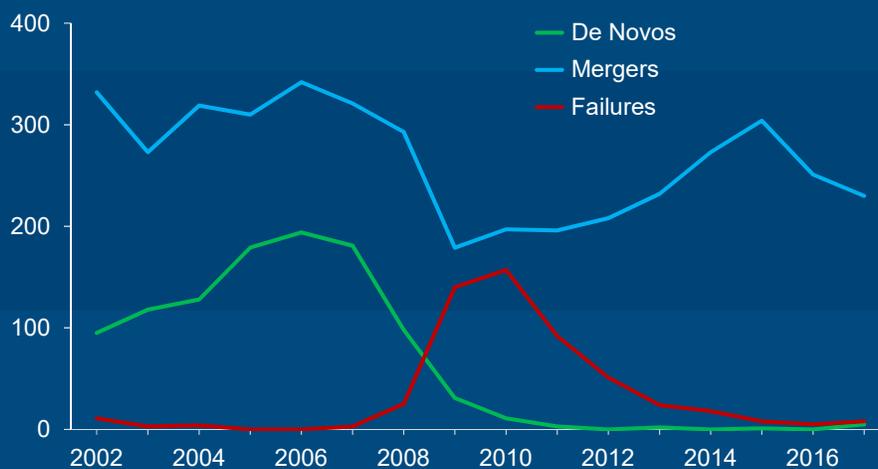
On the Regulators' Agenda

- S. 2155 Implementation
- Volcker Rule simplifications
- CFPB regulatory review
- CRA modernization
- Tailored regulation
- New bank formation



Bank Consolidation: Few New Charters

Number of Institutions



Source: Federal Deposit Insurance Corporation



Credit Unions: ABA v. NCUA

Judge to NCUA: Key parts of membership rule 'unreasonable'



Credit Unions: Congress

“I am concerned that the credit union industry is evolving in ways that take many credit unions further from their original tax-exempt purpose.”

— Senate Finance Committee Chairman Orrin Hatch (R-Utah)



Credit unions: Third Parties Speaking Up

REAL CLEAR MARKETS:

Tax Reform Has Eliminated the Need for Credit Union Favoritism

TAX FOUNDATION:

Reviewing the Credit Union Tax Exemption

AMERICAN BANKER

BANKTHINK:

I'm a credit union CEO who agrees with Hatch: Tax big credit unions

NATIONAL TAXPAYERS

UNION, COALITION:

Evaluate Credit Union Tax Exempt Status



ABA-State Association Alliance

- 52 State Associations
- Reflects diversity, promotes unity
- Political engagement cornerstone
- Advances industry priorities
- Shapes emerging issues, like **marijuana banking**



Political Engagement

- New ABA BankPac giving strategy
- Joint decisions with state PACs
- New independent expenditure activity



Independent Expenditures



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Leading By Example

- Jason Meyerhoeffer, First Federal Bank (ID)
- Cheryl Sorensen, Ireland Bank (ID)
- Ryan Sullivan, Bank of George (NV)
- Gary Propheter, Bank of Eastern Oregon (OR)
- Bill Humphreys, Citizens Bank (OR)
- Gordon Zimmerman, Citizens Bank (OR)
- Trey Maust, Lewis & Clark Bank (OR)
- Jeffrey Sumpter, Lewis & Clark Bank (OR)
- David Swartley, U.S. Bank (OR)



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JOBS & THE ECONOMY

2 Million bank employees

367 Million customers

\$347 Billion in small business loans

LEARN MORE

Andy, Peoples Bank Customer, WA

American Bankers Association

FIND OUT HOW BANKS IMPACT YOUR STATE

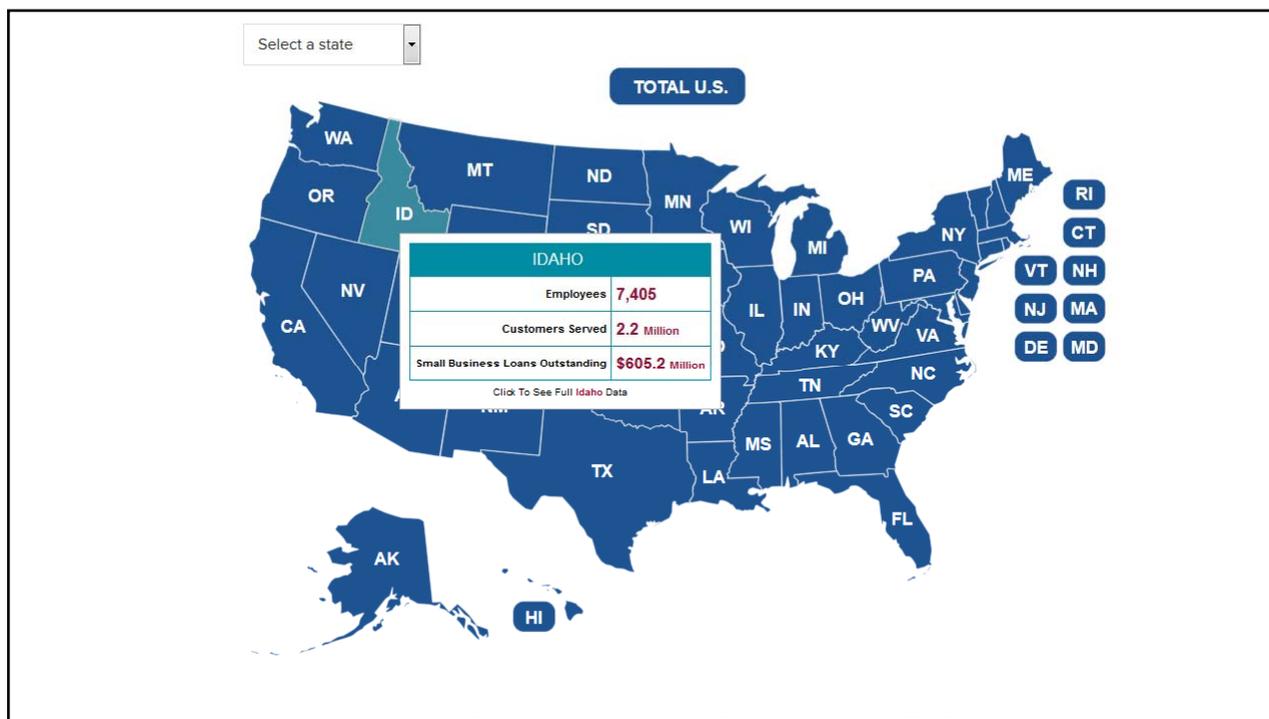
Select a state

TOTAL U.S.

OREGON

Employees	20,283
Customers Served	3.8 Million
Small Business Loans Outstanding	\$4.8 Billion

Click To See Full Oregon Data



Banks' Economic Impact in Nevada

In 2016, banks fueled Nevada's economic growth through new home, small business and small farm loans to 2.6 million customers. They employed 5,239 people and provided more than \$465.4 million in total compensation.

JOB	CUSTOMERS SERVED
EMPLOYEES 5,239	CUSTOMERS 2.6 Million
TOTAL ANNUAL COMPENSATION <small>Includes wages and benefits.</small> \$465.4 Million	INSURED DEPOSITS \$231.2 Billion
AVERAGE TOTAL COMPENSATION \$88,837	BANKS OPERATING BRANCHES 47
<small>Source: Estimates based on ABA Survey Data</small>	BRANCHES & OFFICES 497
<small>Source: Estimates based on ABA Survey Data</small>	<small>Source: Estimates based on ABA Survey Data, FDIC, FDIC Branch Data</small>
LOANS	GIVING BACK
SMALL BUSINESS LOANS OUTSTANDING \$1.4 Billion	VOLUNTEER HOURS 25,275
New Home Loans Booked in 2016 TOTAL VALUE \$6.4 Billion	<small>Source: Estimates based on ABA Survey Data</small>

AMERICA'S **BANKS** | Jobs & Economy | State by State Facts | Security & Convenience | Helping Communities | Blueprint for Growth |   

SEE HOW BANKS ARE
GROWING
AMERICA FOR THE BETTER

 DENVER |  EDMOND |  DETROIT



Matt, Alpine Bank Employee, CO

 American Bankers Association

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 American Bankers Association

‘Lawmakers will never know as much about your industry as you do.

‘And they will never know you care unless you tell them.’



Building Success. Together.

