

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



Major Achievements: Arbitration



Official White House Photo by Joyce N. Boghossian

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

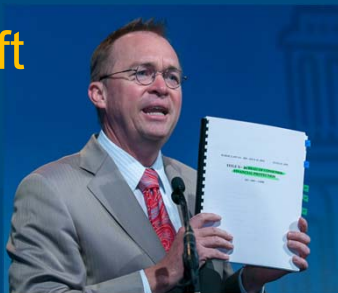


What's Next in Congress?

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



A Regulatory Shift



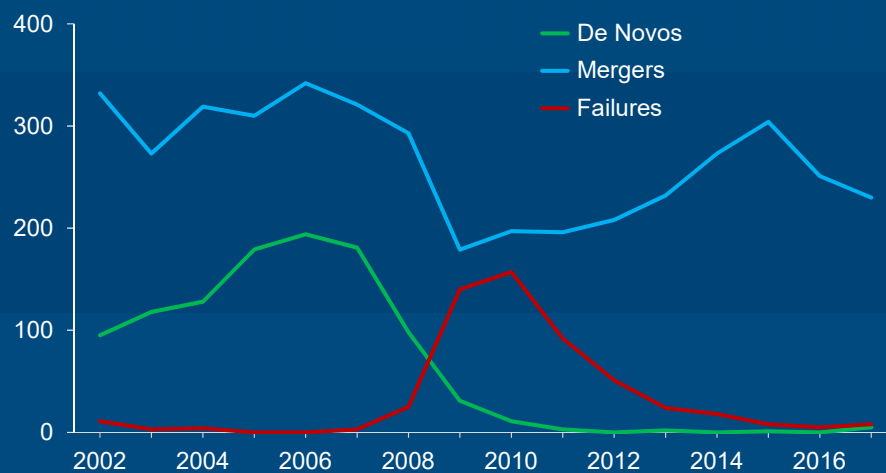
On the Regulators' Agenda

- 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



Watch our ads at aba.com/VoterEducation




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)




AMERICA'S BANKS


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Andy, Peoples Bank Customer, WA


AMERICA'S BANKS GROWING JOBS & THE ECONOMY


2 Million
bank employees


367 Million
customers


\$347 Billion
in small business
loans

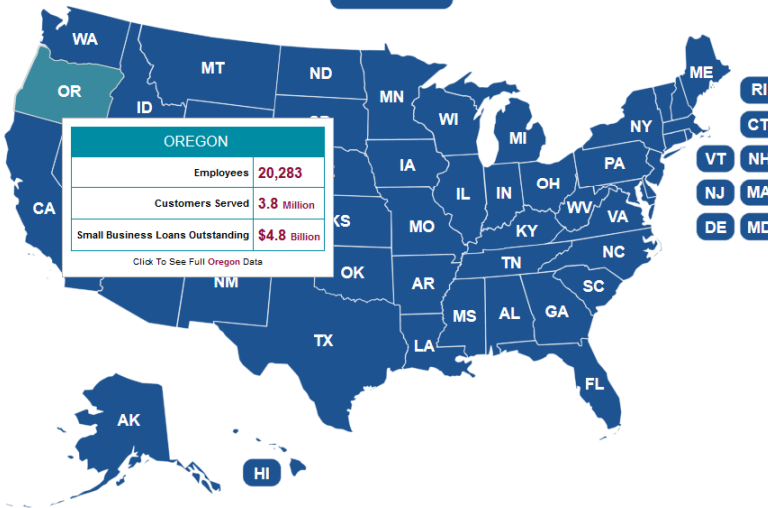
LEARN MORE

 American Bankers Association

FIND OUT HOW BANKS IMPACT YOUR STATE

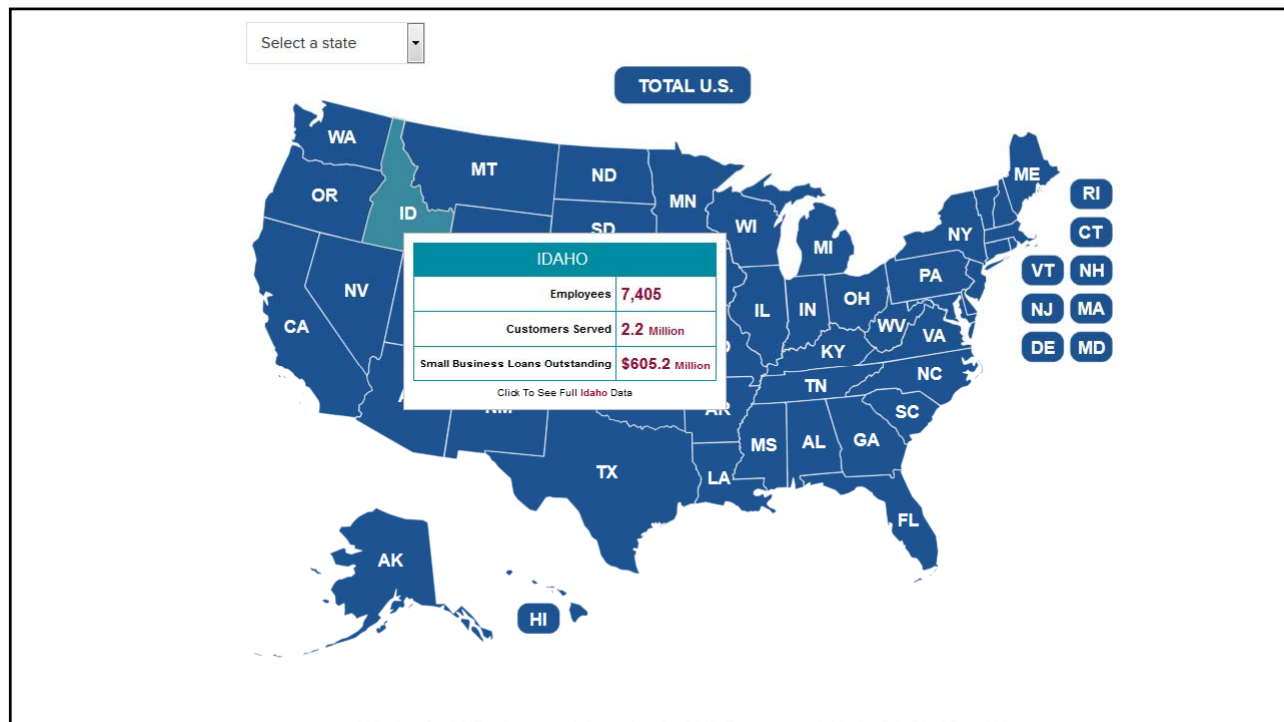
Select a state

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](#)

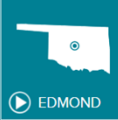



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GROWING
AMERICA FOR THE BETTER


 DENVER

 EDMOND

 DETROIT



Matt, Alpine Bank Employee, CO

 American Bankers Association

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‘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.

