



Kirsten Sutton
Executive Vice President
Congressional Relations & Legislative Affairs
202-663-5356
ksutton@aba.com

April 29, 2026

The Hon. Mike Johnson
Speaker
U.S. House of Representatives
H-232 The Capitol
Washington, DC 20315

The Hon. Hakeem S. Jeffries
Minority Leader
U.S. House of Representatives
2433 Rayburn House Office Building
Washington, DC 20515

Dear Speaker Johnson and Minority Leader Jeffries:

The American Bankers Association (ABA)¹ supports the Farm, Food, and National Security Act of 2026 (H.R. 7567), commonly known as the 2026 Farm Bill, which is scheduled for consideration on the House floor on April 29, 2026. We appreciate Chairman Thompson and Members of the Committee for their bipartisan support for farmers, ranchers, and rural communities through this critical legislation, as well as your leadership for bringing this important legislation to the House floor.

Banks remain one of the primary sources of credit for America's agricultural producers. Banks that offer agricultural lending products serve a wide range of customers—large and small farms, urban agriculture operations, beginning farmers, and USDA-defined historically underserved producers, including women and minority farmers and ranchers. A strong agricultural economy requires strong credit availability, and the banking industry stands ready to continue meeting the financial needs of rural America. Banks play a critical role in rural communities, and this bill includes meaningful policy reforms that will enhance lenders' ability to serve their customers in the years ahead, as producers face ongoing economic challenges, rising input costs, and volatile markets.

The 2026 Farm Bill includes essential tools that support producers and their financial partners, including comprehensive risk management programs, loan guarantees, rural development investments, nutrition assistance, and conservation initiatives. This legislation will strengthen credit availability, enhance risk management, and help agricultural lenders continue serving their customers effectively. ABA commends the Committee for including many of ABA's priorities in this important legislation, including modernizing Farm Service Agency (FSA) loan guarantee limits, clarifying bona-fide operator rules for beginning farmer programs, modernizing and raising limits for the down payment assistance program, and providing strong risk management

¹ The ABA is the voice of the nation's \$25.3 trillion banking industry, which is composed of small, regional and large banks that together employ over 2 million people, safeguard \$20.1 trillion in deposits and extend \$13.5 trillion in loans.



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tools that allow our members' customers to have greater stability and predictability for each growing season.

We also appreciate revisions to the Farmer Mac statute that would replace outdated acreage limitations and enable all qualified farmers and ranchers to benefit from the competitive pricing and stability of Farmer Mac's secondary market. This new limitation treats all agricultural real estate mortgages equally in alignment with prudent lending practices and safety standards. Further, ABA is supportive of language to create an "express loan" pilot program at USDA for guaranteed and direct loans. Farmers and ranchers should have the ability to access credit quickly if necessary.

The ABA appreciates your leadership in bringing the Farm Bill to the House floor. A long-term Farm Bill provides much needed stability to rural America and we respectfully urge Members of the House to support this important legislation.

Sincerely,

A handwritten signature in cursive script that reads 'Kirsten Sutton'.

Cc: Members of the U.S. House of Representatives