

March 13, 2018

The Honorable Paul Ryan  
Speaker of the House  
U.S. House of Representatives  
Washington, D.C. 20515

The Honorable Nancy Pelosi  
Minority Leader  
U.S. House of Representatives  
Washington, D.C. 20515

Dear Speaker Ryan and Minority Leader Pelosi:

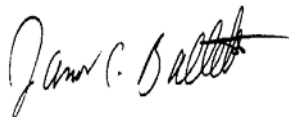
On behalf of the members of the American Bankers Association (ABA), I am writing to express our strong support for H.R. 4545, the Financial Institutions Examination Fairness and Reform Act. This long overdue legislation is scheduled to be considered on the House floor this week and we urge the House to approve this bipartisan bill.

H.R. 4545 is designed to address continuing concerns about the lack of consistency and quality in the bank examination process. The bill establishes clear standards by giving supervised financial institutions the right to have material supervisory determinations reviewed by an independent Examination Review Director to ensure the consistency of all examinations. The legislation would also ensure that financial institutions receive timely examination reports that include full documentation of the information the regulators used to make their determinations; would create an expedited process for banks to appeal examination decisions; and would impose safeguards to ensure institutions do not improperly use the review process.

This measure takes a major step toward a more balanced and transparent approach regarding regulators' decision-making during the examination process. This legislation, introduced by Representatives Scott Tipton and Carolyn Maloney, passed the House Financial Services Committee by a vote of 50-10. The overwhelming vote reflects the strong bipartisan support and the need to pass this measure.

ABA urges members of the House to pass H.R. 4545.

Sincerely,



James C. Ballentine

cc: Members of the United States House of Representatives