

January 26, 2015

To: Members of the U.S. Senate
Members of the U.S. House of Representatives

From: James C. Ballentine, Executive Vice President, Congressional Relations & Political Affairs

Re: How Congress Can Help America's Hometown Banks

There are a wide variety of policy issues surrounding banking that Congress and the regulators will consider this year. As Congress begins the first session of the 114th Congress, the American Bankers Association (ABA) would like to share with you an overview of some of these issues and urge Congress to take action to help banks serve their communities.

Our 2015 edition of Key Banking Issues begins with an introduction of the role of America's Hometown Banks in the credit cycle. It then outlines four distinct areas where Congress can help banks better serve their customers: Remove Impediments to Serving Customers; Eliminate Distortions by Government in the Marketplace; Improve Access to Home Loans; and Facilitate Growth to Loans, Jobs and the Economy.

We hope you will share this resource – which will be delivered to your office tomorrow – with your staff. It is also available on our website www.aba.com/keyissues. We believe it will become a useful tool in assessing these issues as they are debated in the coming months.

Congress, regulators, and banks have a shared vested interest in the health and success of America's Hometown Banks. ABA – which represents banks of all sizes and types – looks forward to working with you to ensure a vibrant banking industry and a prosperous economy.

If you have any questions, please do not hesitate to contact me at jballent@aba.com or 202-663-5359.