

December 6, 2017

The Honorable Scott Tipton
218 Cannon House Office Building
Washington, D.C. 20515

The Honorable Carolyn B. Maloney
2308 Rayburn House Office Building
Washington, D.C. 20515

Dear Representatives Tipton and Maloney:

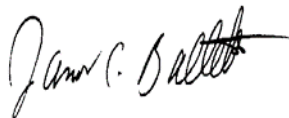
On behalf of the members of the American Bankers Association (ABA), I am writing to express our strong support for your bill, H.R. 4545, the Financial Institutions Examination Fairness and Reform Act. This bipartisan legislation is designed to address continuing concerns about the lack of consistency and quality in the bank examination process.

H.R. 4545 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 legislation takes a major step toward a more balanced and transparent approach regarding regulators' decision-making during the examination process. Similar legislation was introduced in the last Congress and received bipartisan support from over 70 members.

We appreciate your leadership on this issue and our member banks will be actively engaged in assisting in your efforts to have H.R. 4545 considered by the House Financial Services Committee and the House.

Sincerely,



James C. Ballentine

cc: Members of the House Committee on Financial Services