

# RECIPE

## FOR REGULATORY RELIEF

COOK TIME 115TH CONGRESS

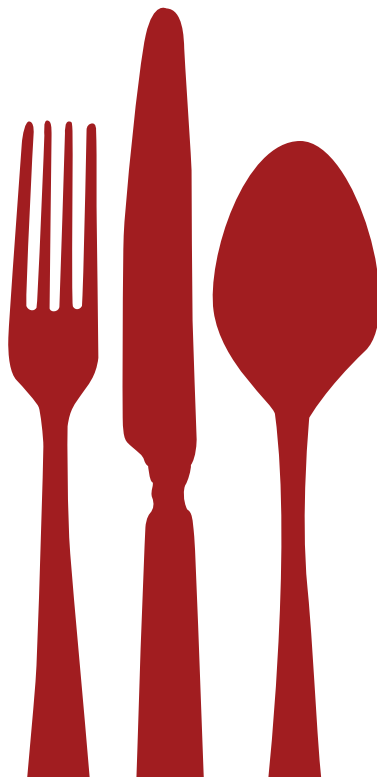
SERVING 100 U.S. SENATORS

### DIRECTIONS

CONTACT YOUR U.S. SENATORS AND URGE THEM TO SUPPORT S. 2155, THE ECONOMIC GROWTH, REGULATORY RELIEF AND CONSUMER PROTECTION ACT.

- THIS BIPARTISAN LEGISLATION WOULD STIMULATE ECONOMIC GROWTH BY PROVIDING MEANINGFUL REGULATORY RELIEF TO COMMUNITY BANKS.
- THE SENATE SHOULD TAKE UP AND PASS THIS LEGISLATION AS SOON AS POSSIBLE.
- ENCOURAGE YOUR COMMUNITY BANK BOARD AND EMPLOYEES TO CALL YOUR SENATORS AS WELL!
- VISIT: [WWW.ICBA.ORG/TAKEACTION](http://www.icba.org/takeaction) TO LEARN MORE

FROM THE KITCHEN OF



### INGREDIENTS

IF ENACTED INTO LAW, S. 2155 WOULD:

- INCREASE EXEMPTION THRESHOLDS FOR HMDA REPORTING,
- PROVIDE "QM" STATUS FOR PORTFOLIO MORTGAGE LOANS AT MOST COMMUNITY BANKS,
- EXEMPT CERTAIN COMMUNITY BANK LOANS FROM ESCROW REQUIREMENTS,
- SIMPLIFY COMMUNITY BANK CAPITAL REQUIREMENTS,
- REQUIRE REGULATORY AGENCIES TO CREATE A SHORT-FORM CALL REPORT,
- EXPAND ELIGIBILITY FOR THE 18-MONTH REGULATORY EXAMINATION CYCLE,
- EASE APPRAISAL REQUIREMENTS,
- EXEMPT MOST COMMUNITY BANKS FROM THE VOLCKER RULE,
- EXPAND ACCESS TO THE FEDERAL RESERVE'S SMALL BANK HOLDING COMPANY POLICY STATEMENT AND MORE.

Take action. Advocate for regulatory relief.

[www.icba.org/takeaction](http://www.icba.org/takeaction)