

July 17, 2026

SENT VIA FIRST CLASS MAIL AND E-MAIL

Congressman Andy Barr
1709 Old Rosebud Road
Lexington, Kentucky 40509

Re: Main Street Capital Access Act

Dear Congressman Barr,

The Kentucky Bankers Association (KBA) is submitting this letter to join us in supporting House Financial Service Committee Chairman French Hill's (R-AR) The Main Street Capital Access Act (the "Act"). We sincerely appreciate your continuous support of Kentucky's community banks and for all of your hard work on the Act. We expressly support the Act.

Specifically, the changes under the Act allow more flexibility with keeping deposits local, tailoring regulation appropriate with a bank's size and risk profile, and halting uncertain methods and practices in supervision, all of which significantly benefit Kentucky's community banks and the communities they serve.

Kentucky banks have weathered storms, both literal and figurative, while continuing to serve their communities' needs. The Act will put economic growth and resiliency at the forefront in allowing Kentucky's community banks to focus on serving Kentucky's businesses and consumers rather than focusing on overburdensome regulation and artificial barriers to service.

Thank you for considering support of the Act. If there are any questions, please do not hesitate to contact the undersigned.

Sincerely,



Ballard W. Cassady, Jr.
President & Chief Executive Officer
Kentucky Bankers Association
bcassady@kybanks.com