July 17, 2026

The Honorable Mike Johnson
Speaker
U.S. House of Representatives
Washington, D.C. 20515

The Honorable Hakeem Jeffries
Democratic Leader
U.S. House of Representatives
Washington, D.C. 20515

Re: Support for Main Street Capital Access Act (H.R. 6955)

Dear Speaker Johnson and Democratic Leader Jeffries:

On behalf of the Independent Community Bankers of America (ICBA) and the nearly 45,000 community bank locations we represent, I write to express our strong support for the Main Street Capital Access Act (H.R. 6955). **We urge all Members of the House to vote YES on this very important community bank regulatory relief legislation**.

H.R. 6955 is a package of commonsense, bipartisan community bank measures that provide regulatory relief to boost lending to Main Street businesses and families without compromising safety and soundness or consumer protection. A few of the many notable bills in this package include:

- Chairman Hill's FAIR Exams Act would create an independent review of adverse exam findings as well as better transparency and accountability.
- The SMART Act, sponsored by Representatives Timmons and Foster, would provide exam relief, such as combined and alternating limited-scope exams, for well-managed and well-capitalized banks with less than $6 billion in assets. The bill would provide exam relief without compromising safety and soundness.
- Chairman Barr's Promoting New Bank Formation Act would promote the creation of de novo banks, especially in rural areas, by providing more regulatory, capital and lending flexibility for these banks. New banks are needed to offset industry consolidation and promote competition. A pilot program, based on the Act, is now law as part of the 21st Century ROAD to Housing Act. H.R. 6955 would provide that, upon expiration of the pilot program in 2031, it will become permanent unless the agencies jointly determine that it has had a significant adverse effect on the safety and soundness of qualifying community banks.
- The TAILOR Act, sponsored by Representative Loudermilk, would promote tiered regulation based on a bank's risk profile and business model. Such tiering ultimately benefits consumers by creating a competitive financial services landscape and ensuring that community banks have flexibility to meet their credit needs.

H.R. 6955 contains additional bills that would provide constructive and meaningful relief for community banks. The package has the potential to transform the regulatory and competitive landscape for community banks, expand access to credit for American consumers and small businesses, and support growth and job creation in local economies.

Thank you for your consideration.

Sincerely,
/s/
Rebeca Romero Rainey
President & CEO

CC: Members of the U.S. House of Representatives

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