ARKANSAS BANKERS ASSOCIATION

Lorrie P. Trogden
President/CEO

July 20, 2026

SENT VIA E-MAIL

Congressman French Hill
1533 Longworth House Office Building
Washington, DC 20515

Re: The Main Street Capitol Access Act

Dear Congressman Hill,

Community banks are essential to the economic health of Arkansas. They provide the credit that allows small businesses to grow, farmers to invest in their operations, families to purchase homes, and communities to create new opportunities. Yet these institutions too often operate under a regulatory framework that does not adequately account for their size, risk profile, business model, or the communities they serve.

The Main Street Capital Access Act includes meaningful reforms that would help community banks remain strong and competitive. By tailoring regulation, modernizing supervisory standards, reducing unnecessary regulatory burdens, and improving access to capital, the legislation would allow community banks to devote more resources to serving their customers and meeting local credit needs. These reforms would also support the formation of new banks and help preserve a diverse banking system capable of serving communities of every size.

We appreciate your leadership and your recognition that strong community banks are critical to a strong economy. We commend you for advancing targeted, commonsense policies that will help ensure community banks can continue supporting Arkansas families, businesses, farmers, and communities for generations to come.

Sincerely,

Lorrie P. Trogden

Lorrie P. Trogden
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