Don’s Top 5s - Federal government relations and The Big Picture

**Federal government relations**

1. Rulemaking started to implement S.2155, which was adopted by Congress in May 2018 on topics including QM safe harbor, rural appraisal relief, HMDA disclosure relief, stress tests, community bank leverage ratio, disclosure relief, TILA escrow and waiting period, reciprocal deposits, Volcker exemption, short form call reports, small bank holding companies, exam cycle, opening accounts online, HVCRE loan capital, cybersecurity, predatory lending, PACE retrofit loans, credit scoring models and SIFI threshold

2. This week, CBA is enjoying an unprecedented feat of securing both the Comptroller and FDIC chair to speak at CBA Annual Summit – something not accomplished by other state bankers associations – with the Fed Vice Chairman scheduled to speak to a CBA gathering in Denver in the fall of 2019

3. In November 2018 Democrats took control of the U.S. House making Rep. Maxine Waters chair of the House Financial Services Committee. CBA already knew our two new freshman House members, Joe Neguse and Jason Crow, but we also were the first to meet with them in January in Washington, D.C.

4. Years ago, CBA significantly helped to write Rep. Ed Perlmutter’s SAFE Act to resolve the marijuana banking issues with safe harbors for banks. This spring it passed the House Financial Services Committee 45-15, starting to address the issue

5. Friends of Traditional Banking started preparing for 2020 campaign activity where it again will choose to support two candidates running for the U.S. Congress. FOTB has won 5 of 6 races to date and helped elect Cory Gardner (CO) and Joanie Ernst (IA) to the U.S. Senate, coming from behind in the polls

**General CBA**

1. The CBA Board in April 2019 provided CBA clear-cut direction on state government relations following November’s challenging election and the very anti-business 2019 legislative session

2. CBA pioneered the concept of regional cooperation among state bankers associations by focusing state associations on government relations (which requires local knowledge of issues and public officials) and using a shared service corporation to provide other bank services like newsletters, web sites, education conferences and webinars, and offerings associations need such as database management, accounting and personnel – CO, WY, MT are exploring this further

3. CBA was a key player in the November 2018 election in successfully defeating Amendment 73 (a $1.6B tax increase) and in crushing the May 2019 Denver Initiative 300 (“Right to Survive”– defeated 17%-83%)

4. Following the November 2018 election and concerned that the Mountain West Credit Union League (with Democrats holding all statewide office and both houses of the Legislature) would seek authority for public funds for credit unions, CBA met with the League to successfully advise against such an effort

5. As much as we don’t want the role, CBA is the *de facto* expert on banking marijuana. CBA sponsored the first nationwide conference on the subject in August 2018 with 200 attendees from over half the states, and we plan a repeat this year. CBA also has helped many state bankers associations and their members to understand the issue and CBA hosted a popular webinar on hemp banking following adoption of the Farm Bill in December
Brandon’s Top 5 - Membership

1. Total new members: 10
2. 45+ in-person visits to Colorado banks
3. CBA covered over 2,500 miles, from the eastern plains to the western slopes and everywhere in between, meeting with members and potential members this year.
4. For decades, CBA has been instrumental in ensuring continuing education opportunities for Colorado bankers through attendance and sponsorship of the Western States Director Education Foundation and the Graduate School of Banking at Colorado.
5. The Community Banker Council had its first meeting this month. The council focuses on the unique challenges that community banks and bankers face daily. Special thanks go to Brett Wyss of Integrity Bank and Jennifer Landini of Bank of the San Juans, who co-chair the council. We had a great lineup of speakers including new Colorado Banking Commissioner Ken Boldt. This council meets three times annually at various locations across the state.

Jenifer’s Top 5 - State-level efforts and operations

1. Proactive legislator education and outreach presentations were made to the House Business Affairs Committee and the National meeting of the American Legislative Council, along with numerous one-on-one meetings with public officials, regarding the challenges of banking marijuana and state/municipal owned banks.
2. Amendments were secured on numerous anti-business and anti-banking bills. The legislative session was not a good one for the business community; single party control and a large number of newly elected officials pursuing an aggressive agenda made that impossible. CBA worked on more than 50 priority bills dealing with mandating business practices, anti-oil and gas and bills increasing the ability for business to be sued. In the past, CBA and other business groups would have killed the bad measures, but in the current political climate, that was seldom an option. Instead, we focused on getting the best deal we could on every single bill. This meant a number of amendments.
3. CBA’s inaugural Women in Banking Conference was a huge success with more than 75 women bankers attending. We were asked to host it again. The second annual event will be in Beaver Creek, August 8-9. Please go to www.coloradobankers.org for agenda and registration information.
4. CBA maintains a strong financial position, with $1.7 million in equity.
5. CBA’s success is bolstered by an experienced and knowledgeable team. CBA does not have turnover like other businesses do. The tenure of CBA staff ranges from 46 years to 2 years. Our team is dedicated to the bankers and banking industry in Colorado, and it shows.

Snapshots: 2019 - CBA’s year in review
Mike’s Top 5 - Education and events
1. CBA developed and hosted three new conferences
2. CBA hosted an inaugural conference on BSA/AML compliance, attended by 40+ bankers
3. We continued to increase the number of webinars and educational events, reaching bankers from all corners of Colorado. More than 1,200 bankers attended CBA events and webinars
4. We have 20 advocates in this year’s Center for Bank Advocacy cohort—our largest class ever. The program is a yearlong bootcamp in industry and policy advocacy for bankers
5. In Fall 2018, CBA brought Colorado’s largest-ever group of bankers to Washington D.C. to advocate for their banks and their industry in person, with federal legislators and regulators

Amanda’s Top 5 - Public relations and communications
1. CBA saw a 21 percent increase in Twitter followers over the past 12 months
2. CBA’s newsletter open rates and click rates not only grew, they stood above its industry counterparts
3. Our website usage nearly doubled that of its industry counterparts (199 percent higher)
4. CBA was quoted or mentioned 35 times in local and national media
5. CBA represents the 52 state bankers associations on the ABA’s communications council—the first time a SBA communications representative has held a position on the council

Lindsay’s Top 5 - Outreach and action
1. Our Facebook page increased its likes by 34 percent and its followers by 45 percent
2. CBA’s newly created LinkedIn page has nearly 200 followers and 1129 people have connected with CBA on the site
3. CBA’s Political Action Committee raised $63,210
4. CBA’s contact list grew by 10 percent—that means more bankers are involved and informed and members’ ROI is higher than ever
5. In a personal best, Lindsay brought CBA its newest family member, Ella Marie Muniz

Snapshots: 2019 - CBA’s year in review
CBA’s 2018-2019 Board of Directors

Ty Aslin, Bank of America
Michelle Banaugh, Wells Fargo
Mike Brown, Alpine Bank
Shawn Cole, Bank of the West
Mark Driscoll, First National Bank, Ft. Collins
Nathan Ewert, Adams Bank and Trust, Treasurer
Mark Hall, Vectra Bank
Chris Jensen, JP Morgan Chase
Dennis King, Home Loan State Bank
Tim Laney, National Bank Holdings Co.
Brian Larson, FirstBank
Christian Lewis, Independent Bank
John Montoya, ANB Bank
Michael Noesen, Independent Bank
Shawn Osthoff, Bank of Colorado
Joanne Sherwood, Citywide Banks, Chair-elect
Troy Stalter, US Bank
Bill Sullivan, Colorado State Bank and Trust
Tom Tulodzieski, KeyBank
Andy Wykstra, BBVA Compass
Scott Wylie, First Western Trust Bank
Brendan Zahl, NBH Bank, Chairman

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Tamara Byrd, Bank of Colorado
Bill Mitchell, Bankers’ Bank of the West

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