

CBAI'S 2026 CALL ON WASHINGTON

Another successful visit in Washington, D.C.



ICBA Capital Summit

Welcome Community Bankers



CBAI members joined with hundreds of community bankers and guests from around the country for the Independent Community Bankers of America's (ICBA) Capital Summit and CBAI's Call on Washington.

With new Congressional committee and federal banking agency leadership firmly in place, we have seen significant progress in relieving the unnecessary and harmful regulatory burden on community banks. The CBAI bankers' annual visit to D.C. was well-timed, as the Farm Bill was being debated that week and the framework for ensuring digital asset market regulations (the CLARITY Act) was nearing resolution. The guidance for our advocacy efforts during the community bankers' Hill meetings was the [ICBA's 2026 Legislative Priorities](#).



Call and Summit attendees heard from the ICBA Chairwoman and community banker Alice Frazier, president and CEO of Bank of Charles Town, and ICBA President and CEO Rebeca Romero Rainey. The impressive lineup of guest speakers included Treasury Undersecretary for Domestic Finance, Jonathan McKernan; Congressman French Hill (R-AR), Chairman of the House Financial Services Committee; and Travis Hill, Chairman of the Federal Deposit Insurance Corporation.



Alice Frazier, president and CEO of Bank of Charles Town

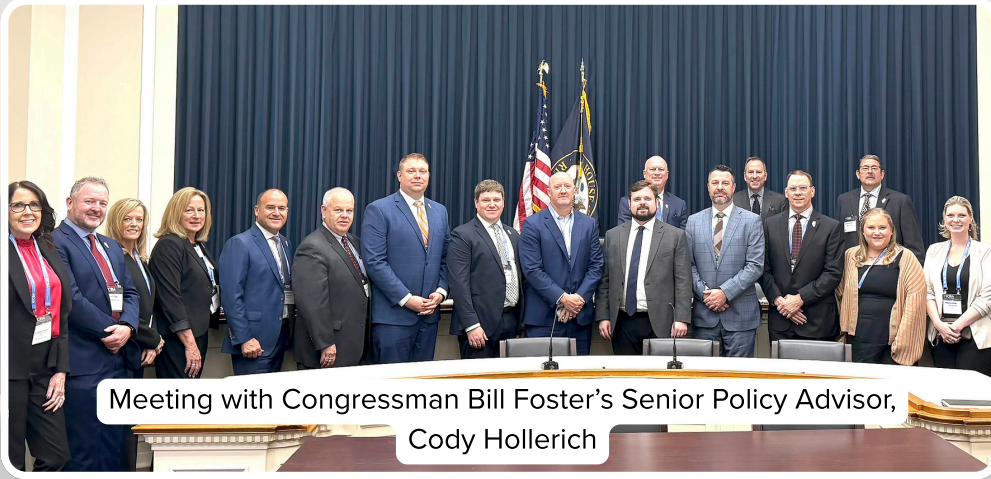


ICBA President and CEO Rebeca Romero Rainey & Treasury Undersecretary for Domestic Finance, Jonathan McKernan



ICBA President and CEO Rebeca Romero Rainey & Congressman French Hill (R-AR), Chairman of the House Financial Services Committee

Illinois community bankers met with their members of Congress and staff to discuss important issues, concerns and opportunities. They strongly cautioned about the disintermediation of community bank deposits and their detrimental impact on lending if interest/yield/rewards are allowed to be paid or earned by holders of stablecoin. The bankers urged a conference committee between the House and Senate to provide the opportunity for Title VI in the House version of the housing act, which contains meaningful community bank regulatory relief, to be included in the final agreed-upon legislation. The bankers refined their focus on taxing credit unions with assets of over \$1 billion and registered their opposition to the gains Farm Credit may be poised to achieve in a final version of the Farm Bill.



Meeting with Congressman Bill Foster's Senior Policy Advisor, Cody Hollerich



Meeting with Congressman Darin LaHood



Meeting with Congressman Sean Casten



Congressman Casten's meeting attendees



Meeting with Congressman Mike Bost



Meeting with Congresswoman Kelly's CoS, Matt McMurray



Meeting with Congresswoman Duckworth's CoS Kalina Thompson and Legislative Correspondent Kaelee Germain



Senator Duckworth's meeting attendees

There were several CBAI community bankers who were experiencing the Call and Summit for the first time.

CBAI's Career Development Division Secretary/Treasurer, Olivia Bradley, vice president of business development & client engagement with Legence Bank, Eldorado, was one of the first-time attendees. Bradley said, "I cannot stress enough the importance of community bankers communicating with the lawmakers about their banking issues. Being in front of them and having discussions helps them to see the other side – the obstacles that we are dealing with when trying to provide a safe and sound banking experience for our customers. As a first-time attendee, I cannot put into words how beneficial it was. I am honored to have been able to attend and talk about what we combat daily, and how it truly affects the customer."

Another first-time attendee was **Darlene Sullivan, vice president and senior compliance officer for First Bank in Carmi**. Sullivan said, "The Call on Washington was an extremely personal and meaningful experience for me. It provided invaluable opportunities to learn from fellow community bankers, deepen my understanding of how legislative and regulatory issues directly impact our bank and the communities we serve, and build relationships with fellow bankers and state representatives who actively advocate for our industry. The experience reinforced the importance of community bankers engaging directly with policymakers and has prepared and motivated me to return in future years as a more confident and effective voice for community banking."

Kyle McFarland, senior vice president and commercial loan officer at Fisher National Bank in Champaign, was also a first-time attendee. McFarland said, "During our visits, I found it important that we, as community bankers, need to understand legislative and regulatory issues because these policies directly shape our ability to serve local businesses, farmers and households while remaining safe, sound and competitive. Active advocacy ensures that policymakers hear firsthand how proposed laws and regulations affect community access to credit, local economic growth, and the long-term viability of community banks. By engaging early and often, bankers help promote balanced policies that reflect real-world impacts rather than one-size-fits-all solutions."

And another first-time attendee, **Colleen Henkel, president and CEO of the First National Bank in Amboy** said, "My first Call on Washington was an incredibly rewarding experience. I appreciated the opportunity to participate in conversations that directly impact community banking which gave me a deeper appreciation for the role we play beyond our day-to-day operations. It also reinforced the importance of staying informed on legislative and regulatory issues, as these decisions shape our future and influence how we serve our customers and communities. Just as important, it highlighted the need for us to actively advocate with policymakers, sharing our perspective and ensuring our voice is heard on issues that affect the future of community banking. If you have not, I highly recommend that you participate in the Call on Washington!"

An impressive 20 CBAI community bankers serve on ICBA Committees, subcommittees and councils, as well as in leadership positions. Doug Parrott, president and CEO of State Bank of Toulon, is the ICBA's secretary of the executive committee and Chad Martin, president and CEO of Goodfield State Bank, serves as the vice chairman of the ICBA Political Action Committee (PAC).



ICBA's Rebecca Romero Rainey and Executive Committee Secretary Doug Parrott

Chad Martin, ICBA PAC Vice Chairman

While attending Call on Washington, CBAI's David Schroeder, SVP of federal governmental relations, had the opportunity to meet with Ryan Portell, the OCC's newly appointed director for banking relations. Schroeder discussed important issues for Illinois community banks, including the digital asset regulatory framework, and the regulatory relief that has recently advanced in Congress and with the federal banking regulators. Schroeder also described our concerns surrounding the Illinois Interchange Fee Prohibition Act and described CBAI's leadership in the early and ongoing legislative effort to repeal this flawed legislation.



CBAI's David Schroeder and the OCC's Ryan Portell

CBAI's appreciation dinner was made possible by the generous support of our many Call on Washington sponsors. Thank you! This year, CBAI members and invited guests dined at Joe's Prime Steak, Seafood and Stone Crab, one block from the White House.



The community bankers who participated in the Call and Summit also enjoyed gathering for fellowship at the ICBA's final evening's gala at the Smithsonian Air and Space Museum, where they dined and viewed in-depth exhibits filled with iconic historic objects like the 1903 Wright Flyer, the spacesuit worn by the first human to walk on the Moon, and much more.



CBAI sincerely thanks all of those who attended and/or sponsored CBAI's 44th annual Call on Washington and the ICBA's Capital Summit. If you were not able to participate this year, please consider the opportunity in 2027.

