



Community Bankers
Association of Illinois
One Mission. **Community Banks.**

CBAI Supports the Prohibition of Reputational Risk from Supervisory Programs

In a comment letter to the OCC and FDIC dated December 29, 2025, CBAI supported codifying the elimination of reputational risk from supervisory programs. Under the guise of combating financial fraud, from 2013 to 2017, *Operational Chokepoint* was used to cut off access to the banking and payments system to legal businesses for pernicious political purposes. While the implementation of this proposed rule would ensure no future use of this inappropriate discretion by the regulators and their examiners, CBAI did urge the regulators to encourage and facilitate community banks' legitimately safeguarding their well-deserved reputation as a trusted source of financial services to their customers and communities.

[Read CBAI Comment Letter to the OCC and FDIC »](#)

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