

ABA Update

John Asbury

Thank you for your partnership!

- **Kevin Beck**, Fremont Bank, ABA Emerging Leaders Council
- **Ernie Hwang**, Icon Business Bank, ABA Community Bankers Council
- **Todd Lewis**, Column N.A., ABA Community Bankers Council
- **Stephanie Lomibao**, Bank of America, ABA Foundation Board of Directors
- **Bryan Luke**, Hawaii National Bank, ABA Communications Council, ABA Minority Depository Institution Advisory Council
- **Steve Lundgren**, Denali State Bank, ABA Community Bankers Council, ABA Community Bankers Council Administrative Committee
- **Benjamin Maddox**, Bank of America, ABA Agricultural and Rural Bankers Administrative Committee
- **Diedra Porche**, JPMorgan Chase Bank, ABA Foundation Board of Directors
- **Troy Sanderson**, Exchange Bank, ABA Government Relations Council
- **Jon Sisk**, West Coast Community Bank, ABA Government Relations Council, ABA Community Bankers Council, ABA Community Bankers Council Administrative Committee
- **Jeremiah Smith**, First Northern Community Bancorp, BankPac Committee



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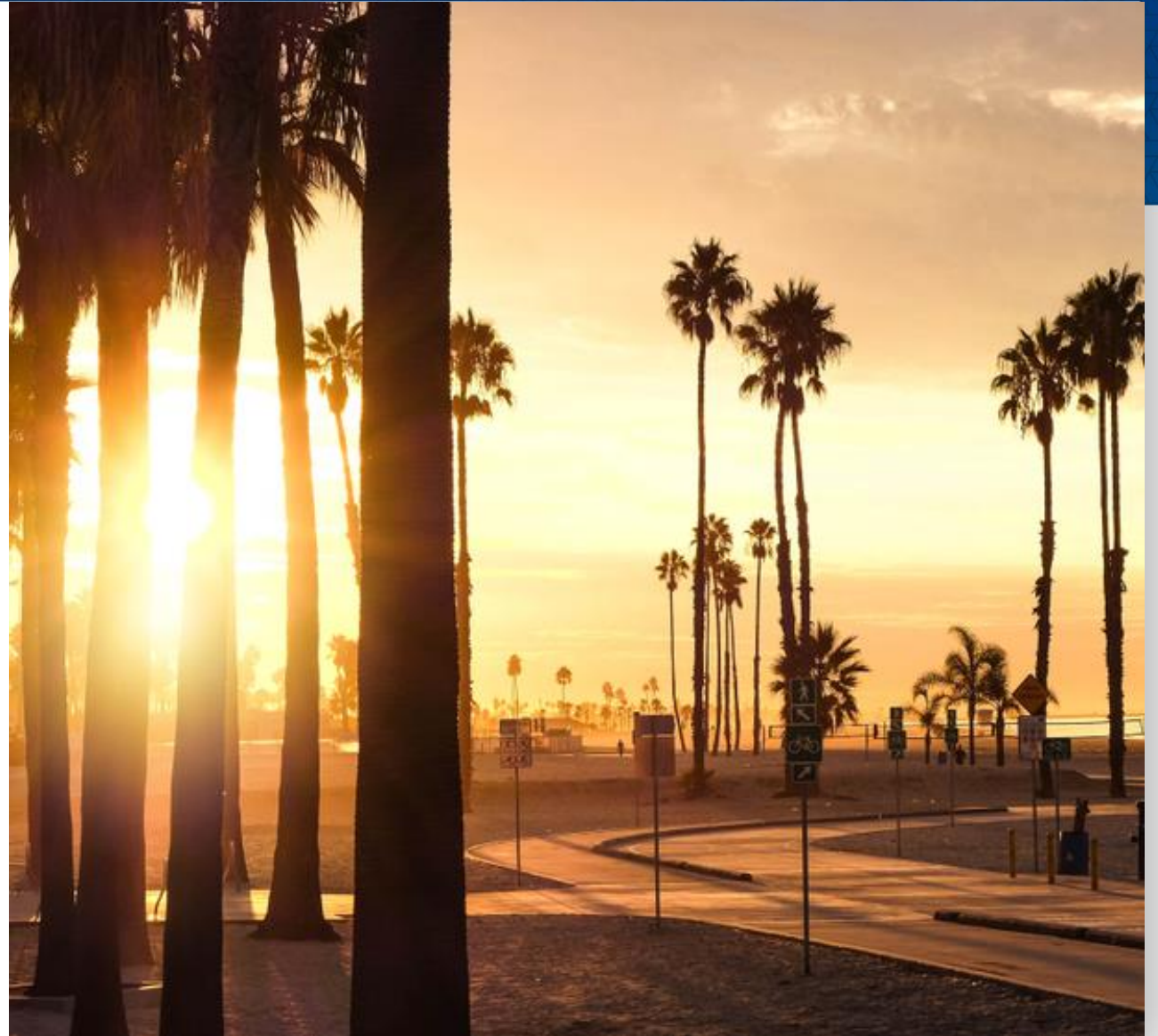
Latest from Washington

- Trump trade negotiations underway
- Bank customers report heightened "uncertainty"
- The outlook for economic growth



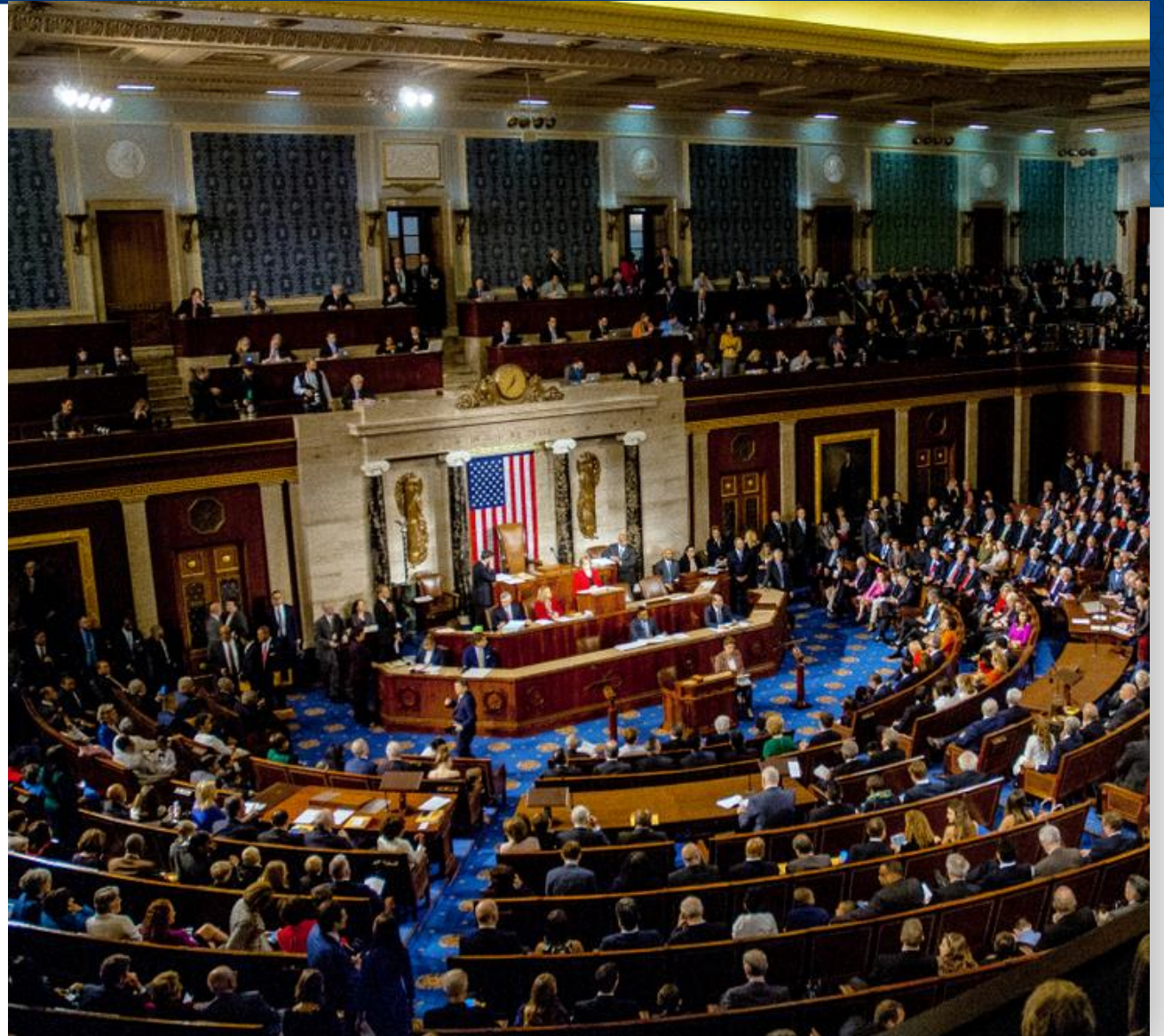
A return to rational regulation

- Pro-business policy environment
- Tax reform negotiations underway
- Pro-banking leaders in Congress, White House, and banking agencies



A return to rational regulation

- Overturn of overdraft rule
- Support for pro-banking bills:
 - ACRE
 - CDFI/MDI support
 - De novo bank formation



Legal challenges

- UDAAP exam manual
- Community Reinvestment Act modernization
- Section 1071/Small business lending
- Credit card late fees



Key issues

- Future of deposit insurance
- Fintech regulation
- Cryptocurrency and stablecoin legislation



Recent data shows that since January of 2024, **one in three** Americans have fallen victim to some type of fraud.

And fraud losses for 2024 alone are estimated at upwards of **\$12.5 billion dollars.**

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- For more information, contact your ABA membership representative, **Rich Wolford**, at rwolford@aba.com.