



CBA's Policy Committees

CBA's state policy committees review, analyze and recommend positions to the State Government Relations Committee (SGRC) on proposed state legislation and regulation and have the responsibility of keeping the membership informed regarding important developments in the committee's area of interest. CBA's policy committees consist of members in executive, senior management, government relations, legal counsel or subject matter expert positions within their organizations. These members review and analyze proposed legislation and regulation to identify the favorable and/or unfavorable impacts to banking in California. After analysis and review, the committee recommends consensus positions, all of which are forwarded to SGRC. SGRC makes the final decision regarding official CBA positions. In instances where there is significant diversity of opinion among CBA members regarding the legislation's impact on the banking industry, CBA may refrain from taking a consensus position and allow its members to take individual positions.

Committee members may be called upon to help develop comment letters, should specialized input be required. Members may also be called upon to provide supporting data or to testify as a subject matter expert before legislative committees or regulatory authorities on behalf of CBA. Committee members are responsible for participating in monthly committee meetings, attending CBA's annual Legislative Forum and establishing a relationship with their state Assembly and State Senate representatives. Committees should represent a cross-section of the CBA membership that includes northern, central, southern, large and small asset size organizations.

CBA's state government relations department staff work to identify legislation that directly impacts financial services. CBA staff review measures, analyze existing law, determine reasons for the measure's introduction, and gather relevant stakeholder information. This information is sent to the appropriate policy committee(s) to provide analysis and to recommend a position on the measures. CBA staff then represent, on behalf of CBA members in relevant legislative forums, the position as well as relevant information associated with concerns and/or support of the measure. CBA state government relations department staff may also create specialized task forces or working groups for pressing banking-related issues that arise and that do not benefit from an existing CBA policy committee.

Policy Committees

STATE GOVERNMENT RELATIONS COMMITTEE

It is the duty of the State Government Relations Committee (SGRC) to arrive at a consensus position on referred legislation. This is because the SGRC has jurisdiction and authority over official positions CBA takes on each measure which dictates the department's advocacy efforts before the state legislature and the governor's office.

The SGRC maintains five strategic principles:

- Promote a competitive and free market among financial service providers by supporting unfettered pricing competition and opposing legislative price regulation
- Support, at least, a level playing field with our competitors
- Oppose adoption of state statutes that are inconsistent and/or duplicative of federal rules
- Affirm meaningful and efficient disclosure requirements that help consumers exercise real choice
- Operate with transparency and integrity

CBA Staff Contact: [Jason Lane](#)

AGRICULTURAL LENDING COMMITTEE

The Agricultural Lending Committee provides input on a variety of topics including water rights, toxics and producer's liens.

CBA Staff Contact: [Vanessa Lugo](#)

COMMERCIAL LENDING COMMITTEE

The Commercial Lending Committee provides input on a variety of topics including collateral, equipment loans, inventory loans, toxics liability, audits, auditors, limited liability companies, stop notices, mechanic liens, enterprise zones and economic development.

CBA Staff Contact: [Vanessa Lugo](#)

CONSUMER LENDING COMMITTEE

The Consumer Lending Committee provides input on a variety of topics including auto lending, payday lending, mobile home lending, home improvement contracts, student lending and lending to military personnel.

CBA Staff Contact: [Chris Shultz](#)

FEDERAL GOVERNMENT RELATIONS COMMITTEE

The Federal Government Relations Committee (FGRC) has jurisdiction and authority over official positions CBA takes on identified congressional measures. FGRC performs its role by reviewing and arriving at a consensus position on referred federal legislation by a majority vote. Once established, the FGRC positions drive CBA efforts when CBA, acting on its own initiative or in concert with the ABA and/or other state trade associations, seeks to impact federal legislation during key votes in either congressional house.

CBA Staff Contact: [Jason Lane](#)

FINANCIAL FRAUD COMMITTEE

The Financial Fraud Committee provides input on topics related to financial fraud including Elder financial abuse, payments fraud, and credit card fraud.

CBA Staff Contact: [Jason Lane](#)

HUMAN RESOURCES COMMITTEE

The Human Resources Committee provides input on a variety of topics including employee wages and hours, insurance and benefits, employment discrimination, and workplace safety.

CBA Staff Contact: [Vanessa Lugo](#)

LEGAL AFFAIRS COMMITTEE

The Legal Affairs Committee provides input on a wide range of topics including many that parallel other policy committees. This committee is comprised of attorneys who bring a bank counsel perspective to their recommendations. The committee is made up of five subject-specific subcommittees: Civil Action, Commercial/Consumer Lending,

Human Resources, Mortgage Lending, and Operations. These subcommittees are called upon as needed to review measures and recommend positions.

CBA Legal and Regulatory Issues Contact: [Jason Lane](#)

CBA Legislative Issues Contact: [Jason Lane](#)

MORTGAGE LENDING COMMITTEE

The Mortgage Lending Committee provides input on a variety of topics including liens, home equity lending, hazard insurance, nuisance abatement, escrow, fair lending, disclosures, reconveyances, predatory lending, foreclosures, common interest developments, mortgage insurance and reverse mortgages.

CBA Staff Contact: [Vanessa Lugo](#)

PAYMENT SYSTEMS COMMITTEE

The Payment Systems Committee provides input on a variety of topics including convenience checks, credit scores, identity theft, data breaches, live checks, credit reports, privacy and biometric identifiers.

CBA Staff Contact: [Jason Lane](#)

PRIVACY COMMITTEE

The Privacy Committee provides input on topics including but not limited to the areas of artificial intelligence, automated decision-making systems, cyber security, data security, and risk assessments within the privacy space. In this committee, members should expect to review both legislation and regulation within the subject matter.

CBA Staff Contact: [Jason Lane](#)

TAXATION COMMITTEE

The Taxation Committee provides input on a variety of topics including trust taxation, Subchapter S, in lieu, split roll and the state budget. In addition, the members are expected to identify trends and developments in the taxation arena and disseminate such information to CBA members on an as-needed basis. They form associations when needed with other related trade and professional organizations to protect the common interests of business taxpayers.

CBA Staff Contact: [Jason Lane](#)

TRUST AND INVESTMENT SERVICES COMMITTEE

The Trust and Investment Services Committee provides input on a variety of topics including fiduciary accounts, conservatorship, guardian ad litem, probate code, testamentary instruments, intestate succession, decedent's estates, wills, securities, mutual funds and registered domestic partners. In addition, the committee has the responsibility to keep the membership informed regarding important developments in the trust industry.

CBA Staff Contact: [Chris Shultz](#)