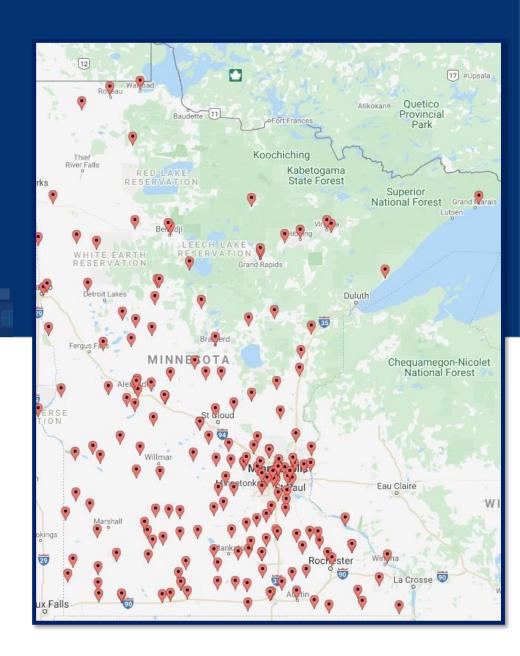


Provide community banks with the resources and advocacy they need to remain independent, grow their banks and benefit their communities.

QUICK FACTS

- Formed in 1962
- Nearly 200 Members Representing 70% of Community Banks in MN
- Third Largest in the Nation
- Birthplace of ICBA in 1930
- Leadership Comprised of Community Bankers
- Advocacy
- Resources





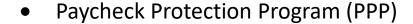


WHAT IS THE DIFFERENCE?

- Local Focus and Decision-Making
- Relationship Banking
- Innovation
- Lending Leadership to Small Business and Farms
- Community Engagement and Accessibility
- Well-Capitalized, Highly Regulated Small Businesses
- Comprise 99% of All Banks.



IMPORTANT ISSUES AND RECENT SUCCESS





 Additional protections for financial institutions when reporting suspected instances of elder financial abuse



- Work closely with our customers and do what is right on their behalf
- Equitable and appropriate levels of regulatory and compliance requirements given our business models



CONTACT INFORMATION

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