

WHAT FOLKS ARE SAYING ABOUT S.2155

... a rare, bipartisan agreement years in the making.”

- Politico, 11/13/2017

Since Dodd-Frank, small business loans have declined by

41% NATIONWIDE

U.S. Chamber of Commerce

BIPARTISAN POLICY CENTER:

“As U.S. politics descends ever further into partisanship, there are still signs that **old-fashioned legislating is not dead**. [This bill is] **one of the first significant pieces of financial regulatory legislation in years** with real bipartisan support. These are not major changes. Yet taken together, they are constructive and should **provide greater incentives** to extend credit, particularly to Main Street small businesses, **without undermining the progress made** since the crisis in making the financial system safer.”

“The deal that was struck by Crapo and the four committee Democrats was the result of years of negotiations. Despite a potential perception that the bill benefits politically toxic Wall Street, in reality it does very little to help the biggest banks.”

- American Banker, 1/25/2018

SINCE DODD-FRANK, THE NUMBER OF SMALL BANKS HAS DROPPED BY **14%**

Federal Deposit Insurance Corporation (FDIC)

Since Dodd-Frank was passed in 2010 in the wake of the financial crisis, it has reined in reckless loans by big banks, but also made it more difficult for smaller banks to customize loans for customers in rural areas.

- Daily Inter Lake, 11/29/2017

If [this bill] passes, more homebuyers are likely to get approval for a mortgage from their local community bank or credit union.”

- Bankrate, 1/16/2018

INDEPENDENT COMMUNITY BANKERS OF AMERICA:

This bill “is a rare opening for real, impactful relief that will strengthen economic growth, job creation, and consumer protection.”

