



Michigan Bankers Association

Banking in Michigan

Kenneth Kelly
Chairman & CEO
First Independence Bank

Patricia Herndon
Chief Policy Officer
Michigan Bankers Association

Alex Morris
AVP, Advocacy
Michigan Bankers Association

Our Mission and Purpose

Mission:

Advocating for and supporting banking.

Purpose:

Empowering the voice of banking through connections, growth, dreams and innovations for communities to thrive.



Meet the MBA Advocacy Team



Rann Paynter
President & CEO



Patricia Herndon
Chief Policy Officer



Debbie Mitin
AVP, Trust Services



Alex Morris
AVP, Advocacy



Ashley Beesley
Advocacy/Communications
Coordinator

Banking 101

84 Banks

Headquartered in MI

109 Banks

Operating in MI



5.8 M

Customers

\$312.2B

Deposits

Banks Working in their Communities

46

Centurion Banks in MI

\$83.6M

Community Donations

4 out of 5

PPP Loans Facilitated
by banks

Over \$17B

PPP Dollars Dispersed in
Michigan



Grassroots Relationships

Legislators and Bankers Working Together

59,246

Bankers in Michigan

** Each banker is a subject matter expert*

100+

Bankers met with their legislator in Lansing
or at the bank in 2022.

**LET THE MBA BE THE BRIDGE TO
YOUR CONSTITUENTS!**



Bank Examinations



CFPB

FDIC

Federal
Reserve

OCC

DIFS

The Dodd Frank Act and Banking Trends

The Financial Services Industry Regulations

400

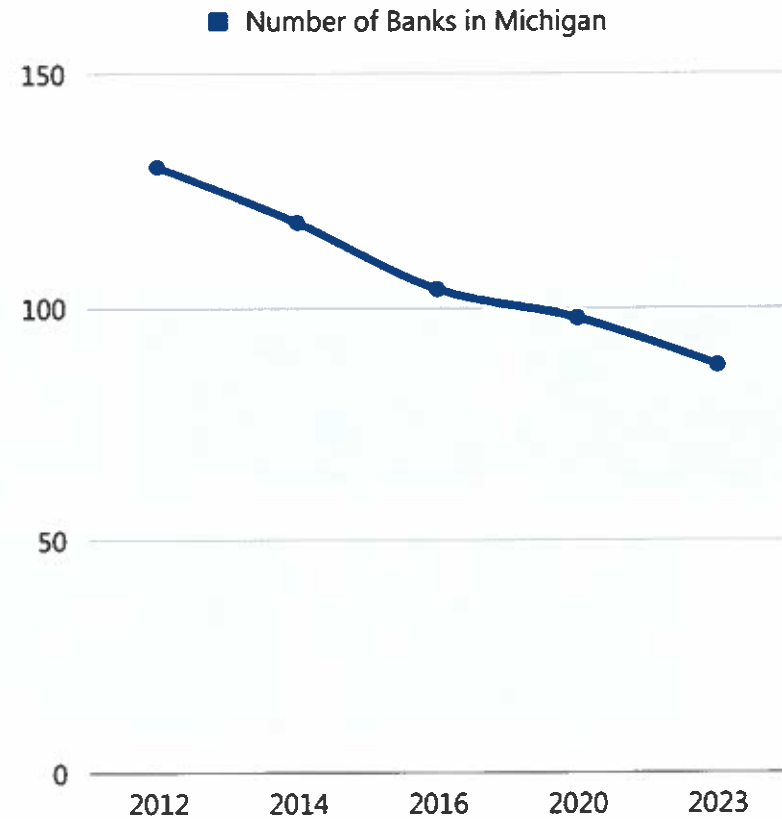
Rules & Mandates

23,000

Pages of Regulation

15M+

Words of Rules



Issues for Consideration

Bank On

- City of Detroit coalition
- Entry level banking access

Financial Literacy

- HB 5190 (PA 105)
- Empowering consumers through education

Cyber Security

- Banking: Gramm Leach Bliley Act
- Protecting the payment system

Financial Services Marketplace

- Regulatory inequities
- Creating fair access to financial services for consumers

Small Business

Strong Michigan Economy

- Encouraging entrepreneurialism
- Partnerships with MEDC
- Creating a stronger Michigan
- Banking thrives when MI thrives



Housing

- Safe, affordable housing
- Economic development issue
- Partnership with industry & MSHDA
- Community Reinvestment Act (CRA)





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Questions?

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