

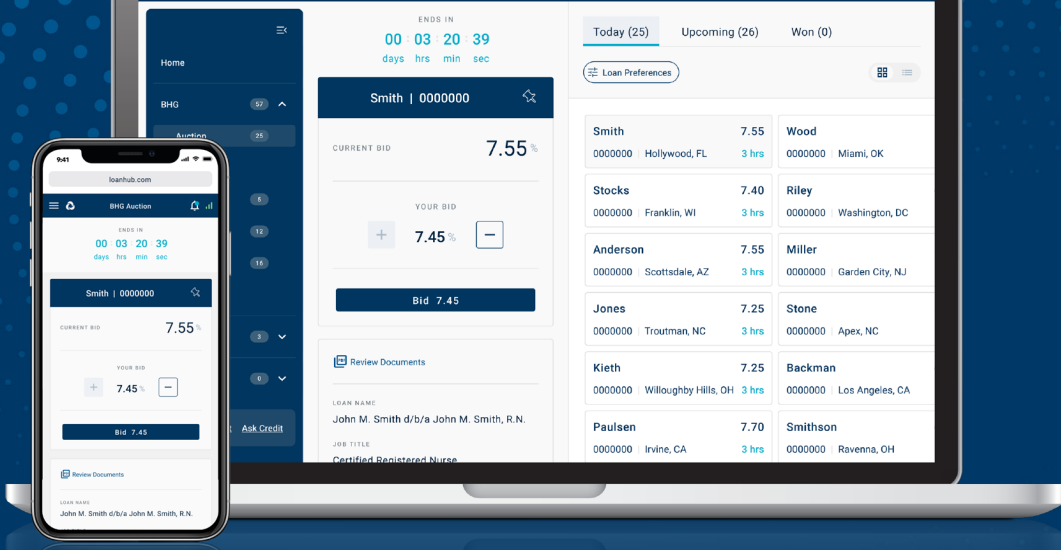


# IDAHO BANKERS ASSOCIATION



EST.  1905

2022-2023  
Annual Report  
Year in Review



# THE BHG LOAN HUB

The BHG Loan Hub is a secure, state-of-the-art platform that allows you to diversify your bank's portfolio with top-performing loans.

## Bank benefits:

Our 1,525+ Bank Network members have earned more than \$1B in combined interest income from exclusive access since 2001.

- Access top-tier assets
- Turn excess liquidity into revenue
- Receive direct ACH payments from borrowers
- Credit enhancements available

**Become a member and see how easy it is to expand beyond your local borrower base.**

## Keith Gruebele

EVP, Institutional Relationships  
954.263.6399  
KGruebele@bhg-inc.com  
BHGLoanHub.com/ID



**BHG BANK  
NETWORK**



# A MESSAGE *from the President*



**Trent Wright**  
*President & CEO*  
Idaho Bankers Association

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One of IBA's foundations is advocacy at the state and national level. Working together through the association, we can accomplish things that one individual banker or bank could never do.

A trade association successful in governmental relations and advocacy, like IBA, knows it takes three key ingredients for that success: a great lobby team, political contributions, and grassroots efforts from the membership.

From the lobby team side of things, IBA has invested heavily at the state house. For our legislators, IBA's team is the leader in Idaho banking knowledge.

Second, IBA continually provides PAC contributions to key players in the Idaho legislature whose committee positions affect your financial institutions' value. Your association hosts fundraisers from time to time for members of Idaho's federal delegation to say thank you for their understanding and support of Idaho's banking industry. During this last year, IBA provided over \$95,000 campaign donations directly from IdaBankPAC and aggregated from IBA members.

The third leg of the advocacy stool is the grassroots participation of its members. IBA traveled to Washington, DC, seven times this past year to meet with the Idaho delegation and federal regulators, as well as spend time with fellow bankers from around the country with both the ABA and ICBA. Currently IBA is planning our next Pacific NW Capitol Hill Visit October 16-18, 2023. I hope you place that date on your calendars and plan to go with us.

Most importantly, I ask each of you to get to know your state representative, state senator, and your congressman. Host each of them in your bank during breaks of the state legislature or Congress. Make sure they know you and your staff, and most importantly, make sure they understand banking and why it is the backbone of the Idaho economy.

When we ask you to reach out to your legislator or regulator on an issue, take time to personalize your letter or email. Associations can provide a form letter, but they are never as effective as your personalized comment on an issue to your congressman or Senator describing how the issue affects your customers and your ability to serve them. Tell them how a vote or regulation is affecting real lives in your community.

Every banker I know wants regulatory relief, a level playing field with credit unions and Farm Credit, a fair overall business tax policy, and the continuation of our free-market capitalist system. I challenge you to see where you, your bank management, and your board fall in relation to my three points of successful advocacy. If you have not been stepping up, how about making a new commitment to your bank, to your association, and to your industry. You and your team, working with IBA and our national partners, ABA and ICBA, have the calling and the ability. Together we are going to make it happen!

# 2023



## Conferences, Conventions, Meetings & Events

### 2023

August TBD	ICBA Board of Directors Meeting   Boise
September 20	IdaBankPAC Golf Tournament   Pocatello
September 27	IdaBankPAC Golf Tournament   Boise
October TBD	Agricultural Bankers Committee Meeting   Twin Falls
October TBD	Legislative Tour   Boise, Idaho Falls, Pocatello, Twin Falls & Coeur D'Alene
October 8-10	ABA Annual Convention   Nashville, TN
October 16-18	Pacific Northwest Capitol Hill Visit & Congressional Visits   Washington D.C.
November 29	Associated Taxpayers of Idaho Conference   Boise
December 8	IBA Board Meeting   Boise

### 2024

January 22	IBA/ICBA Legislative Dinner   Boise Centre, Boise
January 22	ICBA Board of Directors Meeting   Grove Hotel, Boise
January 23	ICBA Leadership Conference   Boise Centre, Boise
April 19	IBA Board of Directors Meeting   Boise
May TBD	Agricultural Bankers Conference   TBD

## 2023 IBA Partnership Education Programs & Banking Schools

Feb- Nov	IBA Emerging Leaders Program   Idaho
June 1-8	ABA Stonier Graduate School of Banking- University of Pennsylvania
July 16-28	Graduate School of Banking at Colorado- Colorado University
July 30- Aug 11	Graduate School of Banking at the University of Wisconsin-Madison
Aug 20- Sept 1	Pacific Coast Banking School- University of Washington

**QUESTIONS? Contact Idaho Bankers Association at [info@idahobankers.org](mailto:info@idahobankers.org) | 208-342-8282**  
**[www.idahobankers.org](http://www.idahobankers.org)**

# A MESSAGE *from the IBA Board Chair*



**Dale Austin**

*Regional Banking Senior Manager*

Wells Fargo Bank

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I'm incredibly proud to report that IBA's educational offerings bounced back dramatically in the past year. IBA continues to be the premier one-stop-shop for your bank's education needs, providing a vast array of in-person and virtual training options. Our tried-and-true conferences were very well attended this past year, and we were pleased to launch our second in-person Emerging Leaders Program. In addition, we are looking forward to launching our inaugural Executive Leadership Program in Jan. 2024!

Our efforts to improve the statewide image of Idaho banking and to recruit the next generation of Idaho bankers are building momentum. I'm also pleased to announce that the association will be bringing on additional staff in the coming months to focus on the shortage of banker talent that is facing all banks. Our newly created Community Outreach Coordinator position will be outward facing, working with banks and local colleges and universities to bring talent to the banking industry of Idaho and setting objectives for talent outreach and acquisition in the Idaho banking industry.

Many more highlights of the leadership being provided by IBA's Board of Directors, as well as the time and energy donated by bankers that serve on IBA committees and task forces, and the hard work of your IBA staff team are included within the pages of this annual report. None of the achievements and victories experienced the past year would have been possible without the collective support of the banks that comprise the IBA. This report is a testament to the fact we are stronger together. Thank you to each of you for your continued support and commitment to the IBA.

-Dale Austin

## Board of Directors -OFFICERS-



### **CHAIR**

**Dale Austin**

Regional Banking Senior Manager

Wells Fargo Bank

877 W. Main St., Suite 101 • Boise, ID 83702

Tel: (208) 519-3323 • Email: austind@wellsfargo.com



### **CHAIR- ELECT**

**Dan Price**

Community Banking President

Mountain West Bank

1660 N. Eagle Rd. • Meridian, ID 83646

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### **TREASURER**

**Jason Meyerhoeffer**

President & CEO

First Federal Bank

P.O. Box 249 • Twin Falls, ID 83303

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### **IMMEDIATE PAST CHAIR**

**Bruce Lowry**

President & CEO

Ireland Bank

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Tel: (208) 766-2254 • Email: blowry@ireland-bank.com

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**Travis Huffman**, VP, Commercial Banking Credit  
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**Harlan Levy**, SVP, Northwest Region, Government  
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**Mike Morrison**, President & CEO  
Bank of Commerce  
P.O. Box 1887 • Idaho Falls, ID 83403  
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Email: mike@bofc.bank





# Funding Solutions from a Strategic Partner

The Federal Home Loan Bank of Des Moines is a member-owned, cooperative providing funding solutions, along with products and services that meet the community credit needs of our members.

**We serve 22 member institutions across Idaho**

**Since the inception of the Affordable Housing Program, we've distributed \$27.2 million in grants to support 4,464 homes in Idaho communities**

**Jason Meyerhoeffer, president and CEO of First Federal Savings Bank of Twin Falls in Twin Falls, ID serves as the Idaho Member Director**

**Connect with Zachary Bassett to learn more about customized solutions available to help lower funding costs, mitigate risk as well as opportunities to help support economic development and affordable housing in Idaho communities.**

**Zachary Bassett**  
Relationship Manager

206.390.0229



[zbassett@fhlbdm.com](mailto:zbassett@fhlbdm.com)



# IBA Member Banks

## **BANK OF AMERICA**

Dee Dee Smallwood, SVP Public Policy Lead, Western Region

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Tel: (503) 275-1777

Email: deirdre.a.smallwood@bofa.com

## **BANK OF COMMERCE**

Mike Morrison, President & CEO

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## **BANK OF IDAHO**

Jeff Newgard, President & CEO

999 W. Main St., Suite 101 • Boise, ID 83702

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## **bankcda**

Wes Veach, President & CEO

912 Northwest Blvd. • Coeur d'Alene, ID 83814

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Email: wesv@bankcda.com

## **BANNER BANK**

Mark Grescovich, President & CEO

P.O. Box 907 • Walla Walla, WA 99362

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Email: mgrescovich@bannerbank.com

## **CITIZENS COMMUNITY BANK, *Division of*** *Glacier Bank*

Nathan Christensen, President & CEO

P.O. Box 1689 • Pocatello, ID 83204

Tel: (208) 239-8726

Email: natec@ccb-idaho.com

## **D.L. EVANS BANK**

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Email: jvevans@dlevans.com

## **FARMERS BANK**

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## **FIRST FEDERAL BANK**

Jason Meyerhoeffler, President & CEO

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Email: jmeyerhoeffler@bankfirstfed.com

## **FIRST INTERSTATE BANK**

Lorrie Asker, Chief Banking Officer

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## **HILLCREST BANK**

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## **IDAHO FIRST BANK**

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## **IDAHO TRUST BANK**

Thomas Prohaska, President & CEO

888 W. Broad St. • Boise, ID 83702

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# IBA Member Banks

## **IRELAND BANK**

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## **JPMORGAN CHASE**

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Government Affairs  
1301 2nd Ave., Floor 221 • Seattle, WA 98101  
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Email: jennifer.spall@jpmchase.com

## **KEYBANK**

Scott Schlange, Idaho Market President  
P.O. Box 2557 • Boise, ID 83701  
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## **MOUNTAIN WEST BANK, *Division of Glacier Bank***

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Email: scanderson@mountainwestbank.com

## **NORTHWEST BANK**

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1750 W. Front St., Suite 150 • Boise, ID 83702  
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## **SUNWEST BANK**

Carson Lappetito, President  
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Email: carson@sunwestbank.com

## **TWIN RIVER BANK**

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1507 G St. • Lewiston, ID 83501  
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## **UMPQUA BANK**

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## **U.S. BANK**

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## **WASHINGTON TRUST BANK**

Andy Beitia, Southern Idaho Market President  
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## **WELLS FARGO BANK**

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## **ZIONS BANK**

Merri Johnson, Region President  
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## Where Community Banks Bank



**Tom Chinnock**  
**VP- Correspondent Services**



**David Philippi**  
**VP- Correspondent Services**

**[WWW.BBWEST.COM](http://WWW.BBWEST.COM)**



Explore all the services Bankers' Bank of the West offers. We are a full-service correspondent bank and have championed community banks for over 40 years!

***Fed Funds Sales and  
Borrowing***

***Merchant Services***

***Loan Participations***

***ATM/Debit Processing***

***International Services***

***Bank Stock Loans***

***Cash Management***

***Safekeeping & Investment  
Portfolio Accounting***



**Bank Strategies, LLC**  
a Bankers' Bank of the West Bancorp company



**Civitas  
Bank Solutions**  
A Bankers' Bank of the West Bancorp Inc. Subsidiary

# Idaho Community Bankers Association Report



**Nathan Christensen**  
*President & CEO*  
Citizens Community Bank

## *ICBA Community Bank Marketing Campaign is in Year 2!*

It's been a great year for the Idaho Community Bankers Association (ICBA). We're fortunate in Idaho to have a spirit of camaraderie within the community banking industry. Although we're competitors, we find common ground on which to share information and experiences that are beneficial to everyone.

Our premier event, the 2023 ICBA Leadership Conference and Legislative Reception was once again a tremendous hit. This highly attended event continues to be an excellent chance for community bankers to continue their education based on today's most important topics as well as to connect with our peers and with state legislators.

As we look ahead, the ICBA continues to evaluate its programs and activities. Our overall objective is to provide mutual support through meaningful events, which will enhance the presence and performance of community banks in the Idaho market. The continued rollout of a statewide public awareness campaign that differentiates community banks from other financial institutions and elevates community banks among Idahoans is pivotal in this goal.

### The Community Bank Marketing Campaign:

- Includes market research, creative advertising, public relations, and media strategy.
- Provides resources to help community banks amplify the benefits of banking locally.
- Drives consumers to [www.idaho.bank](http://www.idaho.bank) to help them find a community bank in their area.

The ICBA's Community Bank Marketing Campaign assets and key messaging, digital ads, research, and insights are stronger than ever and my many thanks to the 15 supporting community banks that volunteer to fund this important message.

So come join us as we educate Idaho on the benefits of community banking and why their choice of bank matters.

-Nathan Christensen

## 2022-23 ICBA Board of Directors

### Officers

**Nathan Christensen**  
ICBA President  
Citizens Community Bank

**Jeff Newgard**  
ICBA Vice President  
Bank of Idaho

**Carlan McDaniel**  
ICBA Treasurer  
Bank of Commerce

### Directors

**Jeff Banks**, Northwest Bank

**William Deibel**, Twin River Bank

**Jim Evans**, D.L. Evans Bank

**Pat Hamilton**, Farmers Bank

**Jason Meyerhoeffer**, First Federal  
Bank

**Dan Price**, Mountain West Bank

**Thomas Prohaska**, Idaho Trust Bank

**Darrell Raver**, First Interstate Bank

**Shannon Stoeger**, Idaho First Bank

**Cheryl Sorenson**, Ireland Bank

**Wes Veach**, bankcda

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## **bankcda**

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Bruce Lowry, President & CEO  
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Tel: (208) 766-2254  
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# ICBA Member Banks

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## **TWIN RIVER BANK**

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Email: [marni@twinriver.bank](mailto:marni@twinriver.bank)



IDAHO COMMUNITY  
BANKERS ASSOCIATION





## ICBA Certification Programs

ICBA certification programs are designed to raise the standards of professionalism in the community banking industry and give consumers a consistent stamp of approval to look for when selecting a banker.

**ICBA offers nine certification programs through its Community Banker University® Institutes.**



### ICBA AUDIT INSTITUTE<sup>SM</sup>

#### Certified Community Bank Internal Auditor (CCBIA)

Earners of the Certified Community Bank Internal Auditor (CCBIA) certification have demonstrated their ability to establish and maintain an effective internal audit function within their bank. They are competent in areas such as defining risk and establishing a risk framework, assessing risk, developing the frequency, scope, timing, budgeting and staffing of the audit plan, designing and executing an audit program, auditing assets, liabilities and operations, as well as auditing bank information systems.



### ICBA BANK SECURITY INSTITUTE<sup>SM</sup>

#### Certified Community Bank Security Officer (CCBSO)

Earners of the Certified Community Bank Security Officer (CCBSO) certification have demonstrated mastery of the skills needed to develop and administer an institution-wide bank security program. This includes knowledge of bank security regulations and strategies to discover, investigate, and report internal fraud. CCBSOs are prepared to defuse hostile people, conduct a physical security and risk assessment, introduce crime prevention techniques, provide physical security within the bank environment, detect possible issues of fraud, report to the board, and more.



### ICBA BSA/AML INSTITUTE<sup>SM</sup>

#### Certified BSA/AML Professional (CBAP)

Earners of the Certified BSA/AML Professional (CBAP) designation understand the primary requirements of each segment of the Bank Security Act/Anti-Money Laundering law and have demonstrated that they possess the in-depth knowledge required to manage and audit the BSA/AML function in their bank. CBAPs possess comprehensive knowledge of techniques to improve BSA risk assessment, customer identification requirements, customer due diligence, beneficial ownership, and high-risk customer monitoring. The CBAP is knowledgeable of CTR and SAR forms and can identify when it is necessary to file them.



### ICBA COMMERCIAL LENDING INSTITUTE<sup>SM</sup>

#### Certified Commercial Loan Officer (CCLO)

Earners of the Certified Commercial Loan Officer (CCLO) certification have demonstrated their ability to exercise sound analytical and decision-making techniques to make credit decisions and assess the borrower's ability to repay. The CCLO is skilled at developing customer relations, qualifying customers, collecting information, and making lending decisions based on financial statements and cash flow analysis. The CCLO thoroughly understands loan documentation and regulatory and legal issues involved with the lending process.

**ICBA COMPLIANCE INSTITUTE<sup>SM</sup>****Certified Community Bank Compliance Officer (CCBCO)**

The Certified Community Bank Compliance Officer (CCBCO) certification is a hallmark of competency in bank compliance. Earners of this designation have demonstrated an understanding of the key requirements that are necessary to effectively develop, implement, and monitor a bank compliance program based on regulatory guidelines. CCBCOs are well-versed in all areas of regulatory compliance, including TRID, high-cost lending, UDAAP, HMDA, RESPA, Fair Housing Act, Consumer Privacy, Reg GG, E-Sign Act, Right to Financial Privacy, marketing and advertising, and more.

**ICBA CONSUMER LENDING INSTITUTE<sup>SM</sup>****Certified Community Bank Consumer Lender (CCBCL)**

Earners of the Certified Community Bank Consumer Lender (CCBCL) certification have the skills required to make informed credit decisions and can accurately evaluate a consumer loan request. The CCBCL is knowledgeable of the application process, credit report analysis, financial statement analysis, credit analysis, loan structure, compliance and collections, documentation procedures, closing the loan and more.

**ICBA CREDIT ANALYST INSTITUTE<sup>SM</sup>****Certified Community Bank Credit Analyst (CCBCA)**

Earners of the Certified Community Bank Credit Analyst (CCBCA) certification have developed the financial analysis skills that are vital to a community bank's overall lending success. The CCBCA is well versed in critical credit analysis skills such as overall business risk, legal liability, and customer relationship needs. They can adeptly identify key strengths and weaknesses of a credit request and stay ahead of potential compliance exposures in a credit portfolio.

**ICBA COMMUNITY BANK IT INSTITUTE<sup>SM</sup>****Certified Community Bank Technology Officer (CCBTO)**

Earners of the Certified Community Bank Technology Officer (CCBTO) certification have developed the knowledge and skillset to manage and maximize bank technology investments to increase efficiency, improve service capabilities, and better safeguard bank customers. CCBTOs are entrusted with strengthening IT security capabilities, developing operational efficiencies, vendor management, business continuity solutions, and enhancing social marketing capabilities.

**ICBA RISK MANAGEMENT INSTITUTE<sup>SM</sup>****Certified Community Bank Risk Specialist (CCBRS)**

Earners of the Certified Community Bank Risk Specialist (CCBRS) certification possess the skills to successfully implement an enterprise risk management program in the bank. They are prepared to manage risk management strategies surrounding bank governance, credit risk, interest rate risk, liquidity risk, operational risk, compliance risk and legal risk allowing for practical strategies for risk mitigation and risk management success.

**Visit [www.icba.org/certification](http://www.icba.org/certification) for Institute dates, location, and pricing.**



## **ABA Insurance Services**

3401 Tuttle Rd., Suite 300 • Shaker Heights, OH 44122

Scott Harris, Business Development Manager

Tel: (512) 800-5393 • Email: seharris@abais.com

*Endorsed Product/Service: Professional Liability Insurance, including D&O and Cyber Liability, and Financial Institution Bond*



## **BankTalentHQ**

3201 West White Oaks Dr., Suite 400 • Springfield, IL 62704

Maddison Augustine, Director

Tel: (217) 789-9340 • Email: info@banktalenthq.com

*Endorsed Product/Service: Talent Management Resource*



## **BHG Bank Network**

10234 W. State Road 84 • Davie, FL 33324

Keith Gruebele, EVP, Institutional Relationships

Tel: (954) 263-6399 • Email: kgruebele@bhg-inc.com

*Endorsed Product/Service: Origination Expertise, State-of-the-Art Loan Delivery Platform, Asset Growth*



## **Check Printing Contract Consulting (CPCC)**

499 Locklie Dr. • Highland Heights, OH 44143

Jim Schartman, President & Co-Founder

Tel: (216) 970.0105 • Email: Jim.Schartman@checkprintingconsulting.org

Greg Baitt, Executive Vice President

Tel: (216) 396-0225 • Email: greg.baitt@checkprintingconsulting.org

*Endorsed Product/Service: Negotiating check printing agreements of behalf of banks*



## **Compliance Alliance**

P.O. Box 162407 • Austin, TX 78716

Chance Williams, President

Tel: (888) 353-3933 • Email: info@compliancealliance.com

*Endorsed Product/Service: Compliance Solutions for Banks of all Sizes*

**Hagan Hamilton Insurance Solutions**

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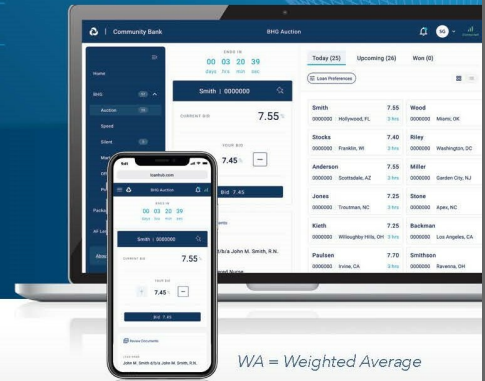
WA Years in Industry: **19**

WA DSCR: **2.26**



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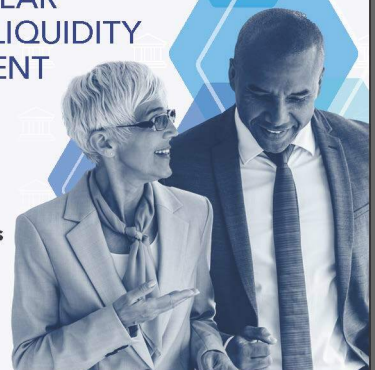
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# Agricultural Bankers Committee



**Dan Gammon**

*VP & Senior Commercial Loan Officer*

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The Agricultural Bankers Conference brought together professionals from the agricultural banking industry throughout Idaho, Oregon, and Washington to discuss various topics and explore current trends and challenges.

The conference officially commenced with welcome remarks and opening statements, followed by the keynote speaker, Dr. Dave Kohl, professor emeritus from Virginia Tech, who delivered a presentation on “Credit Decisions in Uncomfortable Economic Times.” Dr. Kohl discussed the impact of high inflation, increasing interest rates, and uncertain commodity prices on credit decisions, providing insights, tools, and techniques to assist in the credit decision-making process.

Following that, Ed Elfmann, senior vice president of agriculture and banking policy at ABA, provided a legislative update from Washington, D.C., highlighting key developments relevant to the agricultural banking industry.

Brett Wilder, associate professor and area extension educator in farm business management at the University of Idaho, presented the “Northwest Commodity Update.” Attendees learned about the agricultural landscape in Idaho, Oregon, and Washington and gained insights into the commodities that drive the regional economy.

After a break for exhibitor visits, Chanel Tewalt, director of the Idaho State Department of Agriculture, delivered a guest speaker presentation during the lunch session.

In the evening, attendees were transported to Backstage Bistro for a reception and dinner. The event provided another opportunity for networking and enjoying a delightful meal together.

On the second day, Hallye Duckett, the 2023 State Secretary of the FFA, presented to the group, adding a perspective from the future generation of agricultural leaders.

Chad Dinkins, the owner of H.A. Ag Solutions, a private agricultural consulting company serving the Pacific Northwest, delivered a presentation on “The Ins and Outs of Carbon Credits.” Attendees gained insights into carbon credits and their significance in modern agriculture.

Mike Pearson, host of the nationally syndicated radio program “Agriculture of America” and co-host of the weekly television program “This Week in Agribusiness,” took the stage to discuss “What’s Driving Agriculture Now.” Drawing on his extensive experience interviewing professionals in the agriculture industry, Pearson analyzed the variables

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# Agricultural Bankers Committee, Continued

impacting the industry, including market volatility, policy changes, and trade dynamics.

As part of the conference, attendees had the opportunity to participate in industry tours. The first tour went to the National Interagency Fire Center Campus (NIFC). This tour allowed participants to explore the 55-acre NIFC campus, encompassing various wildland fire management activities. The tour included visits to critical facilities such as the National Interagency Coordination Center, the Great Basin Smokejumper Base, and the Wildland Firefighters Monument. The second tour option was The Teff Company, which produces high-quality teff, a non-GMO gluten-free grain. Participants learned about the cultural importance of teff in the Horn of Africa, its agricultural production in the U.S., and the processing and milling of teff. Both tours provided valuable insights into the agricultural industry and showcased innovative practices and technologies.

The Agricultural Bankers Conference was a successful event, bringing together industry professionals, experts, and exhibitors to exchange knowledge, network, and stay informed about the latest developments in agricultural banking and related fields.

-Dan Gammon

# Government Affairs Committee



**Dan Price**  
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## STATE LEGISLATION

The IBA advocates for banks and promotes a pro-banking, pro-business agenda at both the state and federal levels. During the second session of the 107th Legislature, three bills were introduced on behalf of the IBA, and an additional five bills had extensive amendments drafted by your association.

- Financial Disclosures
- ESG, State Contracts
- ESG, Bank and Credit Union State Deposits
- MCC Firearm Industry Prohibition
- C-PACE Lending

**162**  
**Bills Reviewed**

**27**  
**Bills Impacting Banking**

## FEDERAL LEGISLATION

The IBA submitted numerous letters throughout the year to federal regulators and elected officials regarding several key issues including:

- Strength and Resiliency in the U.S. Banking Sector
- SAFE Banking Act
- Supporting the Enhancing Credit Opportunities in Rural America ACT
- Credit Card Competition Act
- FinCEN on Access Rule Proposal
- FHFA on Bank Capital

## ANTI-BANK ESG LEGISLATION

The rise of populism has seen some Republican lawmakers shift away from traditional values of the lightest hand of government being applied to the private sector. Instead, some lawmakers are now openly advocating for the government to mandate how private businesses make business decisions, and who they can do business with.

With large volumes of misinformation being spread by national organizations and others about what ESG actually is, legislators have been presented with an incomplete and inaccurate portrayal of the issue.

The IBA thoroughly negotiated ESG legislation to provide as many safeguards for the financial industry as was possible this past year.

## IBA IdaBankPAC

IdaBankPAC, the IBA's political action committee that raises and distributes funds to Idaho candidates on both the state and federal level, raised over \$59,0000 in 2022/23.

**166**  
**Individual Federal BankPAC Contributors**

**136**  
**Individual State IdaBankPAC Contributors**

**18**  
**Bank Contributors**





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# State Legislative Report

## NOTABLE IDAHO LEGISLATIVE ACTIVITY

### [House Bill 24 & Senate Bill 1167 – Idaho Launch Grant Program](#)

*(Governor Brad Little)*

This bill expands the existing Idaho Launch program to high school graduates starting with the class of 2024. Eligible graduates can receive a grant of \$8,000 to be redeemed at the workforce training provider, career technical program, community college, or college of their choice. Preference will be given to students pursuing in-demand careers based on job market data.

The bill also makes the following changes to Idaho law:

- Sunsets the Opportunity Scholarship program after July 1, 2023.
- Sunsets the Postsecondary Credit Scholarship July 1, 2023.
- Redirects any unused, appropriated Advanced Opportunities credits to the In-Demand Careers Fund.

**IBA Position:** *Support* - Governor Little's signature legislative priority for 2023 was expansion of the Idaho Launch Grant Program. Idaho Launch was already a successful program under the Workforce Development Council helping thousands of Idahoans access career technical training through hundreds of programs in Idaho. During his State of the State address the Governor outlined his vision of expanding the program to provide grants to all Idaho high school graduates interested in in-demand jobs.

### [House Bill 32– Financial Disclosures - \*Drafted by the IBA\*](#)

*(Rep. James Petzke, Idaho Bankers Association)*

The IRS has significantly expanded its size and scope in recent years and has proposed various ways of requiring financial institutions to disclose private account information. This legislation prohibits a bank, savings bank, savings and loan association, or credit union chartered under this state's law (state-chartered financial institution) from disclosing to the federal Internal Revenue Service deposit and withdrawal transaction information for any account held at the state-chartered financial institution except when required by preexisting state or federal law.

**IBA Position:** *Support*

### [House Bill 78– Property Tax Fairness Act](#)

*(Rep. Bruce Skaug)*

From 2006-2016, the homeowner's property tax exemption was indexed annually, consistent with the sales prices of Idaho homes. In 2016, indexing was removed from the formula resulting in a significant shift of the property tax burden to owner-occupied residential properties. Conversely, non-homeowner properties have enjoyed significant property tax reductions during this time, to the detriment of the homeowner. The Property Tax Fairness Act restores an annual index, based on the sales prices of Idaho homes, to calculate the maximum homeowner's exemption amount and establishes an initial exemption of \$224,360, as if the indexing factor had not been removed in 2016. The legislation reestablishes the homeowner's exemption amount as an accurate representation of sales prices of Idaho single family residences. To promote property tax fairness to all categories of owner-occupied properties, irrespective of differences in assessed values, the percentage of assessed valuation eligible for exemption increases from 50% to 55%, so long as it does not exceed \$224,360 in 2024, with the indexing factor starting thereafter. This legislation will recalibrate and restore a fair balance of property tax distribution between operating, industrial, commercial, agricultural, and residential properties.

**IBA Position:** *Oppose* - HB 78 would have reinstated the indexing of the Homeowners Exemption (H/E) to what it

# State Legislative Report, Continued

would have been if indexing had not been removed. To calculate the H/E you use 50% of value or the maximum allowed, whichever is less. This bill would also increase the 50% to 55% of value. Shifting of property taxes from one type to another can create its own issues including raising non-homeowner property taxes.

## House Bill 92 – Financial Literacy

*(Rep. James Petzke, Debbie Critchfield, Superintendent of Public Instruction State Board of and State Department of Education)*

This bill would make it a requirement for all high schools in the state of Idaho to teach a class in financial literacy. The class should teach students the basics of real-world personal finance and how to make sound financial decisions in their everyday lives. This class will fulfill a graduation requirement for financial literacy.

**IBA Position:** *Support*

## House Bill 189 – ESG, State Contracts

*(Sen. Doug Ricks, Sen. Scott C. Grow, Rep. Barbara Ehardt, Idaho State Treasurer Julie Ellsworth)*

This legislation prohibits public contracts with companies that are boycotting certain industries. It defines the meaning of boycott and the industries included. It clarifies the definition of reasonable business purpose and offers an exemption process that is transparent to the public.

**IBA Position:** *Oppose* - HB 189 would not allow any public entity in Idaho to do business with companies that “boycott” companies in the mining, energy, timber, or agricultural arenas. The main issue is that “boycott” was defined as not doing business with someone who, “does not commit to pledge to meet standards beyond applicable federal or state law.”

## House Bill 190– ESG, Bank and Credit Union State Deposits - *Amendments drafted by the IBA*

*(Sen. Doug Ricks, Sen. Kelly Anthon, Sen. Scott C. Grow, Rep. Barbara Ehardt, Idaho State Treasurer Julie Ellsworth)*

This legislation aims to ensure that banks and credit unions, designated by the Idaho State Treasurer as depositories for public monies, do not boycott industries important to our state and the livelihood of our citizens.

**IBA Position:** *The IBA is not opposed to the language in HB 190 but reserves our right to change the association’s position if the legislation is amended in any fashion. In addition, the IBA will not be assisting HB 190 achieve passage.*

*HB 190 was thoroughly negotiated by the IBA since last August and includes as many safeguards for the financial industry as we were able to get inserted into the legislation. Some of those safeguards include:*

- 1. Exemption language if the financial institution provides the highest return on fulfilling the needs of the state’s legal duties or obligations.*
- 2. In determining if a bank has engaged in discrimination the Treasurer can only rely only upon publicly available statements or information made by persons authorized to speak on behalf of the bank*
- 3. 60-day period for the bank to refute the allegations of the Treasurer*
- 4. The ability to appeal in district court the Treasurer’s final decision.*
- 5. Clarifying language related to what a reasonable business purpose means.*
  - Promoting the financial success or stability of a financial institution.*
  - Mitigating risk to a financial institution.*
  - Complying with legal or regulatory requirements; or*
  - Limiting liability of a financial institution.*



# State Legislative Report, Continued

*The rise of populism has seen some Republican lawmakers shift away from traditional values of the lightest hand of government being applied to the private sector. Instead, some lawmakers are now openly advocating for the government to mandate how private businesses make business decisions, and who they can do business with. With large volumes of misinformation being spread by national organizations and others about what ESG actually is, legislators have been presented with an incomplete and inaccurate portrayal of the issue.*

## [House Bill 191](#) – ESG, Public Works Contracts

*(Rep. Jason Monks, Sen. Kelly Anthon, Rep. Barbara Ehardt, Idaho State Treasurer Julie Ellsworth)*

The bill amends relevant procurement statutes to restrict the state from using environmental, social and governance criteria in evaluating contract bids. Contract awards, including for public works projects, must be based on competitive pricing, contract requirements and contractor qualifications. The state cannot consider unrelated, subjective ethical or sustainability criteria when determining whether a contractor is qualified or a bid is awarded.

**IBA Position:** *Neutral*

## [House Bill 241](#) – MCC Firearm Industry Prohibition - *Drafted by the IBA*

*(Rep. Ted Hill, Rep. Judy Boyle)*

This legislation will prohibit credit card companies from assigning a unique merchant category code to firearms retailers that sell weapons and ammunition in Idaho. The tracking of this unique merchant category will allow unprecedented surveillance of the 2nd Amendment activity by the sharing of financial information between financial institutions and the government. There will still be allowances for financial institutions to disclose this protected financial information if authorization is provided or required by a lawful subpoena.

**IBA Position:** *Support*

## [House Bill 295a](#) – MCC Firearm Industry Prohibition – Replaces HB 241- *Amendments drafted by the IBA*

*(Rep. Ted Hill, Rep. Judy Boyle)*

This bill will prohibit credit card companies from assigning unique credit card codes to firearms retailers that sell weapons and ammunition in Idaho. The tracking of these codes will allow unprecedented surveillance of 2nd Amendment activity by sharing with the government.

**IBA Position:** *Support* - IBA worked tirelessly against HB 295 dealing with MCCs for the firearm industry. The bill would make any record of firearm sales illegal for the purpose of collecting data and creation of a list. In addition, HB 295 makes it illegal for a financial institution to require a retailer to use any code that would track lawful payment card purchases at firearms retailers in Idaho. As you may know, there are two different systems being discussed in HB 295, the issuer of the card itself, and the "acquirer" or financial institution. HB 295 puts the issuer in the position of a "rock and hard place" and could potentially put banks squarely in the middle of breaking federal law or breaking state law. IBA's position has not changed since this new MCC was created in 2022 and the addition of a private right of action and \$10,000 penalty per occurrence is a huge red flag.

## [House Bill 378](#) – C-PACE Lending - *Amendments drafted by the IBA*

*(Majority Leader Megan Blanksma)*

Commercial property-assessed clean energy (CPACE) is a financing structure in which commercial building owners borrow money for certain energy and water related projects and make repayments via an assessment on their property tax bill. The financing arrangement then remains with the property even if it is sold, facilitating long-term investments in building performance. CPACE is funded by private

# State Legislative Report, Continued

investors and administered by local government. Local governments, lenders, and commercial building owners must enter this program voluntarily.

**IBA Position:** *Support*

## Senate Bill 1066 – Interchange Fee – Sales Tax Exclusion

*(Senator Mark Harris)*

This legislation relates to interchange fees (also called swipe fees) charged to merchants on credit and debit card transactions. It excludes state and local sales taxes from the calculation of the amount of an interchange fee for an electronic payment transaction, such as the use of a debit or credit card. It requires a payment card network to either deduct the amount of any tax from the calculation of interchange fees on purchases or rebate the amount of interchange fees imposed on the state or local tax portion of purchases.

**IBA Position:** *Oppose* - *This has been an issue IBA has been working on in the past three legislative sessions. Of note, no state has passed legislation of this type yet and Idaho will not be the first.*

## Senate Bill 1075 – Property Tax Relief

*(Sen. Scott C. Grow)*

The purpose of this bill is to provide property tax relief to Idaho homeowners on their primary residence. The bill will dedicate 4.5% of annual sales tax revenues, providing a subtraction from each homeowner's total property tax bill. For the year 2023, the amount of approximately \$205 million will be appropriated from FY 2023 General Fund surplus to begin this relief in the first year after passage of the bill.

**IBA Position:** *Oppose* - *"I get a lot of emails from people asking for help with their property taxes. A lot of older folks who say, 'I'm on a fixed income and they're taxing me out of my home,' I hear from younger folks who say, 'Housing's too expensive; can't you do something about property tax and help me get into a home?' Rather than pick one group or another, let's go for the homeowners," Grow said. A previous property-tax-related bill introduced by Grow to the House has yet to receive a hearing, and he continues to work on a compromise with House members.*

## Senate Bill 1081 – Undocumented Immigrants Driver's Licenses

*(Sen. Jim Guthrie)*

This bill will improve Idaho's road safety, ensure more drivers on Idaho roads are covered by insurance, enhance driver education and training for all Idahoans, improve safety of law enforcement officers, reduce the severity and extent of motor vehicle collisions, and generate additional state revenue for Idaho Transportation Department (ITD) programs. If enacted, the bill makes a Restricted Driver's License available to all persons residing in Idaho. It is also an alternative to the STAR Card, or REAL ID, and would make available class D driving privileges to all persons who can verify their identity and that they live in Idaho. The restricted driver's license would be issued by ITD, or other authorized vendors (including a county if it chooses to opt-in) and would have to be renewed every 2 years at a cost of \$50. The Restricted Driver's License would be limited to driving purposes only, it would have a distinguishable appearance, and conspicuous words of limitation to ensure the card is not used for voting, to purchase firearms, or to exercise any other rights or privileges reserved to citizens.

**IBA Position:** *Support* - *Guthrie acknowledged that those who see illegal immigration as a problem could object to the bill but pointed to the bill's potential pragmatic value: "People are short on help. They can't get enough help...If we're not willing to recognize the need for foreign-born labor, then maybe we need to consider if we should be looking at importing our food."*

*Guthrie touted potential benefits, including safer roads, given the competence test needed to obtain the license and that the license would provide key data points for law enforcement's use. "Restricted driver's licenses are more useful than a*



# State Legislative Report, Continued

*foreign document that an officer might get on scene,” shared Guthrie. According to information from the Idaho Farm Bureau, the bill has the support of the Idaho Dairyman’s Association, the J.R. Simplot Company, the Amalgamated Sugar Company, and other Idaho companies.*

## **Senate Bill 1118 – Homestead Exemption Increase to \$250,000**

*(Sen. Kelly Anthon)*

This legislation adjusts the statutory homestead limits allowed for debtors to respond to inflation.

**IBA Position:** *Oppose* - IBA testified in opposition of SB 1118. This legislation increases the Homestead Exemption from \$175,000 to \$250,000. The bill would adversely impact lender’s ability to collect on judgments. The homestead exemption amount in Idaho of \$175,000 is already an outlier for surrounding states. The Utah exemption is \$84,000 per household, the Wyoming exemption is \$40,000 per household and the Oregon exemption is \$50,000 per household. Currently the bill sponsor and the IBA are in negotiations on a final homestead exemption amount.

# Legislative Bill Tracking

## **HOUSE BILL 0024**

### **Idaho Launch Grant Program**

#### **IBA Position: Support**

Latest Action:

*02/06/23 – Passed House 36-34-0*

*03/22/23 – Passed Senate 20-15-0*

*03/28/23 – Signed by Governor*

## **HOUSE BILL 0030**

### **City Leases, Property**

#### **IBA Position: Monitor**

Latest Action:

*01/25/23 – Introduced*

*01/26/23 – Reported Printed and Referred to Local Government*

## **HOUSE BILL 0032**

### **Financial Disclosures**

#### **IBA Position: Monitor**

Latest Action:

*01/26/23 – Introduced*

*01/27/23 – Reported Printed and Referred to Business*

## **HOUSE BILL 0037**

### **County Leases**

#### **IBA Position: Monitor**

Latest Action:

*01/26/23 – Introduced*

*01/27/23 – Reported Printed and Referred to Ways & Means*

## **HOUSE BILL 0051**

### **Property Valuation Notices**

#### **IBA Position: Monitor**

Latest Action:

*02/16/23 – Passed House 69-0-1*

*03/13/23 – Passed Senate 29-5-1*

*03/16/23 – Signed by Governor*

## **HOUSE BILL 0077**

### **Sales Tax, Property Tax**

#### **IBA Position: Monitor**

Latest Action:

*02/02/23 – Introduced*

*02/03/23 – Reported Printed and Referred to Revenue & Taxation*

## **HOUSE BILL 0078**

### **Property Tax, Homeowner Exemption**

#### **IBA Position: Oppose**

Latest Action:

*02/02/23 – Introduced*

*02/03/23 – Reported Printed and Referred to Revenue & Taxation*

## **HOUSE BILL 0079**

### **Taxes, School, Property**

#### **IBA Position: Monitor**

Latest Action:

*02/02/23 – Introduced*

*02/03/23 – Reported Printed and Referred to Revenue & Taxation*

## **HOUSE BILL 0092**

### **Financial Literacy, Grades**

#### **IBA Position: Support**

Latest Action:

*02/13/23 – Passed House 67-0-3*

*03/09/23 – Passed Senate 34-0-1*

*03/20/23 – Signed by Governor*

## **HOUSE BILL 0120a**

### **Oil & Gas**

#### **IBA Position: Monitor**

Latest Action:

*03/09/23 – Passed House 62-6-2*

*03/29/23 – Passed Senate 26-9-0*

*03/30/23 – Passed House (Amended Version) 68-1-1*

*04/04/23 – Signed by Governor*

## **HOUSE BILL 0188a**

### **Unclaimed Property Act**

#### **IBA Position: Monitor**

Latest Action:

*03/21/23 – Passed House 65-1-4*

*03/22/23 – Reported to the Senate State Affairs Committee*

# Legislative Bill Tracking, Continued

## HOUSE BILL 0189

ESG – State Contracts

**IBA Position: Oppose**

Latest Action:

03/02/23 – Passed House 53-17-0

03/03/23 – Reported to the Senate State Affairs Committee

## HOUSE BILL 0190

ESG – Bank and Credit Unions State Deposits

**IBA Position:** *At this time the IBA is not opposed to the language in HB 190 but reserves our right to change the association's position if the legislation is amended in any fashion. In addition, the IBA will not be helping HB 190 in any way achieve passage in the House of Representatives.*

Latest Action:

03/02/23 – Passed House 59-11-0

03/28/23 – Passed Senate 28-7-0

03/31/23 – Signed by Governor

## HOUSE BILL 0191

ESG – Public Works Contracts

**IBA Position: Monitor**

Latest Action:

03/02/23 – Passed House 59-10-1

03/20/23 – Passed Senate 28-7-0

03/23/23 – Signed by Governor

## HOUSE BILL 0238

Unfair Service Agreements Act

**IBA Position: Monitor**

Latest Action:

03/03/23 – Passed House 53-13-4

03/28/23 – Passed Senate 20-15-0

03/31/23 – Signed by Governor

## HOUSE BILL 0241

MCC Firearm Industry Prohibition

**IBA Position: Support**

Latest Action:

02/28/23 – Introduced

03/01/23 – Reported Printed and Referred to Business

## HOUSE BILL 0295a

MCC Firearm Industry Prohibition – Replaces HB 241

**IBA Position: Support**

Latest Action:

03/20/23 – Passed House 66-4-0

03/29/23 – Passed Senate 34-1-0

03/30/23 – Passed House (Amended Version) 65-4-1

04/05/23 – Signed by Governor

## SENATE BILL 1028

Vulnerable Adults, Maltreatment

**IBA Position: Monitor**

Latest Action:

02/21/23 – Passed Senate 29-6-0

03/22/23 – Passed House 51-16-3

03/27/23 – Signed by Governor

## SENATE BILL 1040

City Annexations

**IBA Position: Monitor**

Latest Action:

02/02/23 – Introduced

02/03/23 – Reported Printed and Referred to Local Government & Taxation

## SENATE BILL 1062

Cities, Annexations

**IBA Position: Monitor**

Latest Action:

02/09/23 – Introduced

02/10/23 – Reported Printed and Referred to Local Government & Taxation

## SENATE BILL 1066

Interchange Fee – Sales Tax Exclusion

**IBA Position: Oppose**

Latest Action:

02/10/23 – Introduced

02/13/23 – Reported Printed and Referred to Commerce & Human Resources

# Legislative Bill Tracking, Continued

## **SENATE BILL 1075**

### **Property Tax Relief**

#### **IBA Position: Oppose**

Latest Action:

*02/10/23 – Introduced*

*02/13/23 – Reported Printed and Referred to Local Government & Taxation*

## **SENATE BILL 1081**

### **Undocumented Immigrants Driver's Licenses**

#### **IBA Position: Support**

Latest Action:

*02/10/23 – Introduced*

*02/13/23 – Reported Printed and Referred to Local Government & Taxation*

## **SENATE BILL 1083**

### **Municipal Government Purchasing Process**

#### **IBA Position: Monitor**

Latest Action:

*03/01/23 – Reported out of Transportation*

*3/15/23 – Recommitted to Senate State Affairs Committee*

## **SENATE BILL 1092**

### **Uniform Electronic Will Act**

#### **IBA Position: Monitor**

Latest Action:

*03/02/23 – Passed Senate 35-0-0*

*03/15/23 – Passed House 69-0-1*

*03/21/23 – Signed by Governor*

## **SENATE BILL 1111**

### **Homeowner Property Tax Relief**

#### **IBA Position: Monitor**

Latest Action:

*02/23/23 – Referred to Local Government & Taxation*

*3/02/23 – Reported out of committee, to 14th Order for amendment*

## **SENATE BILL 1118**

### **Homestead Exemption Increase to \$250,000**

#### **IBA Position: Oppose**

Latest Action:

*02/28/23 – Referred to Judiciary & Rules*

*3/08/23 – Reported out of committee*

# Legislative Forecast

## **Idaho 2024 Legislative Issues**

### **Environmental, Social, and Governance (ESG) | Fair Access Lending**

IBA anticipates ESG legislation to come back for the 2024 legislative session. In the 2023 legislative session, IBA saw three different bills and drafts that focused on addressing ESG scoring within private businesses. The Idaho Bankers Association has worked diligently to keep banks off ESG lists in Idaho and to continue to say that banks work best when not regulated and specifically when not put in the middle of a battle between state and federal regulators. The discussion going forward should be to continue hearing from shareholders and to keep ESG actions focused on the Prudent Investor Act, proxy investing policies, and federal regulatory overreach.

### **Bank Tax Exemption -Credit Opportunities for Rural Idahoans(CORI)**

CORI removes the taxation on income from farm real estate loans that are made by Federal Deposit Insurance Corporation backed financial institutions. By removing this taxation, the cost to make farm and ranch real estate loans will be reduced, and the savings will be passed on to farmer and rancher customers. It is estimated that CORI could reduce the average interest rate on a farm and ranch real estate loan by 1% to 1.5%. CORI offers a simple solution to help farmers and ranchers during this time of lower farm incomes without creating new government payments or programs.

### **Interchange Fees**

Removing the sales tax on the interchange fee during a financial transaction which utilizes a terminal. IBA anticipates more discussion surrounding interchange fees since the introduction of the federal Marshall-Durbin proposal which mandates that merchants can choose how card transactions can be routed. Instead of using the safest and most secure networks, they can select cheaper payment rails that could put your data at risk and reduce revenue that financial institutions use to fund technology improvements, fraud prevention, and popular rewards programs.

### **Digital Assets Legislation**

It is anticipated that legislators may want to provide guidance on commercial transactions and provide a regulatory framework for financial institutions who wish to bank digital assets. Consumer protection has also been a concern with the growing popularity of crypto currency. It's important to note that digital assets are treated as securities and not deposits. As such, only chartered banks and trust institutions would be able to hold digital assets in custody for Idaho consumers under future Idaho legislation.

### **Idaho Credit Union Act**

Stay tuned for an expansion of federal credit union powers in Idaho. The GoWest Credit Union Association would like to have a blanket exemption for all federal powers and allow Idaho credit unions to pick and choose which powers they would like to have implemented to further their business goals.

### **Homestead Exemption**

There was an attempt this year to amend the Idaho Homestead Exemption to increase the exemption from \$175,000 to \$250,000 (per individual). IBA worked with bank members on this legislation and received negative feedback. IBA anticipates the bill sponsor will bring legislation like this back in the 2024 legislative session.

### **State-Run IRAs**

Idaho legislators have floated the idea of drafting legislation revolving around a state-run retirement program for private businesses and individuals. In the 2022 legislative session, HB180 was drafted for conversation purposes. HB180 authorized Idaho to develop a program that facilitates Idahoans voluntary enrollment into an auto payroll deduction retirement system if they do not have access to a workplace retirement plan. This idea was generated from AARP in hopes of establishing an alternative retirement program to bridge the gap between those who have IRAs and those who don't.



# Legislative Forecast, continued

## **Tax Commission Change to Update MTC Conformity - Proposed Income Tax Rule 003.02**

2022 Legislation, HB 563, made many changes to §63-3027 “Computing Idaho Taxable Income of Multistate or Unitary Corporations.” One change was to strike the old three-factor, double-weighted sales factor apportionment and replace it with single-factor sales apportionment. Another change added an election which included “a taxpayer subject to a special industry regulation pursuant to subsection (18) of this section may elect to apportion all apportionable income of the taxpayer to this state”. However, it appears through the rule making process that the Tax Commission wants to lock taxpayers into a “one-time” election to choose either single-sales factor or the Tax Commission’s special industry regulations for future tax years. It may not work for all banks to require taxpayers to make a one-time election when taxpayers don’t know what the Tax Commission’s rules may look like years down the road.

## **Idaho Trust Act – Custodial Services of Digital Assets, Minimum Capital for Trust Charter**

The Idaho Department of Finance has talked often with the IBA about their desire to regulate the new digital assets space as it pertains to money transmitters and custody of digital assets by trust institutions. In addition, the IBA and DOF have had a decade-long discussion about changing the minimum capital standards for a trust charter in Idaho and if there should be an on-ramp for a charter rather than the current \$1.5 million. The IBA does not have a formal position on either issue but has met with DOF staff to get understanding of where they are coming from.

## **Idaho Liquor License Reform**

During the 2023 session, Idaho Passed SB 1120 to reform the aging liquor license appropriation and transfer process to allow for existing licenses to only be transferred or sold one time.

In the past, when a Licensee has granted a secured party a security interest in a liquor license, the secured party’s remedy and expected method of “foreclosing” on the liquor license has been to require the grantor/debtor to cause a transfer of the liquor license to the secured party. There is nothing in the new language to address these issues.

All existing lending covenants predicated upon pledges of security interests in “legacy” liquor licenses (existing as of July 1, 2023) should now be expected to fail upon any attempt by the secured party to exercise its remedies in the liquor license, because (i) when the right to “foreclose” on the liquor license is enforced, that action will take up the “single transfer”, after which the secured party will immediately lose the value of the liquor license as collateral because the liquor license cannot be transferred again, or (ii) the remedy will be unavailable, if the “single transfer” has already been used by the grantor/debtor. No security interests will be available or enforceable in “new” liquor licenses.

The Government Affairs Committee is made up of Senior Management,  
and bank State and Local Government Relations professionals.

Please contact Trent Wright if your bank needs additional information.

[twright@idahobankers.org](mailto:twright@idahobankers.org) | Tel: (208) 342-8282

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# IdaBank PAC Report



**Jim Evans**  
*Senior Vice President*  
D.L. Evans Bank

There are many things that can impact the success or failure of a bank, but the decisions made by state and federal lawmakers on issues impacting our industry can significantly challenge our ability to be successful. It is for this reason that IdaBankPAC is an important part of our governmental affairs program.

The banking industry has a vested interest in supporting those candidates that are supportive of the business community in general, and specifically Idaho banks. It is through IdaBankPAC that the IBA raises funds to contribute to both state and federal legislative candidates. IBA membership dues cannot be used for this purpose, so it takes individual and corporate contributions to IdaBankPAC to make it happen.

To continue leading the discussion with your help, we need your IdaBankPAC investment now to ensure our continued success. Join Idaho's banking leaders by taking action to protect our industry today!

- Leaders in the banking industry recognize how much they have benefited by IdaBankPAC and recognize how much we have at stake.
- Top bankers, Executives VPs and businesses recognize that IdaBankPAC is a major part of the success of their business - they are stepping up with the elite in our industry by making a major IdaBankPAC investment.

We need you to join the leaders in our industry by investing in IdaBankPAC today!

A sincere thanks to all the IBA members who have been such great contributors to IdaBankPAC – it makes a difference. If your bank isn't currently participating in this important activity, I would encourage you to do so. Please lend your support and do your part in protecting our industry. Thank you.

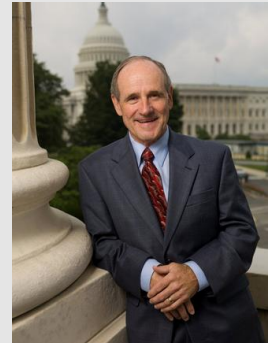
-Jim Evans

*Contact Your Congressional  
Delegation on Important Federal  
Legislation*



**Senator Mike Crapo**  
(R- Dist 2)  
239 Dirksen Senate  
Building  
Washington, DC, 20510  
Tel: 202-224-6142  
[www.crapo.senate.gov](http://www.crapo.senate.gov)

**Senator Jim Risch**  
(R- Dist 1)  
483 Russell Senate  
Building, 4th Floor  
Washington DC  
20510  
Tel: 202-224-2752  
[www.risch.senate.gov](http://www.risch.senate.gov)



**US Congressmen  
Mike Simpson**  
(R-Dist 2)  
2084 Rayburn HOB  
Washington DC 20515  
Tel: 202-225-5531  
[www.house.gov/simpson](http://www.house.gov/simpson)

**US Congressman  
Russ Fulcher**  
(R-Dist 1)  
1514 Longworth HOB  
Washington DC 20515  
Tel: 202-225-6611  
[www.house.gov/fulcher](http://www.house.gov/fulcher)





# *Invest in Your Future Today!*

**Every bank employee, officer and director has a vested interest in protecting Idaho's banking industry.**

**Do it for your future. Do it today.**

## **Your Best Investment in the Banking Industry**

As a banker, your business and every day operation depends largely on decisions made by elected officials. A strong political action committee is essential for an effective government relations effort. IdaBankPAC allows for Idaho bankers to strategically position their interests with state and federal policymakers by:

- Protecting and promoting the interests of your bank and the entire banking industry
- Educating legislators about issues concerning banks and their customers
- Providing a vehicle for Idaho bankers to be recognized as a unified voice

As you know, individual banker contributions are the backbone of the IdaBankPAC. The Idaho Bankers Association has created the IdaBankPAC President's Club to recognize those who are systematically and consistently in the forefront of annual banker support for IdaBankPAC, and to encourage individual banker contributions in addition to corporate giving. Individual bankers who personally contribute \$500 or more per year become members of the IdaBankPAC President's Club.

**Please join us today by making a personal contribution to IdaBankPAC!**

Questions? Call IBA at (208) 342-8282 | [Idahobankers.org/idabankpac](http://Idahobankers.org/idabankpac)

# *IdaBankPAC needs you!*

2023 BATTLE OF  
THE BANKERS  
GOLF  
TOURNAMENT

**SAVE THE DATE**

**SEPTEMBER 20TH  
POCATELLO**

JUNIPER HILLS COUNTRY CLUB  
6600 BANNOCK HIGHWAY, POCATELLO  
\*SHOTGUN START AT 9AM\*

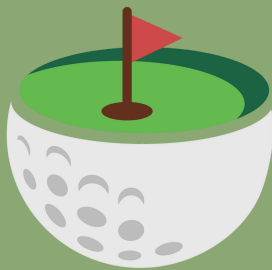
**SEPTEMBER 27TH  
BOISE**

BANBURY GOLF COURSE  
2626 S MARYPOST PL, EAGLE  
\*SHOTGUN START AT 9AM\*

**SPONSORSHIPS  
AVAILABLE!**

**IDABANKPAC**

BATTLE OF THE BANKERS



IDAHO BANKERS ASSOC.

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*PLEASE JOIN US FOR A DAY ON THE GREENS!*

THIS WILL BE A GREAT TIME TO  
SOCIALIZE & NETWORK, WITH ALL  
PROCEEDS BENEFITING IDABANKPAC

**\$250**

INDIVIDUAL

**\$800**

TEAM

MORE INFORMATION OR TO REGISTER :

**(208) 342-8282**

**WWW.IDAHOBANKERS.ORG/GOLF**



# Education Opportunities

The IBA is honored to be the premier provider of education development for Idaho bankers. Through a range of delivery methods – courses, seminars, webinars, schools, conferences, and on-demand videos – we strive to address the educational needs of bankers across a wide range of roles in every corner of the state.

We are pleased to report the newly created **IBA Emerging Leaders Program** continues to be a success. Emerging Leaders is a year-long program designed to help develop the next generation of Idaho bank leaders. In addition, IBA will also be offering the **Executive Development Program in Idaho** for the first time. We look forward to offering both programs and supporting the next generation bankers in Idaho.

## E-Learning & ABA Training, brought to you by IBA

**ABA ONLINE** - These courses offer an ideal opportunity for at-your-desk training! More than 30 programs are offered on key topics ranging from banking fundamentals to retail bank management, leadership to compliance, and lending to marketing. These programs are available as stand-alone courses to meet immediate needs & can also serve as building blocks to ABA diplomas & certificates.

**WEBINARS**- A webinar combines the clarity of an audio teleconference with the interactivity & visual presentation of the Internet & offers the convenience of attending a training session from your own facility. The session allows attendees to ask questions, participate in live surveys & see the slides as the seminar leader presents the material.

**ONLINE (Instructor-Led)**- Instructor-led Online Courses are similar to the traditional classroom courses. They start and end on specified dates and, where applicable, textbooks are sent to students prior to the beginning of class. Students complete assignments and examinations over the Internet. Instructors take an active role in managing the virtual classroom, communicating with students and assigning homework.

**ONLINE (Self-Paced)**- The financial services industry moves faster & faster each year, forcing you to master new challenges at an incredible pace. ABA e Learning helps you meet these challenges & delivers relevant information that you can use to solve real problems you face daily. Curriculum for the financial services industry includes more than 130 individual courses ranging from 1-10 hours in length.

Want to know more? For information and links to registration pages, please visit our website:

<https://idahobankers.org/education-training/>

## Education in 2023 - 2024

**Graduate Banking Schools**  
**ABA Stonier Graduate School of Banking**

June 6-13, 2024 | Univ. of Penn.

**Graduate School of Banking- Colorado**

July 16-28, 2023 | Boulder, CO

**Pacific Coast Banking School**  
Aug 20-Sept 1, 2023 | Univ. of Wash.

**Graduate School of Banking- Wisconsin-Madison**  
July 30- Aug 11, 2023 | University of Wisconsin  
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## Conferences & Conventions

**ICBA Leadership Conference**  
January 22-23, 2024 | Boise

**IBA/OBA/WBA/NBA Convention**  
June 24-June 26, 2024 | Skamania, WA

**Agricultural Bankers Education Conference**  
May 2024



# Idaho Conventions, Conferences & Events

## **ADVOCACY & OUTREACH**

The IBA continues to host legislative events, campaign fundraisers and informative discussions with our elected officials, including both members of Congress and the Idaho Legislature. In addition, members, and staff of the IBA had countless one-on-one meetings with the Governor's Office, state agencies and industry stakeholders.

## **ACCESS TO REGULATORS**

The IBA provides unprecedented access for banking leaders to hear from multiple state and federal regulators, including the FDIC, OCC, Treasury, Federal Reserve, CFPB, Idaho Department of Finance and the Idaho Department of Insurance.

## **EDUCATION**

Member banks receive special pricing offered for IBA educational events that ensure attendees are well positioned to succeed in today's fast-paced, changing environment. There are a variety of options ranging from hour-long online webinars to week-long intensive training schools.

## **IBA/OBA/WBA/NBA ANNUAL CONVENTION**

This is the annual state convention for Idaho, Oregon, Washington and Nevada, with 2022 being the first time the four states came together. This convention rotates around the Pacific Northwest to bring bankers and others in the financial industry together to share ideas, product information and industry knowledge. IBA's annual convention continues to be a staple of our annual agenda.

**Upcoming Dates: June 24- 26, 2024 | Skamania, Washington**

**FDIC COMMUNITY BANKERS WORKSHOP (DIRECTORS COLLEGE)** The Workshop is designed to aid directors, executive officers, and IT managers in understanding regulatory expectations related to cybersecurity, as well as providing hands-on experience with real-life scenarios. The workshop will also include a local economic update presented by the FDIC's Division of Insurance and Research.

**Upcoming Date: 2025**

## **IBA EXECUTIVE DEVELOPMENT PROGRAM**

The Executive Development Program is a comprehensive 12 month course designed to cultivate the next generation of banking leaders. This program has been an ideal opportunity for aspiring executives to step up their career and for institutions to invest in the strong bank leaders of tomorrow. Exceptional instructors, with years of industry insights and experience, facilitate interactive course sessions that focus on the important economic, regulatory, and competitive pressures facing the industry today.

## **IBA FALL LEGISLATIVE TOUR**

The IBA's bi-annual legislative event follows the election cycle of Idaho's state legislators. Legislators hear our messages of federal regulatory pressures; the ability and desire banks have to make loans and the many ways banks continue to be the foundation of the communities they serve. Our last tour in 2022 was well attended by both legislators and IBA members.

**Upcoming Dates: 2024**

# Idaho Conventions, Conferences & Events

## **IDAHO COMMUNITY BANKERS ASSOCIATION LEADERSHIP CONFERENCE – Boise**

This annual event and legislative dinner is tailored to bank Management and Directors and provides bankers and associates the opportunity to hear from great speakers and the Legislative Reception and Dinner is always a hit.

**Upcoming Dates: January 22 - 23, 2024**

## **AGRICULTURAL BANKERS EDUCATION CONFERENCE**

This event continues to be a “must attend” event for any banker engaged in Ag. Lending. The 2023 conference was co-sponsored by the Idaho, Oregon and Washington Bankers Associations.

**Upcoming Date: May 2024**

## **NATIONAL ASSOCIATION ACTIVITIES**

The American Bankers Association (ABA) is the national banker’s association that the IBA works in conjunction with on all of its federal legislative and regulatory issues. There are three annual events that we coordinate with the ABA, two of which are in Washington, D.C.

**ABA ANNUAL CONVENTION- October 8-10, 2023 | Nashville, TN**

## **OCTOBER PACIFIC NORTHWEST CAPITOL HILL VISIT – Washington, D.C.**

The IBA is partnered yet again with the Oregon and Washington Bankers Associations for this event. The trip includes visits with the FDIC, CFPB, OCC, FHFA, and the Federal Reserve, as well as briefings with the ABA and the Financial Services Roundtable. One afternoon is also spent in visits with members of our respective Congressional delegation.

**Upcoming Dates: October 16-18, 2023**

## **ABA WASHINGTON SUMMIT (formerly the Gov't Relations Summit) – Washington, D.C.**

The primary focus of this meeting is to determine the governmental affairs priorities for the year. It’s also an opportunity to hear from all the federal regulators, various members of Congress, and visits with Idaho’s Congressional delegation.

**Upcoming Dates: March 18-20, 2024**

**It's easier than ever to communicate with the Idaho Bankers Association!**

**The Idaho Bankers Association is on Facebook, Twitter and LinkedIn!**



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[Linked.in/idahobankers](https://Linked.in/idahobankers)

## **How we use social media**

The IBA uses social media to react to breaking news, update supporters and share information - just like you do with your friends and followers. You can also share your own pictures and stories with us. We love to read about your events and see photos of our members in the community.



# OUTWORK — AND — OUTSHINE



Our Banking Group helps members of the banking industry negotiate difficult loans, understand complex and varied regulations, collect assets that are due, and otherwise navigate the labyrinth that is modern banking. We understand what is required to be successful in today's financial climate.

And, best of all, our nationally renowned legal services come with a local address.



**HAWLEY  
TROXELL**  
Attorneys & Counselors

BOISE | COEUR D'ALENE | IDAHO FALLS | POCATELLO | RENO | SPOKANE | YAKIMA

Call 208.344.6000 or visit [HawleyTroxell.com](http://HawleyTroxell.com)



## BETTER BY ASSOCIATION

### Today the IBA is:

- ▶ **LOBBYING** for passage of banking law improvements & reduced bureaucracy
- ▶ **REPRESENTING** banker viewpoints before state regulatory agencies
- ▶ **FIGHTING** to reduce unfair tax advantages in the financial industry
- ▶ **REDUCING** liability through annual compliance & security training
- ▶ **DEVELOPING** cost effective banker certification & education classes
- ▶ **SHARING** the importance of maintaining good credit & understanding credit scores
- ▶ **IDENTIFYING** effective providers for affordable products & services
- ▶ **PROVIDING** relevant committee topics & collaborative banker discussions
- ▶ **IMPROVING** the value, quality & timeliness of banker communications
- ▶ **LOWERING** the cost of bank services through competitive pricing

## IDAHO BANKERS ASSOCIATION

816 W. Bannock St., Suite 5A • Boise, ID 83702

Tel: (208) 342-8282

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