

June 11, 2009



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The Honorable Joe Barton
United States House of Representatives
Washington, DC 20515

RE: Please Cosponsor H.R. 2676

Dear Representative Barton:

On behalf of the Independent Bankers Association of Texas (IBAT) and our 500 member banks across Texas, we respectfully request that you strongly consider cosponsoring H.R. 2676, the "Oversight for Community Financial Institutions Act of 2009" (Cardoza). This bill creates an Assistant Secretary for Community Financial Institutions within the Treasury Department.

The recent economic downturn, while not caused or perpetuated by the community banking sector, has indeed been challenging for our member banks. While we did not participate in, nor profit from, the inappropriate behavior of a number of larger financial institutions, we are still paying dearly as interest rates are artificially low, margins are squeezed, government assisted banks are siphoning off local deposits with above-market rates, collateral values have declined, customers are nervous, FDIC premiums (regular and special assessments) have skyrocketed, regulators are anxious and we have been "lumped in" by the press and others as part of "the problem".

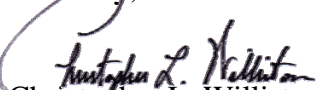
To add insult to injury, the programs to assist in stimulating the economy and assisting the financial services industry were, especially in the early phases, directed solely at the larger institutions, with little regard to the community banking sector.

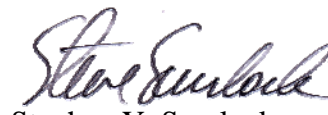
An Assistant Secretary for Community Financial Institutions, who clearly understands the dramatic differences between Main Street and Wall Street, will be especially critical as we begin the debate regarding regulatory restructuring.

Community banks continue to follow a "traditional" banking model, continue to lend to consumers, small business and agriculture borrowers and will play a key role in a return to economic prosperity for our country.

We appreciate your consideration of this request, and your ongoing support of the community banking industry.

Sincerely,


Christopher L. Williston, CAE
President and CEO


Stephen Y. Scurlock
Executive Vice President