



PAC Fact Sheet

Who Is CBM?

- Community Bankers of Michigan (CBM) is the statewide banking association solely dedicated to the preservation of community banks in Michigan. CBM is aligned with the Independent Community Bankers of America (ICBA) nationally.
- **One Mission. Community Banks.**

The Issues

- Not all banks are alike. Not in Michigan, not across the nation, and certainly not on Wall Street.
- Community banks have very distinct and unique needs.
- The 2008 financial crisis brought to the forefront the differences between community banks, Wall Street banks and super regionals and this difference continues today.
- Regulations are being imposed on all banks without sensitivity to the unique position of community banks.
- Many bills were introduced by the Michigan legislature in 2023 that were harmful to community banks and CBM lobbied top legislators to minimize the impact the bills would have on you and your banks.

CBM Advocacy, Grassroots, and PAC

- Through the myriad of relationships GCSI has built with lawmakers, they can quickly learn the reasons behind legislative proposals and act in the best interest of community bankers. **GCSI has been recognized as the top lobbying firm in Michigan since 2004 – 19 years as the #1 multi-client lobbying firm!**
- Through the combined efforts of CBM and Government Consultant Services, Inc. (GCSI), community banks now have their own separate voice, and it is clearly heard both at the national and state levels. GCSI has served the CBM as its guide through the legislative process since 2008.

- GCSI was first established in 1983 by former Democratic Speaker of the House Bobby Crim and former Republican Senate Majority Leader Robert VanderLaan and was Michigan's first bipartisan lobbying firm. Over the course of more than three decades, GCSI has developed and maintained a reputation for top-shelf political advocacy, working closely with the Executive and Legislative branches of Michigan state government.
 - GCSI has been able to introduce the CBM and their members to a broad array of policymakers, which will be critical in 2024 as there are numerous new legislators, and the control of the House and Senate has changed for the first time in decades. We are going to have to play defense on a lot of legislation that could negatively impact Michigan banks and businesses.
 - CBM does not have to dedicate its own staff and resources to spend time at the State Capitol day in and day out. GCSI does this for CBM and is able to immediately address issues as they come up. More importantly our members do not have to support a full-time lobbying staff while still getting the best possible representation in Lansing. Low overhead – outstanding results!
 - With the assistance of GCSI, community bankers have gained access to legislators, regulators, and policymakers who will listen and work to understand how their policy decisions impact local banks, communities, businesses, and homeowners, all of which serves to strengthen the community bank franchise.
 - Political Action Committees (PACs) are another important component in the legislative relationship building process. The existence of a PAC makes your presence known both legislatively and politically. Through the Community Bankers PAC, we can continue to support legislators who are open to the concerns of CBM and attend their fundraisers to show that legislator support is vital to our franchise.
 - **With your help in 2024, we can continue to make sure that the voices of Michigan community bankers in our state are heard in Lansing. What we accomplish today will have lasting effects on our communities and our industry. Please support the CBM PAC!!**
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