[CSBS Strongly Supports the FDIC’s Proposed State Bank Parity Rule]

PRESS RELEASES

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Washington, D.C. – Today, the FDIC issued a proposed rule that would ensure that out-of-state, state-chartered banks can continue to engage in interstate activities under the same standards that apply to national banks. The proposal would align FDIC regulations with the intent of the Riegle-Neal Act and the realities of modern banking, where institutions increasingly serve customers without maintaining a physical branch in every state.

Statement by CSBS President and CEO Brandon Milhorn:

“CSBS strongly supports this rulemaking and appreciates Chairman Hill's leadership on an issue that is increasingly important to maintain parity between state-chartered and national banks. By modernizing the application of the interstate banking framework, the FDIC proposal would help preserve competitive balance within the dual banking system and ensure that charter choice is driven by business needs and supervisory quality rather than outdated regulatory distinctions.”

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The Conference of State Bank Supervisors (CSBS) is a nationwide organization that supports a network of financial regulators from all 50 states, American Samoa, District of Columbia, Guam, Puerto Rico, and U.S. Virgin Islands. State regulators supervise 79% of all U.S. banks and a variety of non-depository financial services. CSBS, on behalf of state regulators, also operates the Nationwide Multistate Licensing System to license and register non-depository financial service providers in the mortgage, money services businesses, consumer finance, and debt industries.