

# Michigan Bankers Association Committees



Michigan Bankers Association

## How Do Committees Work?

- Committee appointments run for two or three-year terms (each year runs from July 1 through June 30) and committee chairpersons are appointed for two-year terms by the MBA chairman.
- During committee meetings volunteers provide input on regulatory and legislative issues when requested. They also help develop and attend educational programs designed by their committee.
- Committee members act as an industry voice for their area of expertise staying in touch with emerging issues needing MBA involvement.

## MBA Committees:

- Audit and Risk Management
- Bank Counsel
- Bank Management
- Commercial Lending
- Environmental Affairs
- Funds Management
- Grassroots Advocacy
- Human Resources
- Marketing
- Operations and Technology
- Retail Lending
- Taxation
- Trust

- In addition to deriving a great deal of personal satisfaction from their service, MBA committee volunteers enjoy leadership opportunities and the chance to network with other banking professionals.
- Committee members are on the cutting edge of legislative and regulatory issues and by planning educational events provide significant input on shaping MBA policy and activities.
- All committee volunteers receive the *mbaBanking* magazine, MBA Bulletin, Advocacy/Grassroots News, conference and seminar information and other pertinent association updates.



Committees provide information and guidance in the formation of MBA legislative and regulatory policy and make recommendations to the MBA Board of Directors, state regulators and legislators. They provide guidance to MBA staff to assist them in providing input on legislative and regulatory policies. They also help drive topic selection for many MBA education programs.

## **Audit and Risk Management**

**Committee** is responsible for the oversight and review of the continuing education for the professional bank audit and risk personnel.

**Bank Counsel Committee** reviews and analyzes proposed legislation and regulations which are typically outside the scope of other committee responsibilities and have an overarching impact on institution's operations.

**Bank Management Committee** plans the MBA June Annual Convention and the December Bank Management and Directors Conference ensuring that the programs deal with timely, senior-management issues.

**Commercial Lending Committee** is responsible for reviewing and initiating commercial lending legislation, including agricultural-related lending. It provides field experience and information to create MBA legislative agendas and priorities that promote and protect business investment.

**Environmental Affairs Committee** recommends and reviews proposed public policy changes to environmental laws and regulations that affect banking, cooperatively educates members and staff and shares best environmental practices.

**Funds Management Committee** provides information to the MBA and member banks on regulatory and legislative issues impacting bank investments, public funds, asset-liability management liquidity risks and interest rate risk management.

“The best way to learn different ideas is to talk with other bankers. We constantly learn from each other. Banking in Michigan is tough these days and we bankers need the MBA to guide us through all regulatory and banking law changes for our industry to thrive.”

— Kim Schmidt, regional president of Community Central Bank and member of MBA Board of Directors, Bank Management, Grassroots Advocacy and Retail Lending Committee



**Grassroots Advocacy Committee** supports the MBA's political and legislative issues, both state and federal. The committee creates a core of educated, local, grassroots bankers to discuss and educate others about the banking and financial services industry.

**If you are interested in serving on a committee or would like more information, please contact the MBA at 517-485-3600 or visit [www.mibankers.com](http://www.mibankers.com).**

“Three years ago, working closely with MBA staff, the three-day MBA Marketing Conference became a reality. Being a part of that as a committee member, and as its chair for two years, has been very fulfilling and I encourage anyone with an interest in making an impact on the field of bank marketing, or in planning future conferences, to join the committee.”

— Wendy Simons, New Buffalo Savings Bank and past chair of the MBA Bank Marketing Committee

**Human Resource Committee** assists the association in evaluating federal and state legislation impacting member banks and their employees on human resource issues. It addresses the needs of bank HR officers and provides input to the association for appropriate products and services to fill those needs.

**Marketing Committee** plans the bank marketing conferences and periodically provides input on legislation and special industry projects. The committee selects the MBA financial literacy award winners.

**Operations and Technology Committee** reviews proposals affecting bank operations, new products, disclosure, compliance and federal regulations. The committee actively pursues emerging markets in the financial services industry. It reviews all identity and informational privacy and security propositions seeking balance between consumer protection and operational functionality.

**Retail Lending Committee** assists the MBA in analyzing pending legislation and providing appropriate direction to legislators and regulators on issues at the state and federal level relating to retail credit.

**Taxation Committee** meets as needed to discuss existing or proposed state legislation and regulation and helps direct MBA policy on these issues.

**Trust Committee** reviews proposed legislation and suggests amendatory language to current legislation helpful to the Michigan trust industry.



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