

507 S. Grand Ave.

Lansing, MI 48933

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MBA Bankers Work With Policy Makers

The MBA is working to connect groups of bankers with policy makers from the state Capitol. Bankers are meeting with Treasurer Robert Kleine and Speaker of the House Andy Dillon (D- Redford) to discuss foreclosures. A second group of bankers is talking about file freeze with Sen. Cameron Brown (R - Sturgis) and Rep. Kathy Angerer (D- Dundee). Another group meets regularly with the probate section of the state bar on a new uniform power of attorney act. In the MBA tax committee, member bankers continue to work on the volatile tax issue. They are reviewing the Senate plan and await the finalized plan from the governor in the form of legislation.

New Advocacy Staff Brings MBA Registered Lobbyist Total to Five

Joelle Demand has joined the Advocacy team as MBA policy director taking over the position recently vacated by Matt Hanley. Demand brings ten years of legislative experience working as budget administrator for Michigan Rep. Scott Hummel, policy analyst for the Michigan House Republican Policy Office and office manager/legislative director for State Sen. Mat Dunaskiss. She is well versed in both the legislative and budget arenas. In her previous assignments Demand advised Appropriations Committee Chairman Hummel on budget issues for all state departments and was responsible for drafting and supervising legislation for the Speaker of the House as it worked its way through the process.

Also in the Advocacy Department, Dan McMaster was promoted to MBA advocacy policy manager. McMaster's experience includes working both in the Capitol and on election campaigns across the state. He has done an outstanding job in advancing MBA grassroots efforts, including both state and federal relations. His new duties will move him to managing numerous MBA policy committees and assisting with lobbying duties. Executive Assistant Jordan Kingdon was promoted to advocacy grassroots manager and assumes primary responsibilities for MBA grassroots and contact banker programs.

P.A. 572 Amends Construction Lien Act

Amendments to the construction lien statute became effective Jan. 3, 2007. While the changes mandated in the bill are not expected to have a dramatic effect on construction transactions, there are some revisions. The most notable change is the added responsibilities of the designee listed on the Notice of Commencement. Because of these additional responsibilities, title agencies or banks should not be listed as the designee on the Notice of Commencement. The law also changes the sworn statement and lien waiver forms which will impact title insurance as well. Detailed information will be provided to banks shortly as MBA insurance underwriting partners decipher the revisions made necessary by the act. For a synopsis of changes click [here](#).

Regulatory Relief

Last month President Bush signed a bill that amends recently enacted regulatory relief. Questions arose about granting the 18-month exam cycle to banks with a Camels rating of two. Bank and thrift regulators requested changes to keep legislation consistent with prior law.

Grassroots News

Register for MBA Legislators and Lenders Day – March 21-22

Legislators and Lenders day is designed to educate Michigan bankers on effective grassroots lobbying and issues training. This event will update members on key 2007 issues facing the industry. Members can experience the legislative process first hand and meet key legislators and regulators. Included are issues briefings, dinner with key legislators, a private behind the scenes tour of the Capitol, a meeting with state Treasurer Robert Kleine and an informal discussion with OFIS regulators. For more information click [here](#) or contact Jordan Kingdon at 517-342-9073. Cost for attending is \$85. The MBA has a block of rooms available at the downtown Lansing Radisson.

Recent MBA Grassroots Meetings – Thank You for Participating



The MBA would like to thank Paul Clabeusch (Host for Thumb National Bank and Trust); Ernie Paulick (Northstar Bank); Debbie Cunningham (Northstar Bank); Dick Carncross (Signature Bank); Gary Haas (Mayville State Bank); Shelly Rutter (Mayville State Bank); Mary Cunningham (Northstar Bank); Jane Perkins (Thumb National Bank and Trust) and Jay Dubey (Thumb National Bank and Trust) for participating in the grassroots meeting with Reps. Terry Brown (D- Pigeon) and Jeff Mayes (D- Bay City) on Feb 16.



Thank you to Ed Swanson and Denise Wheaton of Independent Bank – South Michigan for hosting a meeting with Reps. Barb Byrum (D- Onondaga) and Mark Meadows (D- East Lansing) on Feb. 9 in East Lansing. The MBA would also like to thank Tom Ruis (Independent Bank - South Michigan); Nancy Fox (Capitol National Bank); Debra Miles (Dart Bank) and Mark Emmert (Dart Bank)for participating.



Thank you to Doug Chaffin, Tom Myers and Jim Morr for hosting a meeting in Monroe on Feb. 9 with Reps. Kathy Angerer (D- Dundee) and Kate Ebli (D- Monroe).

The MBA also thanks Audrey Mistor, Rich Shaffner, Ann Bollinger and Bill Vowler of Main Street Bank for hosting a meeting with Rep. Marc Corriveau (D- Northville) on Feb. 9 in Northville. (Photo unavailable)

Grassroots News

Attend a Grassroots Meeting in Your Area

- Feb. 23: 2:00 p.m. Rep. Rick Shaffer (R- Three Rivers)
Bank location: First Savings Bank FSB, Three Rivers
Hosted by: Jeff Gatton
- March 9: 8:00 a.m. Sen. Michelle McManus (R- Lake Leelanau) and Rep. David Palsrok (R- Manistee)
Location: Central State Bank, Benzonia
Hosted by: Lindy Evans
- March 26: 1:00 p.m. Rep. Kevin Green (R- Wyoming)
Location: United Bank of Michigan, Grand Rapids
Hosted by: Art Johnson and John Van Single
- March 30: 11:00 a.m. Congresswoman Candice Miller
Location: Congresswoman Miller's Shelby Twp. Office
Organized by: Kim Schmidt
- Meeting dates are being confirmed with the following legislators for March/April:
Congressman Mike Rogers, Congressman Sander Levin and Congressman Dave Camp.
- For information on attending, please click [here](#) or contact Jordan Kingdon at (517) 485-3600 or jkingdon@mibankers.com.

Wanted: Banks to Host Grassroots Meetings

The MBA is looking for banks to host MBA grassroots meetings with the following legislators during March, April and May:

- Rep. Steve Bieda (D- Macomb) (Group 10)
- Rep. Andy Coulouris (D- Saginaw) (Group 5)
- Rep. Ed Clemente (D- Wayne) (Group 10)
- Rep. Pam Byrnes (D- Washtenaw) (Group 9)
- Sen. Gilda Jacobs (D- Huntington Woods) (Group 10)
- Sen. Mark Schauer (D- Battle Creek) (Groups 8 and 9)
- Sen. John Gleason (D- Flushing) (Group 7)
- Sen. Mark Jansen (R- Gaines Twp.) (Group 4)
- Sen. Nancy Cassis (R- Novi) (Group 10)
- Sen. John Pappageorge (R- Troy) (Group 10)
- Sen. Jason Allen (R- Traverse City) (Groups 1 and 2)
- Rep. Paul Condino (D- Oakland) (Group 10)
- Rep. Gino Polidori (D- Wayne) (Group 10)
- Rep. Robert Jones (D- Kalamazoo) (Group 8)
- Rep. Alma Wheeler Smith (D- Washtenaw) (Group 9)
- Sen. Deb Cherry (D- Burton) (Groups 7 and 10)
- Sen. Mike Prusi (D- Ishpeming) (Group 1)
- Sen. Roger Kahn (R- Saginaw Twp.) (Group 5)
- Sen. Bill Hardiman (R- Kentwood) (Group 4)
- Sen. Mike Bishop (R- Rochester) (Group 10)
- Sen. Cameron Brown (R- Sturgis) (Groups 8 and 9)
- Congressman Dave Kildee (Groups 8 and 9)