# The Power of Collaboration:

## A Guide for Nonprofits to Partner with Banks

ABA FOUNDATION®

# Acknowledgements

With sincere gratitude, the ABA Foundation acknowledges the following people who shaped the scope and content of this guide. We are grateful for these bank and community leaders who are incredibly committed to their communities.

- **Zack Davis**, Vice President, Strategic Partnerships, NeighborWorks America
- **Thomas Foley**, Executive Director, National Disability Institute
- **Jake Gross**, VP, CRA and Fair Banking Manager, Byline Bank
- **Adeeb Mahmud**, Chief Program Officer, Financial Health Network
- **Martie North**, SVP, Director of Community Development and Engagement, Emerging Markets, Cadence Bank
- **Diedra Porche**, Managing Director and National Head of Community and Business Development, JPMorgan Chase
- **Karina Saltman**, Senior Managing Director of Community Investment, Engagement and Philanthropy, Webster Bank
- **Evan Zuverink**, SVP and Corporate CRA Officer, First Commonwealth Bank

# Table of Contents

SECTION 1

## Building Relationships with Banks

In today's interconnected world, strong banks need strong communities and vice versa. Our most persistent economic challenges are interwoven, and the solutions are interdependent. No sector or industry can tackle the housing affordability crisis or financial insecurity alone. Partnerships between banks and community organizations are critical to solving our most intractable and most pressing economic problems.

At the ABA Foundation, we believe these partnerships require:

1. **Communication** — Community organizations can help banks understand their communities' unique challenges and needs by regularly inviting them to listening sessions, surveys, town halls and/or community advisory councils. The ABA Foundation's Community Conversations Guide is a helpful resource for banks to strengthen community engagement.

2. **Education** — Nonprofit organizations should learn about the business of banking when seeking strategic partnerships with banks. This guide by the ABA Foundation demystifies the banking business so nonprofits can build relationships that are mutually beneficial, strategic and sustainable over time.

The goal of this guide is to help banks and nonprofits forge win-win partnerships that make a meaningful difference in our communities. When banks and communities listen to and understand each other, they create a foundation of trust and collaboration that drives sustainable economic growth. Banks gain insights into local needs and opportunities while communities benefit from tailored financial services and investments that foster resilience and prosperity. Together, they amplify their impact and build a thriving economy for all.

We encourage nonprofits to be intentional and strategic about banking relationships. This guide includes insights into how banks operate and how they are regulated. It also includes actionable steps organizations can take when pursuing partnerships with banks. These recommendations are not all-inclusive, as each nonprofit's networks, capacity, mission and ZIP codes differ. But they can play a critical part in a nonprofit's ability to develop positive and productive relationships with banks.

# SECTION 2

## How to Build Sustainable Partnerships with Banks

Nonprofits and banks often partner to address shared goals of fostering community development and improving financial well-being in underserved areas. The resources and expertise of banks combined with the on-the-ground knowledge and outreach capabilities of nonprofits can result in impactful initiatives. Below are common examples of how banks partner with nonprofit organizations:

- Provide financing for housing nonprofits to preserve or build affordable housing units
- Collaborate with financial counseling organizations to refer customers to counselors for financial interventions and support
- Partner on volunteer projects where bank employees engage in "Days of Service," hands-on volunteering and/or virtual mentorship opportunities
- Sponsor community events that serve and strengthen the community (such as financial empowerment workshops, training for small-business entrepreneurs or local cultural events)
- Partner with service providers to help banks fulfill their Community Reinvestment Act goals in low- and moderate-income communities
- Engage bank staff in financial literacy activities that equip underbanked individuals with financial knowledge and skills
- Provide support tools, research and insights, and engage in partnerships to develop products and solutions that advance financial health

The goal of these relationships is to enhance service to underserved markets and foster local economic growth. Often, the longest-standing partnerships are those where the bank donates to, volunteers with, has people on the Board of and has a business relationship with the nonprofit organization — so understanding a menu of ways to partner is key.

Next, we explore the characteristics of effective community partnerships and offer tips for identifying, pursuing and managing relationships that maximize community impact *and* help both nonprofits and their bank partners meet their objectives.

## Hallmarks of Successful Partnerships

- **Creates mutual benefit:** The most effective partnerships mutually benefit both organizations, with both parties gaining a return on their investment. Banks may invest in a nonprofit partnership for many reasons — to enhance brand awareness, cultivate a referral partnership, expand their customer base, or find ways to address social and economic barriers in a particular community. Financial contributions are an important part of community support, but banks are often looking to do more than write a check.

- **Makes a strong business case:** Banks identify and prioritize segments of the community with unmet needs and market opportunities — this business philosophy also applies to how banks engage with community partners. Banks will determine whether a nonprofit partnership aligns with issues the bank is working to address as well as its business strategy and performance needs. Positive Community Reinvestment Act (CRA) consideration alone is not sufficient. Banks evaluate the business case based on four considerations: lending opportunity, investment opportunity, service opportunity, and deposit opportunity. A partnership may not fill all four buckets, but each one that's filled often informs the extent of the bank's engagement.

- **Shows indicators of success:** Consider how you will collect data and report outcomes to the bank. Given how closely banks are regulated and their adherence to the CRA, banks are more likely to support nonprofits that prioritize robust data collection and management — particularly data that demonstrates their impact on low- to moderate-income communities and on financial health indicators in their community.

## Tips for Productive Partnerships

- **Identify potential partners and start a conversation:** Conduct research and gather market intelligence to identify the right bank partners, then contact the bank to introduce your organization and explain its mission. You might also want to seek out an introduction from another nonprofit that already has a relationship with the bank. The conversation may not necessarily result in a partnership on Day One; rather, it's the beginning of an ongoing dialogue to determine any synergy based on your organization's mission, day-to-day work and strategy.

- **Connect with the right person or team at the bank:** Do your research to determine which person or team leads philanthropic partnerships at the bank. Follow the bank's social media accounts and look for posts from its Community Relations division. Look for staff with Community Development, CRA, Outreach and Engagement, Chief Risk or Compliance Officer, Corporate Social Responsibility, Community Affairs and Philanthropy titles. Contact that person and let them know you want to build a relationship with the bank. If you need more help, contact your state bankers association for staff recommendations or the bank's regulator for the relevant personnel.

- **Hold face-to-face conversations:** Relationship building is often most productive when bank personnel are face-to-face with prospective partners. Successful relationships don't develop over email.

- **Demonstrate your organization's effectiveness:** Banks will research your organization's capacity and the likelihood it can deliver on its promises. At a minimum, nonprofits should be prepared to respond to due diligence requests from the bank. It's also common for banks to seek preliminary or low-risk opportunities, such as volunteering, with a potential partner so they can learn more about the nonprofit and how the partnership can be a benefit to both parties. Grow the partnership by helping the bank get more involved and engaged.

- **Understand the bank's grant-making process:** It's no secret that nonprofit organizations need access to grant funding to fulfill their missions. A relationship with a bank, especially one committed to your organization's mission and the communities they serve, can help you achieve that goal. Start by learning the bank's grant-funding cycle and internal grant-making structure. Many banks have 2-3 funding cycles per year, and strict application deadlines and processes are involved. Some banks have separate foundations that handle grant-making, while others coordinate grants in-house. Banks can provide grants to nonprofits from several sources, including the corporate foundation (not all companies have a separate foundation), corporate contributions and discretionary grants from different lines of business. Look up the Form 990 tax documentation for the bank's foundation on the IRS website or annual impact report on the bank's website to determine the typical size, scope and purpose of grants the bank allocates. Before applying, be sure to review the eligibility criteria (i.e. does your organization serve the bank's geography?) and the funding pillars and priorities.

- **Be prepared to hear "no":** The relationship-building process may reveal a lack of mission alignment or "fit." If a bank declines a partnership now, that doesn't mean it will shut the door to a partnership in the future; sometimes, a partnership takes years to come to fruition. Banks receive hundreds of worthwhile asks each year, but they cannot fund them all. Seek bank feedback on your submission when possible and re-evaluate how to present an opportunity in the future. Once you've learned more about a potential partner's goal, you may also decide that the bank is not a good fit with your goals at that moment. Continue to invite the bank to attend community events, ask a representative to serve on your Board and keep lines of communication open as partnership opportunities may emerge.

- **Put expectations in writing:** If both parties agree to pursue a partnership, consider setting annual expectations — whether in a formal document or an email exchange — so that there's mutual agreement as to the time, talent, resources and capital each party will invest. Specifying the expected returns and achievements from the relationship is also important.

- **Stay engaged with the partnership:** Both the bank and the nonprofit should regularly evaluate the effectiveness of the partnership, including whether each partner is obtaining its goals. It's critical to have open lines of communication to determine if improvements must be made or whether there is no longer mutual interest in continuing the partnership. Some banks and nonprofits conduct this type of review on an annual basis. It's important to find ways to grow and strengthen the relationship — don't only reach out when it's time to submit a grant application.

- **Remember that partnerships evolve:** Regardless of how successful a partnership may be, they are not static. The relationship can change depending on effectiveness and benefits for both the bank and nonprofit.

SECTION 3

# How Banks Operate

The banking industry addresses all aspects of money management, including credit, deposits, investments and other financial transactions. It is a key driver of the economy.

## The Business of Banking

Retail banks accept customer deposits and make loans to individuals and businesses. Banks must retain a portion of their funds as capital to cover potential losses; they generally hold some funds as cash or high-quality liquid assets, but they can use the rest to make loans or other investments. Bank deposits are insured by the Federal Deposit Insurance Corporation (FDIC).

Here's a brief overview:

- **Deposits:** Banks take in money from customers through checking, savings or other deposit accounts. These include demand deposits (e.g., checking accounts), savings deposits and certificates of deposit (CDs).

- **Loans:** A portion of these deposits is used to offer loans (like mortgages or commercial loans) to individuals and businesses. The interest that banks charge on these loans is an important source of revenue.

- **Risk and asset management:** Banks must have well-constructed risk management infrastructure to address risks such as credit, operational and compliance risk. They also optimize their assets (e.g., loans and investments) to ensure profitability and stability.

Net Interest Margin (NIM) is a key metric banks use to measure profitability. It represents the difference between the income banks earn from loans and investments (interest revenue) and the cost they pay on deposits (interest expenses), relative to the total assets. In essence, banks make money by borrowing at a lower rate (paying depositors) and lending or investing at a higher rate (earning interest or returns). It's a balancing act of trust, security and efficiency.

The banking business is based on the fundamental accounting rule:
**Assets = Liabilities + Capital.**

**Fundamental Accounting Rule**

**Balance Sheet**

**Assets**
- Loans
- Securities
- Fixed Assets
- **Total Assets**

**Liabilities**
- Demand
- NOW
- CDs
- Borrowings
- **Total Liabilities**

**Capital**
- Paid in
- Retained Earnings
- **Total Capital**

**Income Statement**

**Income**
- Interest on Loans & Securities
- Less: Interest Expense on Deposits & Borrowings
- Net Interest Margin
- Fee Income

**Total Income**

**Expenses**
- Salaries and Benefits
- Premise and Equipment
- Losses (Loans, Securities)
- Taxes

**Total Expenses**

**Net Income**

## Different Bank Types

Banks operate with diverse business models to serve various needs in the financial system. Their models differ based on their target customers, specialized services and strategic focus. They also vary significantly in size, and their total assets reflect the scope of their operations and the communities they serve. In addition, some banks may operate as more than one type, and others might have primary and secondary lines of business.

Here's a brief overview:

- **Commercial bank:** A commercial bank offers basic banking services, including deposit accounts and loans, to consumers and businesses.
- **Community bank:** A community bank is often locally owned and operated, and some are publicly traded. While there is no formal definition, community banks typically have less than $10 billion in total assets. Community banks often concentrate on customers in specific geographic markets and, in some cases, provide a significant share of the banking services available in those markets.

- **Community development financial institution (CDFI):** A private financial institution whose primary mission is to help communities and customers traditionally left out of banking and investing options.

- **Large bank:** Though not an "official" designation, a large bank is typically a national or multinational corporation with extensive branches and services. It's known for its convenience and accessibility and offers many products and services. Large banks generally have over $250 billion in total assets.

- **Minority depository institution (MDI):** A formal federal designation for banks owned or directed primarily by African Americans, Asian Americans, Hispanic Americans or Native Americans.

- **Mutual bank:** A mutual savings bank or savings association is a financial institution owned by its members. After deductions and expenses, profits are shared among the members.

- **Regional bank:** A regional bank operates in one or more regions of a country but does not have a nationwide presence. Regional banks typically offer a full range of banking products for consumers and businesses, and some offer investment banking services. Regional banks typically have between $10 billion and $250 billion in total assets, and their business models can differ widely.

## Why Does This Matter to Nonprofits?

- **Learn how to "speak bank":** Do your research. Review the bank's website to understand how it operates. You might find out its structure, services offered to nonprofits (e.g., loans, investments, grants and other tools), services available to the neighborhood you serve and whether bank employees volunteer with nonprofits. Keep in mind that banks typically use the term "low to moderate income" to designate underserved populations, so nonprofits should be as clear as possible to describe the economics and demographics of those they serve. Using nonprofit language such as "at risk" or "disadvantaged" may not be sufficient to describe the community need the nonprofit seeks to address.

- **Understand the bank's Community Reinvestment Act (CRA) goals and priorities:** Read the bank's annual impact report to learn where the bank invests its funds and its strategic priorities. You will also want to review the bank's most recent CRA public file, which includes its most recent CRA Performance Evaluation and list of services.

- **Meet with the community development or CRA lead at the bank:** Ask bank representatives about their priorities, philanthropic initiatives and communities they have a presence in. Pro tip: Don't discount building a relationship with your local community bank. Often nonprofits start fundraising conversations with large banks with bigger philanthropic budgets, but small community banks also provide grant opportunities and you may be able to begin a conversation with the president of the bank.

- **Prepare a case statement:** Provide a brief written statement that summarizes the project or program idea for which you are seeking funding, how it aligns with the bank's business strategy, and any tangible and intangible benefits the partnership may provide (e.g., good for reputation, introduction to new customers, opportunity to scale impact). Identifying the overlap between your nonprofit's services and the bank's business strategy can be very helpful for creating or expanding the relationship.

# SECTION 4

## How Banks Are Regulated, Assessed and Rated

Bank regulation ensures that banks operate safely, fairly and in a way that supports the financial system's stability.

### Who Regulates Banks

- **Consumer Financial Protection Bureau (CFPB):** A U.S. government agency established to ensure that consumer financial markets operate fairly, transparently and competitively. It supervises financial institutions to assess their compliance with consumer protection laws. It takes on compliance examination and enforcement for FDIC-supervised banks that are larger than $10 billion in assets.

- **Federal Deposit Insurance Corporation (FDIC):** An independent agency created by Congress to maintain stability and public confidence in the nation's financial system. The FDIC supervises state-chartered banks that are not members of the Federal Reserve System. The FDIC also insures deposits in these banks in the event of a bank failure.

- **Federal Reserve Board of Governors (FRB):** The Board of Governors of the Federal Reserve System, commonly known as the Federal Reserve Board, is charged with overseeing Federal Reserve Banks, which, among other things, provide emergency funds to banks as a "lender of last resort" and help implement the United States' monetary policy. The Federal Reserve supervises bank holding companies, state member banks, savings and loan hold companies, foreign bank offices in the U.S. and foreign branches of operations of U.S. banks.

- **Office of the Comptroller of the Currency (OCC):** An independent bureau of the Treasury Department, the OCC regulates national (i.e., federally chartered) banks and federal savings associations.

## Community Reinvestment Act FAQ: Rules and Ratings Explainer

### What is the CRA?

The Community Reinvestment Act is a federal law designed to encourage banks to meet the credit needs of the communities they serve, particularly low- and moderate-income neighborhoods. It is part of a broader framework of banking regulations that ensures financial institutions operate responsibly and contribute to economic stability. Banks are subject to various laws, including those governing consumer protection, anti-money laundering and fair lending practices, with CRA being one of many aimed at promoting access to financial services.

CRA is particularly relevant to nonprofits because it fosters collaboration between banks and community organizations. Nonprofits often partner with banks to implement community development projects, such as affordable housing, small business support, and financial literacy programs. These partnerships help banks fulfill their CRA obligations while enabling nonprofits to access funding and resources to drive meaningful change in underserved areas.

The CRA was enacted in 1977 in response to concerns about the deteriorating condition of America's cities. Some advocates blamed the lack of credit availability on financial institutions that were willing to accept insured deposits from households and small businesses in lower-income neighborhoods but were unwilling to lend or invest in those same neighborhoods despite the presence of creditworthy borrowers.

To address these concerns, the CRA requires a bank's primary federal regulator to:

- Encourage banks to help meet the credit needs of their entire communities, including low- and moderate-income areas, consistent with safe and sound operations;
- Assess banks' records of performance under the CRA during examinations; and
- Take those CRA records into account when evaluating proposals for expansion.

The CRA plays an increasingly important role in improving credit access in those communities, both rural and urban. The banking agencies evaluate and rate banks' performance based on criteria specified in the CRA regulation. These performance tests vary based on a bank's asset classification.

A bank's primary federal regulator evaluates its CRA performance.

Each regulator has a dedicated CRA site that provides information about the banks they oversee and those banks' CRA ratings and Performance Evaluations.

- Federal Deposit Insurance Corporation (FDIC)
- Federal Reserve Board of Governors (FRB)
- Office of the Comptroller of the Currency (OCC)

## How do regulators evaluate a bank's CRA performance?

Examiners evaluate a bank's qualifying lending, community development investments and services in its assessment area(s). An assessment area is determined based on where a bank has branches and deposit-taking ATMs or surrounding geographies where the bank has originated or purchased a substantial portion of its loans. All CRA examinations are customized to reflect each bank's characteristics and asset size.

## Which bank activities are eligible to receive credit under the CRA?

To receive positive CRA consideration, a bank's loans, investments and services must have a primary purpose that generally improves the circumstances of low- and moderate-income families or individuals and stabilizes and/or revitalizes their neighborhoods.

## How does the CRA define low- and moderate-income communities?

The CRA classifies low income as having a median family income of less than 50 percent of the area's median income. Moderate income is classified as a median family income between 50 percent and 80 percent of the area's median income. The Federal Financial Institutions Examination Council (FFIEC) publishes annual reports on median family income.

## Do all banks have the same CRA performance evaluation?

A bank's CRA performance is evaluated against criteria that depends on the bank's asset size. CRA categorizes banks as small, intermediate small and large. Each year, the agencies adjust the asset size thresholds for small, intermediate small and large banks based on changes in the Consumer Price Index.

As of Jan. 1, 2025, the CRA asset classifications were as follows:

- Large banks — Assets greater than $1.609 billion in the prior two calendar years
- Intermediate small banks — Assets between $402 million and $1.609 billion in the prior two calendar years
- Small banks — Assets less than $402 million in the prior two calendar years.

### How do examiners measure performance?

Examiners issue a CRA performance rating after conducting assessments of a bank's CRA activities, studying factors such as local demographic and economic indicators, and talking to community contacts. Banks receive one of the following ratings: Outstanding, Satisfactory, Needs to Improve and Substantial Noncompliance. The ratings and overall performance evaluations are made available to the public.

### What is a public evaluation and how do I obtain a copy?

Upon conclusion of CRA examinations, examiners must prepare a written evaluation of the bank's record of meeting the credit needs of its assessment area. This written evaluation is public information and can be obtained from the bank or its primary federal regulator. The public portion of the evaluation generally contains the following information:

- The bank's CRA rating
- A description of the bank
- A description of the bank's assessment area
- Conclusions regarding the bank's CRA performance, including the facts, data and analyses that were used for the evaluation

### *Why Does This Matter to Nonprofits?*

- **Make connections with banks using CRA:** Research how your organization can help banks achieve their CRA goals.
- **Reach out to bank regulators:** Meet with community affairs and outreach leads at bank regulators to learn whether your program qualifies for positive CRA consideration.

- **Get familiar with your bank's assessment area:** Understand the bank's geography and the different towns and communities that it serves.

- **Ask the bank some or all the following guiding questions:**
  - What CRA activities are important to the bank?
  - How does the bank talk about their commitment to the local community?
  - How does the bank serve the population our nonprofit serves?
  - How can our nonprofit help the bank achieve its desired CRA rating (e.g., offering volunteer opportunities, supporting lending activities)?

# SECTION 5

## Conclusion

Building strong partnerships between banks and nonprofits is a powerful tool for driving meaningful change in communities. These relationships create opportunities to address financial insecurity, advance economic mobility and strengthen the fabric of local economies.

When banks and nonprofits collaborate with transparency, purpose and shared goals, they can develop sustainable initiatives that uplift communities and promote long-term stability.

The recommendations outlined in this guide serve as a foundation for nonprofits seeking to cultivate relationships with financial institutions. While each organization's journey will be unique, the principles of collaboration, trust and shared impact remain constant.

By taking the time to understand how banks operate, align initiatives with their priorities and foster open lines of communication, nonprofits can unlock valuable resources, expertise and financial support to further their missions.

Ultimately, these partnerships help build bridges that enable communities to thrive.

# SECTION 6

## Glossary of Financial Terms

- **Community Reinvestment Act (CRA) assessment area(s)**: The assessment area, or areas, typically encompasses the geographic area that can reasonably be served by each bank's locations, including its main office, any branches and deposit-taking ATMs.
- **Debt-to-income ratio (DTI):** All monthly debt payments divided by gross monthly income. This number is how lenders measure an individual's ability to manage their monthly payments and repay the money borrowed.
- **Economic inclusion:** Prioritizing a more equitable distribution of access to safe and affordable insured bank accounts and more opportunities to save, build assets and maintain financial stability.
- **Equal Credit Opportunity Act (ECOA):** A law that prohibits discrimination in any aspect of a credit transaction. It applies to any credit extension, including extensions to small businesses, corporations, partnerships and trusts.
- **Fair lending:** Under the Fair Housing Act, fair lending prohibits lenders from considering your race, color, national origin, religion, sex, familial status or disability when applying for residential mortgage loans.
- **Financial capability:** The ability based on knowledge, skills and access to manage financial resources effectively.
- **Financial education:** Teaching people the principles of managing their money throughout their lives.
- **Financial health:** The state of a household's finances. A financially healthy household is able to meet current financial needs, is on track to meet future financial needs, and is able to absorb and recover from financial shocks.

- **Financial inclusion:** Providing individuals and businesses access to useful and affordable financial products and services that meet their needs — transactions, payments, savings, credit and insurance — delivered responsibly and sustainably.
- **Financial literacy:** The ability to understand and effectively use various financial skills, including personal financial management, budgeting and investing.
- **Home Mortgage Disclosure Act (HMDA) data:** The Home Mortgage Disclosure Act (HMDA) requires many financial institutions to maintain, report and publicly disclose loan-level information about mortgages. This data shows whether lenders are serving the housing needs of their communities, gives public officials information that helps them make decisions and policies, and sheds light on lending patterns that could be discriminatory. Public data is modified to protect the privacy of the applicant and borrower.
- **Low to moderate income (LMI):** Income that is less than 80% of the local area median income.

SECTION 7

## Resources

| | |
|---|---|
| **To learn more about CDFIs** | CDFI Coalition<br>CDFI Fund<br>Opportunity Finance Network |
| **To learn more about MDIs** | FDIC's Minority Depository Institutions webpage<br>OCC's MDI webpage<br>Federal Reserve Board's MDI webpage |
| **To learn more about Nonprofit management** | StrongNonprofits Toolkit: Resources to Strengthen Your Nonprofit Management, from The Wallace Foundation with BDO FMA<br>NeighborWorks National Training Institute |
| **To learn more about Nonprofit finance** | *Nonprofit Quarterly* |

# SECTION 8

## State Bankers Association Resources

| State | Website | X (Twitter) |
|---|---|---|
| **Alabama** | https://www.alabama.bank/abaimis/alabamabankers/ | @ALBankers |
| **Alaska** | Contact: Yuri Morgan,<br>Executive Director<br>(907) 388-8611 | |
| **Arizona** | https://azbankers.org/ | @azbankers |
| **Arkansas** | https://www.arkbankers.org/ | @arkbankers |
| **California** | https://www.calbankers.com/ | @calbankers |
| **Colorado** | https://www.coloradobankers.org/ | @COBankersAssn |
| **Connecticut** | https://www.ctbank.com/ | |
| **Delaware** | https://www.debankers.com/ | |
| **D.C.** | https://www.vabankers.org/dc-bankers-association | |

| State | Website | X (Twitter) |
|---|---|---|
| **Florida** | https://www.floridabankers.com/ | @FloridaBankers |
| **Georgia** | https://www.gabankers.com/ | @GABankers |
| **Hawaii** | https://hawaiiba.org/ | |
| **Idaho** | https://idahobankers.org/ | @idahobankers |
| **Illinois** | https://illinois.bank/ | @ilbanker |
| **Indiana** | https://indiana.bank/ | @IndianaBankers |
| **Iowa** | https://www.iowabankers.com/ | @iowabankers |
| **Kansas** | https://ksbankers.com/ | @KansasBankers |
| **Kentucky** | https://www.kybanks.com/ | @theKBA |
| **Louisiana** | https://www.lba.org/ | @LABankers |
| **Maine** | https://www.mainebankers.com/ | @Mainebankers |

| State | Website | X (Twitter) |
|---|---|---|
| **Maryland** | https://www.mdbankers.com/ | @MarylandBankers |
| **Massachusetts** | https://www.massbankers.org/ | @MABankersAssoc |
| **Michigan** | https://www.mibankers.com/ | @mibankers |
| **Minnesota** | https://www.minnbankers.com/ | |
| **Mississippi** | https://www.msbankers.com/ | |
| **Missouri** | https://www.mobankers.com/ | @mobankers |
| **Montana** | https://www.montanabankers.com/ | |
| **Nebraska** | https://www.nebankers.org/ | @nebankers |
| **Nevada** | https://nvbankers.org/ | |
| **New Hampshire** | https://www.nhbankers.com/ | @NHBANKERS |
| **New Jersey** | https://www.njbankers.com/ | @njbankers |

| State | Website | X (Twitter) |
|---|---|---|
| **New Mexico** | https://www.nmbankers.com/ | |
| **New York** | https://www.nyba.com/ | @NYBankers |
| **North Carolina** | https://ncbankers.org/ | @NCBankers |
| **North Dakota** | https://www.ndba.com/ | |
| **Ohio Bankers League** | https://www.ohiobankersleague.com/ | @ohiobankers |
| **Oklahoma** | https://www.oba.com/ | @OklahomaBankers |
| **Oregon** | https://www.oregonbankers.com/ | @ORBankers |
| **Pennsylvania** | https://www.pabankers.com/ | @PABankers |
| **Puerto Rico** (Asociacion de Bancos de Puerto Rico) | https://www.abpr.com/ | |
| **Rhode Island** | http://ribankers.com/ | |
| **South Carolina** | https://scbankers.org/ | @scbankersassoc |

| State | Website | X (Twitter) |
|---|---|---|
| **South Dakota** | https://www.sdba.com/ | @SDBankers |
| **Tennessee** | https://www.tnbankers.org/ | @TennesseeBanker |
| **Texas** | https://www.texasbankers.com/ | @texasbankers |
| **Utah** | https://www.utah.bank/ | @UtahBankers |
| **Vermont** | https://vtbanker.com/ | |
| **Virginia** | https://www.vabankers.org/ | @vabankers |
| **Washington** | https://www.wabankers.com/ | @WABankers |
| **West Virginia** | https://www.wvbankers.org/ | @wvbankers |
| **Wisconsin** | https://www.wisbank.com/ | @wisbank |
| **Wyoming** | https://www.wyomingbankers.com/ | |