



Camden R. Fine

President and CEO



Camden R. Fine is president and CEO of the Independent Community Bankers of America® (ICBA), a national trade association representing the interests of more than 6,500 community banks of all sizes and charter types. ICBA has member banks in every state and territory in the United States.

A native Missourian and career community banker, Fine came to ICBA in May 2003 as president-elect and became president and CEO in March 2004. Prior to coming to ICBA, Fine chartered and organized Midwest Independent Bank of Jefferson City, Mo., and served as its president and CEO for nearly 20 years. In addition, Fine owned Mainstreet Bank of Ashland, Mo., a \$50-million-asset community bank. Fine also has a strong background in government. In 1978, he joined the Missouri state government as a budget analyst under then Governor Joe Teasdale, and in 1981 former governor Christopher “Kit” Bond appointed Fine as the Director of the State Division of Taxation.

Under Fine’s leadership, ICBA has had a string of legislative and regulatory successes. In 2007, ICBA was the prime force in stopping Wal-Mart’s attempts to charter a commercial bank. More recently, Fine’s advocacy efforts have been successful in the enactment of many core ICBA policy positions. These achievements include *permanently* raising deposit insurance levels to \$250,000; broadening the deposit-insurance assessment base which has saved community banks billions annually in insurance assessments; enacting meaningful new restraints on too-big-to-fail institutions and carving out community banks from most of the Basel III capital rules in addition to numerous other new fees and regulations in consumer-protection legislation.

Fine was educated at the Virginia Military Institute and the University of Missouri-Columbia, where he double-majored in history and English. He is a distinguished graduate and past chairman of the Stonier Graduate School of Banking. Fine’s thesis, titled “Banker’s Banks: A Correspondent Alternative for Community Banks,” was published and included in the Harvard Business School library. He currently serves on several industry boards and committees as well as on the President’s Committee of the World Savings Bank Institute headquartered in Brussels, Belgium.

Fine has been a passionate advocate for community bank issues for more than 20 years and has been featured and had opinion pieces published in *The Wall Street Journal*, *The Washington Post*, *The New York Times*, *USA Today*, *Politico* and *The Hill* newspapers. Fine has made numerous appearances as a guest host on CNBC’s “Squawk Box” and has been featured on CNN, MSNBC, Fox Business News, Bloomberg, PBS and NPR. He has been recognized by *The Hill* newspaper and *CEO Update* as one of Washington, D.C.’s most effective and influential trade association CEO’s and lobbyists for six consecutive years and was recently named one of 100 lobbyists to watch in Washington, D.C.