**A** **HOUSE RESOLUTION**

TO RECOGNIZE AND COMMEND THE VITAL ROLE SOUTH CAROLINA’S COMMUNITY BANKS PLAY IN EACH LOCAL NEIGHBORHOOD AND PROCLAIM THE MONTH OF APRIL “COMMUNITY BANKING MONTH” IN SOUTH CAROLINA.

Whereas, for more than one hundred years, South Carolina community banks have supported their communities as they prospered and grew, and today more than seventy‑seven South Carolina community banks continue the tradition of giving back to their local communities through nearly five hundred and fifteen banking offices with more than eighteen billion dollars in assets; and

Whereas, with more than sixteen thousand employees, South Carolina community banks are composed of working citizens in their communities; and

Whereas, South Carolina community banks focus on the prosperity of individuals and small businesses in their hometowns and have reinvested nationwide, on average, ninety‑five percent of their loan portfolios in their own communities through residential mortgages and commercial, agricultural, and student loans; and

Whereas, community banks play a significant role in local economic development efforts, stimulating the economy to produce jobs and new opportunities and, as a group, they comprise an important and strong part of the state’s economic fabric; and

Whereas, community banks have made substantial contributions to the economic well‑being of South Carolina through their financial support, their dedication as good neighbors, and, above all, their service as financially sound and reliable sources of economic lifeblood in our communities; and

Whereas, South Carolina community banks are among the most well‑run, well‑capitalized institutions in the nation, and in recognition of their ongoing commitment and unmatched contribution to the economic vitality of local communities and the State of South Carolina and their continuing dedication to fulfilling the financial needs of citizens throughout the State, the members of the Independent Banks of South Carolina are celebrating Community Banking Month in April 2015. Now, therefore,

Be it resolved by the House of Representatives:

That the members of the South Carolina House of Representatives, by this resolution, recognize and commend the vital role South Carolina’s community banks play in each local neighborhood and proclaim the month of April “Community Banking Month” in South Carolina.

Be it further resolved that a copy of this resolution be forwarded to the Independent Banks of South Carolina.

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