



PA
Bankers

PUBLIC AFFAIRS COMMITTEE

PaBPAC

SOLICITATION TOOLKIT



CHECKLIST for **INTERNAL BANK PAC LEADERS**

- 1 Review the PaBPAC brochure and letter. This will give you an idea of this year's goal and additional legislative information.
- 2 Review the FAQs document. This document will give you answers to the most commonly asked questions each year.
- 3 Send an email to your employees and directors or post on your company's intranet (dependent on bank rules). Most bank contributions go toward Pennsylvania state specific candidates that support our industry, so we've included a template for that purpose. Please reach out to [Amy Doyle](#) to see if your bank is approved to solicit for PaBPAC Federal, and if so, she can provide the Federal template to you as well.
- 4 Optional: Host a Denim Day. In addition to your internal solicitation campaign, consider hosting a Denim Day to raise awareness for PaBPAC and political advocacy. A minimum \$5 contribution is suggested for participation. Contact [Amy Doyle](#) for additional information.
- 5 Read 'A Practical Guide for CEOs to Successful PAC Fundraising' by Past Chair Bill Hayes.





FREQUENTLY ASKED QUESTIONS

WHY CONTRIBUTE TO PaBPAC?

Banking faces more regulation, legislation and competition than most other industries do. Every year, the state legislature and U.S. Congress spend months considering legislation that impacts bankers' bottom lines. Through the financial support provided by PaBPAC and PaBPAC Federal, more banker-friendly candidates are being elected. We contribute to candidates who believe in our right to compete on an equal basis. Our strength is in our numbers.

HOW MUCH SHOULD I CONTRIBUTE?

We suggest the following amounts, based on job function; however, donations of any amount are accepted:

- **ADMINISTRATIVE STAFF**
 - \$10 - \$74
- **JUNIOR OFFICERS**
 - \$75 - \$199
- **ASSISTANT VICE PRESIDENTS**
 - \$200 - \$399
- **SENIOR OFFICERS**
 - \$400 - \$699
- **EXECUTIVE OFFICERS & DIRECTORS**
 - \$700 and above

DO OUR PENNSYLVANIA BANKERS ASSOCIATION DUES PAY FOR THIS?

No. By law, our association cannot contribute for you. Bankers must make all political contributions personally and voluntarily. Your contribution has a ripple effect across the political spectrum; it really does make us more effective.

DO PACS JUST BUY VOTES?

No single PAC can sway a legislator's vote. The majority of our elected officials are ethical

people who cannot be bought. In addition, there are approximately 1,900 political committees registered in Pennsylvania and more than 5,900 PACs in the country. PACs offer a legitimate way for bankers to support those candidates who share the banking industry's concerns and perspectives, or who are at least receptive to our views.

DOES ANY PART OF MY CONTRIBUTION GO TOWARD THE ADMINISTRATION OF PaBPAC?

No. Every single dollar contributed to PaBPAC goes directly to candidates — not one penny is used to pay administrative expenses.

HOW WILL MY CONTRIBUTION BE RECOGNIZED?

Individuals are recognized at association events with a PaBPAC contribution medallion and in the PaBPAC Annual Report.

CAN BANKS OR CORPORATIONS MAKE POLITICAL CONTRIBUTIONS?

No. Bank or corporate funds cannot be given to candidates. However, a bank can pay the costs of establishing and administering a PAC, which includes the costs of soliciting voluntary contributions.

WHO CONTRIBUTES TO PaBPAC?

PaBPAC and PaBPAC Federal receive voluntary contributions from eligible bank employees, that include executive and administrative personnel, board of directors, stockholders and family members of these groups.

WHO IS IN CHARGE OF PaBPAC?

Bankers like you! PaBPAC is administered by a Chairman, Vice Chairman and a Board of Directors made up of senior-level bank officers from across the Commonwealth. There are currently 17 members of the PaBPAC Board of Directors.

WHO DECIDES WHICH CANDIDATES SHOULD RECEIVE PaBPAC FINANCIAL SUPPORT?

Members of the PaBPAC Board of Directors make the final decision on candidate contributions. The Board considers recommendations from the Association's members, Contact Bankers and the Government Relations staff. PaBPAC supports bipartisan candidates who:

1. Promote a free, fair and competitive banking environment; and,
2. Demonstrate a history of reviewing both sides of proposed legislation impacting the banking industry.

WHAT IF I CHOOSE NOT TO CONTRIBUTE AT THIS TIME?

That is your choice. Election laws state that you cannot be coerced to participate. However, should you choose to do so, the earlier you contribute, the earlier we can support banking advocates in the Legislature. We don't want to wait until it is too late in the campaign, when we have been outspent by our competitors.

HOW WILL I KNOW WHAT HAPPENS TO MY CONTRIBUTION?

PaBPAC and PaBPAC Federal report their contributions to Pennsylvania's Bureau of Commissions, Elections and Legislation and the Federal Election Commission, as required by law. At any time you may request a copy of the reports by calling the PA Bankers office.

CAN I CLAIM AN INCOME TAX CREDIT OR DEDUCTION FOR MY CONTRIBUTION?

No. Political contributions are not deductible as charitable contributions for federal income taxes.

CAN I CONTRIBUTE BY CREDIT CARD?

Yes! Visit www.pabankers.com. Find the "Advocacy" tab and scroll down to "Contribute to PaBPAC". There you will find an option to contribute. We can only accept VISA and Mastercard at this time.

WHAT IF I ALREADY GIVE DIRECTLY TO CANDIDATES?

That's great – you should! But you should also give to PaBPAC. PaBPAC represents the unified voice of the banking industry in Pennsylvania. The pooling of contributions from many supportive bankers

allows PaBPAC to make one large contribution to a candidate on behalf of the entire banking industry; in other words, it provides more "bang for the buck."

WHAT IF YOU GIVE TO A POLITICAL PARTY I DON'T SUPPORT?

PaBPAC is a *bi-partisan* political action committee and Association's membership is active in both political parties. PaBPAC does not support candidates just because of their party affiliation. We consider the integrity and character of the candidate, his/her leadership position and committee assignment, demonstrated interest in and support for the banking profession, and the opposition he/she faces in an upcoming election.

WHAT IF I'M ABOUT TO RETIRE OR I'M ON THE BOARD OF DIRECTORS OF MY BANK AND NOT INVOLVED IN THE DAILY OPERATION OF THE INSTITUTION?

If you benefit at all from the banking industry, you have something to lose if bad laws are passed and much to gain when pro-banking legislation is enacted. We all have an obligation to support the banking industry, whether we are actively employed or serve as advisors. Contributing to PaBPAC is one of the best possible ways for you to support the banking industry.

WHAT IF I CAN'T AFFORD IT?

Any contribution you can make is greatly appreciated. Your voluntary participation in the campaign fund of your industry is more important than the amount you give. But remember, your contribution goes to support candidates who work for an improved banking climate – that's something you can't afford to put off.

WHAT IS THE DIFFERENCE BETWEEN PaBPAC STATE AND PaBPAC FEDERAL?

PaBPAC Federal is a political action committee through which contributions are raised to support U.S. Congress. PaBPAC Federal is affiliated with the American Bankers Association's BankPAC. Solicitation for contributions to PaBPAC Federal must be pre-authorized by your financial institution's CEO. PaBPAC State is a separate political action committee through which contributions are raised to support selected candidates for the Pennsylvania Legislature.



MEMO TEMPLATE FOR PaBPAC STATE SOLICITATION

From:

To:

Date:

Re: Our Strength is in Our Numbers

I just sent my personal contribution to PaBPAC, the political action committee of the Pennsylvania Bankers Association because I think it's important to be involved in the political process. I hope you consider contributing to the 2025 PaBPAC fundraising campaign as well. This year's campaign goal is \$420,000.

PaBPAC is the bipartisan political action committee of the Pennsylvania Bankers Association. PaBPAC supports bankers. It contributes to campaigns of candidates who believe in a fair banking environment and understand the importance of a successful financial services industry in Pennsylvania.

Many bankers spend their careers in this industry and have taken advantage of the professional growth opportunities it provides. You can protect the vitality of our industry by contributing to PaBPAC.

Why should you contribute? The answer is easy!

- PaBPAC allows us to speak with one collective voice, which affords our industry a greater ability to leverage resources and support candidates who promote pro-banking policies.
- Every year, the State Legislature and U.S. Congress spend months considering legislation that impacts our bottom lines and, more importantly, our customers' bottom lines.
- Legislators can influence issues that impact you and your customers. By contributing to PaBPAC, you are helping to elect pro-banking and pro-business candidates.

Thousands of your colleagues throughout the state understand the need to contribute to PaBPAC each year. Will you join them and be a contributor in 2025? Any contribution – large or small – will be a tremendous help.

PaBPAC can only accept personal contributions. [Click here](#) to contribute via credit card. You can also write a personal check, payable to: PaBPAC, and mail it to: PaBPAC, 3897 N. Front St., Harrisburg, PA 17110. This is not a solicitation for PaBPAC Federal.

If you have any questions about PaBPAC, contribution guidelines or how to contribute, please do not hesitate to reach out to me (add in your contact information).

Thank you for joining me in this effort.



A PRACTICAL GUIDE FOR CEOS TO SUCCESSFUL PAC FUNDRAISING



Written by Past Chair Bill Hayes

The best and most successful PAC Fundraising results begin with an effective bank-wide grassroots advocacy effort. The two are inextricably related. Here are just a few suggestions for improving your overall advocacy effort.

- Make advocacy a regular agenda item for your board and management meetings.
- Awareness of the importance of advocacy improves when the CEO takes time to explain the impact of proposed adverse legislation (capping interchange fees is a good example). Emphasize the impact on your customers and communities and your ability to meet their needs.
- Effective grassroots advocacy occurs when there is a call-to-action by PA Bankers that is pushed out to your entire team, from the board to all levels of the bank. People are more committed when they are engaged.
- Engagement is reinforced when grassroots calling efforts lead to successful outcomes and you communicate and celebrate positive results.
- Advocacy is particularly effective when you invite your elected representatives to visit your bank and involve your team members in the visit. Have them explain how excessive and /

or negative legislation diverts critical resources from the effort to raise the quality of life in our communities.

- Take advocacy personally. You are not only a leader of your bank, but you are also a leader in your industry. Volunteer your time and leadership when called upon and include your managers. Participate in in-district events. Duncan will tell you that lobbying efforts are much more successful when legislators hear from constituent bankers. And when you lead by example, your organization will take notice.
- Include your managers in calling efforts like PA Bankers Day at the State Capitol and annual Washington Visits. Not everyone is cut out for it, but I promise there are members of your management team who feel strongly about the issues and can speak to them with a compelling voice. Engage them!
- Employees who can speak about their banks and their communities will be effective advocates for the industry.
- Recommend your bankers for association committees. Everyone is more motivated when they feel part of something larger than themselves.
- Utilize the vast array of PA Bankers' schools, conferences and seminars. Nothing connects

our bankers more to the important work of our association than being informed.

Conducting a successful annual PAC Campaign is an extension of your advocacy efforts.

Most importantly, successful PAC fundraising starts at the top with the CEO and Board of Directors. It just makes sense that stockholders have the most to gain by supporting lobbying efforts that will elevate bank performance and stock valuations. Since most of your board members own shares, it is fitting that your board members achieve 100-percent PAC support. Our board agrees on an appropriate contribution level and encourages all board members and senior officers to give at that level. Although contributions are strictly voluntary, our Executive Leadership Team understands that they must lead by example, and we have been fortunate to achieve 100-percent contribution at the platinum level (\$800-\$999). Senior managers (with the exception of wealth and municipal finance advisors who operate under constraints) have also achieved 100-percent participation. It is notable that our board, executive team and senior managers all participate in our stock incentive program, so it is not hard to convince them that contributing is clearly in their own self-interest as it relates to their personal wealth.

Finally, we maintain an annual profit-sharing program in which all hands participate. In some years, the profit-sharing program can be quite lucrative. Naturally, that is an ideal moment to promote contributions to our PAC. And well over 50 percent do contribute. So, if you offer a cash

profit sharing program or a 401(k) plan, it is a strong incentive to contribute.

Importantly, we remind all team members that a PAC contribution is actually an investment in their profession and their career. If they are not willing to stand and support their industry, who will? We remind them that failure to support the industry's PAC can result in a weaker industry that is challenged to respond to competitive threats. Combining our industry voices and resources means that we are stronger together and stronger than we could ever hope to be individually.

And finally, we celebrate our successes. Every year my wife and I invite every PAC contributor of \$25 or more to a celebration on our back patio. We also invite representatives of our state and federal representatives to be present to discuss the importance of political engagement and advocacy. At that time, we choose a PAC contributor in attendance to present a PAC check to a candidate or public official. It is an evening that reinforces what we are capable of as a team and creates a great springboard for future campaigns.

And what did we achieve in 2024? Our employees contributed \$38,800 and our board contributed \$15,600 for a total of \$54,400. I share that not to boast, because obviously that money is spent to benefit all banks in PA, but because I believe we can achieve far more as an industry than we do today. We are fortunate to have one of the greatest associations in the country. They deserve all the financial wherewithal we can provide them.

