

Issues Management

Marine Bank, N.A. (now USBank)

Challenge: To ensure a successful regional transition to national interstate banking for the state's third-largest bank holding company, and to develop a proactive strategy to prompt and influence the introduction of substantially similar legislation in eight states.

Target: Key constituent groups, and business and financial service associations throughout an eight-state region.

Solution: Working with an internal Marine Bank team, Bottom Line developed model legislation that was consistent with the bank's overall growth strategy and reflected the political realities in the eight-state, upper-Midwest region. In addition to generating positive news media coverage about the trend toward regional interstate banking, Bottom Line worked cooperatively with key constituent groups to secure their support for the model legislation we were quietly floating. Bottom Line worked and monitored legislative and regulatory jurisdictions in eight states while communicating regularly and effectively with the individual members of the coalition. Bottom Line developed a network of contacts that provided political intelligence and the ability to make multiple legislative contacts quickly.

Outcome: A substantially similar legislation authorizing regional interstate banking was signed into law in a majority of the eight states in less than three years.