



Karen M. Thomas

*Executive Vice President
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Karen M. Thomas is Executive Vice President and Director of Government Relations for the Independent Community Bankers of America (ICBA), a national trade association representing approximately 5,000 community banks nationwide.

Ms. Thomas is responsible for supervising ICBA's activities in the legislative, regulatory, lending, accounting and payment systems areas. The Government Relations Group provides expertise and policy analysis on the full range of issues of interest to community banks in these areas. The group advocates ICBA positions before the U.S. Congress, federal regulators and other organizations, and informs and advises ICBA members on legislative, regulatory and industry changes.

Prior to assuming her current position in May 2005, Ms. Thomas was EVP and Director of ICBA's Regulatory Relations Group.

Ms. Thomas is quoted frequently on banking issues in the national and trade press and media such as *The Wall Street Journal*, *American Banker* and BNA's *Daily Report for Executives*. She has also appeared on CNBC, "The Nightly Business Report," and PBS's "This Week in Business."

Ms. Thomas has broad experience in the field of financial institutions law, including bank regulatory law, mergers and acquisitions, legislation and litigation. Prior to joining ICBA in 1992 as Regulatory Counsel, she was a partner at Dann & Thomas, a Washington, D.C. law firm she co-founded.

Ms. Thomas is an officer of the Exchequer Club, and a member, former general counsel and former board member of Women in Housing and Finance, Inc, both professional associations. Ms. Thomas has a B.A. from the College of William and Mary and received her J.D. with honors from George Washington University's National Law Center.