

Community Banking Research Conference

Where Research and Policy Meet

2024



Community Banking Research Conference

October 2-3, 2024

All times are in CT.

Wednesday, Oct. 2

Federal Reserve System | Conference of State Bank Supervisors (CSBS) | Federal Deposit Insurance Corp (FDIC)

Introduction

9:00 a.m.

Jim Fuchs, vice president, Federal Reserve Bank of St. Louis

Afternoon Keynote

1:30 p.m.

FDIC

Welcoming Remarks

9:05 a.m.

Alberto Musalem, president and CEO, Federal Reserve Bank of St. Louis

Research Paper Session 2

2:00 p.m.

Deposit Stability

Moderator: Matthew Plosser, financial research advisor, Federal Reserve Bank of New York

Charlie Clark, director, Washington State Department of Financial Institutions and chair, CSBS

Papers and Presenters:

Variable Deposit Betas and Bank Interest Rate Risk Exposure
Mustafa Emin, Tulane University

2024 CSBS Annual Survey of Community Banks

Presentation of Results

9:30 a.m.

Joey Samowitz, director, Policy Development, CSBS

The Economics of Market-Based Deposit Insurance
Edward Kim, University of Michigan

Tom Siems, chief economist, CSBS

Depositor Characteristics and Deposit Stability
Rajesh Narayanan, Louisiana State University

Kathleen Navin, senior business economist, Federal Reserve Bank of St. Louis

Break

3:30 p.m.

Morning Keynote

10:00 a.m.

Michelle Bowman, governor, Federal Reserve Board of Governors

2024 CSBS Community Bank Case Study Competition

Winning Presentation

4:00 p.m.

Break

10:30 a.m.

Introduction: Antonio P. Salazar, Esq, commissioner, Maryland Department of Labor- Office of Financial Regulation and chair-elect, CSBS

Research Paper Session 1

11:00 a.m.

Community Banks and the Local Economy

Students: Hannah Caccia and Eric Shaw

Moderator: Greg Nini, associate professor of Finance, LeBow College of Business of Drexel University

Faculty Advisor: Dr. Atika Benaddi and Dr. Victoria Geyfman, Commonwealth University of Pennsylvania

Papers and Presenters:

Unexpected Gains: How Fewer Community Banks Boost Local Investment and Economic Development

Rohan Williamson, Georgetown University

Community Bank Partner: LeeAnn Gephart, executive vice president and chief banking officer, First Citizens Community Bank in Mansfield, Pa.

Canary in the Coal Mine: Bank Liquidity Shortages and Local Economic Activity

Shohini Kundu, University of California- Los Angeles

Day One Reflections

4:45 p.m.

Carl White, senior vice president, Federal Reserve Bank of St. Louis

Relationship Lending: That Ship Has Not Sailed for Community Banks

Dinner Reception

5:00 p.m.

Lunch

12:30 p.m.

Community Banking Research Conference

Where Research and Policy Meet

2024



Thursday, Oct. 3

Federal Reserve System | Conference of State Bank Supervisors (CSBS) | Federal Deposit Insurance Corp (FDIC)

Breakfast and Networking **7:30 a.m.**

Community Banker Keynote **8:30 a.m.**
Elizabeth Magennis, president, ConnectOne, Englewood Cliffs, NJ

Research Paper Session 3 **9:00 a.m.**
Consumer Protection

Moderator: Anne Beatty, Deloitte and Touche Chair of Accounting, Fisher College of Business at The Ohio State University

Papers and Presenters:

Do Financial Consumers Discipline Bad Lenders? The Role of Disclosure Awareness
Cathy Zhang, University of Florida

Regulatory Disclosure and Access to Credit
Anya Kleymenova, Federal Reserve Board

Branching Out Inequality: The Impact of Credit Equality Policies
Jinyuan Zhang, University of California- Los Angeles

Break **10:30 a.m.**

Panel Discussion **10:45 a.m.**
The Future of the Community Bank Business Model

Moderator: Brian Sullivan, host of The FDIC Podcast, FDIC

Panelists:
Shaza Andersen, founding member and CEO, Trustar Bank, Great Falls, Va.

Billy Carroll, president and CEO, SmartBank, Pigeon Forge, Tenn.

Tom Leavitt, president and CEO, Northfield Savings Bank, Northfield, Vt.

**Presentation of the John W. Ryan Award and
Concluding Remarks** **11:45 a.m.**
Brandon Milhorn, president and CEO, CSBS

Conference Adjourns **Noon**

Lunch (optional)