

Community Banking Research Conference

Where Research and Policy Meet

2026



Community Banking Research Conference

Oct. 6-7, 2026

All times are in CT.

Tuesday, Oct. 6

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

Breakfast and Networking 7:45 a.m.

Introduction 8:40 a.m.

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

Welcoming Remarks 8:45 a.m.

Rhoshunda Kelly, commissioner, Mississippi Department of Banking and Consumer Finance; and chair, CSBS

2026 CSBS Annual Survey of Community Banks

Presentation of Results 9:00 a.m.

Parker Marshall, analyst, Policy Development, CSBS

Tom Siems, chief economist, CSBS

Julie Baer, senior manager, Federal Reserve Bank of St. Louis

Morning Keynote 9:45 a.m.

Michelle Bowman, Vice Chair for Supervision,
Federal Reserve Board of Governors

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

Break 10:30 a.m.

Research Paper Session 1 11:00 a.m.

Credit Unions and the Value of the Tax Subsidy

Moderator: Amiyatosh Purnanandam, Denise and Ray Nixon Endowed Chair in Finance, University of Texas at Austin

Community Bank Discussant: Ken Hale, president and CEO, Bank of Montgomery, Montgomery, La.

Papers and Presenters:

The Transmission of Corporate Tax Cuts to Consumer Loans: Evidence from the TCJA

João Granja, University of Chicago

Cross-Charter Consolidation: Evidence from Credit Union Acquisitions of Community Banks

David Huberdeau-Reid, University of Memphis

Does the Credit Union Tax Exemption Affect Competition in Local Lending Markets? Evidence from the TCJA

Tanya Paul, University of California, Berkeley

Lunch 12:30 p.m.

Afternoon Plenary 1:30 p.m.

Travis Hill, chairman, FDIC

Research Paper Session 2 2:00 p.m.

The Geography of Banking

Moderator: João Granja, associate professor of accounting, University of Chicago

Community Bank Discussant: Mark Nelson, president and CEO, First Bank & Trust, Abingdon, Va.

Papers and Presenters:

Credit Without Proximity: Informational Frictions and Unequal Gains from Technology

Quinn Maingi, University of Southern California

Going the Distance? Bank-customer proximity, applicant demographics, and credit access

Leo Pugachev University of Missouri

Geographically Concentrated Banks and the Amplification of Regional Economic Shocks

Sung Je Byun, Federal Reserve Bank of Dallas

Break 3:30 p.m.

2026 CSBS Community Bank Case Study

Competition Winning Presentation 4:00 p.m.

Moderator: Kelly Lammers, director, Nebraska Department of Banking and Finance; and chair-elect, CSBS

Students: Kaden Fray, Aaron Hughes, Michael Morrow and Madelyn Ray

Faculty Advisor: Alma Núñez, professor of finance, Tennessee Tech University

Community Bank Partner: Jennifer Smith, senior vice president and controller, Wilson Bank & Trust, Lebanon, Tenn.

Community Banker Keynote 4:45 p.m.

Jill Castilla, president and CEO, Citizens Bank of Edmond, Edmond, Okla.

Dinner Reception 5:30 p.m.

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Wednesday, Oct. 7

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

Breakfast and Networking	7:30 a.m.	Break	10:30 a.m.
Morning Keynote Brandon Milhorn, president and CEO, CSBS	8:30 a.m.	Panel Discussion <i>Future of Deposits</i>	10:45 a.m.
Research Paper Session 3 <i>The Competitive Edge of Community Banks</i>	9:00 a.m.	Moderator: Kyle Thomas, senior advisor, Policy and Innovation, CSBS	
Moderator: Tetyana Balyuk, assistant professor of finance, Emory University		Panelists: John Blizzard, president and CEO, Seattle Bank, Seattle, Wash. Jeff Sinnott, president and CEO, Vantage Bank, Fort Worth, Texas Anne Tangen, president and CEO, BankFive, Fall River, Mass.	
Community Bank Discussant: Michael D. Peduzzi, president and chief operating officer, CNB Bank, Clearfield, Pa.		Presentation of the John W. Ryan Award Brandon Milhorn, president and CEO, CSBS	11:45 a.m.
Papers and Presenters: <i>The Economic Payoff of Civic Engagement: Evidence from Community Banks</i> Alvaro G. Taboada, Mississippi State University		Concluding Remarks Carl White, executive vice president, Federal Reserve Bank of St. Louis	11:55 a.m.
<i>Banking Local: Media Slant, Erosion of Trust and Financial Decisions</i> Elizabeth Berger, University of Houston		Conference Adjourns	12:05 p.m.
<i>Smaller Banks, Smarter Lending? Evidence from the Commercial Real Estate Market</i> Alexei Tchisty, Cornell University		Lunch (optional)	