Community Banking Research Conference 2026

Where Research and Policy Meet

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, 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.**

Keynote Conversation **1:30 p.m.**
Travis Hill, chairman, FDIC

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

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 Co., 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, chairman, president and CEO, Citizens Bank of Edmond, Edmond, Okla.

Introduction: Susannah Marshall, bank commissioner, Arkansas State Bank Department

Dinner Reception **5:30 p.m.**

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

Morning Keynote **8:30 a.m.**
Brandon Milhorn, president and CEO, CSBS

Research Paper Session 3 **9:00 a.m.**
The Competitive Edge of Community Banks

Moderator: Tetyana Balyuk, assistant professor of finance, Emory University

Community Bank Discussant: Michael D. Peduzzi, president and CEO, CNB Bank, Clearfield, Pa.

Papers and Presenters:
The Economic Payoff of Civic Engagement: Evidence from Community Banks
Alvaro G. Taboada, Mississippi State University

Banking Local: Media Slant, Erosion of Trust and Financial Decisions
Elizabeth Berger, University of Houston

Smaller Banks, Smarter Lending? Evidence from the Commercial Real Estate Market
Alexei Tchistyi, Cornell University

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

Panel Discussion **10:45 a.m.**
Future of Deposits

Moderator: Kyle Thomas, senior advisor, CSBS

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.

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

Concluding Remarks **11:55 a.m.**
Carl White, executive vice president, Federal Reserve Bank of St. Louis

Conference Adjourns **12:05 p.m.**

Lunch (optional)