

**Community Banking in the 21st Century
Seventh Annual Community Banking Research and Policy Conference
October 1 - 2, 2019, St. Louis, MO**

**CALL FOR PAPERS
Submission Deadline: Friday, May 31, 2019**

The Federal Reserve System, the Conference of State Bank Supervisors, and the Federal Deposit Insurance Corporation (FDIC) invite the submission of papers for their seventh annual community bank research and policy conference, which will be held **October 1 - 2, 2019**, at the Federal Reserve Bank of St. Louis.

The purpose of the conference is to bring together academics, community bankers, regulators and policymakers to focus on the latest academic research on community banking and the important policy issues that affect community banks.

TOPICS: We invite the submission of papers that explore all aspects of community banking. We especially welcome empirical and policy oriented papers. An award will be issued for the accepted paper that is identified by the conference organizing committee as making the most significant contribution to banking policy. Topics of interest for the conference include, but are not limited to:

THE ROLE OF COMMUNITY BANKS IN THE U.S. FINANCIAL SYSTEM

- provision of financial services to households, small businesses and small farms*
- impact of community banks on local/state economic activity*

ADVANTAGES AND DISADVANTAGES OF THE COMMUNITY BANK BUSINESS MODEL

- benefits of local knowledge and strong relationships*
- costs of operating at a small scale*
- funding and liquidity*

THE EFFECTS OF GOVERNMENT POLICY ON COMMUNITY BANKS

- quantifying regulatory and compliance costs*
- intended and unintended effects of regulatory requirements*

SIGNIFICANT CHALLENGES FACED BY COMMUNITY BANKS

- competition from large banks, credit unions, and nonbanks, including financial technology firms*
- keeping up with rapid technological advances*
- identifying opportunities for growth*
- succession planning and attracting employees with needed expertise*

NEW OPPORTUNITIES FOR COMMUNITY BANKS

- building on strengths*
- collaborations/partnerships with financial technology firms*

PAPER SUBMISSION PROCEDURE: The deadline to submit a detailed abstract or completed paper is **May 31, 2019**. Please send your submissions by email to conference@communitybanking.org. You will receive a confirmation email within two business days of your submission. Please contact Summer Henry at (501) 324-8245, with questions.

Authors of accepted papers will be notified by **July 19, 2019**. Additional information is available at the conference website: <http://www.communitybanking.org>.