MAIN ROOM

Welcome 1:00 p.m.

Presentation of Findings from the 2020 CSBS National Survey of Community Banks 1:10 p.m.
Andrew Meyer, Federal Reserve Bank of St. Louis
Alisha Sears, CSBS
Michael Stevens, CSBS

Keynote Remarks 1:40 p.m.
Michelle Bowman, Board of Governors of the Federal Reserve System

Introduction: James Bullard, Federal Reserve Bank of St. Louis

Concurrent Research Paper Session 1  2:15 p.m.
The Future of Community Banking

Moderator: Elena Loutskina, University of Virginia

Community Bank Discussant: Mike Butler, Radius Bank

Papers and Presenting Authors:

Shared Destinies? Small Banks and Small Business Consolidation | Jonathan Pogach, FDIC

Bank Entrepreneurs | Chiwon Yom, FDIC

Keynote Conversation 3:25 p.m.
Jelena McWilliams, FDIC

Moderator: Diane Ellis, FDIC

Day 1 Conference Wrap-Up 3:50 p.m.
Carl White, Federal Reserve Bank of St. Louis

BREAKOUT ROOMS

ROOM B LINK

Concurrent Research Paper Session 2  2:15 p.m.
Community Development and Support

Moderator: Lamont Black, DePaul University

Community Bank Discussant: Alden McDonald Jr., Liberty Bank, New Orleans, Louisiana

Papers and Presenting Authors:

“Revitalize or Stabilize”: Does Community Development Financing Work? | Daniel Ringo, Board of Governors of the Federal Reserve System

The Propagation of Local Credit Shocks: Evidence from Hurricane Katrina | Samir Elsadek Mahmoudi, Georgia State University

Optional Post-Plenary Meetings  4:00 p.m.

ROOM A LINK- A Discussion with Federal Reserve Bank of St. Louis President Jim Bullard and Senior Vice President Carl White

ROOM B LINK- Research Paper Session 1- The Future of Community Banking

ROOM C LINK - Research Paper Session 2- Community Development and Support
Thursday, Oct. 1, 2020
All times Eastern Time

**MAIN ROOM**

**MAIN ROOM LINK**

**Community Banker Keynote** 1:00 p.m.
Laurie Stewart, Sound Community Bank

Introduction: Roberta Hollinshead, Washington Department of Financial Institutions

**2020 CSBS Case Study Winner Presentation:**
Mississippi State University, Starkville, Mississippi 1:30 p.m.

Introduction: Kevin Hagler Georgia Department of Banking and Finance

Student Team: Juan Benavides, Liam Benson, Byron McClendon, Jake Mlsna and Kirk Wright

Faculty Advisor: Matthew Whitledge, Mississippi State University

**Concurrent Research Paper Session 3**
Local Lending and Credit Access 2:00 p.m.

Moderator: Amiyatosh Purnanandam, University of Michigan

Community Bank Discussant: Vernon Hirata, Territorial Savings Bank

Papers and Presenting Authors:

- Big Banks, Household Credit Access and Intergenerational Economic Mobility | Erik J. Mayer, Southern Methodist University

- Government-Sponsored Wholesale Funding and the Industrial Organization of Bank Lending | Dayin Zhang, University of Wisconsin-Madison

Panel Discussion: Community Banking in the Time of COVID-19 3:10 p.m.
Moderator: Rhoshunda Kelly, Mississippi Department of Banking and Consumer Finance

Panelists:
Jill Castilla, Citizens Bank of Edmond
Kenneth Kelly, First Independent Bank
Frank Scott, Jr., Mayor of Little Rock, Arkansas

Conference Wrap-Up 3:55 p.m.
John Ryan, CSBS

**BREAKOUT ROOMS**

**ROOM B LINK**

Concurrent Research Paper Session 4 2:00 p.m.
**Moral Hazard Issues in Regulation and Oversight**

Moderator: Kathryn Judge, Columbia Law School

Community Bank Discussant: David Coxon, Georgia Primary Bank

Papers and Presenting Authors:

- How Important Is Moral Hazard For Distressed Banks? | Ajay A. Palvia, FDIC

- Insurance Pricing, Distortions, and Moral Hazard. Quasi-Experimental Evidence from Deposit Insurance | George Shoukry, FDIC

Optional Post-Plenary Meetings 4:00 p.m.

**ROOM A LINK** - Panel Discussion

**ROOM B LINK** - Research Paper Session 3 - Local Lending and Credit Access

**ROOM C LINK** - Research Paper Session 4 - Moral Hazard Issues in Regulation and Oversight

**ROOM D LINK** - CSBS Case Study Winning Team