# Community Banking in the 21st Century Research and Policy Conference

**WebEx Meeting Rooms**

**Wednesday, Sept. 30**

*All times Eastern Time*

## MAIN ROOM

<table>
<thead>
<tr>
<th>Time</th>
<th>Event</th>
</tr>
</thead>
<tbody>
<tr>
<td>1:00 p.m.</td>
<td>Welcome</td>
</tr>
<tr>
<td>1:10 p.m.</td>
<td>Presentation of Findings from the 2020 CSBS National Survey of Community Banks</td>
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<tr>
<td>1:40 p.m.</td>
<td>Keynote Remarks</td>
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<tr>
<td>2:15 p.m.</td>
<td>Concurrent Research Paper Session 1 - The Future of Community Banking</td>
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<tr>
<td>3:25 p.m.</td>
<td>Keynote Conversation</td>
</tr>
<tr>
<td>3:50 p.m.</td>
<td>Day 1 Conference Wrap-Up</td>
</tr>
</tbody>
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## BREAKOUT ROOMS

**ROOM B LINK**

<table>
<thead>
<tr>
<th>Time</th>
<th>Event</th>
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</thead>
<tbody>
<tr>
<td>2:15 p.m.</td>
<td>Concurrent Research Paper Session 2 - Community Development and Support</td>
</tr>
<tr>
<td>4:00 p.m.</td>
<td>Optional Post-Plenary Meetings</td>
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</tbody>
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**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

Community Banker Keynote
Laurie Stewart, Sound Community Bank

Introduction: Roberta Hollinshead, Washington Department of Financial Institutions

2020 CSBS Case Study Winner Presentation:
Mississippi State University, Starkville, Mississippi

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

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
Moderator: Rhoshunda Kelly, Mississippi Department of Banking and Consumer Finance
Panelists:
- Jill Castilla, Citizens Bank of Edmond
- Kenneth Kelly, First Independence Bank
- Frank Scott, Jr., Mayor of Little Rock, Arkansas

Conference Wrap-Up
John Ryan, CSBS

BREAKOUT ROOMS

ROOM B LINK

Concurrent Research Paper Session 4
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

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