



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

## Community Banking in the 21<sup>st</sup> Century Research and Policy Conference

### WebEx Meeting Rooms

Wednesday, Sept. 30

All times Eastern Time

#### MAIN ROOM

[MAIN ROOM LINK](#)

**Welcome** 1:00 p.m.

**Presentation of Findings from the 2020 CSBS  
National Survey of Community Banks** 1:10 p.m.

Michael Stevens, CSBS  
Alisha Sears, CSBS  
Andrew Meyer, Federal Reserve Bank of St. Louis

**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 Loutschina, 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

**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 Independence 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