Welcome 1:00 p.m.

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

Keynote Remarks 1:40 p.m.
Michelle Bowman, governor, Board of Governors of the Federal Reserve System
Introduction: James Bullard, president and CEO, Federal Reserve Bank of St. Louis

Break 2:05 p.m.

Concurrent Research Paper Session 1 2:15 p.m.
The Future of Community Banking
Moderator: Elena Loutskina, professor of business administration, Peter M. Grant II Bicentennial Foundation Chair in Business Administration, Darden School of Business, University of Virginia
Community Bank Discussant: Mike Butler, president and CEO, Radius Bank, Boston, Massachusetts
Papers and Presenting Authors:

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

Bank Entrepreneurs
Chiwon Yom, FDIC

Concurrent Research Paper Session 2 2:15 p.m.
Community Development and Support
Moderator: Lamont Black, assistant professor of finance, Driehaus College of Business, DePaul University
Community Bank Discussant: Alden McDonald Jr., president and CEO, 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

Break 3:15 p.m.

Keynote Conversation 3:25 p.m.
Jelena McWilliams, chairman, FDIC
Moderator: Diane Ellis, director, Division of Insurance and Research, FDIC
Day 1 Conference Wrap-Up 3:50 p.m.
Carl White, senior vice president, Federal Reserve Bank of St. Louis
Optional Post-Plenary Meetings 4:00 p.m.
for Day 1 Sessions
Thursday, Oct. 1, 2020
All times Eastern Time

**Community Banker Keynote** 1:00 p.m.
Laurie Stewart, president and CEO, Sound Community Bank, Seattle, Washington

Introduction: Roberta Hollinshead, director, Washington Department of Financial Institutions

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

**Introduction:** Kevin Hagler, CSBS 2020 Chair and Commissioner, Georgia Department of Banking and Finance

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

**Faculty Advisor:** Matthew Whitledge, assistant clinical professor of finance, Mississippi State University

**Community Bank Partner:** Citizens National Bank, Meridian, Mississippi

**Break** 1:50 p.m.

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

**Moderator:** Amiyatosh Purnanandam, Michael Stark Professor of Finance, Ross School of Business, University of Michigan

**Community Bank Discussant:** Vernon Hirata, vice chairman and co-chief operating officer, Territorial Savings Bank, Honolulu, Hawaii

**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

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

**Moderator:** Kathryn Judge, Harvey J. Goldschmid Professor of Law, Columbia Law School

**Community Bank Discussant:** David Coxon, president and CEO, Georgia Primary Bank, Atlanta, Georgia

**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

**Break** 3:00 p.m.

**Panel Discussion:** 3:15 p.m.
Community Banking in the Time of COVID-19

**Moderator:** Rhoshunda Kelly, interim commissioner, Mississippi Department of Banking and Consumer Finance

**Panelists:**
- Jill Castilla, president and CEO, Citizens Bank of Edmond, Edmond, Oklahoma
- Kenneth Kelly, chairman and CEO, First Independent Bank, Detroit, Michigan
- Frank Scott, Jr., Mayor of Little Rock, Arkansas

**Conference Wrap-Up** 3:55 p.m.
John Ryan, president and CEO, CSBS

**Optional Post-Plenary Meetings for Day 2 Sessions** 4:00 p.m.