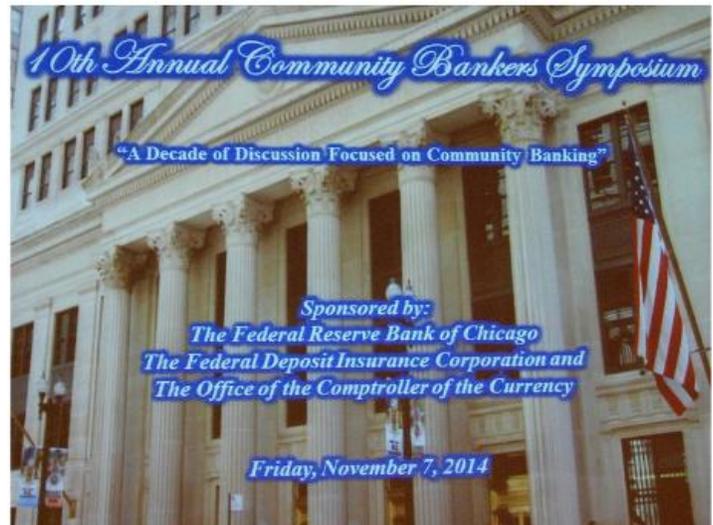




## CBAI Members Participate in Community Bankers Symposium

On November 7, more than 40 CBAI member bankers participated the 10th Annual Community Bankers Symposium hosted by the Federal Reserve Bank of Chicago, the Federal Deposit Insurance Corporation (FDIC), and the Office of the Comptroller of the Currency (OCC). Titled “A Decade of Discussion Focused on Community Banking” senior officials from the FDIC, OCC and Federal Reserve Bank presented current industry developments and key bank supervision issues. Bankers engaged regulators on a variety of supervisory issues.



Federal Reserve Bank President Evans provided an economic update. He said while encouraged by the current pace of economic growth, he believes interest rates will continue to remain low with cautious increases thereafter. Several themes appeared throughout the presentations and panels including: the vital importance of community banks in our financial system and economy, sensitivity to supervision and examination tailored to the size and business model of the regulated institutions (i.e., tiered regulation), promptly addressing emerging risks and cyber security. John Ryan, president of the Conference of State Bank Supervisors (CSBS), stated at the conclusion of his presentation, “We face challenges to ensure the health and stability of the banking system. But I strongly believe that it is possible to



reduce the burden and complexity – or more precisely the burden of complexity – of our existing regulatory system for community banks in ways that actually improve their safety and soundness and better serves the interest of consumers.

The future of community banking is not just about the future of community banks, but the ability of communities to define their future, the future of rural America, the future of small businesses across our country, and the future of individual choice. We have inherited an important legacy: a diverse banking system. I believe that by all of us working together we can ensure its future.”

CBAI and The Federal Home Loan Bank of Chicago hosted a Welcome Dinner at Benny’s Chop House the evening before the symposium.

## Welcome Dinner Pictorial

