



## Texas Department of Savings and Mortgage Lending



From: Caroline C. Jones, Commissioner

To: State Savings Bank Presidents and Chief Executive Officers

---

### FRB/CSBS COMMUNITY BANKING IN THE 21<sup>ST</sup> CENTURY – POST CONFERENCE INFORMATION

*October 7, 2014*

The Conference of State Bank Supervisors and the Federal Reserve System have released *Community Banking in the 21<sup>st</sup> Century: Opportunities, Challenges and Perspectives*, a report that details conditions facing today's community bankers. The report was produced and released in conjunction with the second annual Community Banking in the 21<sup>st</sup> Century research and policy conference, hosted by the Fed and the Conference of State Bank Supervisors (CSBS) at the Federal Reserve Bank of St. Louis on Sept. 23-24, 2014.

The report can be found at <http://www.stlouisfed.org/CBRC2014/town-hall.pdf>.

The conference videos can be found at <http://www.stlouisfed.org/>.

Commissioner Jones and Dick Amis, President/CEO of First Federal Community Bank, SSB, Paris, attended the conference. Mr. Amis made the following comment about his experience at the conference:

"The conference brought together academia, regulators (both federal and state), and bankers. This gave bankers an excellent opportunity to give the others the real world story. The bankers on the panels and several from the audience did an excellent job of describing the current state of the industry from a community banker's point of view. Those bankers served us well and should be commended. I think the others in the audience got an earful and some significant points were made. The debate needs to continue so that those in government and others understand community banking and its value to the economy."