



Federal Deposit Insurance Corporation
550 17th Street NW, Washington, DC 20429-9990

Financial Institution Letter
FIL-3-2017
January 5, 2011

Community Banking Conference 2016 Highlights

Summary: The FDIC is providing highlights from the Community Banking Conference held April 6, 2016 themed Strategies for Long-Term Success. Four conference panels discussed the community banking model; regulatory developments; managing technology challenges; and ownership structure and succession planning. In addition, the FDIC is sharing information about steps taken to-date in response to issues raised at the Conference.

Statement of Applicability to Institutions With Total Assets Under \$1 Billion: This Financial Institution Letter shares information that may be of interest to all FDIC-supervised Community institutions.

Distribution:

FDIC-Supervised Banks (Commercial and Savings) and FDIC-Supervised Savings Associations

Suggested Routing:

Chief Financial Officer
Chief Accounting Officer
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Related Topics:

FDIC Community Banking Conference: Strategies for Long-Term Success
Press Release: FDIC Announces Community Banking Conference "Strategies for Long-Term Success"

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Note:

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Highlights:

- Given the vital role community banks play in the U.S. financial system and economy, the day-long conference drew more than 250 community bankers and other industry participants.
- Four separate panels explored the following critical challenges for community banks:
 - Viability of the community banking model
 - Regulatory developments as they pertain to community banks
 - Ways that technology affects community banks
 - How community banks are managing ownership structure and succession planning
- The FDIC has taken steps to respond to issues raised at the conference. The FDIC:
 - Hosted a panel discussion at a meeting of the FDIC Advisory Committee on Community Banking about the millennial generation and their banking preferences.
 - Conducted three outreach meetings with more than 100 industry participants to provide guidance about the formation of de novo institutions.
 - Issued for public comment a handbook for organizers of de novo institutions, describing the process of applying for federal deposit insurance and providing instruction about the application content.
 - Hosted a meeting with representatives of the industry and educational institutions to explore opportunities to partner in developing the next generation of community bankers.
- The FDIC recognizes the critical role that community banks play in the U.S. financial system and remains committed to helping community banks address existing and emerging challenges.