



## #16 - FDIC Chairman Jelena McWilliams - Community Banks, Supervision, And the Future

Soundcloud link

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### Timestamps:

- [1:39](#) - Intro
- [2:45](#) - Why does the Community Bank Research Conference exist?
- [5:11](#) - Why the FDIC Joined the Research Conference
- [7:06](#) - What Impact has Research had on Policy for Community Banks?
- [13:41](#) - How Does the FDIC Build Trust with its Regulated Banks?
- [19:20](#) - What is a Community Banker's Biggest Risk Right Now?
- [24:33](#) - Community Banks and Fintech? Friend or Foe? Adapt or Ignore?
- [26:50](#) - How do States and the FDIC Collaborate?
- [34:05](#) - What to Regulators Wish Bankers Understood About Them?
- [38:39](#) - Time Travel! What Does Community Banking Look Like in 2030?

Supervising banks anywhere is hard work. But there's an extra challenge when supervising institutions in the United States: more than any other nation in the world, we have the most diverse number and type of banks themselves.

These banks can be globally, nationally, or locally-focused. Some of those most locally-focused banks are commonly referred to as "Community Banks." Community banks have played an important role in serving rural areas, towns, and cities for more than a century.

But supervising and truly understanding so many institutions with such diverse purposes and goals requires regulators and leaders truly "in the know" about America's diverse localities.

Today, I sit down with two of the most “in the know” people there are when it comes to community banks. How do we go about understanding them? How has what we’ve learned impacted our view of the nation’s financial system as a whole? What does a fintech-filled future hold for America’s uniquely-diverse banking system?

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