Students to Study Community Bank Response to Pandemic and Racial Inequality

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Washington, D.C. – The Conference of State Bank Supervisors is calling on students to examine how community banks have responded to major forces that impacted the nation this year: the Covid-19 pandemic and a renewed commitment to diversity and inclusion.

“This year brought enormous health, economic and social challenges to the nation,” said CSBS Senior Executive Vice President Michael L. Stevens. “Students will provide a vital look at how community banks pivoted to serve their communities during the pandemic and resulting economic crisis, as well as how they are evaluating their culture and practices after the outcry of racial injustice across the nation this summer.”

Registration for the [2021 Community Bank Case Study](#) will begin on Tuesday, September 8, with all statements of interest due by Jan. 11, 2021.

The annual competition is open to undergraduate students in all fields of study as an opportunity to gain valuable first-hand knowledge of the banking industry. Student teams will partner with local community banks to conduct original case studies.

The top three winners receive scholarships, and their work will be published in the CSBS Journal of Community Bank Case Studies. The first-place winner will also be invited to present at the [CSBS-Federal Reserve-FDIC Community Banking in the 21st Century Research and Policy Conference](#).

A team from Mississippi State University won the 2020 case study competition, which focused on the impact of the Bank Secrecy Act and anti-money laundering requirements on community banks. The students will present their findings at this year’s research
conference on October 1.

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The Conference of State Bank Supervisors (CSBS) is the national organization of bank regulators from all 50 states, American Samoa, District of Columbia, Guam, Puerto Rico and U.S. Virgin Islands. State regulators supervise 79% of all U.S. banks and are the primary supervisor of non-depository financial services. CSBS, on behalf of state regulators, also operates the Nationwide Multistate Licensing System to license and register non-depository financial service providers in the mortgage, money services businesses, consumer finance and debt industries.