



Univ. of Tennessee at Martin Team Wins 2021 CSBS Community Bank Competition

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Student teams studied pandemic response; diversity and inclusion measures

Washington, D.C. – The Conference of State Bank Supervisors (CSBS) today named University of Tennessee at Martin students as winners of the 2021 Community Bank Case Study Competition.

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. This year's case studies examined how local community banks navigated the Covid-19 pandemic and what they are doing to encourage greater diversity and inclusion.

"This competition underscores the importance of banking education and helps undergraduate students learn about the value of community banking. The exceptional analysis and quality of work of the top three teams tells me we are building a strong workforce of tomorrow," said CSBS Executive Vice President Jim Cooper.

The winning University of Tennessee at Martin team members are Benjamin Beard, Seth Bishop, Refugio Palacios, Savannah Pham and McKenzie Reagor. John Clark served as the faculty advisor and TriStar Bank, based in Dickson, Tenn., was the team's community bank partner.

The team advanced through three rounds of judging by banking professionals and overcame a pool of 35 student teams representing 29 colleges and universities.

As first place winner, each student will receive a \$1,000 scholarship. The team will be invited to present at the CSBS-Federal Reserve-FDIC sponsored [Community Banking in the 21st Century Research and Policy Conference](#) and will have their work published in the CSBS *Journal of Community Bank Case Studies*.

A team from University of Arkansas placed second. The students are Austin Greek, David King and Eric Larsen. Tim Yeager served as the faculty advisor and Southern Bancorp

Bank, based in Arkadelphia, Ark., was the bank partner.

A team from Southeastern Louisiana University placed third. Team members are Hannah Henderson, Greyson Labasse, Guy LeCompte, Sage Mulkey and Lonica Wallace. Danielle Lewis served as the faculty advisor and Liberty Bank and Trust Company, based in New Orleans, La., was the bank partner.

Students on the second-place team each will receive a \$500 CSBS scholarship, and those on the third-place team each will receive a \$250 CSBS scholarship. Both teams will also have their works published in the Journal of Community Bank Case Studies.

CSBS announced the winners online at [csbs.org](https://www.csbs.org) at 12 p.m., July 15. The winning papers are available below:

First place - [University of Tennessee at Martin](#)

Second place - [University of Arkansas](#)

Third place - [Southeastern Louisiana University](#)

For more information on the 2021 Community Bank Case Study Competition, visit www.csbs.org/bankcasestudy.

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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 roughly three-quarters of all U.S. banks and a variety 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.

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