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Washington, D.C.- The Conference of State Bank Supervisors (CSBS) today named the student team from James Madison University as winners of the 2022 Community Bank Case Study Competition.

The annual competition provides undergraduate students with valuable first-hand insight into the banking industry. This year, student teams partnered with local community banks to examine how community banks have navigated changes over the past decade and what to expect in the next 10 years. The theme reflects the tenth anniversary of the CSBS-Federal Reserve-FDIC Community Bank Research Conference, where the winning team will present its findings.

The members of the winning team from James Madison University are Collin Blanchard, Sara Kate Garman, Nicolas Gonzalez, Emelia Potteiger and Noah Vanhoy. Dr. Carl Larsson served as their faculty advisor, and they partnered with F&M Bank.

In addition to presenting at the Community Banking in the 21st Century Research and Policy Conference, each member of the winning team will receive a \$1,000 scholarship and will have their work published in the CSBS Journal of Community Bank Case Studies.

A team from Mansfield University of Pennsylvania placed second. The students team members are Ethan Allen, Seth Anderson, Hannah Caccia, Sarah Hart and Quanwen Long. Their faculty advisors are Dr. Atika Benaddi, Dr. Xiaoxuan Ji and Dr. Xia Zhou, and their bank partner was Citizens & Northern Bank. their bank partner was Citizens & Northern Bank.

A team from Mississippi State University placed third. Team members are Von Churchwell, Annabelle Peck, Peyton Randazzo and Eric Sudduth. Their faculty advisor is Dr. Matthew Whitledge, and they partnered with Bank of Commerce.

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

CSBS announced the winners online at 11 a.m. EDT July 12, 2022. The winning papers are available at: [www.csbs.org/bankcasestudy.?](http://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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