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Washington, D.C. - CSBS President and CEO Brandon Milhorn remarked on the benefits of the dual banking system today in a [keynote address](#) at the Federal Reserve Bank of Atlanta's annual banking outlook conference.

Federal policy should respect local decision making and enable smaller institutions to serve their customers and communities. Milhorn called for federal policy that would reflect these principles, noting that there are 2,000 fewer community banks today compared to a decade ago.

Milhorn also addressed recent reporting that discusses consolidating all federal regulation and supervision into a single, all-powerful agency, noting it would have a devastating impact on the dual banking system, community banks, and local economies.

Contact: Susanna Barnett, 202-407-7156, sbarnett@csbs.org

X: @CSBSNews

The Conference of State Bank Supervisors (CSBS) is the national organization of financial 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 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.