University of Tennessee at Martin Team Wins 2025 CSBS Community Bank Case Study Competition

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Washington, D.C. - The Conference of State Bank Supervisors (CSBS) today named a student team from the University of Tennessee at Martin as the winner of the 2025 CSBS Community Bank Case Study Competition. Teams from the University of Arkansas and Illinois State University placed second and third, respectively.

“Competition was tight, but the University of Tennessee at Martin team pulled ahead with exceptional depth and analysis in its case study,” said CSBS President and CEO Brandon Milhorn. “Ultimately, we are pleased that so many students participated in the competition and had an opportunity to learn more about the value and impact of community banks in the United States.”

This is the eleventh year of the competition, which is open to undergraduate students nationwide in all fields of study. This year, 35 teams representing 27 colleges and universities partnered with local community banks to explore the impact of interest rates and inflation on the business of banking with a focus on planning for the future through branch strategy, technology, and managing regulatory burden.

The University of Tennessee at Martin team members are Aaron Bartholomew, Anna Batte, Makenzi Bouras, Blair James, and Hayden Weber. Mr. John Clark, Dr. Brittany Cole, and Dr. Nell Gullett served as their faculty advisors. Their bank partner was Carroll Bank and Trust of Huntingdon, Tenn.

The team will present its findings at the Community Banking Research Conference in early October, and each member will receive a $1,000 scholarship.

The second-place University of Arkansas team members are Bryson Austin, Jack Green, Aubrey Kapales, Emma Moyer, and Ian Popp. Dr. Tim Yeager served as their faculty advisor, and the team partnered with United Bank of Springdale, Ark. Each team member will receive a $750 scholarship.

The third-place Illinois State University team members are Mohammed Karim Mrani Alaoui, Garrett Allar, Vince Baldassari, and Luke Biondi. Dr. Vladimir Kotomin served as faculty advisor, and Heartland Bank and Trust Company in Bloomington, Ill., served as the bank partner. Each team member will receive a $500 scholarship.

The top three case studies are available at: www.csbs.org/bankcasestudy and will be published in the *CSBS Journal of Community Bank Case Studies*, available in October.

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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 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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