Letter of Appreciation to Jonathan A. Scott

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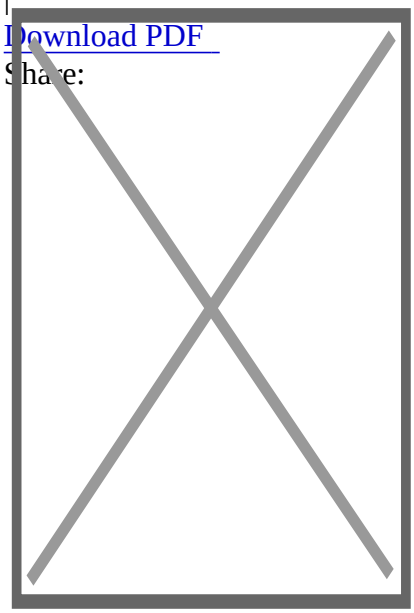
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Along with all my colleagues at CSBS, I want to express my sincere appreciation to Jon Scott, Emeritus Professor of Finance at Temple University, for his exceptional contributions to CSBS the past seven years. Jon recently retired from Temple and is completing a one-year term as a member of CSBS's Economic Research and Policy Scholars.

Jon's deep expertise in business sentiment surveys and community banking, his analytical rigor, and his thoughtful approach to understanding complex economic and banking issues have added value to CSBS and inspired those who worked with him. I have admired how Jon has balanced technical precision with practical application in his approach to solving problems, making his work both credible and impactful.

Jon helped develop the questions and computations needed to create CSBS's Community Bank Sentiment Index (CBSI), which has been produced each quarter since mid-2019. Jon was the first researcher from academia with whom I co-authored to write insightful papers on community banks and technology. And Jon was the first research scholar to be asked to join CSBS's scholar program when we formed it last year.

Beyond Jon's professional excellence, I have personally valued Jon's collegial spirit, his willingness to share his ideas and knowledge, and his friendship. Working alongside Jon has been both a privilege and a pleasure.

Thomas Siems, PhD

CSBS Chief Economist

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