Meet our 2025 Community Bank Case Study Competition Winners

BLOG POST

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Congratulations to the team of students from the University of Tennessee at Martin, which edged out 35 other teams to win this year's CSBS Community Bank Case Study Competition. The team partnered with Carroll Bank & Trust in Huntingdon, Tenn., to examine the impact of interest rates and inflation, focusing on how the bank planned for the future through branch strategy, technology, and managing regulatory burden. CSBS holds the competition each year to encourage undergraduate students to gain valuable first-hand knowledge of the banking industry.

This is the third year that a team from the University of Tennessee at Martin has won the competition. This year's students, joined by their faculty advisors, and bank partner, will present their findings at the 2025 Community Bank Research Conference, co-sponsored by CSBS, the Federal Reserve Board System and the FDIC. Their full case study, along with ones from the second place University of Arkansas team and third place Illinois State University team, can be found in the 2025 CSBS Case Study Journal.

Meet the 2025 Case Study Competition Winners

Anna Batte

Student Winner, Accounting & Finance
University of Tennessee at Martin



What was the most interesting thing you learned from the case study?

I learned that a team project is composed of several moving parts that would not be able to be successful without each member pulling his or her weight. This is a great representation of what the actual workforce looks like,

and I am thankful for opportunities for students to be comfortable in situations such as this.

Has your participation in the Case Study Competition impacted your future career goals?

This opportunity gave me a chance to learn about collaboration, time management, and commitment. These are three things crucial to any career.

Aaron Bartholomew

Student Winner, Accounting & Finance
University of Tennessee at Martin



What was the most interesting thing you learned from the case study?

One of the most interesting things I learned from the case study was the extent and complexity of the regulations that banks across the country have faced in recent years. I was particularly surprised by how strict and detailed the compliance requirements were, and how much effort the bank invested to meet them. I also found it fascinating to learn how strategic and data-driven the bank was in deciding where to open new branches. Additionally, I was intrigued by the bank's ability to perform well during periods of high interest rates and overall market uncertainty, demonstrating both resilience and adaptability in challenging economic environments.

Has your participation in the Case Study Competition impacted your future career goals?

After participating in the competition, I gained a new appreciation for bankers across the country. Although I currently work in public accounting, this competition has opened my eyes to potentially pursue a position in banking in the future.

Blair James

Student Winner, Accounting & Finance
University of Tennessee at Martin



What was the most interesting thing you learned from the case study?

The most interesting thing I learned from the case study was how community banks are leveraging technology to remain competitive while still maintaining strong personal relationships with their customers. Adopting mobile banking and cybersecurity tools, while also ensuring that the human element of banking is not lost. It gave me a new appreciation for the role technology plays in shaping the future of community banks.

Has your participation in the Case Study Competition impacted your future career goals?

Through this experience, I had the opportunity to work with a professional at the bank who holds a CPA and handles accounting responsibilities. It opened my eyes to how valuable CPAs are within the banking industry.

Hayden Weber

Student Winner, Accounting
University of Tennessee at Martin



What was the most interesting thing you learned from the case study?

I learned about the many regulations that community banks must comply with. I had not thought of these regulations that banks dedicate so much of their resources to comply with.

Has your participation in the Case Study Competition impacted your career goals?

My participation in this case study has opened my eyes to the world of business. There were many things we researched that I had not heard of before. This case study allowed me to further my career and learn many important professional practices.

Mackenzi Reynolds

Student Winner, Accounting & Finance
University of Tennessee at Martin



What was the most interesting thing you learned from the case study?

The most interesting thing I learned from the case study is how many things go into running and operating a bank(s). There are many positions and jobs that must be filled and completed for a bank to be successful. Being able to study this surprised me because even for just a smaller community bank there are so many running parts.

Has your participation in the Case Study Competition impacted your future career goals?

My participation in the case study competition has impacted my career goals because I am now looking into the banking industry as a career. Before doing the case study competition, I was always turned away from banking and didn't think it would be a good fit for me. Now, I think I may enjoy it because of how much I enjoyed working with Carroll Bank & Trust.

John Clark

Faculty Advisor, Interim Director, Horace and Sara Dunagan Chair of Excellence in Banking
University of Tennessee at Martin



If you had to choose just one of the students' findings to emphasize, what would it be?

I would choose Part III: Branch Strategy. Our partner bank has had a very deliberate and successful branching strategy for a number of years. The development of this part of the paper led the team to discover how important it is for all of the significant parts of a good community bank to work as a true team to achieve significant long-term goals and successes.

What was the value of the competition for you and your team?

Each of the eight years that we have competed there has been significant value for the students, the partner bank, and our university. Excellent students have worked hard to form and operate as a successful team. Excellent teams of bank officers have given of their time and talents to show the students how a community bank works to be successful in their individual strategic plans. Several of our team members are now successful bankers, and all of our team members have a deeper appreciation of what community banks' contribution to the markets they operate in. Finally, UTM has formed a new or deepened relationship with community banks that provide employment opportunities for our students and contribute to the university's efforts in many other ways.

Brittany Cole

Faculty Advisor, Assistant Professor of Finance
University of Tennessee at Martin



If you had to choose just one of the students' findings to emphasize, what would it be?

The details that Carroll Bank & Trust focus on when designing their lobbies, logos, offerings, and community involvement show that the bank is more than a business to its communities. While this is not necessarily a finding, I think this speaks to the importance of community banking.

Nell Gullett

Faculty Advisor, Professor of Finance
University of Tennessee at Martin



What was the value of the competition for you and your team?

The students received real world experience through their interactions with members of the bank's staff and bank consultants. We are deeply appreciative of how generous everyone was with their time!

Mike Cary

Bank Partner, Branch Manager
Carroll Bank & Trust



Did any of the students' findings surprise you?

In the case study, young people were surprisingly committed to continuing their customer relationship with community banks as long as the bank offers the technological products/services needed to continue the relationship.

Do you think any of the students' findings will influence your operations?

We are encouraged by the findings that although technology drives engagement, physical branch locations are still favored when complex financial situations arise.

What advice would you give to other community banks that are considering partnering with a student team in the future?

Throughout the case study, it was a great time for our bank management team to step back and do some self-evaluation based on the questions and observations brought forth by the case study team. Through these discussions, it was also impactful for bank employees to hear about other areas of the bank that they may not work with often. If you have the opportunity to be a bank partner with a student team, I highly recommend taking it.

Learn more about the CSBS Case Study Competition.

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