[Inside the Debate on Capital Standards and Community Bank Competitiveness with the Federal Reserve Board]

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In this episode, host Kyle Thomas moderates a panel featuring Leslie Andersen of i3 Bank, Ilaria Rawlins of Fortuna Bank, David Coxon of Georgia Banking Company, and Randall Guynn of the Federal Reserve Board. Together, they share perspectives from across the banking landscape on what it takes to buy, sell, create, or redefine in today's market.

The conversation explores how supervision, technology, and market conditions influence each path, and what community institutions need from regulators as they chart their next moves. Drawing on insights from both practitioners and policy leaders, the panel highlights how collaboration and clarity can strengthen and adapt a banking system.

In this episode, you'll learn:

1. How market conditions influence bank growth and strategic direction
2. What recent regulatory experiences reveal about efficiency and oversight
3. Where innovation and supervision can align to strengthen community banking

Timestamps:

(00:00) Introduction

(02:49) How panelists chose their paths to buy, sell, or create

(05:14) What redefining a century-old community bank looks like

(06:44) Building a women-owned de novo bank in a competitive market

(08:07) What regulators can learn from mergers and acquisitions

(14:16) Launching a new bank after SVB and Signature failures

(18:54) Why M&A approvals take too long for community banks

(24:26) Redefining a century-old bank for modern customers and growth

(31:50) Technology barriers every new and growing bank must overcome

(36:55) Can AI and new cores transform small bank operations?

(41:28) How to streamline regulation without sacrificing safety and trust

(45:00) Why regulators and banks need shared sandboxes for innovation

(51:34) Lessons every banker can learn from innovation and change

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