[Register Now for the 2026 Community Banking Research Conference, Oct. 6-7](#)

PRESS RELEASES

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Community bankers, academics, policymakers and bank supervisors will meet Oct. 6-7, for the 14th annual Community Banking Research Conference in-person at the Federal Reserve Bank of St. Louis. The event also will be livestreamed at communitybanking.org.

The conference is co-sponsored by the Federal Reserve System, the Conference of State Bank Supervisors (CSBS) and the Federal Deposit Insurance Corp. (FDIC).

This year's notable speakers include:

- **Michelle Bowman**, Vice Chair for Supervision, Federal Reserve Board of Governors, at 9:45 a.m. CT on Oct. 6
- **Jill Castilla**, chairman, president and CEO, Citizens Bank of Edmond, Edmond, Oklahoma, at 4:45 p.m. CT on Oct. 6
- **Travis Hill,** chairman, FDIC, at 1:30 p.m. CT on Oct. 6
- **Rhoshunda Kelly**, commissioner, Mississippi Department of Banking and Consumer Finance; and chair, CSBS, at 8:45 a.m. CT on Oct. 6
- **Brandon Milhorn**, president and CEO, CSBS, at 8:30 a.m. CT on Oct. 7
- **Alberto Musalem**, president and CEO, Federal Reserve Bank of St. Louis, at 9:45 a.m. CT on Oct. 6 (introduction of Vice Chair for Supervision Bowman)

2026 CSBS Annual Survey of Community Banks

Results of the 2026 CSBS Annual Survey of Community Banks will be presented at 9 a.m. CT on Oct. 6. Since 2014, the survey has provided insights into the opportunities and challenges that community banks faced during the previous year.

Research Paper Sessions, Moderators and Discussants

Nine academic papers were selected to be presented at this year's conference. Authors of the selected papers will present during one of three moderated panels being held throughout the conference.

The first session and panel, "Credit Unions and the Value of the Tax Subsidy," will be moderated by Amiyatosh Purnanandam, Denise and Ray Nixon Endowed Chair in Finance at the University of Texas at Austin. The community bank discussant will be Ken Hale, president and CEO of the Bank of Montgomery in Montgomery, Louisiana.

The second session and panel, “The Geography of Banking,” will be moderated by João Granja, associate professor of accounting at the University of Chicago. The community bank discussant will be Mark Nelson, president and CEO of First Bank & Trust Co. in Abingdon, Virginia.

The third session and panel, “The Competitive Edge of Community Banks” will be moderated by Tetyana Balyuk, assistant professor of finance at Emory University. The community bank discussant will be Michael D. Peduzzi, president and chief operating officer at CNB Bank in Clearfield, Pennsylvania.

Two additional papers were identified and will be featured online and as poster presentations during the conference. A list of all papers and the complete agenda can be found on the conference website.

Panel Discussion: *The Future of Deposits*

This year’s panel discussion will be moderated by Kyle Thomas, senior advisor, Policy and Innovation at CSBS on Oct. 7 at 10:45 a.m. CT. Recent technological advances are expanding the geographic reach of banks, introducing new deposit-like products from nontraditional providers and intensifying competition. At the same time, banks are adapting to rising demand for higher yield options, the rapid transformation of financial services and the emergence of new digital payment channels. This panel will discuss the approaches three community banks take in developing and managing their deposit strategies to support their business models. The panelists will include:

- John Blizzard, president and CEO, Seattle Bank, Seattle, Washington
- Jeff Sinnott, president and CEO, Vantage Bank, Fort Worth, Texas
- Anne Tangen, president and CEO, BankFive, Fall River, Massachusetts

2026 CSBS Case Study Competition

Tennessee Tech University in Cookeville, Tennessee, is the winning team of this year’s CSBS Community Bank Case Study Competition. The team will present its findings at 4 p.m. CT on Oct. 6. This year, student teams partnered with local community banks to learn about how banks approach interest rate risk, make lending decisions and consider the impact of inflation. Teams also explored how banks manage and maintain adequate capital through various strategies. Kelly Lammers, director of the Nebraska Department of Banking and Finance; and chair-elect of CSBS, will moderate the discussion.

2026 John W. Ryan Award Presentation

Once again, the Community Banking Research Conference research committee will present the *John W. Ryan Award for Most Significant Contribution to Community Banking Research* as part of the 2026 Community Banking Research Conference. The honor is named after Ryan, who served as president and CEO of CSBS from 2011 until his unexpected death in May 2022. He helped initiate the Community Banking Research Conference to encourage more data and research on community banks for better informed policy decisions.

[Note: Media interested in participating in this invitation-only event must register in advance with Vince Brennan at Vincent.Brennan@stls.frb.org.]