

Nomination for the CSBS Education Foundation Graduate Schools of Banking and Trust Scholarship 2024 Term

Your nomination(s) must be e-mailed no later than Friday, December 1, 2023

All nominations and Supervisors' comments will be held in complete confidence by the CSBSEF Board of Trustees.

Under no circumstances will the Trustees give any nor	minees access to comments provided by the Supervisor.
I nominate	for the Graduate Banking/Trust Scholarship Award.
I hereby attest to the accuracy of the facts included in	the nominee's application.
Name and Title of Commissioner or Designee	
Signature	_ Date
This entire document may be duplicated or entered in original.	nto a computer and completed; format MUST remain as
In order for applicants to remain anonymous from sta without state reference.	ite identification, Sections B and C are to be completed
Sections A, B, and C are to be completed solely by the Katie Hoyle (khoyle@csbs.org).	nominee and attached to this cover sheet. Send via email to

All applications must be emailed no later than midnight on Friday, December 1, 2023.

SECTION A

Ι.	PERSONAL DATA		
	Name		
	Banking Department Address _		
	Business Telephone Number		
	Residence Address		
2.	EDUCATION		
	College		
	City	State	Year
	Degree		Major
	Graduate Studies		
	City	State	Year
	Degree		Major
	Year Attended CSBS LEAD		or Name/Date of Comparable Leadership
	Development Program		
NOMI	NEE'S CHOICE OF GRADUATE BA	NKING SCHOO	OL OR TRUST SCHOOL

SECTION B

NOTE: Sections B and C only will be sent to CSBSEF Selection Panel. When completing Section B, <u>do not use names or descriptions that will identify your state banking department.</u>

EXPERI 1.	ENCE Banking Supervision Total years of service as a bank examiner (State) (Federal)
2.	Total years of service as Examiner-in-Charge
3.	Total years of service as trust examiner
4.	Present position (title)
5.	Present duties and responsibilities:
6.	Special Projects and/or Assignments completed:
7.	Previous position (title)
8.	Total years of service as a bank employee
9.	Highest position (title)
10.	Other bank experience

PLEASE DO NOT WRITE IN THIS SPACE. FOR CSBSEF INTERNAL USE ONLY.

NOMINEE IDENTIFICATION NUMBER_____

SECTION C

Essay Assignment: In approximately 500 words, discuss the following:

Interest rates were very low for 10 years or more. Then, in less than 18 months the Federal Reserve raised rates more than 500 basis points. This interest rate environment is new for many bankers and financial regulators. How can community banks position their balance sheets to survive or thrive in a rate environment such as this, where rates could remain flat, increase, or decrease? What are some of the liquidity implications?

Your response should reflect your own views and ideas but *must* include quotes from interviews with at least one supervisor or co-worker, <u>and at least one executive from a financial institution or financial services</u> company regulated by your state agency.

Do not list names or agencies/institutions of those interviewed, only titles!