



MONDAY, NOVEMBER 20, 2017

TRENDS & OBSERVATIONS

- Why the 'Better than banks' concept still works for CU marketers - Credit Union Journal
- Blockchain is bringing the sharing economy to everyone - VentureBeat
- Wells Fargo Unveils Standalone PFM App for Millennials, Greenhouse - Reuters
- Amazon Just Bought 3 Cryptocurrency Web Addresses and Nobody Knows Why - Fortune
- Why Cleveland Fed should retract its online lending study - American Banker
- Thoughts from banking's "departure lounge" - Banking Exchange
- Bitcoin- Now Available on Square's Cash App? - Forbes
- Beyond Banks: Who Are the Lenders for Small Business Loans Today? - Biz2Credit
- Small Banks Killing Big Banks On Savings Rates - ValueWalk

REGULATORY & IT

- Ally Bank Takes Banking To Alexa - PYMNTS.com
- OCC Enforcement Actions and Terminations for November 2017 - OCC
- Five questions Trump's Fed pick will face - The Hill
- OCC improves but unlevels CRA ratings - Banking Exchange
- Digital investments give small banks deeper borrower pool - American Banker
- Under Trump, Banking Watchdog Trades Its Bite for a Tamer Stance - New York Times
- Senate push for small bank relief laudable but daunting - The Hill
- Big Banks Join Forces To Vet FinTech Partners - PYMNTS.com
- Analysis: Cohn shocked CEOs aren't planning to trickle-down - The Mercury News

INTEGRATE YOUR RISK APPETITE INTO THIS YEAR'S STRATEGIC PLAN

Have you developed your risk appetite, risk statements and key risk indicators? Are they aligned with your strategic plan? During this year's strategic planning season, we are offering our Risk Appetite and Strategic Plan Services as a fully integrated solution. Whether you are interested in stand-alone solutions or fully-integrated, click [HERE](#) to learn more (type "Risk Appetite" in the message line to receive special pricing). Or call us at 877.367.8236

RISK APPETITE - FINAL					
Risk Appetite Categories:	Low	Low-Mod	Moderate	Mod-High	High
	< 1.50	1.50 - 2.49	2.50 - 3.49	3.50 - 4.49	> 4.49
Credit Risk					
Interest Rate Risk					
Liquidity Risk					
Operational Risk					
Compliance Risk					
Strategic Risk					
Reputation Risk					

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SHAREHOLDER IMPACT

MERGERS & ACQUISITIONS

- Progressive Bank to merge with Pa.-based Community Bank - Martins Ferry Times Leader
- Ameris Bancorp Signs Definitive Merger Agreement to Acquire Atlantic Coast Financial Corporation - PR Newswire
- CB Financial Services, Inc. and First West Virginia Bancorp, Inc. Agree to Merge - GlobeNewswire
- "Trump bump" may have slowed M&A pace - Banking Exchange
- WesBanco To Merge With First Sentry - Wheeling Intelligencer
- Heartland Financial USA, Inc. Will Acquire Signature Bancshares, Inc. in Minnesota - GlobeNewswire
- East West Bank Announces Agreement to Sell Desert Community Bank Branches to Flagstar Bank ... - Business Wire

OTHER

- Apple Pay Users Doubled in the Past Year - bankinnovation.net
- Remaking the bank for an ecosystem world - McKinsey&Company
- Endeavor Bank (In Organization) Begins Common Stock Offering - Business Wire
- Kabbage gets \$200m revolving credit facility from Credit Suisse - Finextra
- How Blockchain Technology Can Serve the Have-nots - Knowledge@Wharton
- Trump's top economic advisor asks CEOs to raise hands if they're going to use tax cuts to invest ... - Boing Boing
- Pacific Premier Bank Named Official Business Bank of the Los Angeles Chargers - Business Wire
- Meet Tom Steyer, The American Billionaire Who Is Spending A Fortune To Impeach Trump - HuffPost
- How bank CFOs are using technology to drive transformation - Finextra
- Wells Fargo customer satisfaction score takes tumble in index - Winston-Salem Journal