

MONDAY, DECEMBER 4, 2017



## TRENDS & OBSERVATIONS

- Options for Borrowing and Lending With Cryptocurrency Are on the Rise - Bitcoin Magazine
- Community banks file lawsuit against Equifax - The Hill
- AI-driven banks must start with fundamentals - Banking Exchange
- Enterprising builder: Howard Bank's Mary Ann Scully - American Banker
- From Blockchain To Farming, Newly-Funded Startups Embrace Data Analytics - PYMNTS.com
- 6 Tips For Deploying New Technologies For The Banking Customer Service Experience - Forbes
- Women in Banking Look who's Banker of the Year and who's bidding on Weinstein Co. - American Banker
- Lead Labs: Partnering for Innovation - ABA Bank Marketing
- Top 15 Bank Video Ads of 2017 - bankinnovation.net

## REGULATORY & IT

- Burden break in residential space? - Banking Exchange
- Fed officials fret over yield curve, warn on pace of hikes - Reuters
- Bitcoin Could Pose Financial Stability Risks – US Fed Vice Chair - BlockTribune
- One tech area you must not outsource - Banking Exchange
- Mulvaney as CFPB head? Five things to know - American Banker

### 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 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

- City National agrees to buy Total Bank, looks to create third largest bank in Florida - Sun Sentinel
- Guaranty Federal Bancshares, Inc. Announces Acquisition of Hometown Bancshares, Inc. - GlobeNewswire
- First State Bank in Louise acquires Woodsboro bank - Victoria Advocate
- Independent Bank Group, Inc. to Acquire Integrity Bancshares, Inc. - Markets Insider
- Florida Community Bank agrees to acquire Davie-based bank for \$88 million - South Florida Business Journal

### OTHER

- Sharing your location with your bank seems creepy, but it can be useful - Minneapolis Star Tribune
- Banks Build Line of Defense for Domsday Cyberattack - Fox Business
- 'Open banking' raises cybersecurity fears - TheRecord.com
- PayPal Looks to Diversify Beyond Payments - bankinnovation.net
- Will you get paid for 2017? Bonus outlook by bank and division - eFinancialCareers
- Trump's Tax Promises Undercut by CEO Plans to Reward Investors - Bloomberg
- Private stock placement raises nearly \$14 million for Oregon Pacific Bank - The Register-Guard
- Independent Bank Group, Inc. Commencement of Common Stock Offering - GlobeNewswire