



MONDAY, DECEMBER 18, 2017

TRENDS & OBSERVATIONS

- [Will 2018 Be the Year of the Bank of Amazon? Experts Weigh In](#) - Fortune
- [American Express Does Away with Signatures at POS](#) - bankinnovation.net
- ["I Can't Prove It to You, but I Know It's True": Jamie Dimon Puts His Faith in Trump's Tax Plan](#) - Vanity Fair
- [Top Bank Risks in 2018](#) - ABA Banking Journal
- [Why Banking CEOs Should Be More Active On Social Media](#) - The Financial Brand
- [Bitcoin Futures Faces Stiff Resistance From America's Largest Banks](#) - BTCMANAGER
- [Blazing a Trail as a 'Bankerpreneur'](#) - ABA Banking Journal
- [10 Housing and Mortgage Trends to Watch for in 2018](#) - NerdWallet
- [Better Service as a Differentiator](#) - ABA Bank Marketing

REGULATORY & IT

- [OCC Enforcement Actions and Terminations for December 2017](#) - OCC
- [Bill to ease Dodd-Frank rules gets chilly reception in House](#) - The Hill
- [Democrats file new court brief opposing CFPB's Mulvaney](#) - American Banker
- [World's Best Digital Banks 2017 | Global Winners](#) - Global Finance
- [Digital Lenders to Experience High Growth in 2018](#) - bankinnovation.net

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
Credit Risk					
Interest Rate Risk					
Liquidity Risk					
Operational Risk					
Compliance Risk					
Strategic Risk					
Reputation Risk					

SHAREHOLDER IMPACT

MERGERS & ACQUISITIONS

- [First Mid-Illinois Bancshares to acquire First BancTrust Corporation](#) - GlobeNewswire
- [Union Savings and Loan to acquire Hibernia Bancorp](#) - WWL First News
- [Heartland Financial USA, Inc. Announces Plan to Acquire First Bank Lubbock Bancshares, Inc. in ...](#) - GlobeNewswire
- [SmartBank is buying Southern Community Bank](#) - PressReader
- [TriCo acquires First National Bank of Northern California](#) - North Bay Business Journal
- [South Atlantic Bancshares, Inc. to Acquire Atlantic Bancshares, Inc.](#) - PR Newswire
- [Cypress Trust Co. acquiring CenterState Bank's personal trust business](#) - TCPalm
- [The First, a National Banking Association acquires Sunshine Financial bank in Florida](#) - Sun Herald
- [Park State, Pioneer banks to merge](#) - BusinessNorth.com
- [Carter Bank & Trust Enters into an Agreement with Highlands Community Bank to Purchase Its Hot ...](#) - Business Wire
- [William Penn Bank and Audubon Savings Bank to Merge, Creating a Premier Community Bank ...](#) - Accesswire
- [Mississippi bank to buy Florida institution for \\$32M](#) - WFTV Orlando

OTHER

- [Bryn Mawr Bank Corporation Announces Sale of \\$70 Million of 4.25% Subordinated Notes Due 2027](#) - GlobeNewswire
- [A nibble after growth push](#) - Banking Exchange
- [FirstBank's growth fueled by bucking the customer service trend](#) - Denver Business Journal
- [AltaPacific Bancorp Extends Share Repurchase Program](#) - Business Wire
- [Experts: Want to do bank deals in NC? Prepare for lawsuits](#) - Triangle Business Journal