

WEDNESDAY, DECEMBER 27, 2017



TRENDS & OBSERVATIONS

- [Bankers should resolve to be more paranoid in 2018](#) - AB BankThink/Eugene Ludwig
- [A banker takes OCC's helm](#) - Banking Exchange
- [10 who had a rough year in 2017](#) - American Banker
- [Community Banks and Credit Unions Falling Behind In The Data Arms Race](#) - The Financial Brand
- [Three Small Business Lending Predictions For 2018](#) - Forbes
- [Fintechs that flamed out or faded in 2017](#) - American Banker

REGULATORY & IT

- [After the tech wake-up call...](#) - Banking Exchange
- [OCC Reports Mortgage Performance Unchanged](#) - OCC
- [Is your liquidity plan ready for 2018?](#) - Banking Exchange
- [Four perspectives on bitcoinmania](#) - AB BankThink

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

- [LCNB Corp. Agrees to Acquire Columbus First Bancorp, Inc.](#) - Business Wire
- [Heritage Commerce Corp and Tri-Valley Bank Agree to Merge](#) - GlobeNewswire
- [First Foundation Acquires PBB Bancorp for \\$106 Million](#) - Los Angeles Business Journal
- [AimBank to acquire Platinum Bank](#) - Odessa American
- [First National Bank To Merge with Equity Bancshares, Inc.](#) - KSCB News.net
- [First Citizens Bank and HomeBancorp, Inc. Announce Merger Agreement](#) - GlobeNewswire

OTHER

- [Bank of England Chief: Bitcoin Isn't a Threat to Financial Stability](#) - CoinDesk
- [US Regulator Plays Down Bitcoin Fears, Backs Fintech Charter](#) - U.S. News & World Report