

TUESDAY, JANUARY 2, 2018



TRENDS & OBSERVATIONS

- Board's role in risk management evolving - Banking Exchange
- Bankers anxious as Trump mulls credit union regulator for CFPB - American Banker
- Central Florida's First Green Bank will no longer handle cannabis industry's cash - Orlando Weekly
- Where fintech dollars will go in 2018 - American Banker
- 11 steps toward better CD promotion - Banking Exchange
- Banks among big winners in tax law - Sarasota Herald-Tribune
- E-commerce, rebuilding disaster areas could drive CRE lending in 2018 - American Banker

REGULATORY & IT

- TD's innovation agenda: Experiments with Alexa, AI and augmented reality - American Banker
- Five ways financial laws could change in 2018 - The Hill
- Dear Congress: Don't drop the ball on reg relief - AB BankThink
- Regardless of Trump's claims, Dodd-Frank hasn't slowed lending - Kaplan Herald

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

- Top bank M&A deals of 2017 - American Banker
- Nano Financial Holdings to Acquire Commercial Bank in Southern California - Business Wire
- Juniata Valley Financial Corp. to Acquire Liverpool Community Bank - Nasdaq
- Audubon Savings Bank to Merge with William Penn Bank in 2018 - NJ Pen
- Old Second Announces Strategic Acquisition Of Greater Chicago Financial Corp. - PR Newswire

OTHER

- Banned From the Banking Industry for Life, a Scott Pruitt Friend Finds a New Home at the EPA - The Intercept
- Cryptocurrency exchanges most likely hacking target in 2018 - Enterprise Innovation
- Fintech Predictions For 2018 - Financial Advisor Magazine
- How the banks won over Washington again - Politico