

Monday, January 7, 2019

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## Trends & Observations

- ★ Highlights and lowlights from banking in 2018
- ★ Accounting standards shouldn't be left to the accountants
- ★ PenFed deal feeds bankers' fears of unlimited credit union membership
- ★ Five branch strategies for 2019
- ★ Is 2019 the Year of the Comeback For Three Battered Banks?
- ★ How Blockchain Could Disrupt Banking

## Regulatory & IT

- ★ Can core providers and small banks settle grievances in 2019?
- ★ Top credit union issues to watch in 2019
- ★ 2019 Outlook: OCC May Need to Bend on Community Investment Metric

## CB Resource Products & Services



ERM



Strategic Plan



Capital Plan



CB BankAnalytics



Advisory Services

## Mergers & Acquisitions

- ★ Security Savings Bank of Canton and Exchange State Bank of Luverne, Minn., are merging.

## Other Banking News

- ★ Biggest competitive threat to banks is one of their own
- ★ Maxine Waters: Much of my work will be undoing Mulvaney's 'damage' to CFPB
- ★ Podcast: Community Bankers' Regulatory Optimism for 2019
- ★ The Robinhood Checking Account Was Doomed To Fail
- ★ First Republic Bank Announces "At The Market" Common Stock Offering - Business Wire (press release)
- ★ ConsumerAffairs
- ★ Competitive Enterprise Institute
- ★ Baltimore Business Journal