

Monday, November 25, 2019

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## Trends & Observations

- ★ Banking Innovation Push without Cultural Shift is a Failing Formula
- ★ Silvergate Bank CEO Bets on Higher Crypto Price Volatility After \$40M IPO
- ★ Apple Card's bias charges could contain a silver lining for small businesses
- ★ An Inconvenient Truth for Community Banks – and How to Overcome It
- ★ How Banks & Credit Unions Can Regain Ground Lost to Fintech Lenders
- ★ Charter or not, fintechs are already “banking”

## Regulatory & IT

- ★ Bank Regulators Clarify the “Valid-When-Made” Doctrine
- ★ OCC Enforcement Actions and Terminations
- ★ Should 'Fintech' Fear Big Tech's Push Into Banking?
- ★ Facebook beefs up e-commerce capabilities with digital payment wallet
- ★ Compliance: CECL implementation delay until 2023 finalized
- ★ Permissible Interest on Loans That Are Transferred: Notice of Proposed Rulemaking

## CB Resource Products & Services



ERM



Strategic Plan



Capital Plan



CB BankAnalytics



Advisory Services

## Mergers & Acquisitions

- ★ First Horizon Acquires Local Branches Following BB&T, SunTrust Merger
- ★ Charles Schwab Is Buying TD Ameritrade for \$26 Billion, Report Says
- ★ Bank First acquires Tomah bank, expands central Wisconsin footprint | Streetwise Manitowoc
- ★ Seacoast to Acquire First Bank of the Palm Beaches
- ★ United Bank to merge with Carolina-based bank

## Other Banking News

- ★ TD Ameritrade, Charles Schwab Soar on Merger News
- ★ Wells Fargo: Still Unloved, Still A Bargain
- ★ Fear of “Reversal Rates” Sets in, Says the Fed
- ★ Minority-owned banks are disappearing
- ★ How banks peddled a product that killed farmers

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