

Monday, December 2, 2019

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## Trends & Observations

- ★ FDIC and OCC Proposals Would Strip Away Payday Loan Rate Caps In 16 States and in DC
- ★ Mobile banking apps need to go beyond the basics
- ★ Robinhood pulls bank charter application as fintechs face hurdles to disrupting financial system
- ★ FinTech Vendors Could Face Tougher Regulation
- ★ No room for error with deposit pricing

## Regulatory & IT

- ★ FDIC-Insured Institutions Reported Net Income of \$57.4 Billion in Third Quarter 2019
- ★ FDIC Makes Public October Enforcement Actions
- ★ Why small businesses need regulators' proposed 'Madden' fix
- ★ CFPB constitutionality case gets March date in Supreme Court
- ★ Small Banks and the Technology Problem
- ★ Macro-Environment to Weigh Heavily on US Banks in 2020

## CB Resource Products & Services



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## Mergers & Acquisitions

- ★ Commercial Bank to acquire First National Bank and Trust

## Other Banking News

- ★ Feds pave way for 'rent-a-bank' schemes
- ★ Old Dominion National Bank Raises \$22.4 Million in New Capital in Latest Private Placement ...
- ★ A top JP Morgan banker says CEOs tell him they are worried about 2020 despite stocks' record highs

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