

Monday, December 23, 2019

Call CB Resource, Inc. Toll Free: (877) 367-8236

## Trends & Observations

- ★ OnDeck CEO Noah Breslow on building a community business bank
- ★ OCC and FDIC issue joint proposal to revise CRA regulations
- ★ Bank president joins board of leading cannabis industry group.
- ★ Pinnacle Financial Partners Announces De Novo Start in Atlanta With Rob Garcia as Market ...
- ★ Pay Attention To Bank Strength

## Regulatory & IT

- ★ How Open Banking, Faster Payments Change Banks' Fraud Threat
- ★ 10 banking policymakers to watch in 2020
- ★ Senate Clears 2020 Spending Bills; Orders CECL Review
- ★ OCC Enforcement Actions and Terminations
- ★ High Volatility Commercial Real Estate: Final Rule
- ★ Fix CRA before cracking down on bank mergers

## CB Resource Products & Services



ERM

Strategic Plan

Capital Plan

CB BankAnalytics

Advisory Services

## Mergers & Acquisitions

- ★ Evans Bancorp, Inc. Executes Definitive Merger Agreement to Acquire FSB Bancorp, Inc.
- ★ Summit Bancshares, Inc. Announces Termination of Agreement
- ★ Bank of Akron to merge with Bank on Buffalo
- ★ Investar Bank to acquire another Alabama bank in \$41M deal
- ★ Cambridge Savings Bank to Acquire Melrose Bank
- ★ C&F Financial Corporation Announces Merger to Close January 1, 2020
- ★ Millington Bank to merge with Kearny in \$94M deal
- ★ The First Bancshares, Inc. and Southwest Georgia Financial Corporation Announce Merger
- ★ Kearny Financial Corp. Announces Merger with MSB Financial Corp.
- ★ Bangor Savings, Damariscotta Bank and Trust to merge
- ★ Wichita Falls Bancshares, Inc. Announces Acquisition of Chico Bancorp, Inc.

## Other Banking News

- ★ Core banking startup Neocova to serve challenged niche of small banks
- ★ Bank analysts step to sunnier side as 2020 may not be so bad
- ★ VCs Back FinTechs That Help Other Firms Manage Money
- ★ Wells Fargo takes back \$75million in pay from ex-CEO
- ★ Truist's post-merger hurdle: Blending two cultures