

Monday, December 28, 2020

Market & CD Rate Indications

Trends & Observations

- ★ PPP Raised Community Bank Revenue but Lowered Profitability
- ★ FDIC finalizes rules for ILC holding companies
- ★ Banks Can Buy Back Stocks Again. Wall Street Is Cheering.
- ★ How TIAA Bank acts like a fintech to push digital payments
- ★ Stimulus Payments, Paycheck Protection Program Expense Deductibility Headline Tax Changes In ...

Regulatory & IT

- ★ CSBS Files Complaint Against OCC Challenging Fintech Charter
- ★ Don't Blame the Fed for Today's Low Rates, Says Minneapolis Fed Chief
- ★ FDIC Approves De novo: Legacy Bank
- ★ OCC modernizes, adds flexibility to powers and procedures rules
- ★ FDIC Study Finds Community Banks More Resilient During Pandemic

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Mergers & Acquisitions

- ★ Peoples State Bank to acquire Sunset Bank and Savings
- ★ Farmers & Merchants Bancorp, Inc. Announces Acquisition of Ossian Financial Services, Inc.

Other Banking News

- ★ The Largest Bank Acquisitions in 2020 Had These 4 Things in Common
- ★ Couple buys mansion in Seminole County with fraudulent \$7.2 million PPP loan, feds say
- ★ Negotiations fall through on FIS and Global Payments' \$70 billion merger
- ★ Looking back at 2020's community bankers to watch
- ★ US Bancorp announces \$3 billion common stock repurchase program

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