

Monday, April 19, 2021

Market & CD Rate Indications

TRENDS & OBSERVATIONS

- ★ OCC fintech charter expected to receive attention at April 15 House hearing on banking innovation
- ★ America's Budget Deficit Soars to Record \$1.7 Trillion
- ★ Banks Can Suffer Financial Losses From Physical And Transition Climate Change Risk Drivers
- ★ With neobank purchase, Avant mirrors SoFi's path
- ★ Channel your inner Knute Rockne to help your team weather tough times

REGULATORY & IT

- ★ OCC Enforcement Actions and Terminations
- ★ Senate Confirms Gensler as SEC Chairman
- ★ CFPB rescinds two policy statements affecting mortgage servicers
- ★ CFPB 'racial equity' effort risks overreach



WEBINAR
Banking the New Normal – Capital Opportunities to Fund Growth
Wednesday, April 21, 2021 | 11:00 AM-12:00 PM PST

[REGISTER HERE](#)

MERGERS & ACQUISITIONS

- ★ Community bank makes its first-ever acquisition
- ★ Nicolet Bankshares, Inc. To Acquire Mackinac Financial Corporation
- ★ SmartFinancial, Inc. Announces Acquisition of Sevier County Bancshares, Inc.
- ★ BancorpSouth, Texas bank merge
- ★ First Bank & Trust Co. plans merger with Stroud National Bank
- ★ Eastern Bank, Century Bank Agree to \$642M Merger

OTHER BANKING NEWS

- ★ Citizens Financial Services, Inc. Announces Closing of \$10 Million of Fixed-to-Floating Rate ...
- ★ How have fintechs fared during the pandemic?
- ★ First Farmers Financial Corp. Announces Common Stock Buyback Program
- ★ Cashmere Valley Bank Commences Self Tender Offer to Repurchase up to 340000 of its Common ...
- ★ Synchrony Financial to exit Gap partnership, to redeploy capital to repurchase stock
- ★ PCB Bancorp Announces Stock Repurchase Plan
- ★ Penns Woods Bancorp, Inc. Announces Stock Repurchase Program