

# The CB Bulletin™



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Tuesday, January 18, 2022

Market & CD Rate Indications

## TRENDS & OBSERVATIONS

- Wells Fargo, Bank of America become the latest to lower or eliminate overdraft fees
- Bank Tech Trends for 2022
- Why API-Powered Open Banking Is the Future of Finance
- 3 Fed interest rate hikes in 2022 'not necessarily in the bag,' US Bank chief economist says
- As big banks lower overdraft fees, smaller banks mull their options
- Silicon Valley Bank announces \$5 billion sustainable commitment
- ESG to be done "properly" in 2022

## REGULATORY & IT

- Powell: Fed Will 'Make Progress' on SPDIs
- DIFI ANNOUNCES SCOTTSDALE COMMUNITY BANK OPENING
- Biden Puts Stamp On Fed With Bank Regulator, Board Diversity
- CSBS Withdraws Legal Challenge to OCC Chartering Figure Bank, N.A.
- House Republicans blast prospect of SBA direct lending
- Two Loan Brokers and One Bank Loan Officer Charged in Bank Fraud Scheme
- Fed set to automate non-merger-related adjustments to member banks' capital stock subscriptions
- Experts urge OCC to include climate risk in bank exams



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## MERGERS & ACQUISITIONS

- Bank of Carbondale, First Southern Bank to merge
- Mortgage Solutions Financial announces plans to acquire First American State Bank
- Civista to acquire Comunibanc for \$50.2 million
- Aiden Florida Bancshares to acquire majority ownership of First National Bank of Pasco
- US Regional Bank M&A Activity Continues Amid Increased Regulatory Scrutiny
- Gouverneur Bank to Acquire Citizens Bank of Cape Vincent

## OTHER BANKING NEWS

- US Banks Plan USDF Stablecoin
- The new normal in banking is omnichannel
- PE managers expect another boom year in 2022
- Bank Fraud Involving PPP Loans Could Lead to Prison Time, Even for Relatively Small Advances
- Prosper Introduces the Prosper® Card to Help Consumers Take Control of Their Credit
- FDIC, FinCEN Announces Tech Sprint Focused on Digital Identity Proofing
- Cantor Fitzgerald to launch sustainable infrastructure fund

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