

# The CB Bulletin™

**CB** Resource, Inc.  
RISK MANAGEMENT & PLANNING

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**Finance 500**  
INVESTMENT & BROKERAGE SERVICES

Tuesday, February 22, 2022

Market & CD Rate Indications

## TRENDS & OBSERVATIONS

- The Future of 'Banking as a Service'
- Adapting to the Digital Age: Community Bank Tech Usage
- Many banks may soon change criteria for making business loans
- Small loan offerings mark 'watershed' in pivot from overdraft: Pew
- Businesses Turn to Lending Marketplaces to Fuel Their Growth
- The biggest trend shaping AI in lending this year
- Credit risk for large syndicated loans remains high
- To BaaS or not to BaaS?
- In 2022, Banks Are Refocusing Their Efforts On Innovation, Sustainability, And IT Improvements
- Where community banks stand in terms of tech and trust, in 4 charts
- Home Builder Confidence Falls in February
- Why consumers' financial literacy is a matter of survival for banks

## REGULATORY & IT

- Inflation Expectations Decline at the Short- and Medium-Term Horizons
- FDIC Study: Banks With Advanced Tech Made More PPP Loans
- Acting Comptroller of the Currency Launches Project REACH Efforts in Detroit
- OCC Enforcement Actions
- Jack Henry to unbundle services, put them on the public cloud
- Digital Transformation in Banking Is About Experience
- Bank regulator urged to go slow on requirement for climate risk disclosure
- Minutes show Fed ready to raise rates, shrink balance sheet soon
- FDIC Makes Bank Merger Policy a Priority This Year
- OCC and FDIC "Valid When Made" Rule Reaffirmed: Interest Rate Limitations, or Lack
- ICBA to OCC: Avoid One-Size-Fits-All Climate Principles
- What We Can Learn From Recent PPP Loan and COVID Fraud Cases

ERM Solution

Capital Plan Solution

Strategic Plan Solution

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Questions?  
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## MERGERS & ACQUISITIONS

- Circle delays SPAC merger, doubles valuation to \$9B
- Connecticut's Webster Bank to acquire health savings account provider
- SPAC to buy cannabis banking leader Safe Harbor in \$185M deal

## CDFI & MDI NEWS

- CDFI Fund Transitions from DUNS to Unique Entity Identifier
- CDFI Fund Opens FY 2022 CDFI Program and NACA Program Application Round
- How small dollar lending aided member recovery for CDFIs
- Investing in Culturally Sensitive Medical Care: How Mission-Based Financing Fills a Gap
- More Than 30 Black CDFI CEOs Team Up To Shrink The Racial Wealth Gap

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