Intro

1. We all have received a brief introduction with your bio, but would enjoy learning about your career path you have taken to get to your professional career in banking. What major decision points or changes have occurred along the way and how have those experiences helped shape your banking career today?

Economic Outlook / Trends in Community Banking

2. What is your outlook on the local and national economy and what do you use to monitor changes in these trends?

3. What are the biggest challenges you see in your local market?

4. We are starting to see the next generation of young bankers/professionals make upward movement in the workforce, any sage advice for young professionals in the room? What effect will the younger generation have (as customers) on the banking industry?

5. I recently attended a seminar through the KBA that was hosted by Bruce B. Morgan, in this presentation he outlined the role of community banking going into the future, his overall outlook was positive and he spoke about the unique roles that community banks play in the market. In your opinion, what makes a community bank unique? And what does your bank do to serve your community? And do you have any specific examples you would like to share?
   a. Dr. Morgan’s talking points
   i. Knowledge of local market and customers
   ii. Local ownership and control
   iii. Economic driver for local economy
   iv. Accessibility and speed of decision making
   v. Serve underserved markets

6. Technology is rapidly changing the playing field for community banks, how has (1) mobile banking and (2) the evolution of the payment system (Apple Pay, PayPal, Venmo, Masterpass) changed the landscape for your bank?

7. Technology has also increased risk exposure to the banking industry; Cybersecurity is now at the forefront for many industries outside of banking. Banks have been working in this field, behind the scenes for a few years now. Do you have any advice or best practices that you would like to share on how to manage your Company’s IT risk?

Accounting Topics

8. The public accounting profession plays a major role in providing information to banking industry and their clients. In your opinion, what improvements can be made from accounting profession to better serve the banking industry and/or their customers?

9. With CECL still looming even through for most the effective dates keeps getting pushed, how would you describe your institution’s preparedness? Do you have a read on how this may impact your institution?

10. Tax law changes certainly changed the game for many organizations. Have the changes been positive for your customers? And it what ways? Any negatives you have seen from these changes?