

# 2025 Current Fiscal Year Report: FDIC Advisory Committee on Community Banking

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## 1. Department or Agency

Federal Deposit Insurance Corporation

## 2. Fiscal Year

2025

## 3. Committee or Subcommittee

FDIC Advisory Committee on  
Community Banking

## 3b. GSA

## Committee No.

70457

## 4. Is this New Fiscal Year?

No

## 5. Current Charter

07/21/2023

## 6. Expected Renewal Date

07/21/2025

## 7. Expected Term Date

## 8a. Was Terminated During Fiscal Year?

No

## 8b. Specific Termination Authority

## 8c. Actual Term Date

## 9. Agency Recommendation for Next Fiscal Year

Continue

## 10a. Legislation Req to Terminate?

No

## 10b. Legislation Pending?

Not Applicable

## 11. Establishment Authority

Agency Authority

## 12. Specific Establishment Authority

May 29, 2009 Board  
Resolution

## 13. Effective Date

05/29/2009

## 14. Committee Type

Continuing

## 14c. Presidential?

No

## 15. Description of Committee

Board

National Policy Issue Advisory

## 16a. Total Number of Reports

No Reports for  
this Fiscal Year

## 17a. Open

0

## 17b. Closed

0

## 17c. Partially Closed

0

## Other Activities

0

## 17d. Total

0

## Meetings and Dates

No Meetings

	Current FY	Next FY
<b>18a(1). Personnel Pmts to Non-Federal Members</b>	\$0.00	\$0.00
<b>18a(2). Personnel Pmts to Federal Members</b>	\$0.00	\$0.00
<b>18a(3). Personnel Pmts to Federal Staff</b>	\$0.00	\$0.00
<b>18a(4). Personnel Pmts to Non-Member Consultants</b>	\$0.00	\$0.00
<b>18b(1). Travel and Per Diem to Non-Federal Members</b>	\$0.00	\$0.00
<b>18b(2). Travel and Per Diem to Federal Members</b>	\$0.00	\$0.00
<b>18b(3). Travel and Per Diem to Federal Staff</b>	\$0.00	\$0.00
<b>18b(4). Travel and Per Diem to Non-member Consultants</b>	\$0.00	\$0.00
<b>18c. Administrative Costs (FRNs, contractor support, In-person/hybrid/virtual meetings)</b>	\$0.00	\$0.00
<b>18d. Other (all other funds not captured by any other cost category)</b>	\$0.00	\$0.00
<b>18e. Total Costs</b>	\$0.00	\$0.00
<b>19. Federal Staff Support Years (FTE)</b>	0.00	0.00

**20a. How does the Committee accomplish its purpose?**

The Committee will provide advice and recommendations to the FDIC on a broad range of policy issues that have a particular impact on community banks throughout the United States and the local communities that are served by community banks, including a focus on rural and urban areas. The Committee will review various

issues that may include, but not be limited to, examination policies and procedures, credit/lending practices, deposit insurance assessments, insurance coverage, and regulatory compliance matters to promote the continued growth and ability of community banks to extend financial services in their respective local markets.

**20b. How does the Committee balance its membership?**

To achieve a balanced membership, the majority of the members of the Committee will represent community banks of various sizes from different areas of the country, both rural and urban, that are engaged in a variety of business lines. No Special Government Employees and no Regular Government Employees are expected to be on the Committee. However, membership balance is not static and may change, depending on the work of the Committee. The number of Committee members shall not exceed 20.

**20c. How frequent and relevant are the Committee Meetings?**

The Committee shall meet at such intervals as are necessary to carry out its functions. It is anticipated that the Committee will meet at least two times per year.

**20d. Why can't the advice or information this committee provides be obtained elsewhere?**

The Committee will be utilized to gather more timely information and promote discussion and debate on a variety of current and emerging issues impacting community banks and will help the FDIC to better identify and prioritize issues of concern, and if necessary, to develop and implement strategies and methods to promote the continued growth and prosperity of community

banks. The Committee may explore policy options for changes in statutes, regulations, or supervisory practices or procedures that will assist community banks in better serving their communities while assuring the continued safety and soundness of the institutions.

**20e. Why is it necessary to close and/or partially closed committee meetings?**

N/A

**21. Remarks**

**Designated Federal Officer**

Lisa Roy Deputy Director, Operations, Division of Risk Management Supervision

Committee Members	Start	End	Occupation	Member Designation
Barkheimer, Marlene	03/01/2024	02/28/2026	President & Chief Executive Officer, Farmers State Bank, West Salem, Ohio	Representative Member
Bates, Thomas	03/01/2023	12/31/2025	President and Chief Executive Officer, Legends Bank, Clarksville, Tennessee	Representative Member
Brown, Heidi	03/01/2024	02/28/2026	Executive Vice President, Citizens State Bank, Sheldon, Iowa	Representative Member
Campbell, Troy	01/01/2022	12/31/2024	President and CEO, Altoona First Savings Bank, Altoona, Pennsylvania	Representative Member
Crockett, Carolyn	03/01/2024	02/28/2026	President & Chief Credit Officer, First Security Bank of Nevada, Las Vegas, Nevada	Representative Member

Culhane, Michael	04/01/2023	03/31/2025	President and Chief Executive Officer, North Cambridge Co-Operative Bank, Cambridge, Massachusetts	Representative Member
DeVaux, Lloyd	03/01/2024	02/28/2026	President & CEO, Sunstate Bank, Miami, Florida	Representative Member
Drentlaw, Anita	03/01/2023	12/31/2025	President and Chief Executive Officer, New Market Bank, New Market, Minnesota	Representative Member
Horton, Susan	04/01/2023	03/31/2025	President, Chief Executive Officer and Chairman of the Board, Wheatland Bank, Spokane, Washington	Representative Member
Huang, Warren	04/01/2023	12/31/2025	General Counsel, Amerasia Bank, Flushing, New York	Representative Member
James, Robert	01/01/2022	12/31/2024	Executive Vice President, Carver State Bank, Savannah, Georgia	Representative Member
Maust, Trey	01/01/2022	12/31/2024	Executive Chairman, Lewis & Clark Bank, Oregon City, Oregon	Representative Member
Mjartan, Dominik	01/01/2022	12/31/2024	President and CEO, OPTUS Bank, Columbia, South Carolina	Representative Member
Perry, April	04/01/2023	03/31/2025	Chief Executive Officer and Chairman of the Board, Kentucky Farmers Bank Corporation, Ashland, Kentucky	Representative Member

Plumstead, Norman	03/01/2024	02/28/2026	President & Chief Executive Representative Officer, Honor, Member Michigan
Reigelsberger, Kim	01/01/2022	12/31/2024	President, Preferred Bank, Representative Rothville, Member Missouri
Richards, Troy	03/01/2023	02/28/2025	President, Guaranty Bank & Trust Representative Company, Member Delhi, Louisiana
Shoemaker, Lillous	03/01/2023	12/31/2025	President, Magnolia State Bank, Bay Representative Springs, Member Mississippi

**Number of Committee Members Listed: 18**

### **Narrative Description**

The Committee will provide advice and recommendations to the FDIC on a broad range of policy issues that have a particular impact on community banks throughout the United States and the local communities that are served by community banks, including a focus on rural and urban areas. The Committee will review various issues that may include, but not be limited to, examination policies and procedures, credit/lending practices, deposit insurance assessments, insurance coverage, and regulatory compliance matters to promote the continued growth and ability of community banks to extend financial services in their respective local markets.

### **What are the most significant program outcomes associated with this committee?**

Checked if  
Applies

Improvements to health or safety	<input type="checkbox"/>
Trust in government	<input checked="" type="checkbox"/>
Major policy changes	<input checked="" type="checkbox"/>
Advance in scientific research	<input type="checkbox"/>
Effective grant making	<input type="checkbox"/>
Improved service delivery	<input checked="" type="checkbox"/>

Increased customer satisfaction	<input type="checkbox"/>
Implementation of laws or regulatory requirements	<input checked="" type="checkbox"/>
Other	<input type="checkbox"/>

**Outcome Comments**

N/A

**What are the cost savings associated with this committee?**

Checked if Applies

None	<input type="checkbox"/>
Unable to Determine	<input checked="" type="checkbox"/>
Under \$100,000	<input type="checkbox"/>
\$100,000 - \$500,000	<input type="checkbox"/>
\$500,001 - \$1,000,000	<input type="checkbox"/>
\$1,000,001 - \$5,000,000	<input type="checkbox"/>
\$5,000,001 - \$10,000,000	<input type="checkbox"/>
Over \$10,000,000	<input type="checkbox"/>
Cost Savings Other	<input type="checkbox"/>

**Cost Savings Comments**

N/A

**What is the approximate Number of recommendations produced by this committee for the life of the committee?**

1

**Number of Recommendations Comments**

In FY2020, the Committee recommended that the FDIC publish, for public comment, proposed revisions to its Statement of Policy regarding Minority Depository Institutions. The Committee did not submit any recommendations for the FDIC's considerations from FY2021, FY2022, FY2023, or FY2024.

**What is the approximate Percentage of these recommendations that have been or will be Fully implemented by the agency?**

100%

**% of Recommendations Fully Implemented Comments**

The proposed revisions to the Statement of Policy regarding Minority Depository Institutions were published in the Federal Register on September 25, 2020.

**What is the approximate Percentage of these recommendations that have been or will be Partially implemented by the agency?**

0%

**% of Recommendations Partially Implemented Comments**

N/A

**Does the agency provide the committee with feedback regarding actions taken to implement recommendations or advice offered?**

Yes ☒ No ☐ Not Applicable ☐

### **Agency Feedback Comments**

At each committee meeting, FDIC staff provides information to the Committee members and the public on a variety of issues, including issues raised by the committee members. Minutes are recorded for each meeting and are available at <https://www.fdic.gov/about/advisory-committees/community-banking/>.

**What other actions has the agency taken as a result of the committee's advice or recommendation?**

Checked if Applies

Reorganized Priorities	<input type="checkbox"/>
Reallocated resources	<input type="checkbox"/>
Issued new regulation	<input type="checkbox"/>
Proposed legislation	<input type="checkbox"/>
Approved grants or other payments	<input type="checkbox"/>
Other	<input type="checkbox"/>

### **Action Comments**

N/A

**Is the Committee engaged in the review of applications for grants?**

No

### **Grant Review Comments**



N/A

**How is access provided to the information for the Committee's documentation?**

Checked if Applies

Contact DFO	<input type="checkbox"/>
Online Agency Web Site	<input checked="" type="checkbox"/>
Online Committee Web Site	<input checked="" type="checkbox"/>
Online GSA FACA Web Site	<input checked="" type="checkbox"/>
Publications	<input type="checkbox"/>
Other	<input checked="" type="checkbox"/>

**Access Comments**

Access to committee information may be obtained from the FDIC Advisory Committee on Community Banking website located at <https://www.fdic.gov/about/advisory-committees/community-banking/> and is also available in the FDIC Public Information Center at <https://www.fdic.gov/news/publications/pichardcopies.html>.