

2023 Current Fiscal Year Report: FDIC Advisory Committee on Community Banking

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1. Department or Agency	2. Fiscal Year
Federal Deposit Insurance Corporation	2023
3. Committee or Subcommittee	3b. GSA Committee No.
FDIC Advisory Committee on Community Banking	70457

4. Is this New Fiscal Year?	5. Current Charter	6. Expected Renewal Date	7. Expected Term Date
No	07/23/2021	07/23/2023	

8a. Was Terminated During Fiscal Year?	8b. Specific Termination Authority	8c. Actual Term Date
No		

9. Agency Recommendation for Next Fiscal Year	10a. Legislation Req to Terminate?	10b. Legislation Pending?
Continue	No	Not Applicable

11. Establishment Authority	Agency Authority		
12. Specific Establishment Authority	13. Effective Date	14. Committee Type	14c. Presidential?
May 29, 2009 Board Resolution	05/29/2009	Continuing	No

15. Description of Committee National Policy Issue Advisory Board

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	Next
	FY	FY
18a(1). Personnel Pmts to Non-Federal Members	\$0.00	\$0.00
18a(2). Personnel Pmts to Federal Members	\$0.00	\$0.00
18a(3). Personnel Pmts to Federal Staff	\$0.00	\$0.00
18a(4). Personnel Pmts to Non-Member Consultants	\$0.00	\$0.00
18b(1). Travel and Per Diem to Non-Federal Members	\$0.00	\$0.00
18b(2). Travel and Per Diem to Federal Members	\$0.00	\$0.00
18b(3). Travel and Per Diem to Federal Staff	\$0.00	\$0.00
18b(4). Travel and Per Diem to Non-member Consultants	\$0.00	\$0.00
18c. Other(rents,user charges, graphics, printing, mail, etc.)	\$0.00	\$0.00
18d. Total	\$0.00	\$0.00
19. Federal Staff Support Years (FTE)	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

Doreen R. Eberley Director, Division of Risk Management Supervision and DFO

Committee Members	Start	End	Occupation	Member Designation
Bock, Mike	01/01/2021	12/31/2023	Chief Executive Officer, Dairy State Bank, Rice Lake, Wisconsin	Representative Member
Campbell, Troy	01/01/2022	12/31/2023	President and CEO, Altoona First Savings Bank, Altoona, Pennsylvania	Representative Member
Capobianco, Anthony	05/01/2021	04/30/2023	President and Chief Executive Officer, American Community Bank, Glen Cove, New York	Representative Member
Horvat, Harold	01/01/2021	12/31/2023	Chairman and Chief Executive Officer, Centreville Bank, West Warwick, Rhode Island	Representative Member
James, Robert	01/01/2022	12/31/2023	Executive Vice President, Carver State Bank, Savannah, Georgia	Representative Member
Johnson, Betsy	01/01/2021	12/31/2022	President and Chief Executive Officer, Solutions Bank, Forresteron, Illinois	Representative Member

Kitner, Cynthia	01/01/2021	12/31/2023	President and Chief Executive Officer, Jefferson Security Bank, Shepherdstown, West Virginia	Representative Member
Lowry, Bruce	01/01/2021	12/31/2022	President and Chief Executive Officer, Ireland Bank, Malad City, Idaho	Representative Member
Maust, Trey	01/01/2022	12/31/2023	Executive Chairman, Lewis & Clark Bank, Oregon City, Oregon	Representative Member
McCurry, Neil	01/01/2021	12/31/2022	Market President, Seacoast National Bank, Stuart, Florida	Representative Member
Mjartan, Dominik	01/01/2022	12/31/2023	President and CEO, Optus Bank, Columbia, South Carolina	Representative Member
Narvaez, Gilbert	09/20/2019	12/31/2022	President and CEO, Falcon International Bank, Laredo, Texas	Representative Member
Oldner, Margaret	01/01/2021	12/31/2022	Chief Executive Officer, Stone Bank, Mountain View, Arkansas	Representative Member
Osterbuhr, Arlen	01/01/2022	12/31/2023	Chairman and CEO, Minden Exchange Bank & Trust Co., Minden, Nebraska	Representative Member
Pilarski, Shane	01/01/2022	12/31/2023	President and CEO, Alliance Bank, Francesville, Indiana	Representative Member
Reigelsberger, Kim	01/01/2022	12/31/2023	President, Preferred Bank, Rothville, Missouri	Representative Member
West, Andrew	01/01/2021	12/31/2023	President and Chief Executive Officer, Eagle Bank, Polson, Montana	Representative Member

Wharton, John	01/01/2021	12/31/2022	President and Chief Executive Officer, Yampa Valley Bank, Steamboat Springs, Colorado	Representative Member
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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 FY 2020, the Committee recommended that the FDIC publish, for public comment, proposed revisions for its Statement of Policy regarding Minority Depository Institutions. The Committee did not submit any recommendations for the FDIC's consideration in FY 2021 or FY 2022.

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 for 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 <http://www.fdic.gov/communitybanking/> and is also available in the FDIC Public Information Center at <https://www.fdic.gov/news/publications/pichardcopies.html>.