



The Impact of Community Banks - 4 of 4

by [Steve Brown](#) Topics: [strategic planning](#)

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To end our celebration of Community Banking Month, we bring together a mix of outreach stories. We cannot possibly capture all the wonderful ways community banks help their neighborhoods every day. But, we hope that we have given you a peek into the impact community banks are making.

Fighting Homelessness

- Executives of Golden Pacific Bank in CA ride their bikes in downtown Sacramento to reach out to homeless in need.
- River City Bank in CA awarded \$100k to Sacramento Cottage Housing, which provides long-term housing and training programs for the formerly homeless.
- Berkshire Bank of MA gave \$13k to Bridge over Troubled Waters which provides services for homeless and high-risk youth.

Fighting Cancer

- PBK Bank of KY employees participate in the ACS Relay for Life annual event and put on fundraisers for the relay team.
- For 10Ys, Heritage Bank of Nevada has been the Presenting Sponsor at the Suits and Sneakers Gala and raised \$3mm.

Helping Deliver Meals

- Waterford Bank of OH has a team of bankers that delivers meals to the elderly and those with a medical need. Over the past 4Ys, the team has delivered about 900 meals.
- For the past 7Ys, Century Bank of NM has been a lead sponsor for an annual event that benefits Meals on Wheels. The 2017 event raised \$40k, with 700 people in attendance.
- Employees of the Paducah Bank and Trust of KY hand-wrote Valentine cards with a cookie, for the Meals on Wheels recipients through the Senior Center.

Helping the Military

- Bank of Feather River in CA started a program to welcome military spouses arriving at the local air force base. Local businesses provide coupons and gift certificates to them also.

Honoring the Fire Department

- Bank of Hope in CA visited their local fire department HQS to honor them for their efforts and provide them with supplies.
- Bank of Bird-in-Hand in PA holds its annual picnic on the grounds of the local fire company, which is the bank's primary sponsorship. Last year, the bank donated a check for \$7,500.

Community Connections

- Fidelity Bank of PA branches invite their community to a free event 3-4x per year. These include seminars, fitness classes etc.
- First National Bank of Central Texas hosts Cash Mobs during the year, when staff receives vouchers to use at local businesses.
- Kish Bancorp of PA has pledged \$50,000 to local charities.

Employee Outreach

- First Iowa State Bank and Savings Bank of Mendocino County in CA have programs where staff can wear jeans in lieu of a charitable donation. Thousands of dollars have been donated.
- Bell Bank of ND and Bankers Trust of IA gave their employees money to specifically donate to local charities.

Thank you for your service to your communities. We applaud you and support you in your ongoing endeavors.

BANK NEWS

Top Risk

Bank Director's 2018 Risk Survey finds senior bank executives report their top 3 risk concerns include: cybersecurity (84%); compliance (49%); strategic (38%); credit (37%) and interest rate risk (27%).

AML Priority

An ARC State of the Industry Update Survey of compliance professionals finds: 76% of respondents felt the BSA/Transaction Monitoring part of their AML program was a higher than average or highest priority of the examiners at their most recent exam. Further, 57% said the KYC/CDD part of their AML program was higher than average or the highest priority of the examiners at their most recent exam.

Exam Fees

At the American Banker's Retail Banking conference, Comptroller Otting mentioned that with the current high capital, robust profitability and strong risk management within the industry, he expects to lower exam fees for banks next year. Further, he is looking at the overall structure of agency fees to lower fees in good times and bring them back up when more stringent examination is needed.

HEDGING SERVICES FOR COMMUNITY BANKS

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