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Federal Reserve System and the Conference of State Bank Supervisors

Community Banking in the 21st Century: Opportunities, Challenges and Perspectives

More than 1,700 community bankers from 28 states participated in a series of town hall events, where they shared their thoughts on the state of the community banking industry. The result is the publication “Community Banking in the 21st Century: Opportunities, Challenges and Perspectives,” put together by the Federal Reserve and the Conference of State Bank Supervisors, in which participating states share bankers’ aggregate views on topics such as the industry’s biggest national and local opportunities and challenges and the effects of competition from entities outside the community banking world.

This publication was made possible by the collaborative efforts of state banking supervisors, community banks, the Conference of State Bank Supervisors, and the Federal Reserve System. Town hall meetings with community bankers were held in 28 states from April to July. The digital version of the report can be viewed [here](#).

Thank you.

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