



Charles G. Cooper
Commissioner

TEXAS DEPARTMENT OF BANKING

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INDUSTRY NOTICE 2013-8

Date: May 8, 2013

Town Hall Meetings: *Community Banking in America*

The Texas Department of Banking is supporting an initiative of the Conference of State Bank Supervisors who has partnered with the Federal Reserve Bank of St. Louis to research Community Banking in America.

Four town hall meetings are scheduled. The Independent Bankers Association (IBAT) is sponsoring the Lubbock and Dallas meetings. The Texas Bankers Association (TBA) is sponsoring the San Antonio and Houston meetings.

Select the appropriate link to register for the meeting of your choice. *Space is limited.*

Wednesday, May 29 – Lubbock 9 a.m. to Noon
Lubbock Country Club located at 3400 Mesa Rd., Lubbock, Texas 79403

Thursday, May 30 – Dallas 9 a.m. to Noon
Sheraton Dallas located at 400 N. Olive St., Dallas, Texas 75201

Tuesday, June 11 – San Antonio 9 a.m. to Noon
Frost Bank located at 100 W. Houston St. at Main, San Antonio, Texas 78205

Wednesday, June 12 – Houston 9 a.m. to Noon
Sheraton Galleria located at 2400 W Loop 610, Houston, TX 77027

The agenda for these meetings are to address:

1. The results of the survey recently sent to each state-chartered bank in Texas;
2. Discuss other factors that are impacting community banks; and
3. Arrive at possible solutions to address these issues.

Survey questions contained in our survey:

1. Describe the single greatest opportunity and the single most significant challenge your community bank is experiencing in the markets in which you currently operate.
2. Describe the single greatest opportunity and the single most significant challenge, at a national level, that could impact the community bank business model.
3. How important is “scale,” or size, to the viability of the community bank business model?

4. What characteristics of bank management and bank boards of directors are important to high performance of a community bank?
5. Describe the financial services model that you believe can best survive in regions that are experiencing declining population growth and economic decline.
6. What areas of research, if undertaken, could promote a better understanding of the future of the community bank business model?
7. How has competition from nonbank financial institutions -- on both the lending and funding sides -- changed in the post-crisis environment?

For those community bankers unable to attend the town hall meeting in person, the Department has extended its original deadline and will continue to accept written statements responding to the above questions via our [survey](#). Please submit by May 15, 2013.

Your input is important and we urge you to participate. More information about the conference is available on the [Federal Reserve Bank of St. Louis website](#).

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