



Charles G. Cooper  
Commissioner

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## **TEXAS DEPARTMENT OF BANKING**

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### **INDUSTRY NOTICE 2014-3**

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## **2<sup>nd</sup> Annual Fed/CSBS Community Banking Research Conference September 23<sup>rd</sup>-24<sup>th</sup>**

The Federal Reserve System and CSBS are sponsoring the 2<sup>nd</sup> annual nationwide community bank research and policy conference, "[Community Banking in the 21<sup>st</sup> Century](#)," on September 23-24, 2014 at the Federal Reserve Bank of St. Louis. You can follow the events of the conference via any of the following sources:



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The conference [agenda](#) and other details can be found on the main conference website. This year's speakers will include St. Louis Fed President James Bullard, Federal Reserve Bank of Kansas City President Esther George, Federal Reserve Gov. Jerome "Jay" Powell, CSBS Chairman Candace Franks and Rebeca Romero Rainey, Chairman and CEO of Centinel Bank of Taos, N.M., Vice Chairman of the Independent Community Bankers Association and a member of the Kansas City Fed's Community Depository Institutions Advisory Council.

Community bankers across the country were asked to complete a survey earlier this year to provide further insight into Community Banking in America. In conjunction, the Texas Department of Banking held five town hall meetings to augment the survey and gather specifics from Texas bankers.

Officials will release the findings of the 2014 survey of community bankers that primarily covers trends and developments surrounding the new qualified mortgage rule, the effect of new services and new technologies, and the impact of compliance costs.

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Questions or Comments:

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