



State of Wisconsin
Department of Financial Institutions

Scott Walker, **Governor**

Peter Bildsten, **Secretary**

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**State regulators, CSBS, Federal Reserve System
release community banking report**

MADISON – The Wisconsin Department of Financial Institutions (DFI) today joined with the Conference of State Bank Supervisors (CSBS) and the Federal Reserve System in releasing *Community Banking in the 21st Century: Opportunities, Challenges and Perspective*, a first-of-its-kind report on the challenges and opportunities facing today's 21st century community banks. The report was produced and released in conjunction with the CSBS-Federal Reserve "Community Banking in the 21st Century," an inaugural community banking and research conference held this week at the Federal Reserve Bank of St. Louis.

The report reveals findings of a comprehensive series of industry town halls hosted by state bank supervisors this past spring and summer and it represents the direct views of community bankers from states experiencing different economic and fiscal realities. More than 1,700 bankers in 28 states responded to the survey. DFI received input from nearly 100 Wisconsin community bankers in a series of roundtable meetings held in Eau Claire, Madison, Oconomowoc and Oshkosh.

"It was important to hear first-hand about the challenges and opportunities that are currently impacting Wisconsin's community banks," DFI Secretary Peter Bildsten said. "Many bankers are concerned with the one-size-fits-all approach to banking laws by policymakers in Washington. But they also said their greatest opportunity was differentiating themselves from larger banks while rebuilding consumer confidence in their local markets."

Also representing Wisconsin's community bankers at the conference was Tom Spitz, Chief Executive Officer of Settlers Bank of Windsor.

"DFI is pleased to have Tom participating in this important conference," Bildsten said. "The fact that he was chosen to be a presenter on one of the banker panels speaks highly to his standing in the industry."

The report presents current and historical community banking data to provide an appropriate context for understanding how the industry has changed over the past two decades. It also helps to frame discussions on how the industry might be poised to react to future challenges and take advantage of future opportunities.

The conference also featured the release of several research papers dealing with the supervision, regulation and performance of community banks. Authors included representatives of the Federal Reserve, FDIC, academia and the private sector.

Information regarding the conference, including the report, is available [here](#).

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