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IN THIS ISSUE

REGULATION

Stablecoins and tokenized deposits: why bank directors should pay attention

Community bank customers may not be lining up ask for stablecoin services, but that doesn't mean banks are untouched by the technology.

"Every community bank has exposure to digital assets, including stablecoins today," says Tom Lazard, leader for digital assets at Crowe. Customers are already using bank accounts to move money on and off digital asset platforms, creating implications for compliance, transaction monitoring and, potentially, future business opportunities.

One of the challenges for directors, as they look across the digital asset landscape, is understanding what stablecoins and related technologies are—and what questions they should be asking management.

At a glance

- Stablecoins move value onto blockchain-based payment rails
- Tokenized deposits bring bank deposits onto those same rails
- Community banks already have exposure through customer activity and payment flows
- Direct customer demand remains limited at most institutions
- Board focus: monitor risks, opportunities and signs of growing strategic importance

Stablecoins and tokenized deposits are different technologies, but both are designed to facilitate the movement and management of value on blockchain-based networks. (See sidebar.) One useful way to think about the distinction is that stablecoins move value onto a new rail, while tokenized deposits bring bank deposits onto that rail.

The American Bankers Association has supported efforts to establish a clear regulatory framework for stablecoins while warning they could pose risks to deposits and bank lending if not subject to appropriate safeguards.

Lazard argues that directors should avoid getting bogged down in technical details and instead focus on the business implications. The key question is not whether blockchain technology has arrived, but whether it can help a bank meet customer needs, improve efficiency, generate revenue or reduce costs.

Customers are already interacting with the ecosystem, whether banks participate directly or not.

For some use cases, the potential benefits are clear. Stablecoins can facilitate near-instant movement of value, reducing settlement delays and friction in payments. They may be particularly useful in situations involving frequent transactions among multiple parties, such as supply chains, marketplaces and gig-economy payment systems. Cross-border payments are another commonly cited use case, especially in regions where banking infrastructure is less developed than in the United States.

For many community banks, however, direct customer demand remains limited. If bank executives were asked how many customers are knocking on the door asking for stablecoin services, Lazard believes most would raise no hands.

That reality is one reason he urges directors to focus on strategy rather than fear of missing out. Some institutions may find opportunities in payments, treasury management or other emerging use cases. Others may determine that stablecoins are primarily something to monitor rather than adopt.

The regulatory environment is also still evolving. While legislation and regulatory guidance have advanced significantly, many operational and business-model questions remain unsettled.

For directors, the takeaway is not that every bank needs a stablecoin strategy tomorrow. It is that stablecoins are no longer purely a fintech or cryptocurrency story. Customers are already interacting with the ecosystem, and banks need to understand how that activity affects risk, compliance, payments and long-term strategy.

QUESTIONS TO ASK IN THE BOARDROOM

- Do we understand how many of our customers are sending funds to or receiving funds from digital assets / stablecoin platforms?
- What risks do digital assets (and associated stablecoin use) create for our transaction monitoring, fraud prevention and compliance programs?
- Are there payments or treasury-management use cases that could create value for our customers?
- Do stablecoins or tokenized deposits present a realistic competitive threat to our deposit base?
- What developments would signal that these technologies are becoming strategically important for our institution?

EARLY ADOPTER

Board lessons from an early blockchain adopter

While many community banks are still evaluating stablecoins and tokenized deposits, $5 billion-asset Vantage Bank, headquartered in San Antonio, has spent more than six years preparing for what CEO Jeff Sinnott believes will be a fundamental shift in how money moves.

Sinnott says the bank's interest began with a strategic risk assessment that identified blockchain technology as both a potential threat and a significant opportunity. Rather than treating stablecoins as a niche cryptocurrency issue, the bank's board viewed the technology through a broader strategic lens.

"I think directors need to look at the broader pattern of what's happening in the world and what's happening with tokenized assets," Sinnott says. "The pace at which it is moving has accelerated so quickly in the last 12 to 18 months."

One lesson for directors, he says, is that education should begin well before a bank decides whether to adopt a particular technology. Understanding how blockchain, tokenization and digital payments are evolving can help boards evaluate future opportunities and risks.

Sinnott also cautions directors against viewing stablecoins solely through the lens of banking. "Take a step outside the banking industry itself and understand what's happening more globally with the technology," he says.

Not every bank needs a stablecoin strategy today, he adds. But directors should be asking whether emerging payment technologies could eventually affect their customers, competitors and long-term business model.

"It's coming down the track," Sinnott says. "No doubt about it."

Sinnott urges directors to "take a step outside the banking industry" and learn what's happening globally with stablecoin.

COMMITTEE FOCUS

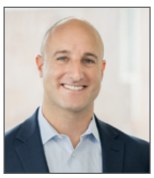
Don't mistake higher capital levels for lower risk

As regulators ease certain capital requirements for community banks, directors may be tempted to view capital policy as a compliance exercise rather than a strategic tool. That would be a mistake.

While recent changes to community bank capital rules may reduce reporting burdens, they do not reduce the importance of capital planning. In fact, today's uncertain economic environment makes forward-looking capital oversight more important than ever.

At a glance

- Capital planning helps boards prepare for uncertain economic conditions
- Leading indicators can signal future capital pressure before ratios change
- Stress testing helps evaluate resilience under adverse scenarios
- Capital policy and capital plan serve different governance functions
- Board focus: aligning capital resources with strategy and risk appetite



"Capital planning is always a prudent exercise to go through regardless of what current regulations are," says John Demeritt, managing director at Darling Consulting Group. Capital serves two essential purposes, he notes: absorbing losses and supporting the bank's strategic goals.

Because capital planning is closely linked to balance-sheet management, earnings, growth and interest-rate risk, these discussions often involve the asset/liability management committee as well as the board.

The challenge for many boards is that they focus primarily on capital ratios. Those measures are important, but they are also lagging indicators. By the time capital ratios begin to deteriorate, the underlying problems may have been building for months.

Demeritt argues that strong capital policies share five characteristics: they connect capital to strategy, define governance responsibilities, establish capital targets and key risk indicators, require regular stress testing, and clearly distinguish between the capital policy and the capital plan.

That distinction matters. The capital policy serves as the institution's governance framework and playbook, while the capital plan evaluates how the bank's strategy would perform under different economic scenarios and what actions management might take if conditions deteriorate.

Having discussions well before any deterioration shows up in capital ratios gives management and the board more options.

A well-designed policy also recognizes that capital ratios are lagging indicators. For that reason, Demeritt recommends monitoring leading indicators that could signal future pressure on capital, including delinquency trends, loan concentrations, earnings performance, growth rates and economic conditions such as unemployment and inflation.

"The whole point of monitoring these risk indicators is to illuminate if there's potential stress down the road," Demeritt says. "Having those discussions well ahead of time versus waiting for some of this deterioration to show up in capital ratios" gives management and the board more options.

One reason capital oversight can lose urgency is that many banks currently maintain capital levels well above regulatory minimums. According to Demeritt, that can create a false sense of security. "Capital ratios are at levels that are high enough where they make boards feel comfortable," he says. But recent years have demonstrated how quickly economic conditions can change.

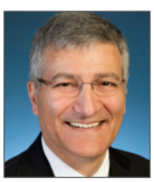
Demeritt also cautions boards against combining capital policies and capital plans. The policy should serve as the institution's governance framework and playbook, while the capital plan should evaluate how strategy performs under different economic scenarios and identify potential responses if conditions deteriorate.

QUESTIONS TO ASK IN THE BOARDROOM

- What are the most significant risks to our capital position today, and how are we monitoring them?
- Which leading indicators do we track to identify potential capital pressure before it appears in our capital ratios?
- How would a deterioration in credit quality, earnings or economic conditions affect our capital position over the next 12 to 24 months?
- What stress-testing scenarios are included in our capital plan, and what actions would we take if those scenarios occur?
- Are our capital policy and capital plan clearly separated, and does each serve its intended purpose?

SPOTLIGHT

When the emergency succession plan becomes reality



One Friday in March 2025, Brentwood Bank Chairman Richard Talarico was finishing a vacation in Italy when his phone began filling with messages.

The news was devastating. Thomas Bailey, the bank's longtime president and CEO, had died unexpectedly at 63.

For many institutions, the sudden loss of a chief executive would trigger uncertainty and disruption. At Brentwood Bank, a $1 billion-asset mutual institution serving the Pittsburgh region, it triggered something else: the execution of a plan the board hoped it would never need.

"We have an emergency succession policy, and we review it annually," recalls Talarico, who is 71. Within hours, he was coordinating with fellow directors, management and regulators from thousands of miles away. The board's plan designated the chairman as interim CEO, a role Talarico would ultimately hold for six months while the bank searched for a permanent successor.

The transition tested more than a policy document.

Bailey had spent four decades at Brentwood Bank, including 24 years as CEO. By all accounts, he embodied the classic community banker: deeply rooted in his market, widely respected by customers and employees, and closely identified with the institution he led. As Talarico puts it, "We are the textbook example of a community bank." The culture of the organization reflected Bailey's character. "Tom was the most decent, honorable person you would ever know."

That made the emotional challenge every bit as significant as the operational one.

Fortunately, Talarico was a familiar presence. A longtime director and board chair, he knew the management team and employees well. The board also established an important governance safeguard by asking a former chairman to serve as lead director while Talarico held both the chairman and interim CEO roles.

At a glance

- Emergency succession plans should identify roles and specific individuals
- Crisis communications often become the board's first operational priority
- Governance safeguards can help preserve independent oversight during transitions
- CEO succession decisions may shape culture as much as strategy
- Key board issue: whether plans are practical, current and ready for immediate execution

The bank's first communications priority was clear: reassure stakeholders that Brentwood remained stable. Regulators were notified immediately. Employees received updates. Customers, large depositors and borrowers heard directly from leadership through calls, meetings and personal notes.

"In these instances, communicating early, often and clearly was the most important thing to do," Talarico says. Reflecting on the experience, he offered an even broader lesson: "People are starved for information in crisis situations. The faster and more completely the board communicates, the better."

At the same time, the board began a deliberate CEO search. Directors formed a search committee, evaluated candidates through their professional networks and conducted multiple rounds of interviews before selecting veteran Pittsburgh-area banker Bill Garvey, who joined Brentwood as president and CEO in September 2025. The board sought a leader who understood community banking and would build on the institution's culture rather than remake it.

Talarico was not approaching the interim assignment entirely from scratch. In his day job, he is a partner in a Pittsburgh-based family office and private equity firm that invests directly in businesses. Over the years, he has stepped into temporary executive roles during periods of transition, including serving as interim CEO and CFO. That experience gave him a practical perspective on leading organizations through uncertainty and change.

Looking back, Talarico believes the board's greatest success was refusing to treat the interim period as a holding pattern.

"Decisions had to be made," he says. "I did not want the bank to just be frozen until we hired a permanent successor."

For directors, the experience offers several practical lessons.

First, review emergency succession plans regularly and ensure directors understand exactly how they would work in practice. Second, test assumptions. Brentwood's plan identified Talarico as interim CEO, but nobody had explicitly asked whether he could realistically step away from his day job for an extended period. Future plans should confirm not only who will serve, but whether that person is truly available.

> "Decisions had to be made. I did not want the bank to just be frozen until we hired a permanent successor."

Finally, recognize that a succession document is only a starting point.

"We had a document but not a plan," Talarico says. "It's impossible to have a complete plan in advance. As soon as it happens, you have to think on your feet."

In Brentwood's case, preparation mattered. But what ultimately carried the bank through an unimaginable loss was a board that knew its institution, trusted one another and was prepared to act.

QUESTIONS TO ASK IN THE BOARDROOM

- Who are the 20 people or groups we would need to contact in the first 24 hours?
- Have we confirmed that our designated interim leader is willing and able to serve?
- What assumptions in our succession plan need to be pressure-tested?
- How would the board maintain independent oversight during an interim leadership period?
- What qualities would we seek in a permanent successor beyond technical banking expertise?

GOVERNANCE

Retirement plan oversight: what directors don't know can hurt them

Most bank directors spend little time thinking about their institution's retirement plan. That's understandable. Day-to-day oversight is typically handled by human resources staff, outside vendors, recordkeepers and investment professionals.

But according to John Schafer, national channel manager for financial institutions at Pentegra, that can create a dangerous blind spot. While many operational responsibilities can be delegated, fiduciary responsibility cannot. The board itself—or a committee appointed by the board—remains legally responsible for ensuring that the plan is administered properly and complies with the requirements of the Employee Retirement Income Security Act (ERISA).

While traditional defined benefit pensions have become less common, Schafer estimates that roughly 3,000 banks still maintain them. Combined with the widespread use of 401(k) plans, retirement plan oversight remains a significant governance responsibility for many institutions.

“The board or retirement committee is still the fiduciary with liability,” Schafer said.

That responsibility has become more challenging in recent years. Changes under Secure 2.0 and other regulatory developments have added new layers of complexity, particularly around employee eligibility, compliance testing and plan administration. A seemingly minor error—such as including employees who are not eligible to participate or failing to identify those who are—can create compliance problems that require costly corrections.

At a glance

- Retirement plan fiduciary responsibility often remains with the board
- Secure 2.0 has made retirement plan oversight more complex
- Directors may carry personal fiduciary liability under ERISA
- ABA Webinar: The Fiduciary Playbook: A Board-Level Guide to Retirement Plan Responsibilities, July 14, 1–2 p.m. ET

While not every issue results in litigation, fiduciary oversight failures do attract scrutiny: in early 2026, former employees sued Dell Technologies, alleging that plan fiduciaries failed to adequately monitor investment options in the company’s 401(k) plan.

Schafer believes many directors are unaware of both the extent of their fiduciary responsibilities and the options available to help manage them. While banks commonly outsource recordkeeping and participant services, fewer institutions obtain expert help with certain fiduciary functions under ERISA, even though doing so can transfer significant responsibility to specialists. According to Schafer, many banks simply do not realize those options exist.

For directors, the key question is not whether the retirement plan is running smoothly today. It is whether the board has sufficient visibility into a highly regulated area where mistakes can expose both the institution and individual fiduciaries to risk.

“If every director asked management one question,” Schafer said, “it would be: What don’t we know that we should know?”

Schafer will explore those issues in greater detail during a July 14 ABA webinar The program will examine the board’s role in retirement plan governance, common oversight gaps, best practices for monitoring and documentation, and practical steps directors can take to demonstrate prudent oversight. Participation is free for ABA members.

QUESTIONS TO ASK IN THE BOARDROOM

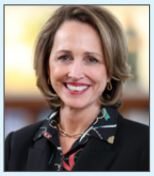
- Who within the bank is responsible for overseeing our retirement plan, and how is that responsibility documented?
- How are we ensuring that our retirement plan remains compliant with changing ERISA and Secure 2.0 requirements?
- Have we identified any compliance issues, operational errors or participant eligibility problems in the past year?
- What retirement plan responsibilities are we handling internally, and which have we outsourced to fiduciary specialists?

ROUNDUP

What bank leaders want directors to discuss

As the banking industry navigates economic uncertainty, technological change and evolving customer expectations, directors are being asked to balance oversight of today's risks with preparation for tomorrow's challenges. Increasingly, that means looking beyond routine reporting and spending more time on strategic discussions that can shape an institution's future direction.

Directors Briefing recently asked two bank leaders what topics they believe deserve more attention in the boardroom, how those issues have emerged at their institutions, and what questions directors should be asking. Their answers follow.



Mary Kay Bates
CEO and Board Chair
Bank Midwest
Kansas City, Mo.

As a community bank seeking to remain independent, ongoing strategic discussions relevant to the bank's long-term sustainability are essential.

On a quarterly basis, our board agenda is built around one or two strategic deep-dive presentations that serve to both educate and engage the board on opportunities and challenges occurring within the bank and/or industry. The topics are primarily driven by the bank's strategic priorities and requests that may come from the board.

In 2026, strategic deep dives have centered on succession planning, M&A, digital banking, and business line profitability. We've also slated outside industry experts to present significant trends around innovation, including AI, stablecoin, and tokenized deposits.

Engaging directors in enterprise risk is also important at both the board and committee level. At every board meeting, a brief risk outliers report is shared, keeping all directors abreast of any recent changes or events. Risks such as fraud, interest rate risk, liquidity stress testing, and deposit growth strategies are typically reviewed and discussed within this report.

Credit remains a standing board agenda item with monthly reports and periodic deep dives on loan concentrations and other areas of analysis within the lending portfolio.

Luanne Cundiff
President & CEO
First State Bank of St. Charles
St. Charles, Mo.

First and foremost, directors should maintain a clear understanding of the bank's primary areas of risk and focus their oversight accordingly. That clarity will help guide their questions in such a way that they are aligned with the institution's size, complexity, and risk profile.

Our board periodically reviews a detailed risk analysis of industry concentrations that our bank has within the loan and deposit portfolios. The loan portfolio risk analysis includes reporting of industry delinquency trends, current economic data, and stress scenarios. This information enables directors to identify emerging trends, evaluate concentration limits, and assess the potential impact of economic shifts on key sectors. This detail, which is specific to the risk of our bank, ensures they and bank management are effectively monitoring key metrics of the loan portfolio.

Similarly, questions on an institution's deposit base include topics such as funding stability, concentration exposures, and sensitivity to rate changes. These discussions help directors understand the risks on the liability side of the balance sheet, while ensuring contingency strategies are appropriate.

SURVEY

Survey: wellness tools remain underused despite customer demand

Financial advice remains a growth opportunity for banks, but many institutions are struggling to turn those investments into lasting customer engagement, according to a new J.D. Power study.

The findings suggest a strategic challenge for bank boards: customers increasingly want financial guidance, but many are not connecting with the tools and resources banks already provide.

The disconnect is striking. "Personalization is still more promise than reality," says Jennifer White, managing director of financial services intelligence at J.D. Power. "Overall awareness of existing banking and credit card support tools is growing, but that growth is not translating into sustained engagement."

At a glance

- Many customers remain unaware of financial well tools available through their banks
- AI is becoming a new competitor for financial advice
- Board focus: turning financial wellness tools into customer engagement

Only 47% of customers recall receiving financial advice from their bank, and fewer than one in six are aware that their institution has introduced new financial health or support resources. At the same time, financial well-being remains sharply divided, with 38% of customers classified as financially healthy and 40% considered financially vulnerable.

The study found that consumers are primarily seeking practical, near-term guidance rather than long-range financial planning. The most requested topics were quick tips to improve financial situations (26%), saving for emergencies (25%) and budgeting advice (23%).

Perhaps most striking for directors, 53% of customers reported using artificial intelligence for financial advice within the previous three months. That suggests banks are no longer competing solely with other financial institutions for customer attention; they are increasingly competing with digital tools that can provide immediate answers and recommendations.

Many banks are still struggling to turn their investment into sustained customer adoption and engagement.

The study also highlights the importance of personalization. Just 20% of bank customers said their institution always personalizes the information it provides. Yet when customers perceive advice as personalized and relevant to their circumstances, satisfaction scores increase dramatically. Top-performing institutions connect guidance to spending patterns, account balances and life events rather than relying on generic communications.

For community bank directors, the findings raise an important question: whether the bank's financial wellness efforts are merely available—or whether customers are actually using them.

QUESTIONS TO ASK IN THE BOARDROOM

- How many customers are actively using our financial wellness tools, educational resources or advisory services?
- What evidence do we have that our financial guidance is personalized and relevant to customer needs?
- If customers increasingly turn to generative AI platforms for financial advice, how does that affect our customer engagement strategy?

ABA Resources & Training

July 30
Virtual Symposium: Women Lead Symposium

August 3-August 28:
Virtual Workshop: AI in Banking

October 25-27:
Annual Convention

Online Training
Self-paced: Bank Director Training Suite

Governance Report
Free for ABA members: Board of Directors Recruitment, Onboarding and Training Survey

What's changing in bank supervision

A snapshot of final actions and pending proposals / mid-April–early June 2026

This recurring update highlights a selection of recent changes in bank supervision and regulation relevant to community banks, from final actions now in effect to proposals under consideration. Please visit ABA Banking Journal's Newsbytes for the latest updates.

FINAL ACTION

CATEGORY	AGENCY	DIRECTION OF CHANGE	WHY IT MATTERS TO COMMUNITY BANKS
Fair lending enforcement	CFPB	Finalized revisions to ECOA enforcement, including removal of disparate-impact liability and new limits on special-purpose credit programs.	ABA supported the changes, saying they would encourage prudent, risk-based underwriting and reduce arbitrary enforcement risk.
Community bank leverage ratio	Fed, FDIC, OCC	Lowered the CBLR requirement from 9% to 8% and extended the grace period for qualifying banks from two quarters to four.	Expands access to the simplified capital framework and gives qualifying community banks more flexibility. A major win for ABA following years of advocacy; ABA pioneered the concept of the CBLR.
Small-business lending data	CFPB	Finalized a streamlined Section 1071 rule, raising the coverage threshold to 1,000 originations, narrowing covered data points and extending compliance dates to 2028.	ABA welcomed the narrower rule but continues to seek statutory reporting relief.
Interest on mortgage escrow accounts	OCC	Finalized rules clarifying that national banks and federal savings associations may set escrow-account terms, including whether to pay interest, notwithstanding conflicting state laws.	Reinforces national bank preemption and reduces the risk of a patchwork of state escrow requirements.
Interchange fees	NCUA	Adopted an interim final rule asserting federal preemption over state laws affecting payment card fees charged by federal credit unions.	ABA and other plaintiffs said the action supports their broader challenge to Illinois' interchange fee law and helps avoid conflicting state payment rules.
Model risk management	Fed, FDIC, OCC	Replaced prior model risk management guidance with revised principles tailored to bank size, complexity and model-risk profile.	ABA said the guidance provides needed clarity, particularly as banks evaluate AI and vendor-provided models.
Representment NSF fees	FDIC	Rescinded 2023 guidance warning that representment non-sufficient-funds fees could be treated as unfair or deceptive.	Removes a supervisory position that had increased scrutiny of overdraft and NSF fee practices.

CATEGORY	AGENCY	DIRECTION OF CHANGE	WHY IT MATTERS TO COMMUNITY BANKS
Reputational risk	FDIC, Fed, OCC	In a follow-up to earlier rulemaking, agencies updated interagency documents to remove references to reputational risk.	Continues the agencies' shift toward grounding supervisory decisions in material financial risks.
Residential real estate reporting	FinCEN	A federal court vacated FinCEN's residential real estate reporting rule; FinCEN and the Department of Justice have appealed.	While the order remains in effect, covered parties are not required to file reports or face liability for failing to do so.
Immigration-related financial crime risks	FinCEN	Issued an advisory on suspicious activity tied to unlawful employment of undocumented immigrants.	Banks may need to review the advisory's red flags in risk-based CDD and suspicious activity monitoring.
Ability-to-repay and immigration status	CFPB	Issued guidance stating creditors may consider immigration status, lawful presence and work authorization where relevant to repayment ability.	Could affect underwriting policies for mortgage loans, credit cards and other consumer credit products.
Deposit insurance signage	FDIC	Updated Q&As on signage and advertising requirements after recent rule revisions and delayed compliance dates.	Provides implementation guidance ahead of the April 1, 2027, compliance date.
Customer due diligence FAQs	FinCEN	Updated and consolidated CDD FAQs to reflect recent beneficial ownership relief.	Keeps implementation guidance aligned with FinCEN's narrower beneficial ownership collection requirements.

INTERIM / PROPOSED / ON THE HORIZON

CATEGORY	AGENCY	DIRECTION OF CHANGE	WHY IT MATTERS TO COMMUNITY BANKS
Public company reporting	SEC	Proposed allowing public companies to file semiannual rather than quarterly reports.	Could reduce reporting burden for publicly traded banking organizations that elect the option.
CAMELS ratings	FFIEC	Proposed revisions to the CAMELS framework to emphasize material financial risks over policies, procedures and documentation.	ABA welcomed the focus on material risk and said it would review the proposal with members.
Spoofed calls and fraud	FCC	Proposed stronger "know your upstream provider" requirements for voice service providers.	ABA supports the proposal as part of efforts to reduce bank impersonation scams and illegal spoofing.

Fed payment accounts	Fed	Proposed creating limited-purpose "payment accounts" for certain institutions, without discount window access, intraday credit or interest on balances.	Raises competitive and supervisory questions around nonbank access to Fed payment services.
Stablecoin issuers	FDIC	Proposed BSA/AML and sanctions compliance standards for FDIC-supervised stablecoin issuers.	Would add another layer to implementation of the Genius Act and align stablecoin supervision with FinCEN and OFAC requirements.
Climate disclosure	SEC	Proposed rescinding climate disclosure rules for public companies.	Would remove specialized SEC climate disclosure requirements, though existing material-disclosure obligations would remain.
AML/CFT programs	FinCEN, FDIC, OCC, NCUA	Proposed changes to emphasize risk-based AML/CFT programs, higher-risk customers, independent testing, U.S.-based compliance officers and tailored training.	ABA praised the proposal as a move toward a more effective, risk-based compliance framework.

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