



Commonwealth University of Pennsylvania Team Wins 2024 CSBS Community Bank Competition

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Washington, D.C. - The Conference of State Bank Supervisors (CSBS) today named a student team from the Commonwealth University of Pennsylvania as the winner of the 2024 Community Bank Case Study Competition.

Teams from the University of Illinois-Springfield and Southeastern Louisiana University placed second and third, respectively.

“These teams provided in-depth findings and innovative thinking. The Commonwealth University of Pennsylvania executed an exceptional case study that gave rich and detailed insight into this year’s topic,” said CSBS Chair Charlie Clark, who serves as director of the Washington State Department of Financial Institutions.

The annual competition is open to undergraduate students in all fields of study as an opportunity to gain valuable first-hand knowledge of the banking industry. This year, 27 student teams representing 21 colleges and universities entered the competition. The teams partnered with local community banks to determine lessons learned from the Silicon Valley Bank, Signature Bank, and First Republic Bank closures, identify the banks’ expectations for regulatory and supervisory changes, and evaluate how the banks are using social media.

The winning Commonwealth University of Pennsylvania team members are Hannah Caccia, Ariane Rouffignac, and Eric Shaw. Dr. Atika Benaddi and Dr. Victoria Geyfman served as faculty advisors. The team partnered with First Citizens Community Bank in Mansfield, Pa.

The winning team will present its findings at the [Community Banking Research Conference](#) in early October, and each member will receive a \$1,000 scholarship.

The second-place University of Illinois-Springfield team members are James Aldus, Robert Lassiter, and Kurt Wagner. David Saner and Serkan Karadas served as faculty advisors. The team partnered with INB, N.A. in Springfield, Ill. Each team member will receive a

\$750 scholarship.

The third-place Southeastern Louisiana University team members are Blake Eiermann, Tu Nguyen, Gabriela Santana, Dijon Smith, and Putheara Sok. Dr. Danielle Lewis served as faculty advisor, and b1BANK in Baton Rouge, La., served as the bank partner. Each team member will receive a \$500 scholarship.

The top three case studies will be published in the [*CSBS Journal of Community Bank Case Studies*](#), available in October.

Learn more at www.csbs.org/bankcasestudy.

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The Conference of State Bank Supervisors (CSBS) is the national organization of financial regulators from all 50 states, American Samoa, District of Columbia, Guam, Puerto Rico, and U.S. Virgin Islands. State regulators supervise roughly three-quarters of all U.S. banks and a variety of non-depository financial services. CSBS, on behalf of state regulators, also operates the Nationwide Multistate Licensing System to license and register non-depository financial service providers in the mortgage, money services businesses, consumer finance, and debt industries.

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