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NEWS RELEASE

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PANHANDLE STATE BANK CEO CURT HECKER TO SPEAK AT NATIONAL COMMUNITY BANKING CONFERENCE

(Boise) – "Community Banking in the 21st Century," sponsored by the Federal Reserve System and the Conference of State Bank Supervisors (CSBS) is the inaugural nationwide community bank research and policy conference focused on the challenges and opportunities facing community banks. The Federal Reserve has invited five community bank leaders nationwide to speak at this conference, including **Curt Hecker**, **CEO** and **President** of **Panhandle State Bank**, Sandpoint, Idaho. Mr. Hecker will participate in a panel discussion on "Community Banking in the 21st Century: Opportunities, Challenges and Perspectives." In addition to community bank leaders, the conference will bring together academics, policymakers, and state bank supervisors, including **Gavin Gee**, **director of the Idaho Department of Finance**. Other speakers at the conference will include **Federal Reserve Board Chairman Ben Bernanke**, **CSBS President & CEO John Ryan** and **Federal Reserve Bank of St. Louis President James Bullard**. The conference will be held October 2-3, 2013, at the Federal Reserve Bank of St. Louis.

"Community banks play a vital role and are integral members of the communities they serve. They not only provide loans for community development purposes but also donate time and financial resources to improve the communities they live in. Curt Hecker exemplifies the finest qualities of a community banker," Gee said. "His leadership skills and economic planning expertise have benefitted the communities served by his institution, as well as the Idaho banking industry. Under his leadership, Panhandle State Bank initiated and implemented the 'Powered by Community' program that is designed to strengthen businesses, promote the work of local non-profits, and improve local economies through educational seminars and forums, mentoring, and donations."

Hecker added, "I look forward to representing my community bank colleagues from the western United States and around the country and addressing the significant role community banks play in our economy and the research and policy initiatives that are necessary to strengthen community banks now and in the future."

In April, Panhandle State Bank won the 2013 National Financial Institutions Award from GoBankingRates.com, based on community involvement, member incentives and special promotions, and customer service. The award recognizes outstanding banks and credit unions making positive impacts on their communities.

The community banking conference will feature current academic research in the community bank sector and also the findings of town hall meetings held by state bank commissioners from across the country. The Idaho Department of Finance held three community bank town hall meetings in June, 2013 around the state obtaining valuable feedback and information from every Idaho community bank CEO on the challenges and opportunities currently facing community banks.

The "By Invitation Only" conference will be webcast live at: http://www.stlouisfed.org/banking/community-banking-conference/

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