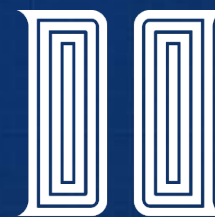


Banking and Financial Outlook

Tim Schneider, Investors Community Bank



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National Financial Outlook

- Tax Reform
 - Impact on banks
 - Impact on businesses
 - Impact on consumers

TAX REFORM



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National Financial Outlook



- Federal Reserve Direction
 - Interest rates
 - Shrinking the Feds balance sheet
 - GDP
 - Unemployment
 - Flattening yield curve



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National Financial Outlook



- Regulatory reform
 - Impact on banks
 - Impact on customers



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National Financial Outlook

- Consolidation in banking
 - Will continue
 - Technology changing delivery channels
 - Denovo banks trend



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Local banking and financial outlook

- Interest rate environment
 - Higher costs for borrowers
 - Deposit rate increases have lagged



Local banking and financial outlook

- Banking environment is strong
 - Leads to competitive environment for borrowers
 - Foxconn impact
 - No signs of downturn
 - Employment issues remain

FOXCONN



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Questions?



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