

## **Steve Eisen Comments on Small Bank Boards' Rising Responsibilities in American Banker**

Since the financial crisis, directors at community banks have taken on more responsibilities in the boardrooms. Board involvement is likely to rise with the implementation of new regulations such as the upcoming qualified-mortgage rule. In this American Banker article, Steve Eisen discusses his concern regarding the level of scrutiny by regulators that directors of smaller banks may face.

"Basically, regulators will threaten the board and then the board will get scared and they will get on the case of the president or the compliance officer," Mr. Eisen says. "The concern for smaller banks is that whatever the big banks are or are not doing will eventually filter down."

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