

Bank Strategy Insights

FINANCIAL SERVICES GROUP | BALANCE SHEET STRATEGIES

June 11, 2020

A Survey to Enhance the Conversation

Please see this week's [Rate Sheet](#) and [Yield Curve Opportunities](#).

It is natural in such a stressful moment to tune out the world and focus on checking items off of a list. Throughout this tumultuous year, we have encouraged banks to resist this temptation, arguing that it creates a false sense of security. Rather, we have advised banks to commit to engaging their stakeholders – shareholders, customers, regulators, and employees to name a few – proactively and at regular intervals. Trust, the key ingredient in franchise value, is built during the tough times. Trust requires listening, which morphs into empathy and understanding.

In this spirit, we ask our community bank clients to please take three minutes to complete the attached survey, which ranges from the economy and interest rates to credit and capital. Your answers will allow us to tailor future Bank Strategy Insights to these observations and interests. Simply put, it will allow us to better meet your needs.

Please [click here](#) to access the survey. We will follow up next week with some high level impressions.

If any of our observations pique your interest, please contact your Piper Sandler representative or email us at PSbankstrategyinsights@psc.com. For derivatives, please email our affiliate, Piper Sandler Hedging Services, LLC, at FSG-Derivatives@psc.com.

Other Thoughts from Around the Firm

- **FinTech Introductions:** We provide financial services companies with introductions to leading financial technology providers. Introductions are predicated on an understanding of your needs, refined by our deep knowledge of the sector and filtered for solutions that are actionable, enterprise ready, and cost-effective.
- **Recent Areas of Interest:** 1) Onboarding, processing, tracking and servicing of PPP loans; 2) PPP loan forgiveness; 3) Loan modification and forbearance; and 4) Mobile image verification technology that offers a secure and cost effective substitute for traditional on site verification activities
- **2 Minute FinTech Survey:** Please see below for a short, 10 question FinTech survey that is designed to gather our clients' perspective on the opportunities and challenges associated with financial technology. Your response is greatly appreciated and will help us to continue to provide our clients with best-in-class advice and solutions. Please [click here](#) to take the survey.

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