RE-2 Employee Post Travel Disclosure of Travel Expenses

Date/Time Stamp

RECEIVED
SECRETARY OF THE SENATE
PUBLIC RECORDS
2026 NOV -2 PM 5:30

Post Travel Filing Instructions: Complete this form within **30 days** of returning from travel. Submit all forms to the Office of Public Records in 144 Hart Building. **This form is a public disclosure. The form and all attachments will be made publicly available.**

Certification: *In compliance with the Regulations Governing Privately Sponsored Travel, Senate Rule 35, and the Honest Leadership and Open Government Act of 2007, I certify that I accepted the following gift of privately sponsored travel:*

Private Sponsor(s):
Conference of State Bank Supervisors, Federal Reserve Bank of St. Louis

Travel Dates:
10/05/2026 to 10/07/2026

Name of accompanying family member (if any):

Relationship to Traveler:

Expenses

Transportation Expenses	Lodging Expenses	Meals Expenses	Other Expenses (Amount & Description)
$610.00	$296.00	$258.00	$0.00

I also certify that attached to this form are all required documents for post travel disclosure, including:

- **The final Employee Pre-Travel Authorization** (Form RE-1)
- The final **Private Sponsor Travel Certification Form** with all attachments
- The final invitation
- The final approved itinerary

Finally, I certify that all trip information reflected in the attachments above accurately reflects the travel that I accepted. If there were any changes to the trip after I received approval from the Committee, the changes are described in ATTACHMENT 1.

October 24, 2026
Date

Thomas Caprara
Printed Name of Traveler


Signature of Traveler

TO BE COMPLETED BY SUPERVISING MEMBER/OFFICER

I have made a determination that the expenses set out above in connections with travel described in the Employee Pre-Travel Authorization form, are necessary transportation, lodging, and related expenses as defined in Rule 35.

October 29, 2026
Date


Signature of Supervising Senator/Officer

ATTACHMENT 1 – CHANGES FROM APPROVED PRE-TRAVEL

Note: Material changes to a trip that occur after the Committee has issued an approval letter may invalidate the Committee's approval. Please contact the Committee with any questions regarding changes to an approved trip.

Were there any changes to the pre-approved travel expenses? (Transportation, Meals, Lodging, Other)?

○ Yes ● No

Expense Change	Revised Amount	Explanation
There were no changes to pre-approved travel expenses.		

Were there any changes to the pre-approved itinerary?

○ Yes ● No

Explanation: There were no changes to the pre-approved itinerary.

Were there any additional changes to the pre-approved trip?

○ Yes ● No

Explanation: There were no additional changes to the pre-approved trip.

RE-1 Employee Pre-Travel Authorization

Date/Time Stamp

Pre-Travel Filing Instructions: Complete and submit this form at least 30 days prior to the travel departure date to the **Select Committee on Ethics in SH-220.** Incomplete and late travel submissions will **not** be considered or approved.

Name of Traveler:
Thomas Caprara

Employing Office/Committee:
Senator Kevin Cramer

Private Sponsor(s):
Confernece of State Bank Supervisors

Destination(s):
St. Louis, Missouri

Travel Dates:

October 5-7, 2026

NOTE: If you plan to extend the trip for any reason you **must** notify the Committee.

Explain how this trip is specifically connected to the traveler's official or representational duties.
The CSBS events are intended to educate Congressional staff about the importance of the dual banking system and the roles states play in supervising the financial services industry.

Do you have an accompanying family member or spouse on this trip? **Name and Relationship to Traveler:**

☐ (signify "yes" by checking box)

I certify that the information contained in this form is true, complete and correct to the best of my knowledge.

9/3/26

Date Signature of Employee

TO BE COMPLETED BY SUPERVISING MEMBER/OFFICER
(President of the Senate, Secretary of the Senate, Sergeant at Arms, Secretary for the Majority, Secretary for the Minority, and Chaplain)

I SENATOR KEVIN CRAMER hereby authorize THOMAS B. CAPRARA
(Print Senator's/Officer's Name) (Print Traveler's Name)

an employee under my direct supervision, to accept payment or reimbursement for necessary transportation, lodging, and related expenses for travel to the event described above. I have determined that this travel is in connection with his or her duties as a Senate employee or an officeholder, and will not create the appearance that he or she is using public office for private gain.

I have also determined that the attendance of the employee's spouse or child is appropriate to assist in the representation of the Senate.

☑ (signify "yes" by checking box)

9/3/26

Date Signature of Supervising Senator/Officer

Trip Name: Community Banking Research Conference

Organization Information

Organization Name:
Conference of State Bank Supervisors (CSBS)

Is your organization classified as a §501(c)(3)?
(●) Yes ( ) No

If Yes, §501(c)(3) Organization Type:
[✓] Private Foundation [ ] Public Charity

Address:
1300 I Street NW Suite 700

City, State, Zip:
Washington, DC 20005

Phone Number:
(202) 870-0012 - Kellie Larkin, CSBS POC

Organization URL:
https://www.csbs.org/

History of Congressional Travel

Describe your organization's history of sponsoring congressional travel.

CSBS is the nationwide organization of banking regulators from all 50 states and U.S. territories. The Community Banking Research Conference is consistent with the mission of CSBS in supporting the leadership role of state banking supervisors in advancing the state banking system. The dual banking system ensures safety and soundness; promotes economic growth and consumer protection; and fosters innovative state regulation of the financial services industry. In conjunction with the Federal Reserve and the FDIC, CSBS is hosting and sponsoring the research conference.

CSBS invites Congressional staff to attend the Community Banking Research Conference and the National Multistate Licensing System Conference annually. Both events are intended to educate Congressional staff about the importance of the dual banking system and the roles states play in supervising the financial services industry.

Educational Activities

Describe the educational activities performed by your organization other than sponsoring congressional travel.

See first paragraph above.

Lobbyist and Foreign Agent Registration Information

Lobbyist Registration Status (Select one):

(●) I certify that the sponsor is not a federally registered lobbyist and does not retain or employ a federally registered lobbyist.

( ) I certify that the sponsor is not a federally registered lobbyist but does retain or employ one or more federally registered lobbyists.

Foreign Agent Registration Status (Select one):

(●) I certify that the sponsor is not an agent of a foreign principal and does not retain or employ an agent of a foreign principal.

( ) I certify that the sponsor is not an agent of a foreign principal but does retain or employ one or more agents of a foreign principal.

Foreign Government Involvement

Foreign Agent Registration Status (Must select all):

[ ] I certify that the sponsor is not a foreign government.

[ ] I certify that the sponsor is not an entity that is owned or operated by a foreign government.

[✓] I certify that the sponsor does not receive funding from a foreign government.

Purpose and Details

Provide a brief description of the trip.

The invitation is to attend the Community Banking Research Conference. The purpose of the conference is to bring together community bankers, academics, policymakers, and bank regulators to discuss the latest research on community banking. The listed Senate staff specialize in financial services policy and are invited to become more informed on community banking and to hear about new academic research and development in this area.

Explain how the purpose of the trip relates to your organization's mission.

CSBS is the nationwide organizaton of banking regulators from all the 50 states and U.S. territories. The Community Banking Research Conference is consistent with the mission of CSBS in supporting the leadership role of state banking supervisors in advancing the state banking system. The dual banking system ensures safety and soundness; promotes economic growth and consumer protection; and fosters innovative state regulation of the financial services industry. In conjuntion with the Federal Reserve and the FDIC, CSBS is hosting and sponsoring the research conference.

The Federal Reserve system works to promote a healthy economy, foster financial stability, and support job creation, which are important to the health of community banking. The conference brings together community bankers, academics, policymakers, and bank regulators, to discuss research on community banking.

Is your organization the only sponsor for this trip?

(●) Yes ( ) No

If No, describe your organization's role in planning the trip.

If there are multiple sponsors, each sponsor must submit Organization Information (Page 1 of the Private Sponsor Travel Certification Form) and a Signature Page Form.

Grantmaking Organizations (Optional)

If you have a Grantmaking Organization, you must attach a Grantmaking Organization Certification Form.

1.

2.

3.

With or Without Regard to Congressional Participation (Select one):

- (●) The trip is arranged or organized without regard to congressional participation.
- ( ) The trip is arranged or organized with regard to congressional participation.

Lobbyist/Foreign Agent Involvement in Planning, Organizing, Requesting or Arranging

- [✓] The trip will not in any part be planned, organized, requested, or arranged by a registered lobbyist or agent of a foreign principal, other than de minimis involvement.

Lobbyist/Foreign Agent Financing (Must select all):

- [✓] The trip will not be financed in any part by a registered lobbyist or agent of a foreign principal.
- [ ] No funds or in-kind contributions were earmarked directly or indirectly for the purpose of financing this specific trip from a registered lobbyist or agent of a foreign principal or from a private entity that retains or employs one or more registered lobbyists or agents of a foreign principal.

Lobbyist/Foreign Agent Accompaniment

Complete if all sponsors are §501(c)(3) organizations (Select one):

- (●) The trip is limited to three days (for trips inside the continental United States) or seven days (for trips outside the continental United States), and no lobbyist or agents of a foreign principal will accompany the Member, officer, or employee at any point throughout the trip
- ( ) The trip is limited to a one-day event (exclusive of travel time and one overnight stay) and no registered lobbyists or agents of a foreign principal will accompany the Member, officer, or employee on any segment of the trip
- ( ) The trip is limited to a one-day event (exclusive of travel time and two overnight stays) and no registered lobbyists or agents of a foreign principal will accompany the Member, officer, or employee on any segment of the trip

Complete if any of the sponsors is not a §501(c)(3) organizations (Select one):

- ( ) No sponsor retains or employs a registered lobbyist or agent of a foreign principle, the trip is limited to three days (for trips inside the continental United States) or seven days (for trips outside the continental United States), and no lobbyist or agents of a foreign principal will accompany the Member, officer, or employee at any point throughout the trip
- ( ) The trip is limited to a one-day event (exclusive of travel time and one overnight stay) and no registered lobbyists or agents of a foreign principal will accompany the Member, officer, or employee on any segment of the trip
- ( ) The trip is limited to a one-day event (exclusive of travel time and two overnight stays) and no registered lobbyists or agents of a foreign principal will accompany the Member, officer, or employee on any segment of the trip

Required if selecting the third option in either column - Please explain why the second overnight stay is practically required and necessary to accomplish the purpose of the trip.

Certification of No Recreational Activity and No Alcohol (Must select all):

- [✓] Travel expenses paid for will not include expenditures for recreational activities.
- [✓] Travel expenses paid for will not include expenditures for alcohol, except as permitted by the Regulations Governing Privately Sponsored Travel.

Invitees list

- [✓] A list of all Senate invitees is attached to this form (required).
- [ ] Members and staff from the House of Representatives will also receive invitations.

Travel Details (Submit additional pages as needed)

Trip Start Date/Time:	⇄	Trip End Date/Time:
Monday, October 5, 2026		Wednesday, October 7, 2026

Will the traveler be accompanied by a family member for whom the sponsor will pay travel expenses?

○ Yes ◉ No

Transportation (Member/Officer/Employee: $610 Accompanying Family Member: $N/A)

Transportation Type	Class	Amount
Airplane	Coach	$510
Uber/Taxi	N/A	$100

Details (optional)
These are good faith estimates based on intended flight booking and estimated Uber/Taxi fares.

Lodging (Member/Officer/Employee: $400 Accompanying Family Member: $N/A)

Check-In	Check-Out	Facility	City	State	Country
10/5/26	10/7/26	Hyatt Regency St. Louis Arch	St. Louis	MO	USA

Nights	Cost/Night	Cost Exceed Per Diem (Yes/No)	If Yes, please explain why expenses over the per diem rate are reasonable and necessary.
2	$200	No	

Check-In	Check-Out	Facility	City	State	Country

Nights	Cost/Night	Cost Exceed Per Diem (Yes/No)	If Yes, please explain why expenses over the per diem rate are reasonable and necessary.

Check-In	Check-Out	Facility	City	State	Country

Nights	Cost/Night	Cost Exceed Per Diem (Yes/No)	If Yes, please explain why expenses over the per diem rate are reasonable and necessary.

Meals (Member/Officer/Employee: $235 Accompanying Family Member: $N/A)

Date	Breakfast	Lunch	Dinner	Incidentals	Total	City	State	Country	Cost Exceeds Per Diem (Y/N)
10/5/26	$0	$0	$0	$25	$25	Travel	N/A	USA	Y
10/6/26	$20	$40	$65	$0	$125	St. Louis	MO	USA	Y
10/7/26	$30	$30	$0	$25	$85	St. Louis	MO	USA	Y

If costs exceed the federal per diem, please explain why expenses over the per diem rate are reasonable and necessary.

These are good faith estimates based on previous year's conference.

Reasonable Miscellaneous Expenses

(Member/Officer/Employee: $N/A Accompanying Family Member: $N/A)

Expense Type	Amount	Notes

Additional Details (optional)

PRIVATELY SPONSORED TRAVEL

SPONSOR SIGNATURE PAGE

I hereby certify that the information submitted in connection with the trip listed below is true, complete, and correct to the best of my knowledge and belief.

Trip Name: Community Banking Research Conference

Travel Date(s): October 5-7, 2026

Travel Destination(s): St. Louis, MO

Sponsor: Conference of State Bank Supervisors

Brandon Milhorn — *(printed name of sponsor representative)*

President and CEO — *(title)*



(signature of sponsor representative)

8/28/2026 — *(date)*

Trip Name: Community Banking Research Conference

Organization Information

Organization Name:
Conference of State Bank Supervisors

Is your organization classified as a §501(c)(3)?
(●) Yes ( ) No

If Yes, §501(c)(3) Organization Type:
[✓] Private Foundation [ ] Public Charity

Address:
1300 I Street NW Suite 700

City, State, Zip:
Washington, DC 20005

Phone Number:
(202) 870-0012 - Kellie Larkin, CSBS POC

Organization URL:
https://www.csbs.org/

History of Congressional Travel

Describe your organization's history of sponsoring congressional travel.

CSBS is the nationwide organization of banking regulators from all 50 states and U.S. territories. The Community Banking Research Conference is consistent with the mission of CSBS in supporting the leadership role of state banking supervisors in advancing the state banking system. The dual banking system ensures safety and soundness; promotes economic growth and consumer protection; and fosters innovative state regulation of the financial services industry. In conjunction with the Federal Reserve, CSBS is hosting and sponsoring the research conference.

Educational Activities

Describe the educational activities performed by your organization other than sponsoring congressional travel.

See first paragraph above.

Lobbyist and Foreign Agent Registration Information

Lobbyist Registration Status (Select one):

(●) I certify that the sponsor is not a federally registered lobbyist and does not retain or employ a federally registered lobbyist.

( ) I certify that the sponsor is not a federally registered lobbyist but does retain or employ one or more federally registered lobbyists.

Foreign Agent Registration Status (Select one):

(●) I certify that the sponsor is not an agent of a foreign principal and does not retain or employ an agent of a foreign principal.

( ) I certify that the sponsor is not an agent of a foreign principal but does retain or employ one or more agents of a foreign principal.

Foreign Government Involvement

Foreign Agent Registration Status (Must select all):

[ ] I certify that the sponsor is not a foreign government.

[ ] I certify that the sponsor is not an entity that is owned or operated by a foreign government.

[✓] I certify that the sponsor does not receive funding from a foreign government.

PRIVATELY SPONSORED TRAVEL

SPONSOR SIGNATURE PAGE

I hereby certify that the information submitted in connection with the trip listed below is true, complete, and correct to the best of my knowledge and belief.

Trip Name: Community Banking Research Conference

Travel Date(s): October 5-7, 2026

Travel Destination(s): St. Louis, MO

Sponsor: CSBS and Federal Reserve Bank of St. Louis

James W. Fuchs — *(printed name of sponsor representative)*

Vice President — *(title)*

James W. Fuchs, Vice President — Digitally signed by James W. Fuchs, Vice President Date: 2026.08.28 11:16:22 -05'00'

(signature of sponsor representative)

(date)

RE-1 Employee Pre-Travel Authorization

Date/Time Stamp

ETHIC SEP 3'26PM 4:14

Pre-Travel Filing Instructions: Complete and submit this form at least 30 days prior to the travel departure date to the **Select Committee on Ethics in SH-220.** Incomplete and late travel submissions will **not** be considered or approved.

Name of Traveler:
Thomas Caprara

Employing Office/Committee:
Senator Kevin Cramer

Private Sponsor(s):
Confernece of State Bank Supervisors

Destination(s):
St. Louis, Missouri

Travel Dates:

October 5-7, 2026

NOTE: If you plan to extend the trip for any reason you **must** notify the Committee.

Explain how this trip is specifically connected to the traveler's official or representational duties.
The CSBS events are intended to educate Congressional staff about the importance of the dual banking system and the roles states play in supervising the financial services industry.

Do you have an accompanying family member or spouse on this trip? **Name and Relationship to Traveler:**

☐ (signify "yes" by checking box)

I certify that the information contained in this form is true, complete and correct to the best of my knowledge.

9/3/26
Date

Signature of Employee

TO BE COMPLETED BY SUPERVISING MEMBER/OFFICER
(President of the Senate, Secretary of the Senate, Sergeant at Arms, Secretary for the Majority, Secretary for the Minority, and Chaplain)

I SENATOR KEVIN CRAMER hereby authorize THOMAS B. CAPRARA
(Print Senator's/Officer's Name) (Print Traveler's Name)

an employee under my direct supervision, to accept payment or reimbursement for necessary transportation, lodging, and related expenses for travel to the event described above. I have determined that this travel is in connection with his or her duties as a Senate employee or an officeholder, and will not create the appearance that he or she is using public office for private gain.

I have also determined that the attendance of the employee's spouse or child is appropriate to assist in the representation of the Senate.

☑ (signify "yes" by checking box)

TC

9/3/26
Date

Signature of Supervising Senator/Officer

Conference of State Bank Supervisors: Community Banking Research Conference

Thomas Caprara

Title:
None

Employing Office/Committee:
CRAMER, KEVIN

Duty Station:
WASHINGTON,DC

Destination(s):

St. Louis, Missouri

Explain how this trip is specifically connected to the traveler's official or representational duties:

To learn alongside other congressional staff the importance of the dual banking system and the roles states play in supervising the financial services industry.

Name of accompanying family member (if any):
Not Entered

Name and Relationship to Traveler:
None

Organization Information

Organization Name
Conference of State Bank Supervisors

§501(c)(3) Organization Type
Private Foundation

Address 2 (Optional)
Suite 700 East

Phone Number
(202) 870-0012

Is your organization classified as a §501(c)(3)?

(●) Yes ( ) No

Address
1300 I Street NW

City, State Zip
Washington, District Of Columbia 20005 United States

Organization URL
https://www.csbs.org/

History of Congressional Travel

CSBS is the nationwide organization of banking regulators from all 50 states and U.S. territories. The Community Banking Research Conference is consistent with the mission of CSBS in supporting the leadership role of state banking supervisors in advancing the state banking system. The dual banking system ensures safety and soundness; promotes economic growth and consumer protection; and fosters innovative state regulation of the financial services industry. In conjunction with the Federal Reserve and the FDIC, CSBS is hosting and sponsoring the research conference. CSBS invites Congressional staff to attend the Community Banking Research Conference and the National Multistate Licensing System Conference annually. Both events are intended to educate Congressional staff about the importance of the dual banking system and the roles states play in supervising the financial services industry.

Educational Activities

See first paragraph above.

Lobbyist and Foreign Agent Registration Information

Lobbyist Registration Status: *I certify that the sponsor is not a federally registered lobbyist and does not retain or employ a federally registered lobbyists.*

Foreign Agent Registration Status: *I certify that the sponsor is not an agent of a foreign principal and do not retain or employ an agent of a foreign principal.*

Foreign Government Involvement

Foreign Agent Registration Status:

- ☑ I certify that the sponsor is not a foreign government.
- ☑ I certify that the sponsor is not an entity that is owned or operated by a foreign government.
- ☑ I certify that the sponsor does not receive funding from a foreign government.

Comments

Signature Page

The signature page is below.

Purpose and Details

Provide a brief description of the trip.

The invitation is to attend the Community Banking Research Conference. The purpose of the conference is to bring together community bankers, academics, policymakers, and bank regulators to discuss the latest research on community banking. The listed Senate staff specialize in financial services policy and are invited to become more informed on community banking and to hear about new academic research and development in this area.

Explain how the purpose of the trip relates to your organization's mission.

CSBS is the nationwide organization of banking regulators from all the 50 states and U.S. territories. The Community Banking Research Conference is consistent with the mission of CSBS in supporting the leadership role of state banking supervisors in advancing the state banking system. The dual banking system ensures safety and soundness; promotes economic growth and consumer protection; and fosters innovative state regulation of the financial services industry. In conjunction with the Federal Reserve, CSBS is hosting and sponsoring the research conference. The Federal Reserve system works to promote a healthy economy, foster financial stability, and support job creation, which are important to the health of community banking. The conference brings together community bankers, academics, policymakers, and bank regulators, to discuss research on community banking.

Is your organization the only sponsor for this trip?

○ Yes ● No

Describe your organization's role in planning the trip.

CSBS is the main organizer of this trip. The Federal Reserve Bank of St. Louis is a joint sponsor and where the conference will be held.

Joint Sponsor: Federal Reserve Bank of St. Louis

Organization Information

Organization Name
Federal Reserve Bank of St. Louis

§501(c)(3) Organization Type
N/A

Address 2 (Optional)
One Federal Reserve Plaza

Phone Number
(314) 444-8837

Is your organization classified as a §501(c)(3)?
○ Yes ● No

Address
Broadway and Locust Streets

City, State Zip
St. Louis, Missouri 63102 United States

Organization URL

History of Congressional Travel

CSBS is the nationwide organization of banking regulators from all 50 states and U.S. territories. The Community Banking Research Conference is consistent with the mission of CSBS in supporting the leadership role of state banking supervisors in advancing the state banking system. The dual banking system ensures safety and soundness; promotes economic growth and consumer protection; and fosters innovative state regulation of the financial services industry. In conjunction with the Federal Reserve, CSBS is hosting and sponsoring the research conference.

Educational Activities

See first paragraph above

Lobbyist and Foreign Agent Registration Information

Lobbyist Registration Status: *I certify that the sponsor is not a federally registered lobbyist and does not retain or employ a federally registered lobbyists.*

Foreign Agent Registration Status: *I certify that the sponsor is not an agent of a foreign principal and do not retain or employ an agent of a foreign principal.*

Foreign Government Involvement

Foreign Agent Registration Status:

- ☑ I certify that the sponsor is not a foreign government.
- ☑ I certify that the sponsor is not an entity that is owned or operated by a foreign government.
- ☑ I certify that the sponsor does not receive funding from a foreign government.

Comments

Signature Page

The signature page is below.

Grantmaking Organizations (Optional)

There are no grantmaking organizations.

With or Without Regard for Congressional Participation

The trip is arranged or organized without regard to congressional participation.

Lobbyist/Foreign Agent Involvement in Planning, Organizing, Requesting or Arranging

- ☑ The trip will not in any part be planned, organized, requested, or arranged by a registered lobbyist or agent of a foreign principal, other than de minimis involvement.

Lobbyist/Foreign Agent Financing

- ☑ The trip will not be financed in any part by a registered lobbyist or agent of a foreign principal.
- ☑ No funds or in-kind contributions were earmarked directly or indirectly for the purpose of financing this specific trip from a registered lobbyist or agent of a foreign principal or from a private entity that retains or employs one or more registered lobbyists or agents of a foreign principal.

Lobbyist/Foreign Agent Accompaniment

Complete if all sponsors are §501(c)(3) organizations

- ○ The trip is limited to three days (for trips inside the continental United States) or seven days (for trips outside the continental United States), and no lobbyist or agents of a foreign principal will accompany the Member, officer, or employee at any point throughout the trip
- ○ The trip is limited to a one-day event (exclusive of travel time and **one** overnight stay) and no registered lobbyists or agents of a foreign principal will accompany the Member, officer, or employee on any segment of the trip
- ○ The trip is limited to a one-day event (exclusive of travel time and **two** overnight stays) and no registered lobbyists or agents of a foreign principal will accompany the Member, officer, or employee on any segment of the trip

Complete if any of the sponsors is not a §501(c)(3) organizations.

- ☑ The trip is limited to three days (for trips inside the continental United States) or seven days (for trips outside the continental United States), and no lobbyist or agents of a foreign principal will accompany the Member, officer, or employee at any point throughout the trip
- ○ The trip is limited to a one-day event (exclusive of travel time and **one** overnight stay) and no registered lobbyists or agents of a foreign principal will accompany the Member, officer, or employee on any segment of the trip
- ○ The trip is limited to a one-day event (exclusive of travel time and **two** overnight stays) and no registered lobbyists or agents of a foreign principal will accompany the Member, officer, or employee on any segment of the trip

Certification of No Recreational Activity and No Alcohol

- Travel expenses paid for will not include expenditures for recreational activities.
- Travel expenses paid for will not include expenditures for alcohol, except as permitted by the Regulations Governing Privately Sponsored Travel.

Invitees

- Members and staff from the House of Representatives **will not** receive invitations.

The list of invitees is below.

Travel Details

Trip Start Date/Time:
10/05/2026 @ 08:29 AM

Trip End Date/Time:
10/07/2026 @ 08:18 PM

Will the traveler be accompanied by a family member for whom the sponsor will pay travel expenses?

○ Yes ● No

Itinerary

The itinerary is below.

Transportation (Per Member/Officer/Employee: $610.00 | Accompanying Family Member: $0.00)

Transportation Type	Class	Amount
Airfare	Coach	$510.00
Note Round trip		
Ground Transportation	N/A	$100.00
Note Uber/Taxi		

Lodging (Per Member/Officer/Employee: $296.00)

Check-In	Check-Out	Facility	City	State	Country	Nights	Cost/Night	Cost Exceed Per Diem
10/05/2026	10/07/2026	Hyatt Regency St. Louis Arch	St. Lous	Missouri	United States	2	$148.00	No

Meals (Per Member/Officer/Employee: $258.00)

Date	Breakfast	Lunch	Dinner	Incidentals	Total	City	State	Country	Cost Exceeds Per Diem
10/05/2026	$22.00	$23.00	$36.00	$5.00	**$86.00**	St. Louis	Missouri	United States	No
10/06/2026	$22.00	$23.00	$36.00	$5.00	**$86.00**	St. Louis	Missouri	United States	No
10/07/2026	$22.00	$23.00	$36.00	$5.00	**$86.00**	St. Louis	Missouri	United States	No

Reasonable Miscellaneous Expenses (Per Member/Officer/Employee: $0.00)

Expense Type	Amount	Notes
There are no miscellaneous expenses.		

Additional Attachments

Document Name

There are no additional attachments.

PRIVATELY SPONSORED TRAVEL

SPONSOR SIGNATURE PAGE

I hereby certify that the information submitted in connection with the trip listed below is true, complete, and correct to the best of my knowledge and belief.

Trip Name: Community Banking Research Conference

Travel Date(s): October 5-7, 2026

Travel Destination(s): St. Louis, MO

Sponsor: CSBS and Federal Reserve Bank of St. Louis

James W. Fuchs — *(printed name of sponsor representative)*

Vice President — *(title)*

James W. Fuchs, Vice President

Digitally signed by James W. Fuchs, Vice President
Date: 2026.09.09 12:01:35 -05'00'

(signature of sponsor representative)

(date)

Trip Name: Community Banking Research Conference

Organization Information

Organization Name:
Conference of State Bank Supervisors (CSBS)

Is your organization classified as a §501(c)(3)?
(●) Yes ( ) No

If Yes, §501(c)(3) Organization Type:
[✔] Private Foundation [ ] Public Charity

Address:
1300 I Street NW Suite 700

City, State, Zip:
Washington, DC 20005

Phone Number:
(202) 870-0012 - Kellie Larkin, CSBS POC

Organization URL:
https://www.csbs.org/

History of Congressional Travel

Describe your organization's history of sponsoring congressional travel.

CSBS is the nationwide organization of banking regulators from all 50 states and U.S. territories. The Community Banking Research Conference is consistent with the mission of CSBS in supporting the leadership role of state banking supervisors in advancing the state banking system. The dual banking system ensures safety and soundness; promotes economic growth and consumer protection; and fosters innovative state regulation of the financial services industry. In conjunction with the Federal Reserve and the FDIC, CSBS is hosting and sponsoring the research conference.

CSBS invites Congressional staff to attend the Community Banking Research Conference and the National Multistate Licensing System Conference annually. Both events are intended to educate Congressional staff about the importance of the dual banking system and the roles states play in supervising the financial services industry.

Educational Activities

Describe the educational activities performed by your organization other than sponsoring congressional travel.

See first paragraph above.

Lobbyist and Foreign Agent Registration Information

Lobbyist Registration Status (Select one):

(●) I certify that the sponsor is not a federally registered lobbyist and does not retain or employ a federally registered lobbyist.

( ) I certify that the sponsor is not a federally registered lobbyist but does retain or employ one or more federally registered lobbyists.

Foreign Agent Registration Status (Select one):

(●) I certify that the sponsor is not an agent of a foreign principal and does not retain or employ an agent of a foreign principal.

( ) I certify that the sponsor is not an agent of a foreign principal but does retain or employ one or more agents of a foreign principal.

Foreign Government Involvement

Foreign Agent Registration Status (Must select all):

[ ] I certify that the sponsor is not a foreign government.

[ ] I certify that the sponsor is not an entity that is owned or operated by a foreign government.

[✔] I certify that the sponsor does not receive funding from a foreign government.

Purpose and Details

Provide a brief description of the trip.

The invitation is to attend the Community Banking Research Conference. The purpose of the conference is to bring together community bankers, academics, policymakers, and bank regulators to discuss the latest research on community banking. The listed Senate staff specialize in financial services policy and are invited to become more informed on community banking and to hear about new academic research and development in this area.

Explain how the purpose of the trip relates to your organization's mission.

CSBS is the nationwide organizaton of banking regulators from all the 50 states and U.S. territories. The Community Banking Research Conference is consistent with the mission of CSBS in supporting the leadership role of state banking supervisors in advancing the state banking system. The dual banking system ensures safety and soundness; promotes economic growth and consumer protection; and fosters innovative state regulation of the financial services industry. In conjuntion with the Federal Reserve and the FDIC, CSBS is hosting and sponsoring the research conference.

The Federal Reserve system works to promote a healthy economy, foster financial stability, and support job creation, which are important to the health of community banking. The conference brings together community bankers, academics, policymakers, and bank regulators, to discuss research on community banking.

Is your organization the only sponsor for this trip?

(●) Yes ( ) No

If No, describe your organization's role in planning the trip.

If there are multiple sponsors, each sponsor must submit Organization Information (Page 1 of the Private Sponsor Travel Certification Form) and a Signature Page Form.

Grantmaking Organizations (Optional)

If you have a Grantmaking Organization, you must attach a Grantmaking Organization Certification Form.

1.

2.

3.

With or Without Regard to Congressional Participation (Select one):

- (●) The trip is arranged or organized without regard to congressional participation.
- ( ) The trip is arranged or organized with regard to congressional participation.

Lobbyist/Foreign Agent Involvement in Planning, Organizing, Requesting or Arranging

- [✔] The trip will not in any part be planned, organized, requested, or arranged by a registered lobbyist or agent of a foreign principal, other than de minimis involvement.

Lobbyist/Foreign Agent Financing (Must select all):

- [✔] The trip will not be financed in any part by a registered lobbyist or agent of a foreign principal.
- [ ] No funds or in-kind contributions were earmarked directly or indirectly for the purpose of financing this specific trip from a registered lobbyist or agent of a foreign principal or from a private entity that retains or employs one or more registered lobbyists or agents of a foreign principal.

Lobbyist/Foreign Agent Accompaniment

Complete if all sponsors are §501(c)(3) organizations (Select one):

- (●) The trip is limited to three days (for trips inside the continental United States) or seven days (for trips outside the continental United States), and no lobbyist or agents of a foreign principal will accompany the Member, officer, or employee at any point throughout the trip
- ( ) The trip is limited to a one-day event (exclusive of travel time and one overnight stay) and no registered lobbyists or agents of a foreign principal will accompany the Member, officer, or employee on any segment of the trip
- ( ) The trip is limited to a one-day event (exclusive of travel time and two overnight stays) and no registered lobbyists or agents of a foreign principal will accompany the Member, officer, or employee on any segment of the trip

Complete if any of the sponsors is not a §501(c)(3) organizations (Select one):

- ( ) No sponsor retains or employs a registered lobbyist or agent of a foreign principle, the trip is limited to three days (for trips inside the continental United States) or seven days (for trips outside the continental United States), and no lobbyist or agents of a foreign principal will accompany the Member, officer, or employee at any point throughout the trip
- ( ) The trip is limited to a one-day event (exclusive of travel time and one overnight stay) and no registered lobbyists or agents of a foreign principal will accompany the Member, officer, or employee on any segment of the trip
- ( ) The trip is limited to a one-day event (exclusive of travel time and two overnight stays) and no registered lobbyists or agents of a foreign principal will accompany the Member, officer, or employee on any segment of the trip

Required if selecting the third option in either column - Please explain why the second overnight stay is practically required and necessary to accomplish the purpose of the trip.

Certification of No Recreational Activity and No Alcohol (Must select all):

- [✔] Travel expenses paid for will not include expenditures for recreational activities.
- [✔] Travel expenses paid for will not include expenditures for alcohol, except as permitted by the Regulations Governing Privately Sponsored Travel.

Invitees list

- [✔] A list of all Senate invitees is attached to this form (required).
- [ ] Members and staff from the House of Representatives will also receive invitations.

Travel Details (Submit additional pages as needed)

Trip Start Date/Time:	⇄	Trip End Date/Time:
Monday, October 5, 2026		Wednesday, October 7, 2026

Will the traveler be accompanied by a family member for whom the sponsor will pay travel expenses?

◯ Yes ◉ No

Transportation (Member/Officer/Employee: $610 Accompanying Family Member: $N/A)

Transportation Type	Class	Amount
Airplane	Coach	$510
Uber/Taxi	N/A	$100

Details (optional)
These are good faith estimates based on intended flight booking and estimated Uber/Taxi fares.

Lodging (Member/Officer/Employee: $400 Accompanying Family Member: $N/A)

Check-In	Check-Out	Facility	City	State	Country
10/5/26	10/7/26	Hyatt Regency St. Louis Arch	St. Louis	MO	USA

Nights	Cost/Night	Cost Exceed Per Diem (Yes/No)	If Yes, please explain why expenses over the per diem rate are reasonable and necessary.
2	$200	No	

Check-In	Check-Out	Facility	City	State	Country

Nights	Cost/Night	Cost Exceed Per Diem (Yes/No)	If Yes, please explain why expenses over the per diem rate are reasonable and necessary.

Check-In	Check-Out	Facility	City	State	Country

Nights	Cost/Night	Cost Exceed Per Diem (Yes/No)	If Yes, please explain why expenses over the per diem rate are reasonable and necessary.

Meals (Member/Officer/Employee: $235 Accompanying Family Member: $N/A)

Date	Breakfast	Lunch	Dinner	Incidentals	Total	City	State	Country	Cost Exceeds Per Diem (Y/N)
10/5/26	$0	$0	$0	$25	$25	Travel	N/A	USA	Y
10/6/26	$20	$40	$65	$0	$125	St. Louis	MO	USA	Y
10/7/26	$30	$30	$0	$25	$85	St. Louis	MO	USA	Y

If costs exceed the federal per diem, please explain why expenses over the per diem rate are reasonable and necessary.

These are good faith estimates based on previous year's conference.

Reasonable Miscellaneous Expenses

(Member/Officer/Employee: $N/A Accompanying Family Member: $N/A)

Expense Type	Amount	Notes

Additional Details (optional)

PRIVATELY SPONSORED TRAVEL

SPONSOR SIGNATURE PAGE

I hereby certify that the information submitted in connection with the trip listed below is true, complete, and correct to the best of my knowledge and belief.

Trip Name: Community Banking Research Conference

Travel Date(s): October 5-7, 2026

Travel Destination(s): St. Louis, MO

Sponsor: Conference of State Bank Supervisors

Brandon Milhorn
(printed name of sponsor representative)

President and CEO
(title)

(signature of sponsor representative)

8/28/2026
(date)

CSBS Community Bank Research Conference 2026 Invitee List

Carol Wayman

Matt Venoit

Lilith Fellowes-Granda

Thomas Caprara

Conference of State Bank Supervisors
Community Banking Research Conference
October 6-7, 2026
St. Louis, Missouri

Updated on 09/11/2026

Primary Trip Sponsor Form Addendum – Senate Ethics Committee

Flight Options

Washington, DC to St. Louis MO DATE: Monday, October 5, 2026
- DCA (8:29am) > STL (10:21am)

St Louis, MO to Washington, DC DATE: Wednesday, October 7, 2026
- STL (5:08pm) > DCA (8:18pm)

Attendees: Carol Wayman, Senior Policy Advisor

The invitation is to attend the Community Banking Research Conference. The purpose of the conference is to bring together community bankers, academics, policymakers, and bank regulators to discuss the latest research on community banking. The listed Senate staff specialize in financial services policy and are invited to become more informed on community banking and to hear about new academic research and development in this area.

Note: In addition to sponsoring Congressional staff at the conference, CSBS also sponsors the travel expenses for the emerging scholars program and the winners of the Community Bank Case Study Competition.

Agenda (House Question #10): Conference Agenda can be found here and is pasted below.

Monday October 5, 2026

Time of Departure and Departure City/Airport

- American Airlines, Flight #AA4645

Time of Arrival and Arrival City/Airport

12:00 p.m. - 12:15 p.m. Depart St. Louis Lambert Airport En Route to HOTEL

- Transportation Mode: Uber/Taxi

4:45 p.m. Check-In at HOTEL

End of October 6 Activity

Tuesday October 6, 2026

8:00 a.m. – 8:45 a.m. Breakfast and Networking

8:45 a.m. – 8:50 a.m. Introduction

- James Fuchs, Vice President, Federal Reserve Bank of St. Louis

Description: The Vice President of the Federal Reserve Bank of St. Louis, Jim Fuchs, will greet conference attendees, outline the agenda, highlight research themes, and preview notable speakers.

8:50 a.m. – 9:00 a.m. Welcoming Remarks

- Rhoshunda Kelly, Commissioner, Mississippi Department of Banking and Consumer Finance; and Chair, CSBS

Description: CSBS chair Rhoshunda Kelly will present opening remarks for the conference. Her remarks will include personal thoughts on the research to be presented and an explanation of the value the conference provides by bringing together academics, policymakers, and bankers to discuss the most important topics related to community banking.

9:00 a.m. – 9:45 a.m. 2026 CSBS Annual Survey of Community Banks Presentation of Results

Presenters:

- Parker Marshall, Analyst, Policy Development, CSBS
- Thomas Siems, Chief Economist, CSBS
- Julie Baer, Senior Manager, Federal Reserve Bank of St. Louis

Description: Select researchers from CSBS and the Federal Reserve Bank of St. Louis will present on findings from the 2026 CSBS Annual Survey of Community Banks. Representing the Senate Banking Committee, staff in attendance will be able to draw on the data collected from the nation's community bankers when developing financial services policies.

9:45 a.m. – 10:30 a.m. Morning Keynote

- Michelle Bowman, Vice Chair for Supervision, Federal Reserve Board of Governors

Description: Vice Chair for Supervision of the Federal Reserve Board of Governors, Michelle Bowman will provide personal remarks on the conference and research

being presented. Representing the Senate Banking Committee, staff in attendance will be able to draw insights from a key voice in the federal financial regulatory landscape when developing financial services policies.

10:30 a.m. – 11:00 a.m. Break

11:00 a.m. – 12:30 p.m. Research Paper Session 1, Credit Unions and the Value of the Tax Subsidy

Moderator: Amiyatosh Purnanandam, Denise and Ray Nixon Endowed Chair in Finance, University of Texas - Austin

Papers and Presenters:

- *The Transmission of Corporate Tax Cuts to Consumer Loans: Evidence from the TCJA*, João Granja, University of Chicago
- *Cross-Charter Consolidation: Evidence from Credit Union Acquisitions of Community Banks*, David Huberdeau-Reid, University of Memphis
- *Does the Credit Union Tax Exemption Affect Competition in Local Lending Markets? Evidence from the TCJA*, Tanya Paul, University of California, Berkeley

Description: Three separate presentations from academic researchers on topics related to community banking will be followed by reflections and Q&A from an appointed academic moderator, as well as an appointed community bank discussant. Representing the Senate Banking Committee, staff in attendance will be able to draw on the latest research on the unique operations, effects, and value of community banks within their local economies when developing financial services policies.

12:30 p.m. – 1:30 p.m. Lunch

1:30 p.m. – 2:00 p.m. Afternoon Plenary

- Travis Hill, Chairman, Federal Deposit Insurance Corporation (FDIC)

Description: FDIC Chairman Travis Hill will provide personal remarks on the conference and research being presented. Representing the Senate Banking Committee, staff in attendance will be able to draw on the insights from a key voice in the federal financial regulatory landscape when developing financial services policies.

2:00 p.m. – 3:30 p.m. Research Paper Session 2, The Geography of Banking

Moderator: João Granja, Associate Professor of Accounting, University of Chicago

Community Bank Discussant

Papers and Presenters:

- *Credit Without Proximity: Informational Frictions and Unequal Gains from Technology*, Quinn Maingi, University of Southern California
- *Going the Distance? Bank-Customer Proximity, Applicant Demographics, and Credit Access*, Leo Pugachev University of Missouri
- *Geographically Concentrated Banks and the Amplification of Regional Economic Shocks*, Sung Je Byun, Federal Reserve Bank of Dallas

Description: Three separate presentations from academic researchers on topics related to deposit stability will be followed by reflections and Q&A from an appointed academic moderator as well as an appointed community bank discussant. Representing the Senate Banking Committee, staff in attendance will be able to draw on the latest research examining banks' deposit franchises and associated risks when developing financial services policies.

3:30 p.m. – 4:00 p.m. Break

4:00 p.m. – 4:45 p.m. CSBS Community Bank Case Study Competition Winning Presentation

Introduction: Kelly Lammers, Director of the Nebraska Department of Banking and Finance and Chair-Elect of CSBS

- Students: Tennessee Tech – Bo Briggs, Kaden Fray, Aaron Hughes, Michael Morrow, and Madelyn Ray
- Faculty Advisor: Alma Núñez
- Community Bank Partner: Wilson Bank & Trust in Cookeville, Tennessee (Jennifer Smith, SVP Controller)

Description: Chair-elect of the CSBS board will introduce the winning team of the 2026 Community Bank Case Study Competition. The winning team will then present on their project conducted with a partner community bank and discuss their findings. Representing the Senate Banking Committee, staff in attendance will be able to draw on how individual community banks are examining interest rate risk and lending decisions and responding to inflation since 2020. Staff will also learn how banks manage and maintain adequate capital through various strategies.

4:45 p.m. – 5:30 p.m. – Community Banker Keynote

- **Jill Castilla, President and CEO, Citizens State Bank of Edmond, Edmond, Okla.**

Description: President and CEO of Citizens State Bank of Edmond will provide closing remarks for the first day of the conference and briefly recap the day's panels and speeches.

5:30 p.m. - 7:00 p.m. – Dinner Reception

Description: The dinner reception will serve as a networking opportunity for the attendees and participants at the conference and will be an opportunity for Congressional staff to hear more detail from academics and community bankers on the economic outlook for community banks and how it could help when developing financial services policies.

Wednesday October 7, 2026

7:30 a.m. – 8:30 a.m. Breakfast and Networking

8:30 a.m. – 9:00 a.m. Morning Keynote

- Brandon Milhorn, President and CEO, CSBS

Description: CSBS President and CEO Brandon Milhorn will provide morning remarks for the conference. His remarks will likely include his own personal thoughts on the presented research and an explanation of the value the conference provides by bringing together academics, policymakers, and bankers to discuss the most important topics related to community banking.

9:00 a.m. – 10:30 a.m. Research Paper Session 3 – The Competitive Edge of Community Banks

Moderator: Tetyana Balyuk, Assistant Professor of Finance, Emory University.

Community Bank Discussant

Papers and Presenters:

- *The Economic Payoff of Civic Engagement: Evidence from Community Banks*, Alvaro G. Taboada, Mississippi State University
- *Banking Local: Media Slant, Erosion of Trust and Financial Decisions*, Elizabeth Berger, University of Houston
- *Smaller Banks, Smarter Lending? Evidence from the Commercial Real Estate Market*, Alexei Tchistyi, Cornell University

Description: Three separate presentations from academic researchers on topics related to consumer protection will be followed by reflections and Q&A from an appointed academic moderator as well as an appointed community bank discussant. Representing the Senate Banking Committee, staff in attendance will be able to

draw on the latest research on consumer protection topics when developing financial services policies.

10:30 a.m. – 10:45 a.m. Break

10:45 a.m. – 11:45 a.m. Panel Discussion: Future of Deposits

Moderator: Kyle Thomas, Senior Advisor, Policy and Innovation, CSBS

Panelists: John Blizzard, President and CEO, Seattle Bank, Seattle, WA; Jeff Sinnott, President and CEO, Vantage Bank, Fort Worth, TX; and Anne Tangen, President and CEO, Bank Five, Fall River, MA.

Description: CSBS Senior Advisor, Policy and Innovation, Kyle Thomas, will lead a panel discussion with three community bankers on the future of deposits. Representing the Senate Banking Committee, staff in attendance will be able to draw on the bankers' insights on the greatest challenges and opportunities facing community banks when developing financial services policies.

11:45 a.m. – 11:55 p.m. Presentation of the John W. Ryan Award and Concluding Remarks

- Brandon Milhorn, President and CEO, CSBS

Description: CSBS President and CEO Brandon Milhorn, will present the winner of the John W. Ryan Award to an individual researcher/group of researchers whose paper best meets the selection criteria for most significant contribution to community banking research at the 2026 Community Banking Research Conference.

11:55 a.m. – 12:05 p.m. Concluding Remarks

- Carl White, Executive Vice President, Federal Reserve Bank of St. Louis

Description: Executive Vice President of the Federal Reserve Bank of St. Louis, Carl White, will offer closing remarks.

12:05 p.m. Conference Adjourns

2:30 p.m. Depart HOTEL for St. Louis Lambert Airport

- Mode of Transportation: Uber/Taxi

2:45 p.m. - 3:00 p.m. Arrive at St, Louis Lambert Airport

5:08 p.m. CT Depart St. Louis Lambert Airport

- American Airlines Flight # AA2030

8:18 p.m. ET Arrive at Washington National Airport

Sponsor Interest: CSBS is the nationwide organization of banking regulators from all 50 states and U.S. territories. The Community Banking Research Conference is consistent with the mission of CSBS in supporting the leadership role of state banking supervisors in advancing the state banking system.

The dual banking system ensures safety and soundness, promotes economic growth and consumer protection, and fosters innovative state regulation of the financial services industry. In conjunction with the Federal Reserve, CSBS is hosting and sponsoring the research conference.

The Federal Reserve system works to promote a healthy economy, foster financial stability, and support job creation, which are important to the health of community banking. The conference brings together community bankers, academics, policymakers, and bank regulators to discuss research on community banking.

Additional Information:

1.) Has any other organization or individual not listed on the form made (or will make) an in-kind contribution to the events, meals, or the travel on this trip?

- CSBS and our federal agency partner (the Federal Reserve System) are paying for the event that will be held at the St. Louis Federal Reserve.

2.) How are the funds raised that are used for this trip and events on the trip?

- The funds used for this trip come from CSBS income derived from member dues.

3.) Are CSBS's donors aware that their donations are used to fund congressional travel?

- Yes, our members are aware of the use of their dues through quarterly budget reports.

4.) Does CSBS seek grants or specific donations to help directly or indirectly fund congressional travel?

- No.

5.) Does CSBS recognize any of its donors at the various trips and congressional events? e.g., mention them in the program or via event signage, provide free attendance or access to the event, thank them from the podium, etc.?

- No.

6.) Has any other organization, other than the listed federal agency, help to organize or plan events on the trip?

- No.

7.) Is there a conference event fee (including waived fees) charged for any event on the trip?

- No conference or event fee is charged to any attendees.

8.) Who, other than Congressional attendees, will be present during the transportation to and from the destination(s) or at the events?

- Conference attendees include: state banking regulators, federal banking regulators, banking industry representatives, academics ranging from college undergraduates to tenured university faculty, media, and CSBS staff. Congressional attendees will travel on their own on commercial airlines and public taxis to the event.

9.) Is CSBS affiliated with an organization that retains or employs a registered lobbyist or foreign agent?

- No.

CONFERENCE OF STATE BANK SUPERVISORS
1300 I Street NW / Suite 700 East / Washington, DC 20005 / p: (202) 296-2840 / f: (202) 296-1928