From: American Banker
To: Goins, Anthony
Subject: Silver lining for lenders from slow refi market; NCUA focuses on liquidity risk; Amazon aims to make cash advances safer
Date: Wednesday, November 2, 2022 7:01:16 AM

View in browser

DAILY BRIEFING

November 2, 2022

Prepared for Anthony

Competitive pressures on small lenders ease as refinances diminish

By Jim Dobbs 3 min read

The shift in refi behavior — in the wake of multiple Federal Reserve interest rate hikes — helped fuel a loan growth trend that's expected to continue through year-end. **Read story →**

Goldman ups its efforts to woo clients' developers

By Penny Crosman 4 min read

The Platform Solutions group, headed by former chief strategy officer Stephanie Cohen, is building embedded banking solutions for corporate clients. **Read story →**

> **RELATED**
>
> **5 tech trends helping the unbanked access financial services →**
>
> The proliferation of mobile banking and online payment services like PayPal is one of several reasons more consumers have joined the financial mainstream, according to the FDIC's latest report on Americans' access to banking services.

What happens when the CFPB's funding question hits the Supreme Court?

By Kate Berry 7 min read

Legal experts are gaming out the various options for the CFPB after a three-judge panel of the U.S. Court of Appeals for the 5th Circuit ruled on Oct. 19 that the bureau's funding is unconstitutional. **Read story →**

Pushback from U.S. banks softens GFANZ climate rules

By Jordan Stutts 3 min read

The global climate coalition said in a new report that its members maintain "independent investment decision-making" authority after some U.S. banks grew concerned about legal exposure to rules requiring the phaseout of fossil-fuel investments. **Read story →**

Credit union regulator says liquidity risk is top priority for 2023

By Ken McCarthy 3 min read

Rising interest rates are forcing credit unions to pay more for deposits while they are sitting on low-yielding loans, according to the National Credit Union Administration's eastern regional director, John Kutchey. **Read story →**

SPONSOR CONTENT

How to Decrease Fixed Costs and Improve Customer Service

How to improve operations and help with return on investment while simultaneously improving service for customers **Read More →**

How Amazon could make merchant cash advances safer

By Kate Fitzgerald 3 min read

Law enforcement's recent crackdown on shady operators paved the way for Amazon to bring broader scale and transparency to the lucrative market of lending to merchants. **Read story →**

Follow American Banker in real time. More ways to get the most trusted industry news and analysis.

Twitter Facebook LinkedIn

RESOURCES

WEB SEMINAR

Elevate your customer experience with secure digital agreements

Wednesday, November 2, 2022 2:00 PM EDT

With organizations conducting so much of their business through digital channels, the level of risk is on the rise in this increasingly online world. **Learn More →**

SPONSOR CONTENT FROM ONESPAN

WHITEPAPER

Think beyond credit score: How financial institutions can grow and engage customers

Financial institutions (FIs) can improve the customer experience and reach new consumers by expanding underwriting and provide digital services that enhance the credit card application process. **Download Now →**

SPONSOR CONTENT FROM ELAN CREDIT CARD

WHITEPAPER

Think beyond credit score: How credit unions can grow and engage members

Financial institutions (FIs) can improve the customer experience and reach new consumers by expanding underwriting and provide digital services that enhance the credit card application process. **Download Now →**

SPONSOR CONTENT FROM ELAN CREDIT CARD

More resources →

American Banker

You were sent this email because you signed up for an account on American Banker.

If you no longer wish to receive emails like this, you can opt out here.

Customize the emails you receive by visiting our

Email Preference Center.

Connect with us:

About | Contact | Privacy Policy

Arizent
One State Street Plaza, 27th Floor
New York, NY 10004