



Shareholder James Sheriff Featured in Wisconsin Banker Article

[James Sheriff](#) is quoted in an article titled "[Holding Company Structure Still Advantageous for Most Community Banks](#)," published in Wisconsin Banker. The article examines whether or not the holding company structure still has value for community banks. Sheriff noted that "The decision to form a BHC meant bringing in another regulator and setting up another board of directors, and it's also more complex for accounting and auditing." That complexity leads to greater expenses. By removing the holding company, a bank may de-register with the SEC (if they're a public company) and will no longer need to pay directors and an executive to run the holding company. However, for most community banks, the costs saved by getting rid of the BHC "don't add up to a significant dollar amount."

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