HOW IS YOUR BANK DEALING WITH ALCO SHIFTS?

The Headache: Handling asset-liability management proves more challenging than ever for community banks, as they face an unprecedented period of low rates amid increasing economic uncertainty.

Our Question: How has your bank changed its ALCO approach?

Come see what other bankers think, and add your own views

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How is your bank dealing with today's ALCO challenges?

Old jokes about bank management, about taking in money at one rate, lending it out at a higher rate, and being on the golf course by 3, may have never actually matched anything real. But they sure don't now. In an era where some large banks are actually charging interest to corporations to keep money on deposit, one can surely say that "normal" isn't in right now. But there is no pause button on reality, so community bankers are doing what they can.

Below is a sampling of what we've heard from community bankers. Add your own ideas and suggestions.

And if you would like to join our regular list of "prescribers," to whom we send questions, please email Executive Editor Steve Cocheo today.

Let's hear your views and ideas below! (Editorial Note: Contributions to Pass the Aspirin may also appear in our print edition. While we will ask for your e-mail address, this is only as an aid to verifying identity and will not be used for any marketing or promotional purpose. The e-mail address will not be published.)