

Breakout Discussion Questions
Stablecoin and CBDC
ICBA Federal Delegate Board Meeting
Sunday, May 1, 1:00 pm – 3:30 pm ET
<https://www.icba.org/about/board-and-committees/federal-delegate-board>

Stablecoin

- Which use cases can potentially benefit from stablecoins? Are there any uses cases for other cryptocurrencies, such as bitcoin?
- What are your primary concerns about the development of stablecoin products and services?
- Do you think the growth of the crypto economy threatens the long-term viability of community banks?
- Do you think stablecoin issuance should be limited to insured depository institutions?

Central Bank Digital Currency (CBDC)

- How would a U.S. CBDC impact your bank?
- Can a CBDC achieve the Fed's goals more effectively than alternative means? Would the benefits exceed the costs and risks?
- Should the decision to launch a U.S. CBDC be influenced by other countries' CBDC initiatives?
- What are the use cases that would justify the investment to create a CBDC?