Must be wrote in first person broken down in subtopics and wrote in first person... Discuss the major functions of commercial banks and the role banks play on the economy, the community, business, and individuals. Subtopic 1: Bank Safety & Soundness Subtopic 2: Bank Regulation and Oversight Subtopic 3: Importance of Deposit Accounts Subtopic 4: Importance of Commercial Loans Subtopic 5: Importance of Consumer Loans Subtopic 6: Bank's Role in the Local Community