

**Bank Director**<sup>®</sup>

**Strong Board.** Strong Bank.

The Financial Industry's Premier Growth & Strategy Event

# EXPLORING YOUR GROWTH OPTIONS

January 26-28, 2025

**Phoenix, AZ** | JW Marriott Phoenix Desert Ridge

***Early Rate Expires November 22, 2024!***

Register by visiting [BankDirector.com](https://BankDirector.com) or calling our events department at 877-397-7595.

*“I attend the Acquire or Be Acquired Conference primarily because of the networking. I get so much out of the opportunity to engage with the people that are here — the vendors, the presenters — that it’s always educational for me.”*

— PAST CONFERENCE ATTENDEE

*“AOBA was as always, an excellent program. It’s a massive undertaking and the organization efforts by the Bank Director team were exceptional.”*

— PAST CONFERENCE ATTENDEE

**Join in the conversation!**



# Exploring Your Growth Options

The Acquire or Be Acquired Conference, also known as AOBA, is the financial industry's premier growth and strategy event. The expansive agenda is tailored for CEOs, chairpersons, CFOs, directors and those senior executives responsible for leading and implementing the growth strategy at the bank. Going beyond M&A, the conference draws financial leaders from across the country to glean insights from industry experts on complex issues and opportunities facing banks today.

The conference agenda reflects the broader focus of serving the entire key leadership team, addressing a wider range of topics essential to their roles and responsibilities — covering cutting-edge ideas and nontraditional banking strategies to drive growth, build value and increase market share.

## Created For Bank Leaders And The Board

During the event, participants have numerous opportunities to network with peers who share an interest in exploring financial growth opportunities, strategic initiatives and business partnerships. Officers and directors from public and private financial institutions, leading fintech professionals, senior partners from law firms, top investment bankers, accounting partners, management consultants and investors comprise the audience in Arizona each year!



In response to rapid technological changes within the financial services industry and feedback from industry leaders, Bank Director created FinXTech — a resource that allows financial institutions to discover and connect with potential technology partners and solutions.

Throughout this year's agenda, you'll notice FinXTech sessions dedicated to specific areas focused on cyber, AI, growing deposits, lending and much more.



# THE INTERSECTION OF FINANCIAL INSTITUTIONS AND TECHNOLOGY LEADERS



# Session Highlights

Hear from an unparalleled lineup of speakers and industry experts. This year's event promises to provide valuable guidance on trends and information you won't find at any other conference!



## **The State of Banking**

Thomas Michaud, President & CEO, Keefe, Bruyette & Woods, A Stifel Company

The conference opens with an overview of where the industry is today and what that means for you and your bank.



## **Discovering Your Bank's Value in Today's Market**

Curtis Carpenter, Senior Managing Director, Hovde Group, LLC

How can you create the highest value for your bank – and its shareholders? During this session, we look at how current market conditions, recent transaction trends and future pricing expectations might impact the value of your bank.



## **Growth From Your Balance Sheet**

David Boyle, CEO, Burke and Herbert Bank

Gerard Champi, President, Peoples Security Bank & Trust Company

Jonathan Harrell, Chairman & CEO, Generations Bank

Moderated by: Brian Leibfried, Head of Client Insights, Performance Trust Capital Partners, LLC

A panel of bank CEOs share how they have used their balance sheet to inspire and find growth.



## **The Best of RankingBanking**

David Findlay, Chairman & CEO, Lake City Bank

Ray Reitsma, President & CEO, Mercantile Bank Corporation

Kent Steinwert, Chairman, President & CEO, Farmers & Merchants Bank of Central California

Moderated by: Kara Baldwin, Partner, Crowe LLP

Based on the latest iteration of Bank Director's RankingBanking study, hear from three banks that topped our list.



### **Regional Bank Panel**

Kevin Blair, Chairman, President & CEO, Synovus Financial Corp. *(not pictured)*

Timothy Crane, President & CEO, Wintrust Financial Corp.

**Additional Speaker to be Announced**

Moderated by: Michelle King, President, Bank Director

During this session, Bank Director moderates a panel of regional bank CEOs from across the U.S. – and dives into lessons they have learned as they have grown their institutions, providing insightful best practices for you and your board to consider.



### **Lessons From the Latest Acquisitions**

Scott Anderson, Head of Investment Banking, Keefe, Bruyette & Woods, A Stifel Company

David Brooks, Chairman & CEO, Independent Bank

Kevin Chapman, President & Chief Operating Officer, Renasant Bank *(not pictured)*

Joseph Gulash, Managing Director, Head of Depositories Investment Banking, Keefe, Bruyette & Woods, A Stifel Company *(not pictured)*

Hear what worked and what didn't from experts featured in this panel session.



### **Women in Leadership Luncheon**

Sponsored by: **Microsoft**

Susan Holliday, Chair of the Board, Five Star Bank *(not pictured)*

Rose McKinney-James, Director, Pacific Premier Bancorp, Inc. *(not pictured)*

Maria Tedesco, President & COO, Atlantic Union Bank

Kathleen Woodard, Head of Banking, Industry Advisory, Americas, Microsoft *(not pictured)*

Expanding on the Women in Leadership Reception held on Saturday, join your peers for a lively moderated discussion with Bank Director and three bank leaders as we discuss the challenges, opportunities and lessons learned in our industry. Both men and women are invited to attend this luncheon.



### **Advice for the Future: Setting the Stage for 2025**

Jonah Crane, Partner, Klaros Group

Eugene Ludwig, Founder & CEO, Ludwig Advisors

Andrew Olmem, Partner, Mayer Brown *(not pictured)*

As we conclude the 31st annual AOPA Conference this is a must attend session as we hear from the leading voices in the industry. The panel shares lessons learned and their advice for moving forward in 2025. Topics covered include, but are not limited to, the future of bank M&A, differences in Republican vs. Democrat leadership, global impact to U.S. banks and capital considerations.

# ACQUIRE OR BE ACQUIRED

Exploring Your Growth Options

## NETWORK WITH YOUR PEERS!

### Saturday, January 25

5:00 PM - 5:30 PM

#### **Celebrating Women in Leadership Reception**

Sponsored by: **Abriago, Inc.**

With so many top executives and board members traveling to this conference on Saturday, this reception allows female executives to meet their contemporaries from across the United States.

Please note: a separate registration is not needed to attend this reception as it is included in the conference registration.

5:00 PM - 5:30 PM

#### **First-Time Attendee Reception**

Sponsored by: **Mastercard Inc.**

Concurrent to our Women in Leadership Reception, we welcome first-time attendees to our Acquire or Be Acquired Conference. Meet members of the Bank Director leadership team and others attending the conference for the first time.

Please note: a separate registration is not needed to attend this reception as it is included in the conference registration.

While much of the country is in the grip of winter, early evenings in Arizona offer a welcome change for many who join us. Start off the conference by catching up with old friends and making new connections.

## RECEPTION & REGISTRATION

### Saturday Evening, January 25

5:30 PM - 6:45 PM

#### **Welcoming Reception & Registration**

Sponsored by: **COCC**







**CONFERENCE AGENDA**

*\*Agenda subject to change*

**DAY ONE**

# EXPLORING YOUR GROWTH OPTIONS

## Sunday, January 26

This year's agenda has expanded beyond M&A to address all topics essential for key leadership teams to build stronger boards and, thus, stronger banks. On the first day of AOBA, we look at the state of the industry today, regulatory issues, strategic growth and navigating risk.

EXPLORE

# ACQUIRE OR BE ACQUIRED

## Exploring Your Growth Options

### 7:00 AM - 8:00 AM **Registration & Breakfast**

Sponsored by: **Paul Hastings, LLP**

### 8:00 AM - 8:05 AM **Day One Opening Remarks: Exploring Your Growth Options**

**Michelle King**, President, Bank Director

**Laura Schield**, Chief Operating Officer, Bank Director

AOBA remains the meeting ground for the banking industry's key leaders to engage with each other and learn how to grow and compete in today's market. To open this year's event, we highlight how and why the conference agenda explores financial growth opportunities and strategic planning ideas... BEYOND M&A.

### 8:05 AM - 8:55 AM **The State of Banking**

**Thomas Michaud**, President & CEO, Keefe, Bruyette & Woods, A *Stifel Company*

The conference opens with an overview of where the industry is today and what that means for you and your bank.

### 8:55 AM - 9:35 AM **What to Expect From Washington**

**Mark Kanaly**, Partner, Alston & Bird LLP

**David Sandler**, Managing Director & Co-Head of Financial Services Investment Banking, Piper Sandler & Co.

**Mandi Simpson**, Partner, Crowe LLP

Moderated by: **Jim McAlpin**, Board Member, Bank Director

Changes are on the horizon. What does that mean for your bank and its future? Hear from a panel of experts what to expect from Washington in 2025.

### 9:35 AM - 10:10 AM **Growth From Your Balance Sheet**

**David Boyle**, CEO, Burke and Herbert Bank

**Gerard Champi**, President, Peoples Security Bank & Trust Company

**Jonathan Harrell**, Chairman & CEO, Generations Bank

Moderated by: **Brian Leibfried**, Head of Client Insights, Performance Trust Capital Partners, LLC

A panel of bank CEOs share how they have used their balance sheet to inspire and find growth.

### → 9:00 AM - 9:35 AM **FinXTech Session: Transforming Your Bank for the Future**

**Robert Keil**, Chief Fintech Officer, FinWise Bank

**Tommy Nicholas**, CEO, Alloy

**Speaker to be Announced**, Jack Henry

Moderated by: **Kiah Haslett**, Banking & Fintech Editor, Bank Director

During this session, we explore how to get greater depth of wallet; how to expand your total "addressable" market; and how to develop new ways to go to market. This session provides a perspective on how different financial institutions have placed their bets on new lines of business.



➔ **9:45 AM - 10:20 AM**      **FinXTech Session: Meeting Your Small Business Clients Where They Are**

Jay Blandford, CEO, Abrigo, Inc.

Jeffery Kendall, Executive Chairman & CEO, Nymbus

Ginger Siegel, North America Small Business Lead, Mastercard Inc.

Moderated by: Nathan Baumiester, CEO & Co-founder, ZSuite Technologies, Inc.

The small business market continues to be a huge opportunity for banks. What can your bank do to take advantage of this space, and help clients expand their relationship with your institution?

**10:10 AM - 10:30 AM**      **Refreshment Break**

**10:30 AM - 11:10 AM**      **Breakout Sessions** *(select one)*

Participants have the opportunity to select one of seven breakout sessions to attend. These sessions are strategic and build on this morning's general session presentations. Additional sessions to be announced.

**Breakout 1: Ownership Options and Tax Matters for the Closely Held Bank**

**Speaker to be Announced**, Hunton Andrews Kurth LLP

Closely held banks experience challenges with raising capital, shareholder liquidity and board and ownership succession. These challenges are compounded by volatile tax laws, including the potential sunset of the Tax Cut and Jobs Act of 2017. This presentation discusses alternative strategies for such banks to maximize shareholder value, definitively decide S versus C as well as to create paths for ownership continuity.

**Breakout 2: What the Board Needs to Know in 2025**

**Robert Fleetwood**, Partner & Co-Chair of Financial Institutions Group, Barack Ferrazzano Kirschbaum & Nagelberg LLP

**Al Laufenburg**, Managing Director, Keefe, Bruyette & Woods, A Stifel Company

This breakout session continues the "Need to Know" series that has consistently been a popular highlight at this conference for many years. Gain practical insight into what CEOs and directors need to know in 2025 and beyond.

**Breakout 3: New Administration, New Policy Priorities: What Banks Need to Know**

**Additional Speakers to be Announced**

Moderated by: **Rob Blackwell**, Chief Content Officer & Head of External Affairs, IntraFi

With a new administration set to take power in January 2025, IntraFi's Rob Blackwell moderates a panel of D.C. experts and former regulators on the policy and economic environment facing financial institutions. What priorities will regulators have around liquidity, deposits, M&A and capital? What agenda will new House banking panel leadership have? Don't miss this conversation around the coming political environment for banks.

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## Exploring Your Growth Options

### **Breakout 4: Another Perspective on the Bank M&A Outlook**

**Bill Burgess**, Managing Director & Co-Head of Financial Services Investment Banking, Piper Sandler & Co.

**Kevin O’Keefe**, Managing Director, Piper Sandler & Co.

This session reviews the relationship between M&A and the capital markets, banks and equity/debt investors and banks and the regulators.

### **Breakout 5: Understanding the New Regulatory Climate for Fintechs**

**Mark Chorazak**, Partner, Co-head Financial Institutions Regulatory Group, Skadden, Arps, Slate, Meagher & Flom LLP

**Adam Cohen**, Partner, Co-head Financial Institutions Regulatory Group, Skadden, Arps, Slate, Meagher & Flom LLP

Banks and fintechs continue to be under significant regulatory and enforcement pressures. With the election season behind us, they will need to brace for changes under a new White House and Congress. Hear from experts on what this means for fintech investments, the fintech IPO market, the future of bank/fintech partnerships and other transactions.

### → **10:30 AM - 11:10 AM FinXTech Session: Are You in the Payments Game?**

**Speaker to be Announced**, Strategic Resource Management, Inc.

**Jill Flaherty**, First Vice President, Business Development, COCC

**Jo Jagadish**, Head of US Digital Banking and Commercial Bank Products, Services & Innovation, TD Bank

Moderated by: **Emily McCormick**, Vice President, Editorial & Research, Bank Director

Technology continues to transform the industry, and the payments landscape is no exception. Whether it is the increased demand for contactless and embedded options or a diminishing reliance on analog processes, payments are changing. This session covers the information you need to know to stay up-to-date and competitive amidst the changing payments landscape.

### → **11:20 AM - 12:00 PM FinXTech Session: Cybersecurity & Fraud Prevention**

**Speaker to be Announced**, Hunton Andrews Kurth LLP

Ninety percent of bank leaders would be open to using artificial intelligence technologies for fraud prevention and alerts, and 81% would use AI for cyberattack prevention and detection, according to BankDirector’s 2024 Risk Survey. During this session we dive into what bank’s can do today to guard against a cyber or fraud intrusion.



**11:25 AM - 12:05 PM      Creating a Strategic Plan Focused on Growth**

**Pierre Naudé**, CEO & Chair of the Board, nCino

**Matt Veneri**, Head of Investment Banking and Managing Director, Financial Institutions Group, Janney Montgomery Scott LLC

**Steve Williams**, CEO & Partner, Cornerstone Advisors

Moderated by: **Bill Herrell**, Executive Vice President & Managing Director, Bank Director

What has worked in the past may not support one's future plans. New competitors are continually changing the business of financial services. Since bank executives and board members need to prioritize the issues and initiatives that will make a difference to their banks, this session lays out the new strategic imperatives for CEOs and boards to consider.

**12:05 PM - 1:15 PM      Networking Peer & Guest Lunch**

**12:20 PM - 1:00 PM      Lunch & Learn Sessions** *(select one)*

Lunch & Learn sessions offer participants the chance to learn about a shared topic of interest over lunch. Sessions run concurrently, so attendees may select one to attend.

**Lunch & Learn Session 1: Five Questions That Determine a Profitable Client Relationship**

**Scott Earwood**, Director of Community Solutions, White Clay

In this session, we review five questions banks can ask that – if answered correctly – can ensure profitability within their customer relationships. We share real examples of obstacles that bank clients have faced, as well as strategies and outcomes for overcoming the main barriers to untapped revenue growth.

**Lunch & Learn Session 2: Debunking Common Misconceptions of Debit and Credit Card Profitability**

**Candace DeBarger**, Director of Payments, Profit Resources, Inc.

Is it possible to increase the bank's interchange income? Are contactless cards more secure? Do you really need to market debit cards? This session confronts the biggest interchange questions headfirst and demystifies common misconceptions in order to reveal the truth behind debit and credit card profitability. Learn the truth behind the impact interchange can have on your bottom line.

**Lunch & Learn Session 3: Banking Trends and Best Practices in Financial Risk and Performance Management**

**Ken Levey**, Managing Director, Empryan Solutions, LLC

**Bryan Ridgway**, Director, Performance Management, Empryan Solutions, LLC

The one constant in life, in business, and even in banking is change. Today's banking environment is different than any time in the past 15 years. It is forcing your teams to focus on different ways to model, analyze and assess risks, profitability and performance. In this session Empryan guides the audience through a discussion of industry trends and best practices related to risk management, budgeting, forecasting, profitability and reporting based on practitioner feedback.

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## Exploring Your Growth Options

### **Lunch & Learn Session 4: Building a Derivatives Playbook: 3 Tailored Strategies for 3 Bank Profiles**

Frank Fiorilli, Managing Director of Bank Solutions, Derivative Path, Inc.

Isaac Wheeler, Managing Director of Balance Sheet Strategy, Derivative Path, Inc.

Just as every football team has its playbook, different types of banks need distinct strategies to succeed. What works for one roster doesn't work for another. In this session we replace broad generalities with actionable hedging roadmaps.

### **Lunch & Learn Session 5: Aligning Senior Leadership for an M&A World**

Dr. Julie Bell, Director, Leadership Advisory, Chartwell Partners

Scott Petty, Managing Partner, Chartwell Partners

In a world where CEO retirement and talent volatility is at an all-time high, is your bank proactively identifying leaders with the abilities required for long-term success? In this session, we discuss key skill sets needed in the C-Suite to ensure a high performing culture and the impact M&A could have on your leadership team. Specific topics include C-Suite succession planning, M&A talent assessment, retaining top talent and developing capable leaders.

### **1:15 PM - 1:55 PM Discovering Your Bank's Value in Today's Market**

Curtis Carpenter, Senior Managing Director, Hovde Group, LLC

How can you create the highest value for your bank – and its shareholders? During this session, we look at how current market conditions, recent transaction trends and future pricing expectations might impact the value of your bank.

### **→ 1:15 PM - 1:55 PM FinXTech Session: Embracing AI**

Tim Dively, National Digital Growth Director, CliftonLarsonAllen LLP

Chris Gufford, Executive Director, Commercial Lending, nCino

**Additional Speaker to be Announced**

Moderated by: Kiah Haslett, Banking & Fintech Editor, Bank Director

Artificial intelligence in the financial world is not new, but it is changing. With its ability to expedite operational tasks, assist in client credit decisions and improve the efficiency of financial crimes monitoring, AI may be a viable investment for your financial institution. This session explores the many options for embracing this technology.

### **→ 2:05 PM - 2:45 PM FinXTech Session: Branch Modernization: Strategies to Fuel Deposit Growth**

Scott Kosik, SVP, Director of Digital Banking, Horizon Bank

Debra Smith, SVP, Director of Banking & Digital Operations, Rockland Trust Company

Alexander Sulpasso, EVP, Client Experience Officer, GSB

Moderated by: Nathaniel Harley, CEO & Co-founder, MANTL

As banks expand and reinvest in their physical footprint, optimizing branches is critical. During this panel, bank leaders discuss how digitizing in-branch commercial and retail account opening impacted deposit gathering, as well as tactics to deepen customer relationships and the new capabilities they unlocked through digital transformation.



2:10 PM - 2:50 PM

### **Breakout Sessions** *(select one)*

Participants can select one of seven concurrent breakout sessions to attend – focused on exploring all of your bank’s many growth options. Additional sessions to be announced.

#### **Breakout 1: 2024 Was More Volatility and Uncertainty – What Is Coming in 2025?**

**Gary Svec**, Managing Director, Investment Banking, Performance Trust Capital Partners, LLC

In 2024, some “experts” told us that banking is asset-sensitive, the industry is healthy, rates were going down, and earnings would be on the rise. Is this what you felt? What we experienced was further margin compression, increased regulatory scrutiny and continued uncertainty. Given current conditions, what can we expect for 2025, and how do we look for ways to play offense instead of defense? There are tremendous opportunities out there if you know where to look and how to evaluate them. This session covers a 2024 year-in-review, discusses current realities and focuses on opportunities ahead.

#### **Breakout 2: Navigating the Waters of Bank M&A: A Director’s Compass**

**Dennis Merkley**, Member, Howard & Howard

**Joe VanFleet**, Member & Co-Chair Financial Institutions Practice, Howard & Howard

In the dynamic realm of bank mergers and acquisitions, directors face the pivotal task of steering their institutions through complex decisions and negotiations. This presentation delves into the critical moments of when to consider selling, how to strategically manage unsolicited offers and the intricate roles and responsibilities that come with being both the buyer and the target. Attendees gain valuable insights into the decision-making process, learn key strategies for maximizing value and understand the legal and regulatory frameworks that underpin successful bank M&A transactions.

#### **Breakout 3: How Banks Should Make the Decision to Buy or Sell**

**Speaker to be Announced**, Hunton Andrews Kurth LLP

Decisions made even before bankers engage with the other side foretell the likelihood of success. This session discusses various considerations the boards of both sellers and buyers should make in order to play the negotiating game in the most effective manner.

2:50 PM - 3:10 PM

### **Refreshment Break**

*“Well organized and relevant information  
was provided.”*

— PAST CONFERENCE ATTENDEE

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## Exploring Your Growth Options

➔ 3:00 PM - 3:50 PM

### **FinXTech Session: FinXTech Connect Tech Talks**

FinXTech Connect Tech Talk sessions showcase five technology companies financial institutions should be aware of as they consider new strategies. Each presentation focuses on an FI they work with – sharing the problem, the benefit and the steps they took to solve it. The foundation of these talks is how the technology company provided a return on investment for the bank and/or credit union.

#### **Tech Talk 1: The Great Deposit Chase: How Embedded Protection Is the Winning Strategy for Banking Growth**

Alex Matjanec, Founder & CEO, Wysh Life and Health Insurance Company

Discover how Wysh's Life Benefit is setting a new standard in banking services by integrating life insurance with deposit accounts. Life Benefit not only attracts and retains customers but also promotes equity and financial well-being by offering an insurance benefit that grows with the customer's savings.

#### **Tech Talk 2: Leveling Growth in Smaller Financial Institutions**

Shana Hennigan, Chief Business Officer, Raisin

This talk discusses how Raisin helped one of their partner institutions sustainably meet their funding needs as a result of Raisin's turnkey digital solution and how this solution enables them to focus on what they do best – serving their customers and community.

#### **Tech Talk 3: Transforming Call Center Security: Case Studies in Identity Proofing**

Mark Dreux, Global Financial Services Leader, ID DataWeb

Learn how ID Dataweb empowers financial institutions with top-tier identity-proofing solutions. By working with leading FIs we have solved security challenges, improved customer experience, and achieved measurable ROI. Our no-code orchestration engine secures call centers with easy, IVR-free identity proofing.

#### **Tech Talk 4: Flying Blind – How Not to Crash the Plane**

Will Bryant, COO & Co-founder, Quantalytix, Inc.

This talk covers a far-too-common scenario that affects most companies: from a data and analytics perspective, they're flying blind. We talk about a Fortune 200 customer and how Quantalytix leverages their data and analytics blueprint, thus making their operations safer and more profitable by 100bps.

#### **Tech Talk 5: Modern Bank Operating System for New Market Expansion**

Jeff Nowicki, Chief Banking Officer, Treasury Prime

A Treasury Prime Customer wanted to modernize their banking services, reduce friction for users & simplify back office operations. Using Treasury Prime's Bank Operating System, they increased reach to new market segments with end products designed to meet customers where they are.





3:10 PM - 3:50 PM

### **Breakout Sessions** *(select one)*

Conversations continue with a second round of afternoon breakout sessions – participants select one of seven concurrent opportunities. Additional sessions to be announced.

#### **Breakout 1: Lessons Learned: Navigating the Complex Landscape of M&A Regulatory Approvals**

**Rob Azarow**, Partner, Arnold & Porter  
**Amber Hay**, Partner, Arnold & Porter  
**Michael Mancusi**, Partner, Arnold & Porter

The M&A regulatory approval process has become increasingly complicated and lengthy. In this session panelists will share strategies for navigating the regulatory landscape, discussing new guidelines, recent banking failures' impact on regulatory scrutiny, and practical advice for securing approval.

#### **Breakout 2: Thriving or Surviving? Navigating Bank Liquidity and Industry Advice**

**Laura Hamilton**, Senior Vice President, Performance Trust Capital Partners, LLC  
**Kelly Potes**, CEO, ChoiceOne Bank

With the vast amount of advice available, it can be challenging to determine what is best for you and your bank. In this session, we explore the transaction lifecycle of a bank with a focus on liquidity and dissect common industry advice themes and strategies that may be hindering your ability to thrive. By the end of the session, participants gain a clearer understanding of why some banks merely survive despite their best efforts and how those that are thriving can continue to lead the banking industry for years to come.

#### **Breakout 3: Building Strategic Advantage in Banking With Data**

**Jeffery Kendall**, Executive Chairman & CEO, Nymbus  
**Siya Vansia**, Chief Brand & Innovation Officer, ConnectOne Bank  
Moderated by: **Jody Guetter**, CMO, Nymbus

This session explores how data serves as a key tool in transforming business models to align with strategic goals. Through data-driven insights, financial institutions can create frameworks that enhance decision-making and prepare for future opportunities. This practical approach enables organizations to navigate changes, focusing on strategic growth and improved service delivery.

#### **➔ 4:00 PM - 4:40 PM FinXTech Session: Ask Me Anything – Technology Panel**

**Speaker to be Announced**, RSM US LLP  
**Heidi Wicker**, Partner, Stinson LLP  
**Additional Speaker to be Announced**  
Moderated by: **Michelle King**, President, Bank Director

A panel of industry experts take questions from the audience for an interactive discussion of today's most pressing topics in bank technology space.

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Exploring Your Growth Options

**4:05 PM - 4:45 PM      Banking Is Risky Business**

**Craig Sanders**, Partner, Moss Adams LLP

**Steve Sanders**, Chief Information Security Officer & Chief Risk Officer, CSI

**Additional Speaker to be Announced**

Moderated by: **Naomi Snyder**, Editor-in-Chief, Bank Director

Banking is a risk-mitigation business. Learn about the new risks facing banks and their boards today and how financial institutions can best manage them.

**4:45 PM - 6:30 PM      Networking Peer & Guest Reception**

Sponsored by: **Amount, Inc., HC3 and MJC Partners LLC**

*“I attend this event as the CEO of the organization.  
It’s helpful for me to, one network with my  
colleagues around the country, but also to stay  
abreast of the latest thinking in the bank space.”*

— PAST CONFERENCE ATTENDEE



**CONFERENCE AGENDA**

*\*Agenda subject to change*

**DAY TWO**

DISCOVERING  
**NEW**  
STRATEGIES

**Monday, January 27**

Building on Sunday's discussions, industry leaders examine what is needed to grow a bank successfully and learn insights from top acquirers. On this day, we discover how banks can build long-term value.

DISCOVER

# ACQUIRE OR BE ACQUIRED

## Exploring Your Growth Options

7:00 AM - 8:00 AM

### Breakfast

8:00 AM - 8:10 AM

### Day Two Opening Remarks: New Horizons

Michelle King, President, Bank Director

Laura Schield, Chief Operating Officer, Bank Director

As leadership teams consider entrepreneurial opportunities to grow deposits, relationships and reputations, we shine a light on five high-performing businesses operating outside of the financial sector. Some have jumped on retail trends; others focus on consumer spending habits. The common thread is that all have grown their business in ways that should inspire participants at this year's AOBAs to assess how they are positioned to grow, compete and enhance their institution's franchise value.

8:10 AM - 8:50 AM

### The Best of RankingBanking

David Findlay, Chairman & CEO, Lake City Bank

Ray Reitsma, President & CEO, Mercantile Bank Corporation

Kent Steinwert, Chairman, President & CEO, Farmers & Merchants Bank of Central California

Moderated by: Kara Baldwin, Partner, Crowe LLP

Based on the latest iteration of Bank Director's RankingBanking study, hear from three banks that topped our list.

8:50 AM - 9:10 AM

### Results From Bank Director's 2024 Technology Survey

Speaker to be Announced, Jack Henry

Emily McCormick, Vice President of Editorial & Research, Bank Director

Hear the findings from Bank Director's latest Technology Survey – and what they mean to you and your bank.

9:10 AM - 9:30 AM

### Unlocking Value With the Power of AI

Falguni Desai, Managing Director, Senior Advisor, Banking & Capital Markets, Microsoft

This presentation focuses on macro business strategy themes as well as actionable scenarios where Generative AI can be applied and adopted within a financial institution. During this session we uncover AI's impact on growth, the policies of use, and the value creation levers and measures banks can implement to make better decisions to drive future strategy.

9:30 AM - 10:10 AM

### Lessons From the Latest Acquisitions

Scott Anderson, Head of Investment Banking, Keefe, Bruyette & Woods, A Stifel Company

David Brooks, Chairman & CEO, Independent Bank

Kevin Chapman, President & Chief Operating Officer, Renasant Bank

Joseph Gulash, Managing Director, Head of Depositories Investment Banking, Keefe, Bruyette & Woods, A Stifel Company

Hear what worked and what didn't from experts featured in this panel session.



→ 9:40 AM - 10:15 AM

## **FinXTech Session: Growing Deposits for Long-Term Sustainability**

Kevin Bannerton, EVP, Chief Product Officer, R&T Deposit Solutions

Nathan Baumiester, CEO & Co-founder, ZSuite Technologies, Inc.

Cetin Duransoy, CEO, Raisin

Moderated by: Bill Herrell, Executive Vice President & Managing Director, Bank Director

According to BankDirector's 2024 Risk Survey, released March 25, 2024, more than half (59%) of respondents say they have experienced some deposit loss, with minimal to moderate effects on the bank's funding base, as a result of rising interest rates. Another 9% have experienced significant impacts on their funding base. During this discussion we explore best practices for growing and maintaining deposits for the long-term.

10:10 AM - 10:30 AM

## **Refreshment Break**

Sponsored by: **Adrenaline**

10:15 AM - 12:00 PM

## **M&A Simulation**

Grant Butler, Partner, K&L Gates LLP

Umrai Gill, Partner, Performance Trust Capital Partners, LLC

Matt Kennedy, Managing Director, Investment Banking, Performance Trust Capital Partners, LLC

Adam Smith, Partner, K&L Gates LLP

Gary Svec, Managing Director, Investment Banking, Performance Trust Capital Partners, LLC

Robert Tammero, Partner, K&L Gates LLP

The process of striking a deal for a prized target has never been more competitive than it is today. For buyers, careful discipline is required to ensure that bids are designed to accomplish acquisition growth without damaging the company's value. For sellers, a competitive bid process must be skillfully navigated to earn the best deal for shareholders. In this session, participants work through the final rounds of a competitive auction involving a prized seller to see which bank emerges as the successful acquirer. Of course, as in real deals, some wrinkles will emerge. *The simulation is exclusive to 45 bank attendees only, allows for one banker per institution, no capital markets titles (this session is NOT for investment bankers of any kind) and runs concurrently with the below breakout sessions.*

*“Any director of an acquisitive bank must have this conference on their agenda.”*

— PAST CONFERENCE ATTENDEE

# ACQUIRE OR BE ACQUIRED

## Exploring Your Growth Options

### ➔ 10:30 AM - 11:20 AM **FinXTech Session: FinXTech Connect Tech Talks**

FinXTech Connect Tech Talk sessions showcase five technology companies financial institutions should be aware of as they consider new strategies. Each presentation focuses on an FI they work with – sharing the problem, the benefit and the steps they took to solve it. The foundation of these talks is how the technology company provided a return on investment for the bank and/or credit union.

#### **Tech Talk 1: Growth Platform for Banks**

**Kyler Bishop**, SVP, Head of Sales, Infnant

The top priorities for banks center on growing deposits and fee income while improving operational efficiency. But banks cannot achieve this on legacy platforms, they need a capability layer above-the-core that endows new digital distribution channels. See how Infnant provides a growth platform for you to launch new business models.

#### **Tech Talk 2: BHG Loan Hub Technology**

**Meghan Crawford-Hamlin**, President of Institutional Division, BHG Financial

The session showcases a customer bank's experience with the platform, highlighting how it helps banks access high-quality credits, improve efficiency and reduce costs.

#### **Tech Talk 3: Commercial Banking Reimagined: A New Chapter in Financial Services**

**Matt Petrik**, Head of FX Product, Derivative Path, Inc.

Discover how digital innovation empowers banks to elevate traditional services for commercial clients. This session explores advanced FX payment solutions while preserving the personal touch vital to regional banking. Learn how blending tradition with innovation ensures growth and vitality in the digital era.

### ➔ 11:30 AM - 12:05 PM **FinXTech Session: The Importance of Data Sourcing & Integration**

**David Benskin**, Founder & CEO, Wealth Access Inc.

**Mark Swanson**, Financial Performance Strategist, Deluxe Corporation

**Speaker to be Announced**, Linker Finance Inc.

Moderated by: **Kiah Haslett**, Banking & Fintech Editor, Bank Director

Banks have a wealth of client data, but how is it best utilized to not only help the bank expand its existing relationships but also provide a better customer experience? During this discussion, we dive into the opportunities to best integrate your bank's data in your digital strategy.



**10:30 AM - 11:10 AM Breakout Sessions** *(select one)*

Participants have the opportunity to select one of seven breakout sessions to attend. Additional session to be announced.

**Breakout 1: Valuation, Liquidity and Capital Considerations for Privately Held Banks**

Suzanne Marra, Partner, RSM US LLP

Frank O'Connor, Senior Director, RSM US LLP

Come ask the experts on valuation, liquidity, capital, regulatory and strategic challenges facing thinly-trade and family-held and other privately held institutions. This presentation discusses applicable valuation methods, including discounted cash flow and market-based and how these unique factors are considered and impact the value of both controlling and minority interests.

**Breakout 2: Building an All-Weather Balance Sheet With Derivatives**

Ben Lewis, Managing Director and Global Head of Sales, Chatham Financial

History has shown how unpredictable interest rates are. Building an all-weather balance sheet that can withstand the changing tides of rates is essential for success. But market dynamics complicate it: borrowers and depositors require products that don't always fit your goals. In this session, you learn how to position your balance sheet to weather rate changes while meeting customer requirements.

**Breakout 3: The Bond Market's View of Community Banks**

Van Hesser, Senior Managing Director, Chief Strategist, KBRA

Community banks have been welcomed back into the bond and preferred stock markets, having navigated through the Fed's most aggressive rate hikes in 40 years and a rapidly changing competitive landscape. Not surprisingly, investors have become more discerning. This session covers what you need to know about today's market for community bank debt and preferred stock.

**Breakout 4: Future Commercial Lending Success Through Consumer Loans**

Joe Ehrhardt, CEO & Founder, Teslar Software

Derek Gibson, Chief Operating Officer, Legacy National Bank

Everyone wants to grow their commercial portfolio, but it's not always realized that consumer is what drives new commercial business. Reembracing consumer lending for the next generation of business owners is the gateway to securing future commercial deals. In this session we dive into why consumer lending, although costly, is critical for establishing long-term relationships with future business leaders, and what can be done to streamline consumer lending, making it more efficient and attractive to younger demographics.

**Breakout 5: Less Fluff, More Action: Six Concrete Ways to Realize Value From Your Data**

Daniel Haisley, EVP of Innovation, Apiture

For years, banks have acknowledged the value of their data, but most have struggled to have that value fulfilled. Join as Daniel Haisley, Apiture's Executive VP of Innovation, walks through actionable examples of how financial institutions have used their data to grow revenue, boost marketing efforts, expand margins and reduce risk for their organizations.

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### **Breakout 6: Accounting & Auditing Issues: What Banks Should Know**

Ashley Ensley, National Industry Leader, Forvis Mazars

This session shares updates on top accounting and auditing matters specific to the banking industry.

11:25 AM - 12:05 PM      **Breakout Sessions** *(select one)*

Conversations continue with a second round of morning breakout sessions – participants select one of seven concurrent opportunities to engage with industry leaders. Additional sessions to be announced.

### **Breakout 1: Risk Resilience in Banking: Navigating Uncertainties & Embracing Innovation in Banks Below \$1B in Assets**

Erica Crain, Managing Principal, Valuation & Risk Advisory Services, CliftonLarsonAllen LLP

Susan Sabo, Managing Principal, Financial Services, CliftonLarsonAllen LLP

This session highlights the key challenges and uncertainties that banks face in managing risks. We focus on the importance of staying updated with regulatory changes and understanding their potential impact on the financial institution's operations. What risk management strategies and best practices should be considered? This session also addresses the role of technology and digital innovation in managing risks and complying with regulations.

### **Breakout 2: Grow Deposits by Meeting Small Business Customer Demand**

Derik Sutton, Chief Marketing Officer, Autobooks

Join this session to see small business banking through the lens of a customer and find out what they really need from your financial institution. We also review small business banking industry data and trends so that you can start to build a business case for better small business banking with your team.

12:05 PM - 1:05 PM      **Networking Lunch**

12:05 PM - 1:05 PM      **Women in Leadership Luncheon**

Sponsored by: **Microsoft**

Susan Holliday, Chair of the Board, Five Star Bank

Rose McKinney-James, Director, Pacific Premier Bancorp, Inc.

Maria Tedesco, President & COO, Atlantic Union Bank

Kathleen Woodard, Head of Banking, Industry Advisory, Americas, Microsoft

Moderated by: Michelle King, President, Bank Director

Expanding on the Women in Leadership Reception held on Saturday, join your peers for a lively moderated discussion with Bank Director and three bank leaders as we discuss the challenges, opportunities and lessons learned in our industry. Both men and women are invited to attend this luncheon.





**1:05 PM - 1:10 PM      Strong Board. Strong Bank.**

**Jackie Wall**, Vice President of Bank Services, Bank Director

Creating a strong board and strong bank is no easy task – and you can't have one without the other. Bank Director's Vice President of Bank Services shares key indicators and lessons learned from banks of all sizes, types and locations.

**1:10 PM - 1:30 PM      Findings From Bank Director's 2025 Bank M&A Survey**

**Patrick Vernon**, Senior Manager, Advisory Services, Crowe LLP

**Emily McCormick**, Vice President of Editorial & Research, Bank Director

What will 2025 hold for M&A activity? Bank leaders' enthusiasm for M&A appears muted going into 2024, but an appetite for sticky, low-cost deposits could motivate some financial institutions to make a deal in the year ahead. Bank Director's 2024 Bank M&A Survey, sponsored by Crowe LLP, finds that 35% of bank executives and directors believe they are likely to acquire another institution by the end of 2024, down from 39% in 2023 and 48% in 2022. Eighty-five percent point to an attractive deposit base as a top attribute of an acquisition target in today's environment, compared with 58% who said as much a year ago. That was followed by a complementary culture (58%), efficiency gains (55%) and locations in growing markets (48%).

**1:30 PM - 2:10 PM      Regional Bank Panel**

**Kevin Blair**, Chairman, President & CEO, Synovus Financial Corp.

**Timothy Crane**, President & CEO, Wintrust Financial Corp.

**Additional Speaker to be Announced**

Moderated by: **Michelle King**, President, Bank Director

During this session, Bank Director moderates a panel of regional bank CEOs from across the U.S. – and dives into lessons they have learned as they have grown their institutions providing insightful best practices for you and your board to consider.

**2:25 PM - 3:05 PM      Breakout Sessions *(select one)***

Participants may select from one of six breakout sessions to attend. Additional sessions to be announced.

**Breakout 1: Funding the Future: Raising Capital for Closely Held Banks**

**Speaker to be Announced**, HORNE LLP

There are a variety of factors that might trigger your bank to explore raising additional capital. This session talks through what factors you might want to monitor to plan appropriately for raising capital, what your options are to raise capital and what sort of information you should expect potential investors to analyze when deciding whether or not they want to contribute to your capital raise.

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### **Breakout 2: Private Equity Activity in the Banking Sector**

**Speaker to be Announced**, Raymond James Financial, Inc.

There is renewed private equity interest in investing in the banking sector with many notable investments in banks since March 2023 to recapitalize balance sheets as well as support M&A. This session addresses key questions on how to work with private equity. When is private equity a good solution for my bank? How do I coordinate the investment process? How do I choose the sponsor to partner with?

### **Breakout 3: How U.S. Banks Will Face the Pivot From Liquidity Pressures to Higher Credit Costs**

**Nathan Stovall**, Director of Financial Institutions Research, S&P Global Market Intelligence

Net interest margin pressure should be in the rearview mirror in 2025 as liquidity pressures subside, but investors have placed much greater focus on the potential for credit deterioration, particularly on commercial real estate credits. Lower rates could offer banks some relief on both fronts and support stronger valuations for the sector. Hear the outlook for U.S. bank profitability and how banks are responding to shifts in the competitive and regulatory landscape and slippage in credit quality, including in their CRE books. The session also explains how those dynamics are impacting institutions' future strategies.

### **Breakout 4: Untapped and Untraditional Ways to Drive Non-Interest Income**

**Greg Bierl**, Director of Revenue, TruStage Compliance Solutions

**Erin Simpson**, EVP, Chief Operations Officer, Encore Bank

With all banks focused on driving revenue and deposits, banks chart strategic courses differently to thrive in the current ecosystem. This fireside chat focuses on creative ways to derive non-interest income through fee-based products, strategic partnerships, business strategies and technology to diversify traditional balance sheet strategies.

### **➔ 2:25 PM - 3:05 PM FinXTech Session: The New Frontier of Lending**

**Mike Horrocks**, SVP, Corporate Strategy & Product Marketing, Baker Hill Solutions, LLC.

**Speaker to be Announced**, Numerated

**Devesh Khare**, Chief Product Officer, MeridianLink, Inc.

Moderated by: **Bill Herrell**, Executive Vice President & Managing Director, Bank Director

The economic environment has radically shifted over the past two years, and with it a shift in increased credit and interest risk. The era of low loan rates appears to be over – for now. This, along with an uncertain economy, promises to depress growth prospects for the foreseeable future. During this panel hear how banks can strategize in a stressed environment and what role technology can play to create new opportunities and efficiencies.

### **3:05 PM - 3:25 PM Refreshment Break**

Sponsored by: **The KeyState Companies**



➔ **3:25 PM - 4:05 PM FinXTech Session: Cannabis Banking**

**Kevin Hart**, CEO & Founder, Green Check Verified

**Tony Repanich**, President & CEO, Shield Compliance, LLC

**Additional Speaker to be Announced**

Moderated by: **Michelle King**, President, Bank Director

In the constantly changing economic landscape, financial institutions should continually look for new opportunities for growth and diversification. One area often overlooked is serving cannabis-related businesses. Institutions that enter this sector early have the advantage of reaching a large and rapidly growing customer base, which can help expand their market presence. During this session, hear the key factors banks should consider when running a successful program.

**3:25 PM - 4:05 PM Breakout Sessions** *(select one)*

Conversations continue with a second round of afternoon breakout sessions – participants select one of six concurrent opportunities to learn. Additional session to be announced.

**Breakout 1: How Tax Credits Can Drive Positive CRA Consideration & Loan Growth**

**Brian Graney**, Principal, Marble Cliff Capital

**Jack Kukura**, President, Marble Cliff Capital

Join Marble Cliff Capital's Jack Kukura and Brian Graney to learn about using the Low Income Housing Tax Program to meet the Community Reinvestment Act's (CRA) Lending Test and Investment Test. Find out how community and regional banks are using this program strategically to drive new business, reduce their federal and or state tax liabilities all while helping the communities where they are currently doing business.

**Breakout 2: How Technology and Regulation Are Shaping the Future of Banking**

**Christopher Wolfe**, Managing Director, Head of North American Banks, Fitch Ratings, Inc.

The pace of technology innovation and regulatory change will continue for the foreseeable future and will shape the future of banking in the U.S. How community and regional banks adopt new technologies and adapt to regulatory changes will determine their long-term success. Combined, these two forces will further increase the need to drive efficiencies and scale for the industry over the long-run.

**Breakout 3: Merger of Equals and Strategic Partnerships — How Are They Different, How Are They Done?**

**Scott Brown**, Partner, Luse Gorman, PC

**Lawrence Spaccasi**, Partner, Luse Gorman, PC

This session focuses on the rising trend of "merger of equals" and strategic partnership transactions and how they differ from typical merger and acquisition transactions. We cover the differences in how these transactions are structured, how early and late stage negotiations occur, differences in due diligence procedures, the fiduciary duties of the board, compensation and benefits matters and the involvement of the regulators. The session also addresses the need to focus on integration and personnel issues in the early stages and how change in control payments can be handled when both parties' agreements may be triggered.

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### **Breakout 4: Strategies for Community Banks to Add 5%+ to Annual Earnings**

**Bill Hoving**, SVP, Business Development, The KeyState Companies

While taxes are unavoidable, community banks are not without options when it comes to mitigating the impact to earnings. Learn how to implement innovative structures that unlock earnings from unexpected places while also reducing a bank's effective tax rate.

### **Breakout 5: Lessons Learned in Managing the Invisible Risks of Brand Strategy & Branch Conversion**

**Bethany Lewis**, Senior Director, Sales Strategy & Operations, Adrenaline

Bankers entrenched in M&A complexity often overlook or underestimate obstacles in branding strategy and branch brand conversion. Through real examples, learn how hidden risks and costs can cause inefficiencies, friction and distraction. Hear how to make better informed, practical decisions about the level of brand and branch change that's most advantageous – and how to assess options to make a plan that lands on time and on target.

4:20 PM - 5:00 PM

### **Lessons Learned in Growing Shareholder Value**

**John Roddy**, Head of Financial Services Investment Banking, Raymond James Financial, Inc.

**Ted Rosinus**, Managing Director, Stephens Inc.

**Kevin Schalk**, Principal, Baker Tilly US, LLP

Moderated by: **Naomi Snyder**, Editor-in-Chief, Bank Director

Hear a panel of industry experts share their long-term growth strategies. Find out how banks have made money over a long time horizon and how they created the best value for their banks – regardless of size.

5:00 PM - 5:40 PM

### **Point/Counterpoint Debate**

**Gary Bronstein**, Partner, Kilpatrick Townsend & Stockton LLP

**Christopher Olsen**, Managing Partner, Olsen Palmer LLC

**Dory Wiley**, President & CEO, Commerce Street Capital, LLC

Moderated by: **Michelle King**, President, Bank Director

Back by popular demand, this session pits investment bankers and lawyers against each other to debate the most controversial issues in banking. You don't want to miss this heated – and informative – session!

5:40 PM - 6:40 PM

### **Networking Peer & Guest Reception**

Sponsored by: **Keefe, Bruyette & Woods, A Stifel Company**



**CONFERENCE AGENDA**

*\*Agenda subject to change*

**DAY THREE**

# TAKING NEW CHANCES

## Tuesday, January 28

On the final day of AOBA, we look forward to the future and consider ways financial institutions can achieve growth through new strategies. Attendees gain insight into the importance of recruiting the best talent, learn how to leverage data to strengthen business practices and explore the implications of the evolving economic environment.

STRATEGIES

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## Exploring Your Growth Options

7:00 AM - 8:00 AM **Breakfast**

8:00 AM - 8:10 AM **Day Three Opening Remarks: Taking New Chances**

Michelle King, President, Bank Director

Laura Schield, Chief Operating Officer, Bank Director

Today, we focus on perspectives that have not already been shared on the first two days of the conference – and look into forces outside of our industry that may have deep implications.

8:10 AM - 8:40 AM **Preparing for the Next Credit Cycle**

Joe Ehrhardt, CEO & Founder, Teslar Software

Mac Thompson, President & Founder, White Clay

Speaker to be Announced, RSM US LLP

Moderated by: Bill Herrell, Executive Vice President & Managing Director, Bank Director

Banks on guard for rising credit losses will need to know where to look for emerging weaknesses and have a playbook ready to respond. How can banks leverage relationships and data to make smarter decisions? What decisions should they make about reserves? What are the trouble spots bank leaders should watch for? And how should banks strengthen policies and practices to prepare for the worst.

8:40 AM - 9:10 AM **Recruiting & Retaining the Best Talent**

Lisa Shall, Managing Director, Pearl Meyer

Bruce Wedderburn, Chief Sales Officer, Integrity Solutions, LLC

Moderated by: Naomi Snyder, Editor-in-Chief, Bank Director

Finding talent continues to challenge all businesses – but especially financial institutions. During this session, we dive into best practices, new ideas and lessons learned for creating the best teams and hiring the best talent.

9:10 AM - 9:40 AM **What's on the Horizon**

Dan Goerlich, Partner, PwC

Eric McLaughlin, Partner, Davis Polk & Wardwell LLP

Moderated by: Jim McAlpin, Board Member, Bank Director

While M&A is one method for growth, there are many other opportunities your bank could capitalize on to grow. During this session, a panel of industry experts dives into strategies you should consider.

9:40 AM - 10:00 AM **Refreshment Break**

10:00 AM - 10:40 AM **Breakout Sessions** (*select one*)

Conversations conclude with a final round of breakout sessions – participants select one of six concurrent opportunities to learn. Additional sessions to be announced.

**Breakout 1: Using Wealth Management to Harness Data and Drive ROI to the Bank**

David Benskin, Founder & CEO, Wealth Access Inc.

Data housed by financial institutions is often messy and vast, making it challenging for bank executives to harness and leverage. David Benskin, founder of Wealth Access, shares the blueprint to unify and unlock the power of data, specifically wealth data, to grow client relationships, increase engagement and drive adoption, making wealth management a critical part of customer experience strategies.

**Breakout 2: Nightmare on ALM Street: One Last Scare**

Mark Fischer, Managing Director, The PNC Financial Services Group, Inc.

Nightmare on ALM Street first takes time to recognize the invisible forces that shaped our balance sheets over



the past decade plus and discuss successful strategies banks have utilized. The session then challenges some conventional wisdom and discusses how to foster a nimble balance sheet.

### **Breakout 3: Understanding the Strategic, Competitive and Regulatory Landscape of Generative AI**

**Sarah Grooms**, Chief Administrative Officer, Banking Strategies, Wintrust Financial Corporation  
**Canh Tran**, CEO & Co-founder, Rippleshot

Generative AI, when combined with predictive AI, has the potential to rapidly transform banking operations at scale through enhanced customer service and superior fraud and risk detection. But there are ethical and regulatory compliance considerations that can't be overlooked. To start, bank leaders must determine how equipped their organization is to harness AI and machine learning to deliver better, more secure, compliant digital banking experiences that drive revenue and growth.

### **Breakout 4: Influence of Banktech on the Current Landscape**

**Joseph Berry**, Co-Head of Investment Banking, Co-Head of Fintech and Head of Depositories Investment Banking, Keefe, Bruyette & Woods, A Stifel Company

From digital banking to fintech innovations, this session analyzes the evolving role of banking technology in the evolving economic landscape.

### **10:55 AM - 11:25 AM Advice for the Future: Setting the Stage for 2025**

**Jonah Crane**, Partner, Klaros Group  
**Eugene Ludwig**, Founder & CEO, Ludwig Advisors  
**Andrew Olmem**, Partner, Mayer Brown  
Moderated by: **Michelle King**, President, Bank Director

As we conclude the 31st annual AOBA Conference this is a must attend session as we hear from the leading voices in the industry. The panel shares lessons learned and their advice for moving forward in 2025. Topics covered include, but are not limited to, the future of bank M&A, differences in Republican vs. Democrat leadership, global impact to U.S. banks and capital considerations.

### **11:25 AM - 11:30 AM Parting Thoughts**

**Michelle King**, President, Bank Director  
**Laura Schield**, Chief Operating Officer, Bank Director

### **1:00 PM - 6:00 PM L. William Seidman Annual Acquire or Be Acquired Golf Tournament**

Sponsored by: **Duane Morris LLP and FHLBank Atlanta**

Enjoy the afternoon playing golf with your peers during Bank Director's annual L. William Seidman Golf Tournament. The tournament is available to registered attendees of the conference and limited to 144 players. Availability is on a first-come, first-served basis. Please note: additional registration is required and additional fees apply. Be sure to reserve your spot today!

### **1:00 PM - 4:30 PM Let's Play Pickleball**

Sponsored by: **Alloy**

Enjoy the afternoon playing pickleball with attendees of the AOBA Conference. This afternoon activity is available to registered attendees and is limited to 136 players. Availability is on a first-come, first-served basis. Please note: additional registration is required and fees apply. Be sure to reserve your spot today!

### **5:45 PM - 7:00 PM Closing Peer & Guest Reception**

Sponsored by: **Duane Morris LLP and FHLBank Atlanta**

Attendees and their guests join in the fun to see who are the winners of the L. William Seidman Golf Tournament and the Pickleball Tournament!

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### THE VENUE

Award-winning AAA 4-Diamond JW Marriott Phoenix Desert Ridge Resort & Spa welcomes guests to its beautiful 316 acres in the Sonoran Desert. This luxury resort will take you to a place where luxury, personal services, invigorating recreation and excellent dining are abundant. This premier resort also impresses with the award-winning Revive Spa and championship Wildfire Golf Club, home to the LPGA Founders Cup. Relax and enjoy the company of friends and family indoors or outside on one of many patios with inviting fire pits overlooking the resort's waterways. Among the leading North Phoenix resorts and resorts near TPC Scottsdale, the JW Marriott Phoenix Desert Ridge Resort & Spa is your one-stop vacation haven.

#### Discounted Hotel Rate

The discounted room block at the JW Marriott Desert Ridge is sold out; however, leisure rates may still be available. Please contact the hotel directly at 800-898-4527. Should you wish to make room reservations now, below is a list of other nearby properties:

#### Marriott's Canyon Villas

5220 East Marriott Drive  
Phoenix, AZ 85054  
480-629-3200

#### Fairmont Scottsdale Princess

7575 East Princess Drive  
Scottsdale, AZ 85255  
3.9 miles away  
480-585-4848

#### Holiday Inn Express and Suites Phoenix North – Scottsdale

4575 East Irma Lane  
Phoenix, AZ 85054  
1.1 miles away  
877-570-9579

#### Residence Inn by Marriott Phoenix Desert View at Mayo Clinic

5665 East Mayo Blvd.  
Phoenix, AZ 85054  
1.6 miles away  
480-563-1500

#### Cambria Hotel – Phoenix

4425 East Irma Lane  
Phoenix, AZ 85054  
1.1 miles away  
480-585-6644

#### SpringHill Suites Scottsdale North

17020 North Scottsdale Road  
Scottsdale, AZ 85255  
3.7 miles away  
480-922-8700.

For more information and to register, please visit us online at [BankDirector.com](http://BankDirector.com) or call our events department at 877-397-7595.







## REGISTRATION

The rate includes all conference activities, materials, meals and beverages at the event site. The price does not include travel or hotel accommodations.

### Conference Rates

**Early Individual Rate: \$2,495**

*(Expires November 22, 2024)*

**Standard Individual Rate: \$2,595**

**Early Group Rate: \$2,295**

*(Expires November 22, 2024)*

**Standard Group Rate: \$2,395**

*(For groups of 3 or more from the same financial institution.)*

### Membership Program Conference Rates

If your bank is a participating program member, please contact 877-397-7595 to find out about special conference rates and/or event passes that may be available to you and your board. For questions or to find out more about Bank Director's membership program, please email [bankservices@bankdirector.com](mailto:bankservices@bankdirector.com).

### Guest Registration

The guest rate of \$595 covers entrance to the Sunday lunch and all evening receptions. Guests interested in playing with attendees in the golf tournament can sign up based on space availability for an additional fee of \$205. Guests interested in playing with attendees in the pickleball tournament can sign up based on space availability for an additional fee of \$50. (If a guest would like to attend the sessions, please register them as an attendee. A guest is a spouse, significant other or friend who is not in a financial services occupation. A co-worker (even a spouse co-worker) or an associate within the financial services industry is not considered a guest and should register as an attendee.)

### Non-Banker Rate: \$4,295

This registration fee applies to attendees who are board advisors/observers, investment bankers, attorneys, accounting firms, and other vendors and service providers. This rate also applies to managing directors of a bank's investment banking practice. Bank Director reserves the right to verify your company profile and adjust your registration rate if necessary.

### Payments & Cancellation

Conference registration includes admittance to all conference activities and the conference materials. Payment will be accepted by check, American Express, Visa, MasterCard or Discover. If paying by check, please make payable to DirectorCorps, Inc. and include the attendee's name(s) and/or a copy of the registration form and mail to:

Conferences  
Bank Director  
201 Summit View Drive, Suite 250  
Brentwood, TN 37027

Due to commitments and expenses, all cancellations after December 6, 2024 will be subject to a \$450 processing fee. We regret that no refunds will be given after January 6, 2025; however, substitute participants are welcomed. DirectorCorps, Inc. assumes no liability for any nonrefundable travel, hotel or related expenses incurred by registrants.

For more information and to register, please visit us online at [BankDirector.com](http://BankDirector.com) or call our events department at 877-397-7595.

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