

AGENDA

WEDNESDAY, JANUARY 17, 2024

- 4:15 - 5:15 pm Advisory Council Meeting *Fiesta Key*
5:30 - 6:30 pm Welcome Reception *East Beach*

THURSDAY, JANUARY 18, 2024

- 7:30 - 8:30 am Breakfast *Fiesta/Plantation Key*
8:00 - 8:45 am Banking Differently
DCI - Sarah Fankhauser
8:45 - 9:30 am Severe Turbulence in Rear-View Mirror but Banks Still Face Plenty of
Uncertainty
S&P Global - Zain Tariq
9:30 - 9:45 am Networking Break
9:45 - 10:30 am The Journey to Brand Consistency
K4 - Jeff Klump and Nicole DeRogatis
10:30 - 11:15 am Growing Non-Interest Income
FiNet - Rick Camardo
11:15 - 12:00 pm Washington Update 2024: What to Expect from Congress and
the Regulators during an Election Year?
ICBA - Chris Cole
5:00 - 6:00 pm Chairman's Reception *Grand Ballroom Patio & Lawn*

FRIDAY, JANUARY 19, 2024

- 8:00 - 9:00 am Breakfast *Fiesta/Plantation Key*
8:30 - 9:15 am Stop Selling and Start Connecting
Shazam - Patrick Dix
9:15 - 10:00 am Loyalty Programs
Primax - Alan Goldstein
10:00 - 10:15 am Networking Break
10:15 - 11:00 am Artificial Intelligence
SRM - Connor Heaton
11:00 - 11:45 am Enterprise Risk Management
Ncontracts - Michael Carpenter
12:00 pm Adjournment

SESSIONS

Banking Differently

Sarah Fankhauser, President & CEO, Data Center, Inc. (DCI)

“Banking Differently” this session will be a conversation led by Sarah Fankhauser the President and CEO of Data Center Inc. (DCI). It will touch on how banking is evolving through enhanced access and use of data. The session will discuss evolving opportunities to leverage FinTech engagements, create target marketing, as well as the overall utilization of data resulting in strong efficiency and profitability gains. Sarah is a proven leader in the industry and has led DCI through their most significant initiatives. From development of the award-winning iCore360 core software to landmark business acquisitions. She is currently helping to drive the future of Fintech processing within the industry.

The Journey to Brand Consistency

Jeff Klump, Founder, and Nicole DeRogatis, Chief Marketing Officer, K4

Understanding how the puzzle pieces of facilities, marketing, and people fit together to bring about financial success is key for any business. When these elements are combined strategically, brand consistency and customer loyalty result, which in turn translates to a boost in the bottom line. Taking steps to ensure brand consistency across facilities, marketing, and personnel can attract new customers while retaining existing ones and increase profits through repeat business. Knowing how to balance brand presence with cost-effectiveness, backed by an experienced and motivated team that puts customer satisfaction first, leads to improved profitability over the long term.

Severe Turbulence in Rear-View Mirror but Banks Still Face Plenty of Uncertainty

Zain Tariq, Senior Analyst for FIG Research, S&P Global

The rapid increase in rates by the Federal Reserve in 2022 led to a liquidity crunch in the spring of 2023 that resulted in three of the largest bank failures in U.S. history. To protect against deposit outflows and manage liquidity profiles, many banks are relying on more costly sources of funds such as CDs and FHLB borrowings. The increased cost of funds has put pressure on net interest margins while lending has slowed and asset quality issues have started to creep up. Zain Tariq, Senior Analyst of FIG Research at S&P Global Market Intelligence, will discuss the current banking landscape and how the measures taken by banks to cope with the liquidity crunch will impact the banking industry's earnings in 2024.

How Payments Have Transformed

Rick Camardo, President & Founder, FiNet

Join Rick Camardo, the president and founder of FiNet, who has been an innovator in the payments industry within community banking for over 30 years, as he guides you through the process of rethinking your old-school merchant services program and helps you realize its full potential for unlocking hidden sources of non-interest revenue that you may not have even known existed. During this session, Rick will explore how payments have transformed from an afterthought to a crucial bank offering that affects revenue streams in every section of the bank. He will also explain why community banks are uniquely positioned to provide these services to their customers.

SESSIONS (CONT.)

Washington Update 2024: What to Expect from Congress and the Regulators during an Election Year?

Chris Cole, Executive Vice President and Senior Regulatory Counsel, Independent Community Bankers of America® (ICBA)

Chris Cole is executive vice president and senior regulatory counsel for the Independent Community Bankers of America® (ICBA). He focuses on a broad portfolio of issues including deposit insurance, regulatory restructuring, safety and soundness, corporate governance, accounting and taxes, credit unions, and capital requirements. Cole has also served as ICBA's staff liaison for the association's Regulatory Review Committee, Mutual Bank Council, and Large Community Bank Council.

Loyalty Programs

Alan Goldstein, National Sales Executive, Primax

This session will focus on general loyalty "101" and Debit and Credit Card loyalty. Focusing primarily on Debit and how you can leverage a debit card loyalty program (with minimal funding) to support increased transactions, increased balances and cross sell other areas of the bank.

Enterprise Risk Management

Michael Carpenter, Vice President of Risk Management, Ncontracts

Michael Carpenter is an indispensable resource in helping bankers understand the importance of risk management, compliance, and effective third-party vendor management. His motivational approach empowers bankers to build stronger, more proactive and more resilient institutions.

Stop Selling and Start Connecting

Patrick Dix, Vice President of Strategic Alliances, Shazam

It's not enough to be your community's "hometown bank." It's more than telling a potential customer it's "your people" who make the difference. They really don't care how many years you've been in business. It's time to focus on your story. Explore the ways digital media is changing the way we market to consumers, new ways customers are digesting information, and how you can differentiate your message by connecting with customers through storytelling instead of trying to sell to them.

Artificial Intelligence

Connor Heaton, Vice President Advisory Services, Strategic Resource Management (SRM)

This talk is focused on the implications of advanced large language models (LLMs) for banks and credit unions. Topics covered include the history of AI, what LLMs are and why they matter, emerging use cases for FIs, risks, and the future of work.