

59TH Community Bank Executive Conference



THANK YOU
FOR ATTENDING!

We Hope to See You Next Year!



59TH ANNUAL

Community Bank Executive Conference

Presented By:



January 14 - 16, 2026
Key West, Florida

AGENDA

Wednesday, January 14

5:00 PM - 6:00 PM **Welcome Reception** Grand Ballroom Patio

Thursday, January 15

7:00 AM - 8:00 AM **Breakfast / Registration** Fiesta/Plantation Ballroom

8:00 AM - 9:00 AM **Session 1:** Beyond Burnout: Building Executive Teams That Can Go the Distance
Dr. Julie Bell, Chartwell Partners

9:00 AM - 9:45 AM **Session 2:** Community Banks: Well Positioned for 2026
Jim Reber, ICBA Securities

9:45 AM - 10:00 AM **Networking Break**

10:00 AM - 10:45 AM **Session 3:** Beyond the Fed Pivot: Credit, Deposits, and the 2026 Outlook
Zain Tariq, S&P Global

10:45 AM - 11:30 AM **Session 4:** CEO Round Table Discussion
Facilitated by Greyson E. Tuck

11:30 AM - 12:15 PM **Session 5:** Risks and Opportunities of Emerging Technologies surrounding Stablecoins and AI
Jason Ruyle, DCI

5:00 PM - 6:00 PM **Networking Reception** Lobby Patio

Friday, January 16

7:00 AM - 8:00 AM **Breakfast / Registration** Fiesta/Plantation Ballroom

8:00 AM - 9:30 AM **Session 1:** AI In Banking: From Disruption to a C-Suite Perspective
Eric Cook - WSI

9:30 AM - 9:45 AM **Networking Break**

9:45 AM - 10:30 AM **Session 2:** The 2026 Legislative and Regulatory Outlook: A View from Washington
Paul Merski, ICBA Government Relations

10:30 AM - 10:45 AM **Networking Break**

10:45 AM - 11:30 AM **Session 3:** Peer Sourced Round Table Discussions
Omar Hinojosa, HUB | Taylor Advisors

11:30 AM - 12:30 PM **Session 4:** Shareholder Succession Strategies
Greyson E. Tuck, Gerrish Smith Tuck Consultants LLC

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Community Banking Initiatives was created in 2007 as a joint venture between the Community Bankers of Michigan and the Community Bankers Association of Ohio. CBI, LLC is comprised of 15+ community bankers and association executives. Georgia and South Carolina have recently been added as subscribers of CBI.



CEO Round Table Discussion

Facilitated by Greyson E. Tuck

Community Banks: Well Positioned for 2026

Jim Reber, ICBA Securities

As we start the year, the Fed has reduced overnight rates but is hedging its bets for 2026. One reason is that the economy, and by extension the community banking industry, is doing quite well. However, a wild card is that the FOMC is scheduled to have a significant roster makeover. We will look at some important metrics of industry health and suggest some strategies that should have economic benefits for the industry.

Beyond the Fed Pivot: Credit, Deposits, and the 2026 Outlook

Zain Tariq, S&P Global

Community bank margins expanded as fixed-rate asset repricing more than offset modest increases in funding costs. Despite the Fed's pivot, deposits remain critical as banks position to fund balance sheet growth. Earnings growth is expected to moderate in 2026 amid higher credit costs, as the lagged effects of tariffs weigh on economic growth, consumer spending, and delinquencies, driving higher reserve builds. M&A activity accelerated in the second half of the year and is expected to continue into 2026, supported by the need for efficiency and a more favorable regulatory environment.

Risks and Opportunities of Emerging Technologies surrounding Stablecoins and AI

Jason Ruyle, DCI

Stablecoins and Their Impact on Community Banking

An exploration of how stablecoins are influencing the traditional community banking model, including the associated risks and opportunities. This section also considers the evolving roles of FedNow and Real-Time Payments (RTP) in shaping the future financial landscape.

Artificial Intelligence Deployment: Practical Applications and Misconceptions.

A realistic assessment of AI implementation in financial services, distinguishing between hype and actionable strategies. Focus is placed on identifying incremental efficiencies and competitive advantages without requiring full-scale system overhauls.

Community Banking Initiatives Mission

To enable and equip independent Community Banking associations and thereby community banks with access to industry-leading programs and partners. This is accomplished by developing relationships and partnerships with like minded industry stakeholders that are committed to serving and advocating for the independence of community banks.



Services for Community Banks

We can help your bank with services focused on reducing expenses, revenue generation, and gaining access to new programs for scale and efficiency.

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SESSIONS (CONT.)

AI In Banking: From Disruption to a C-Suite Perspective

Eric Cook - WSI

AI is not just another tech trend it is reshaping how banks operate, compete, and serve customers. In this forward-thinking session, we will cut through the hype and focus on what truly matters to banking executives: how AI drives innovation, efficiency, and risk management while maintaining trust and compliance. Discover how leading banks are using AI to automate transactions, enhance fraud detection, personalize customer experiences, and transform risk assessment.

The 2026 Legislative and Regulatory Outlook: A View from Washington

Paul Merski, ICBA Government Relations

Shareholder Succession Strategies

Greyson E. Tuck, Gerrish Smith Tuck Consultants LLC

Your community bank's shareholders are not getting any younger. The question is whether your bank is properly preparing today for the significant changes that will result from this aging process. It is essential that your bank understand the importance of shareholder succession planning. This presentation will address all aspects of community bank shareholder succession planning and will provide practical tips and insights into the shareholder succession planning process.

Peer Sourced Round Table Discussions

Omar Hinojosa, HUB | Taylor Advisors

Expand your network and share your team's experiences during HUB | Taylor Advisors facilitated roundtable discussions with your industry peers. This is your chance to gain both new perspectives and lessons learned on a variety of topics that affect your bank's ALCO committee.

Beyond Burnout: Building Executive Teams That Can Go the Distance

Dr. Julie Bell, Chartwell Partners

Burnout isn't a personal failure it's a structural one. In fast-growing organizations, CEOs often carry responsibilities their teams aren't yet equipped to share. In this keynote, Dr. Julie Bell reframes burnout through sustainable high performance and leadership capacity. She highlights warning signs leaders often overlook, cultural patterns that overload executives, and team misalignments that quietly limit growth. Through real case stories, she shows how executive assessment and strategic talent placement can turn a stretched leadership team into a scalable one. Participants will learn to spot hidden gaps, elevate internal talent, and build an executive bench that supports long-term growth without burning out top leaders.



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ends January 30!**

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