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58TH ANNUAL

Community Bank Executive Conference

January 22 - 24, 2025
Key West, Florida

Presented By:



AGENDA

Wednesday, January 22

5:30 PM - 6:30 PM Welcome Reception

Thursday, January 23

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

8:00 AM - 9:00 AM **Session 1:** Navigation People Problems: Tackling Team Dynamics for Growth in Community Banking
Dr. Julie Bell, Chartwell Partners

9:00 AM - 9:45 AM **Session 2:** Banks Switch Focus from Liquidity to Credit Quality Amid Lower Rates
Zain Tariq, S&P Global

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

10:00 AM - 10:45 AM **Session 3:** Critical Information for Community Bank Executives
Greyson E. Tuck, Gerrish Smith Tuck Consultants, LLC

10:45 AM - 11:30 AM **Session 4:** The Good Kind of Data Hack: How to Make Your Data Drive Your Revenue
Sarah Fankhauser

11:30 AM - 12:15 PM **Session 5:** Insights on the New Administration and the 119th Congress
Anne Balcer – SEVP, Chief of Government Relations and Public Policy, ICBA

5:30 PM - 6:30 PM **Networking Reception**

Friday, January 24

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

8:00 AM - 9:00 AM **Session 1:** Boomers and the Alphabet Soup – Multiple Generations in the Workplace
Steve Ingalls, Catalyzer

9:00 AM - 10:00 AM **Session 2:** Macro and Markets Overview and Outlook
Dudley Carter, Stifel

10:00 AM - 10:15 AM **Networking Break**

10:15 AM - 11:15 AM **Session 3:** What to expect in 2025? A New Administration Will Present Opportunities and Challenges for Community Banks
Rafael DeLeon, NContracts

11:15 AM - 12:00 PM **Session 4:** Faster Payments Open Banking and Fintech
Patrick Dix, Shazam

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Close out the week at the Grand Ole Opry with the final night celebration. *Must be a registered banker or guest attendee to attend Grand Ole Opry event.*

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SESSIONS (CONT.)

Boomers and the Alphabet Soup – Multiple Generations in the Workplace

Steve Ingalls, Catalyzer

It doesn't take more than a few minutes in any conversation about the future of community banking for "the young people" to come up. Problematic. Entitled. Communications challenged. Impatient. Yet, that there are multiple generations in the workplace has been a constant for the last 3000 years. In this conversation, we want to explore the five contemporary generations – our perspectives on each and their unique characteristics, including the conventional wisdom around what we should consider as we address the young (and old). Along the way, we'll touch on two constructs, one from sociology and the other from psychology, that some might say throws the entire generational conversation sideways. Looking forward to see you at what should be a lively Boomer-led conversation. All generations welcome.

Macro and Markets Overview and Outlook

Dudley Carter, Stifel

The global pandemic led to the formation of severe economic imbalances, sparking the worst outbreak for inflation since the 1980s and creating one of the tightest labor markets in decades. The Fed responded by raising its policy rates 525 bps in just 16 months, the most aggressive tightening campaign in decades, and interest rates hit levels not seen since before the housing crisis in 2008. Although it took longer than expected, inflation and the labor market have returned to more normal levels, leading the Fed to lower rates by 0.50% in September and project a gradual path lower. Uncertainty remains high, however, with a shifting U.S. political landscape and elevated geopolitical risks further complicating the outlook. The actual trajectory of interest rates will be determined by how the economy evolves amid the changing landscape in the months and quarters ahead.

What to Expect in 2025? A New Administration Will Present Opportunities and Challenges for Community Banks.

Rafael DeLeon, NContracts

With a new presidential administration in 2025, community banks face fresh opportunities and challenges. Join Rafael DeLeon for an early look at the year ahead, exploring key industry trends and practical strategies for success. Topics include regulation and enforcement, the rise of artificial intelligence, dynamic risk management trends, and the emerging focus on enterprise change management. This session will equip attendees with insights to navigate the evolving landscape and position their institutions for growth.

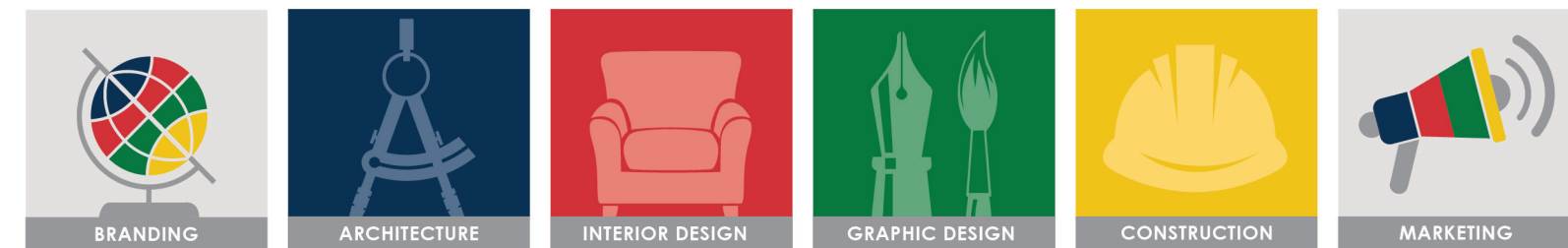
Faster Payments Open Banking and Fintech

Patrick Dix, Shazam

The Confluence of three major technology issues facing community banks pose both a challenge and an opportunity. In this session we'll look at the progress of the US faster payments system, how the new open banking rules (1033) will impact and influence your customers and your bank and why both of these topics could mean opportunity in the world of fintech partnerships moving forward.



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Navigating People Problems: Tackling Team Dynamics for Growth in Community Banking *Dr. Julie Bell, Chartwell Partners*

As a community bank CEO, the pressure to grow your institution mirrors the stress of coaching a winning sports team. Just as a successful season can expose team weaknesses, financial growth often amplifies people problems - misalignment, communication breakdowns, and cultural shifts. In this executive session, we'll explore how community bank leaders can implement simple yet significant strategies to coach through the chaos by managing talent, fostering accountability, and maintaining focus. Using lessons from top teams and coaches, Dr Julie Bell of Chartwell Partners will teach principles of sport psychology to tackle people growing pains, org chart management, succession planning and turn people challenges into opportunities for even greater success on the corporate playing field.

Banks Switch Focus from Liquidity to Credit Quality Amid Lower Rates *Zain Tariq, S&P Global*

As the Federal Reserve pivots to lowering interest rates, many banks are seeking to ease pressure on net interest margins by reducing deposit costs. Bank earnings still face a headwind though in the form of higher credit costs, driven by deterioration in commercial real estate loans. Investors and regulators continue to monitor those CRE portfolios closely, limiting loan growth for some banks and pushing for higher capital levels at those pursuing deals. In this session, we will discuss the outlook for net interest margins, loan growth, credit quality and regulations, and the impact they will have on bank strategies, including M&A activity.

Critical Information for Community Bank Executives *Greyson E. Tuck, Gerrish Smith Tuck Consultants, LLC*

The position of community bank executive is one of honor and prestige. It is also one that is not low stress or free of risk. This presentation will provide valuable insight into the duties, responsibilities and considerations of a community bank executive in today's environment, and will present individual and corporate strategies to ensure success.

The Good Kind of Data Hack: How to Make Your Data Drive Your Revenue *Sarah Fankhauser – President and CEO, Data Center Inc.*

Community banks face unique challenges and opportunities in today's financial landscape. Sarah Fankhauser, President and CEO of DCI, delves into how true partnerships - not just service providers - can drive revenue growth by leveraging a bank's data as a dynamic asset for innovation. Attendees will gain actionable insights into banking, marketing, and processing differently to thrive in a rapidly evolving ecosystem. Key takeaways include the transformative value of data, targeted marketing strategies, distinguishing partners from providers, and adopting revenue-enhancing technologies. This session equips community bankers with tools to build trusted collaborations, meet shifting customer expectations, and sustain growth.

Insights on the New Administration and the 119th Congress *Anne Balcer – SEVP, Chief of Government Relations and Public Policy, ICBA*

January 2025 will prove to be very interesting as the 119th U.S. Congress begins a new session and we are certain to have a new administration in Washington, D.C.. ICBA's Senior Executive Vice President Chief of Government Relations and Public Policy Anne Balcer will share timely updates of what we can expect from the new administration.

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