

A night-time photograph of the Chicago skyline, featuring numerous illuminated skyscrapers and a bridge over a river in the foreground. The sky is a deep blue, and the city lights create a vibrant, colorful scene.

BankDirector[®]

Strong Board. Strong Bank.

JUNE 10-12, 2024

BANK AUDIT & RISK CONFERENCE

Insight On Oversight

Chicago, IL | *Swissôtel*

Early Rate Expires May 24, 2024!

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



INSIGHT ON OVERSIGHT

Developed specifically for bank officers and directors, Bank Director's annual Bank Audit & Risk Conference focuses on governance, risk and compliance, and accounting issues challenging financial institutions today.

Do not miss joining over 300 of your peers from across the U.S. to explore topics such as data security, emerging technology, fraud, crisis management and the effectiveness of internal controls.

“High impact sessions. Presenters covered topics of current concern. Attending this conference was a great investment.”

— PAST CONFERENCE ATTENDEE

BANK AUDIT & RISK SESSION HIGHLIGHTS

- ➔ The Regulatory Landscape
- ➔ A New Look at Your Bank's Balance Sheet
- ➔ Artificial Intelligence & Cyber Risks
- ➔ Top Accounting Issues for Banks Today
- ➔ Emerging Audit & Risk Trends
- ➔ Committees Roles & Responsibilities

MEET & HEAR FROM EXPERT ADVISORS

Take away new approaches for your board and senior team as participants learn more about risk oversight, IT risks, expectations from examiners, new financial reporting requirements, regulatory changes and much more! Respected advisors and financial leaders provide legitimate, practical approaches to help your board and executive team tackle critical issues facing banks today.

“This was my first conference. Got so much more out of it than I could have ever expected. Wish I would have come to one of these years earlier. Have so many new thoughts and ideas to bring back to my bank.”

— PAST CONFERENCE ATTENDEE

“Bank Director provided a well organized, well-executed experience that was informative and engaging.”

— PAST CONFERENCE ATTENDEE

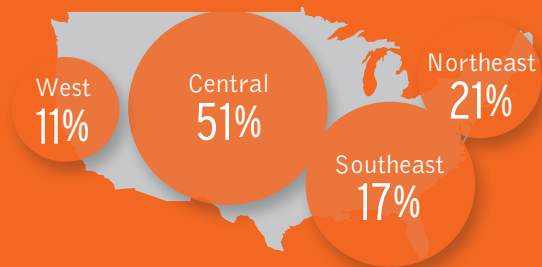
NETWORK WITH YOUR PEERS!

Beyond the networking opportunities, join in on the peer exchanges hosted the day before the main conference kicks off. Small groups of experienced audit and risk committee members, senior bank executives and outside advisors meet in closed-door, off-the-record peer groups for candid discussions about various issues and challenges facing officers and directors. This is a great prelude for the conference that follows and allows you to meet with your constituents to hear what's working and the challenges faced by boards of similar size and type.

Who's Attending?

Directors	64%
CEOs/Presidents/Chairs/ CFOs/Other C-Suite	36%

*Other titles include: Chief Risk Officer, Chief Audit Officer, CAO, COO, Corporate Secretary, GC



RECEIVE CONTINUING EDUCATION CREDITS

During the conference, attendees have the opportunity to receive continuing education credits. Continuing education credits are available for accountants – up to a maximum of 12 credit hours (*total credits based on specific sessions attended*). Continuing Legal Education credits may be available to attorneys, based on individual state applications.



BANK AUDIT & RISK CONFERENCE

Insight On Oversight



Pre-Conference

EVENT

AUDIT & RISK PEER EXCHANGES

Monday, June 10

Back by popular demand! Bank Director hosts its popular peer exchanges the day before our annual Bank Audit & Risk Conference. Specially for CFOs, CROs and audit and risk committee members, these peer exchanges divide participants into small groups – based on type of institution, asset size and their role on the board – to discuss pressing topics in an off-the-record, closed door setting.

BANK AUDIT & RISK CONFERENCE

Insight On Oversight

Pre-Conference Agenda

**Subject to change*

10:00 AM - 10:30 AM Registration & Breakfast

10:30 AM - 10:40 AM Welcome

Jackie Wall, Vice President of Bank Services, Bank Director

10:40 AM - 11:40 AM Concurrent Bank Audit & Risk Peer Exchange Sessions

The Audit Peer Exchange focuses on topics such as audit committee functions, IT risks, regulation, committee effectiveness and communication. To open the Audit Peer Exchange sessions, we explore issues such as:

- What is the relationship between internal audit and the audit committee?
- What is the appropriate skill set for an audit committee member?
- How do you identify the subject matter that should be at the top of your committee agenda?

The Risk Peer Exchange focuses on topics such as risk governance, regulation, committee effectiveness, compliance and culture. To open the Risk Peer Exchange sessions, we explore issues such as:

- What are the top three risks your bank is most concerned about?
- Has your board set up a separate risk committee and why?
- Who is responsible for risk mitigation within your bank?

11:40 AM - 11:50 AM Refreshment Break

11:50 AM - 12:30 PM Concurrent Bank Audit & Risk Peer Exchange Sessions

Following a short refreshment break, we reconvene in peer exchange sessions, building on earlier conversations by addressing topics such as:

- What are the recommended best practices for audit committees?
- How long should a director serve on the audit committee?
- What input are you getting from stakeholders regarding your bank's approach to approach to environmental, social and governance issues (ESG)?

Questions for our Risk Peer Exchange include:

- How frequently does your board review cyber risk and cybersecurity? How are you staying on top of this issue and its impact on your bank?
- What has the board done to create a culture of risk awareness throughout the organization?
- What are some best practices regarding the separation of the audit committee and risk committee lines or areas of responsibility?

12:30 PM - 1:30 PM Networking Lunch

1:30 PM - 2:45 PM Concurrent Bank Audit & Risk Peer Exchange Sessions

For an hour and fifteen minutes, we expand our conversations to include questions like this for our Audit Peer Exchanges:

- What are the top three regulatory compliance challenges facing your bank?
- How does your bank evaluate the effectiveness of your board?
- Where is the overlap between your bank's risk and audit committees?

And questions like this for our Risk Peer Exchanges:

- Has your bank hired a Chief Information Security Officer (CISO), and why/why not?
- Has your bank suffered a cyber-intrusion? How did you handle it?
- How does your bank manage enterprise risk management?

2:45 PM - 3:00 PM Refreshment Break

3:00 PM - 4:00 PM Concurrent Bank Audit & Risk Peer Exchange Sessions

Sample Audit Peer Exchange questions include:

- What do you expect management to communicate to you?
- Where does loan review sit in the organization, and what are its reporting lines?
- What staffing and resources do you have devoted to regulatory compliance?

Sample Risk Peer Exchange questions include:

- How can risk be measured so that it is not a barrier to growth?
- Do those that serve on the risk committee also serve on other committees?
- How does your bank mitigate vendor risk?

4:00 PM - 5:00 PM Networking Peer & Guest Reception

*“Great conversation in the Peer Exchange –
lots of excellent takeaways.”*

— PAST CONFERENCE ATTENDEE

BANK AUDIT & RISK CONFERENCE

Insight On Oversight

Pre-Conference

EVENT

CORPORATE GOVERNANCE WORKSHOP

Monday, June 10

The Corporate Governance Workshop is a must-attend for those new to serving on a bank's board or those seeking directorship at a financial institution. Throughout the workshop, attendees are provided with a thorough grounding in corporate governance and important industry issues that greatly enhance the performance of individual directors.

Pre-Conference Agenda

**Subject to change*

Monday, June 10

8:30 AM - 9:00 AM Registration & Breakfast

9:00 AM - 9:10 AM Welcome

Jack Milligan, Editor-at-Large, Bank Director

Bank Director's editor-at-large, Jack Milligan, sets the tone and leads the sessions for the Corporate Governance Workshop. The curriculum materials are introduced and distributed to ensure an engaging learning environment for the day's sessions.

9:10 AM - 9:25 AM Experiences of Being a Board Member

Jim McAlpin, Board Member, Bank Director

To kick off Bank Director's workshop, Bank Director board member Jim McAlpin discusses his vast experiences as an attorney serving in many bank boardrooms as well as currently serving on two bank boards. He explains why director certification is important.

9:25 AM - 10:05 AM The Attributes of a Strong Board Culture

Jack Milligan, Editor-at-Large, Bank Director

This session dives into the attributes that define a strong governance culture, which includes independence, transparency, accountability, diversity and alignment around a common set of objectives.

10:05 AM - 10:45 AM Role of the Board

Jack Milligan, Editor-at-Large, Bank Director

Strong and engaged boards are instrumental in their bank's success. During this session, we cover the following topics: CEO succession planning, monitoring the bank's financial performance, risk governance (including cybersecurity and the adoption of sound governance practices) and the differing roles of management and the board.

10:45 AM - 11:00 AM Refreshment Break

11:00 AM - 11:40 AM Regulation

Jack Milligan, Editor-at-Large, Bank Director

Banking is a highly regulated industry, and it's crucial that directors understand the expectations that state and federal banking regulators have for boards of directors. Topics covered during this part of the Workshop agenda include an overview of the dual banking system, some of the most important regulations and a strategy for proactively managing the regulatory relationship.

11:40 AM - 12:45 PM Workshop Lunch

BANK AUDIT & RISK CONFERENCE

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12:45 PM - 1:25 PM **Role of the Independent Director**

Jack Milligan, Editor-at-Large, Bank Director

Each individual director brings qualities to the board that impact its governance effectiveness. These characteristics include personal integrity, the ability to exercise sound judgment, intellectual curiosity, valuable knowledge or skill sets, the ability to work well with others and a commitment to ongoing training and education. As we begin the second portion of the Workshop, we dive into these characteristics and discuss your role as a bank director.

1:25 PM - 2:05 PM **Evaluating Board & Director Performance**

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

How does the board hold itself and each individual director accountable for the quality of their engagement? During this portion of the agenda, we discuss the importance of board evaluations, board composition and director refreshment, skills matrices, setting performance expectations for directors, board and individual director surveys - and how to use the results.

2:05 PM - 2:20 PM **Refreshment Break**

2:20 PM - 3:00 PM **The Board Governance Process**

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

An important aspect of effective governance is the adoption of best practices in such areas as meeting agendas, minutes, board packets, executive sessions and committee structure. This session dives into these processes.

3:00 PM - 4:00 PM **Peer Collaboration**

We conclude the day with a session that allows small groups to come together and discuss what they learned today and share experiences with each other. The Workshop leaders will move from group to group to answer any questions.

4:00 PM - 5:00 PM **Networking Peer & Guest Reception**

“The speakers did an excellent job presenting the data and answering our questions.”

— PAST CONFERENCE ATTENDEE

DAY ONE

Tuesday, June 11

On day one of the Bank Audit & Risk Conference, participants discuss the current banking environment, what factors are currently affecting the industry and how bank leaders should respond and plan for the future. In addition, attendees discuss governance strategies, accounting issues, regulatory trends, cybersecurity challenges and more.

BANK AUDIT & RISK CONFERENCE

Insight On Oversight

CONFERENCE AGENDA

**Subject to change*

DAY ONE | Tuesday, June 11

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

8:00 AM - 8:10 AM Welcoming Remarks

Michelle King, President, Bank Director

8:10 AM - 8:50 AM Banking in the Current Environment

Speaker to Be Announced, RSM US LLP

In this opening session, hear what factors currently affect the banking industry and how bankers should respond and plan for the future.

8:50 AM - 9:30 AM The Regulatory Landscape

James Bergin, Partner, Arnold & Porter

Additional Speaker to be Announced

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

This session focuses on the regulatory, examination and enforcement issues that bank audit and risk committees must manage.

9:30 AM - 9:45 AM Refreshment Break

9:45 AM - 10:25 AM What's New on the Horizon

David Ruffin, Principal, IntelliCredit, A Division of QwickRate

Additional Speakers to be Announced

Moderated by: Michelle King, President, 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.

10:25 AM - 11:05 AM A New Look at Your Balance Sheet

Matthew Forgotson, Director, Performance Trust Capital Partners, LLC

Given the state of the industry, actively managing both sides of the balance sheet has become even more important to boards and executive teams to avoid missteps. Even more crucial is what questions directors should be asking when it comes to balance sheet review. During this session we discuss what conversations should be happening in the boardroom.

11:15 AM - 12:00 PM **Breakout Sessions** *(select one to attend)*

Breakout 1: How Captive Insurance Can Empower Banks During Turbulent Times

Christopher Gallo, Managing Director, CIC Services LLC

Delve into the innovative strategy of utilizing captive insurance companies to reduce costs for banks in health and other insurance lines. Exploring the benefits and intricacies of this approach, we uncover how banks can leverage captives to enhance risk management, control premiums and achieve long-term financial savings. Learn how to navigate this powerful tool effectively in the insurance landscape.

Breakout 2: Maximizing Audit Committee Effectiveness

Stephanie Ballard, Senior Manager, Crowe LLP

The role of the audit committee is changing from both internal and external forces. In order for the audit committee to maximize their effectiveness, they need to remain nimble and able to change as quickly as those internal and external forces are changing. Participants in this session should be able to: (1) describe the qualities and characteristics that make highly effective audit committees, and (2) describe changes that would cause a good audit committee to become great.

Breakout 3: Model Validation & the Rising Expectations From Examiners

Erica Carlson, Principal, Financial Services, CliftonLarsonAllen LLP

Dustin Morris, Manager, Credit, CliftonLarsonAllen LLP

Given the current interest rate environment, more attention is being placed on models being used by banks for a variety of reasons such as CECL, asset liability management, etc. Model validations and third-party risk assessments are critical to ensure models are behaving as management and the board expects and provide useful information for decision making. This session covers the critical elements of a model validation and third-party risk assessment, to provide management and boards with the tools necessary to effectively evaluate the models in use within their institution

12:00 PM - 1:00 PM **Networking Lunch**

“Great conference, on target with the issues.”

— PAST CONFERENCE ATTENDEE

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1:00 PM - 1:45 PM **Breakout Sessions** *(select one to attend)*

Breakout 1: The Board of Directors' Role in Breaking Risk Management Silos

Asaad Faquir, Senior Manager, Crowe LLP

In this multifaceted environment, managing risk is a daunting task. Yet, many financial institutions inadvertently create additional complexities in their risk management program by establishing “organizational silos.” These silos, which can form along departmental lines, technological boundaries or even through inconsistent data governance practices, create risk-blind spots that can hinder effective risk management. Join us as we delve into these challenges and explore strategies to enhance your organization’s risk management practices, providing a more streamlined and integrated approach to risk management.

Breakout 2: Strategies for Performing Loan Portfolio Due Diligence

Trang Sumpter, Director, Moss Adams LLP

It is critical in today’s environment to understand the underlying credit quality and the emerging credit risks related to these transactions. This session discusses various factors and strategies to consider to assist in minimizing overall credit risk and avoiding the integration pitfalls when acquiring a commercial loan portfolio.

Breakout 3: Addressing Today’s Cyber Threats

As digital channels and transactions lead the way for financial institutions – it is no surprise cyber threats remain a part of doing business for banks today. How are cyber threats continuing to impact the industry? In this session, we share everything the bank needs to know on navigating and managing the impact of cyber today.

1:55 PM - 2:40 PM **Breakout Sessions** *(select one to attend)*

Breakout 1: Top Three IT Risks for Bank Boards

Justin Cady, IT Assurance Senior Manager, Crowe LLP

This session will dive into some of the “top IT risks for bank boards” including cybersecurity threats, technological disruptions and regulatory compliance. We will discuss how these areas impact the banking industry, enhancements that can be made to mitigate this risk and how to build these items into your strategic plans for the future.

Breakout 2: M&A: “It Ain’t Over Until it’s Over” – Threats and Opportunities

Speaker To Be Announced, Ardmore Banking Advisors, Inc.

Join C-level bankers and Ardmore’s experienced former C-level credit risk bankers for a discussion about the often-overlooked critical steps after the deal is announced. Establishing an accurate loan portfolio credit mark and transaction price doesn’t complete the process. There are threats to avoid and opportunities to benefit from.

Breakout 3: The Latest Liability Trends Facing Bank Directors & Officers

The most recent litigation and claims circumstances facing community banks, their directors and officers is examined in this interactive session.

2:40 PM - 2:55 PM Refreshment Break

2:55 PM - 3:10 PM What Your Peers Think

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

In this session, we share key findings from our Bank Director research, our members Board Performance Surveys and our insight studies.

3:10 PM - 3:50 PM Highlights From Our 2024 Risk Survey

Craig Sanders, Partner, Moss Adams LLP

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

Hear about the most noteworthy results from Bank Director's 2024 Risk Survey.

3:50 PM - 4:30 PM Artificial Intelligence and Cyber Risks

Ben LeClaire, Cybersecurity Principal, Plante Moran

Christopher Tait, Principal, Baker Tilly US, LLP

Additional Speaker to be Announced

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

Cybersecurity and artificial intelligence continue to be the most challenging risks a bank faces. Learn what to do and how to protect your bank.

4:30 PM - 5:30 PM Networking & Guest Reception

*“Nice mix of directors, CEOs & CFOs
which added flavor and perspective to
the organization.”*


— PAST CONFERENCE ATTENDEE

BANK AUDIT & RISK CONFERENCE

Insight On Oversight

DAY TWO

Wednesday, June 12



On the final day of the Bank Audit & Risk Conference, we share strategies for banking during downturns, ways to improve fraud risk management and the steps audit and risk committees should take to handle those risks. In addition, participants receive best practices for managing oversight.

CONFERENCE AGENDA

**Subject to change*

DAY TWO | **Wednesday, June 12**

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

8:00 AM - 8:10 AM **Day Two Welcoming Remarks**

Jack Milligan, Editor-at-Large, Bank Director

8:10 AM - 8:50 AM **A Banker's Guide to Embracing Volatility**

Jason Stockton, Partner, Crowe LLP

It has been over a decade since the banking industry encountered prolonged, adverse economic conditions. During this session, battle-tested, industry veterans share strategies and tactics for building resilient organizations that thrive in a variety of scenarios. This session is appropriate for both seasoned bankers seeking a "recession refresher" or less-tenured industry professionals needing an introduction to banking during downturns.

9:00 AM - 9:45 AM **Breakout Sessions** *(select one to attend)*

Breakout 1: Critical Accounting Matters

Balance sheet management, internal controls, risk oversight, and the list goes on for the audit committee. During this session we highlight select accounting and reporting updates every audit committee member should be aware of.

Breakout 2: Key Considerations for the Board

New technologies, disruptive innovations and changing regulations are rapidly impacting business operations. The board must stay ahead of all three to ensure sound governance for its organization. In this session, we explore key considerations for the board including areas of regulatory scrutiny, expectations for information technology and cybersecurity oversight.

Breakout 3: How Data Analytics Minimize Credit Risk

In this session we explore how banks of all sizes can leverage data to improve customer services, reduce risk and streamline operations.

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

Sponsored by: **CIC Services LLC**

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10:00 AM - 10:45 AM **Breakout Sessions** *(select one to attend)*

Breakout 1: Improving Fraud Risk Management

Uncover what boards need to know about fraud and what preventative steps institutions should take to stay ahead of this growing issue.

Breakout 2: Conducting a Successful Board Evaluation

How do you assess and improve the performance of your board? In this session, learn how self-evaluation tools can impart strategic direction to your board.

Breakout 3: Best Practices for Attracting & Retaining Talent

Having the right talent is essential to a bank's long-term health and profitability. This session highlights the biggest issues related to talent today along with incorporating successful and strategic best practices.

10:55 AM - 11:35 AM **Tying It All Together**

Maureen Rude, Director & Audit Committee Chair, Opportunity Bank of Montana

Additional Speakers to be Announced

Moderated by: Jim McAlpin, Board Member, Bank Director

We discuss how audit and risk committee chairs are handling a risk-on environment, managing oversight of critical IT or commercial real estate risks and best practices to take home to your banks.

11:35 AM - 11:40 AM **Closing Remarks**

Michelle King, President, Bank Director

“Regardless of the size of the bank in attendance, everyone left with valuable takeaways.”

— PAST CONFERENCE ATTENDEE

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BANK AUDIT & RISK CONFERENCE

Insight On Oversight



VENUE

Swissôtel

323 East Wacker Drive

Chicago, IL 60601

Reservations: 888-737-9477

Swissôtel Chicago is an award-winning luxury hotel overlooking the Chicago River and Lake Michigan and is just steps from the Magnificent Mile. The distinctive 4-diamond, all-glass hotel offers spectacular wrap-around views from Navy Pier to Millennium Park, a state-of-the-art penthouse fitness center, and spotless European-style service.

There is a discounted hotel room rate available for conference attendees at the Swissôtel Chicago until May 20, 2024 or until all rooms are reserved. To reserve a room, contact the hotel directly at 888-737-9477 and mention "Bank Director" to receive the discounted rate of \$369/night for a standard room. **Rooms are limited, so please book early!**

CONFERENCE RATES

Early Individual Rate: \$1,795 (*Expires May 24, 2024. Payment must be received by offer expiration in order to receive the special rate.*)

Standard Individual Rate: \$1,995

Standard Group Rate: \$1,695 (*For groups of 3 or more from the same financial institution.*)

Monday, June 10 | Pre-Conference Add-Ons:

Bank Audit & Risk Peer Exchanges Rate: \$995

Corporate Governance Workshop: \$1,295

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.

Vendor Rate: \$3,450 Please note that the vendor rate of \$3,450 applies to attendees who are not officers or directors of an FDIC-insured financial institution, such as board advisors/observers, investment bankers, attorneys, accounting firms and other vendors and service providers. Bank Director reserves the right to verify your company profile and adjust your registration rate if necessary.

Guest Rate: \$250 The guest rate of \$250 covers breakfast on Tuesday and Wednesday, as well as all evening receptions. Guests are not allowed to attend sessions. 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.

Conference Cancellation Policy:

Due to commitments and expenses, all cancellations after May 3, 2024 will be subject to a \$300 processing fee. We regret that no refunds will be given after May 28, 2024; however, substitute participants are welcomed. DirectorCorps, Inc. assumes no liability for any nonrefundable travel, hotel or related expenses incurred by registrants.

Early Rate Expires May 24, 2024!
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