

BankDirector[®]
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 Rates Expire September 27, 2024!

Register by visiting BankDirector.com or calling our events department at 877-397-7595.

“The reason I attend Acquire or Be Acquired is not because we are either looking to acquire or to be acquired. There is a third category — it’s to be the most profitable best bank we can.”

— PAST CONFERENCE ATTENDEE

“Really helped me as an independent director to view many macro aspects of banking and to see what our management does.”

— PAST CONFERENCE ATTENDEE

Join in the conversation!



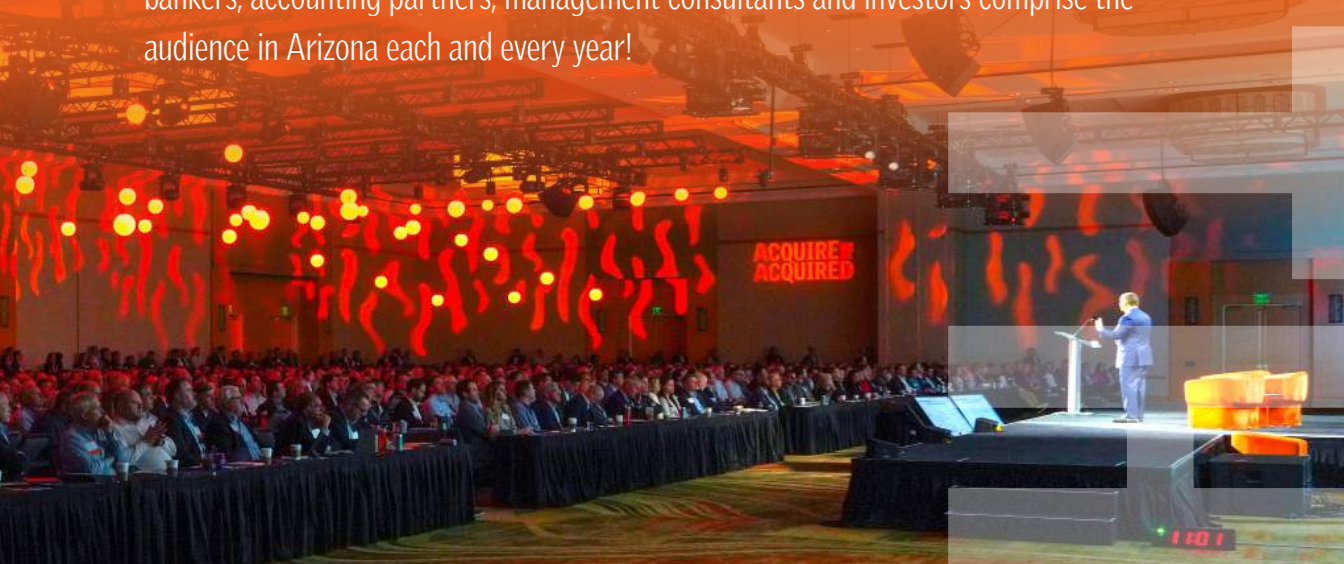
Exploring Your Growth Options

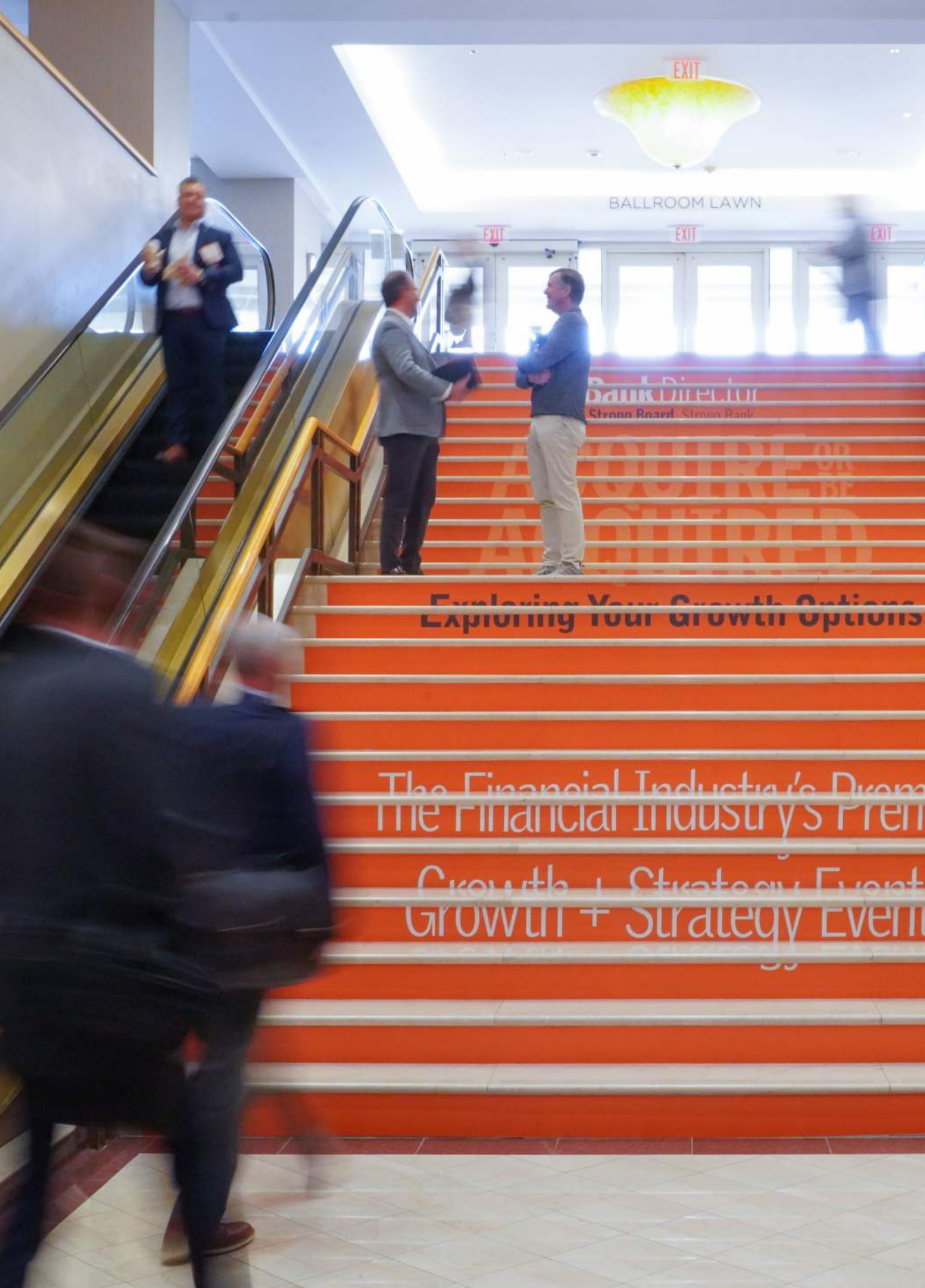
The Acquire or Be Acquired Conference, also known as AOBA, is the financial industry's premier growth and strategy event. The expansive agenda is tailored for CEOs, chairpersons, CFOs, directors and those senior executives responsible for leading and implementing the growth strategy at the bank. Going 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 that 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 and every year!





EXIT

BALLROOM LAWN

EXIT

EXIT

EXIT

Bank Director
Steering Board Steering Panel

Exploring Your Growth Options

The Financial Industry's Dream
The Financial Industry's Premier
Growth + Strategy Event
Growth + Strategy Event

Who Attended in 2024

1874

Attendees

65%

CEOs/Presidents/Chairmen/Directors

35%

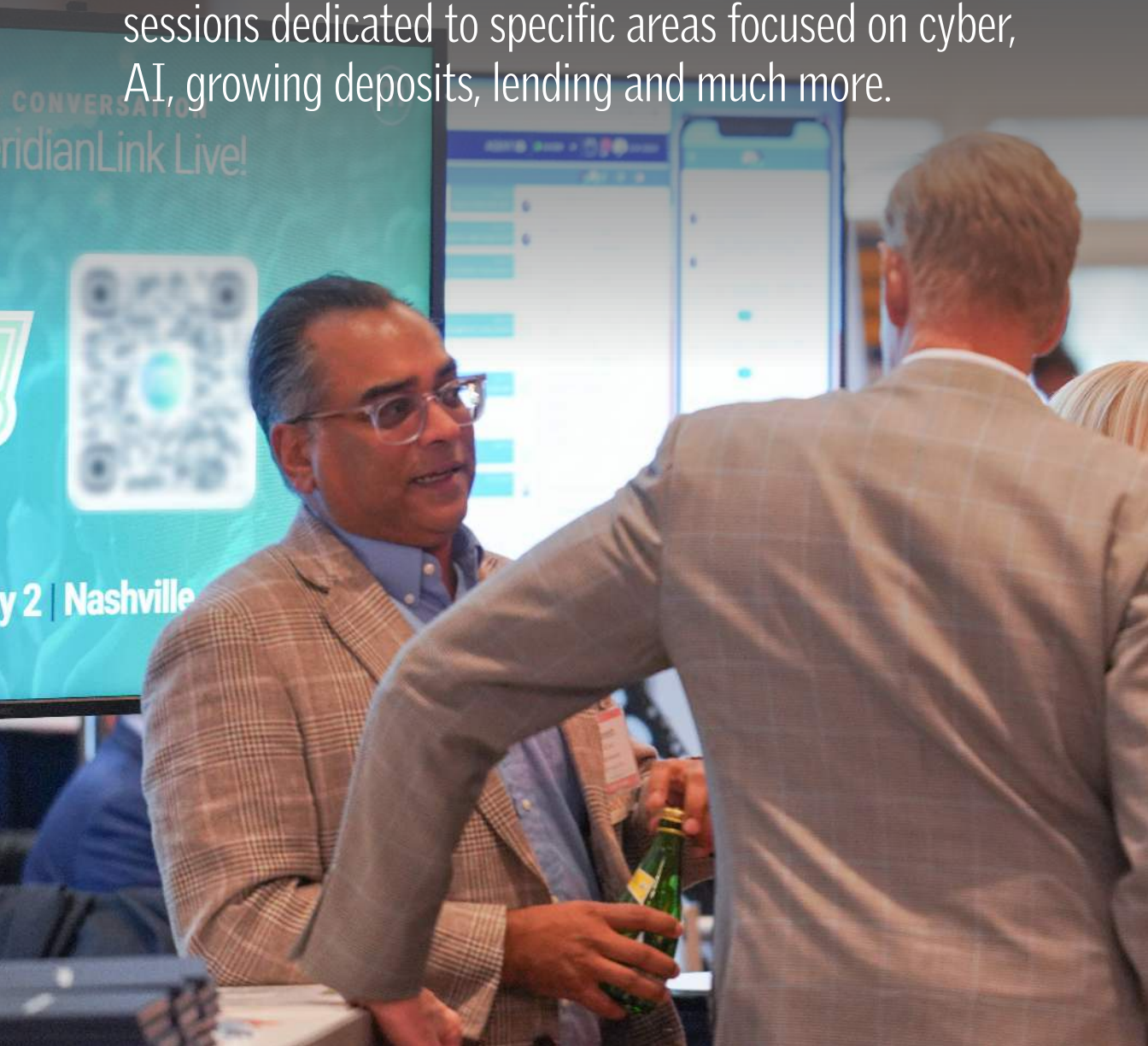
CFO/COO/CIO/CTO/Other C-Suite Executives

Join The Top Minds In Banking

During Bank Director's Acquire or Be Acquired Conference, senior leadership teams can network with peers who are interested in exploring financial growth opportunities, strategic initiatives and business partnerships. This annual conference is widely considered the industry's premier growth and strategy event for a bank's CEO, board of directors and executive management.

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 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



NETWORK WITH YOUR PEERS!

Saturday, January 25

5:00 PM - 5:30 PM

**Celebrating Women in Leadership
Reception**

Sponsored by: **Abrigo, 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 winter grips much of the country, we've found early evening in Arizona to be a welcome change for many joining us. Kick 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**



ACQUIRE OR BE ACQUIRED

Exploring Your Growth Options

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 AOBAs we look at the state of the industry today, regulatory issues, strategic growth and how to navigate risk.

EXPLORE



7:00 AM - 8:00 AM

Registration & Breakfast

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

Jonathan Harrell, Chairman & CEO, Generations Bank

Additional Speakers to be Announced

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. Please combine the two FinXTech sessions in one box and add the orange arrow to distinguish these sessions.

*"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

ACQUIRE OR BE ACQUIRED

Exploring Your Growth Options

➔ 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.

Speaker to be Announced, Nymbus

Additional Speaker to be Announced

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. *For agenda updates, please visit BankDirector.com.*

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.

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.

→ 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

Lunch & Learn sessions offer participants the chance to learn about a shared topic of interest over lunch. Six sessions run concurrently, so attendees may select one to attend. Sessions to be announced. *For agenda updates, please visit BankDirector.com.*

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

Speaker to be Announced, 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, Empyrean Solutions, LLC

Bryan Ridgway, Director, Performance Management, Empyrean 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 Empyrean 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.

ACQUIRE OR BE ACQUIRED

Exploring Your Growth Options

Lunch & Learn Session 4: 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

Chris Gufford, Executive Director, Commercial Lending, nCino

Additional Speakers 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

Alexander Sulpasso, EVP, Client Experience Officer, GSB

Additional Speakers to be Announced

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.
For agenda updates, please visit BankDirector.com.

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: 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

➔ 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. Additional presentations to be announced.

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.

ACQUIRE OR BE ACQUIRED

Exploring Your Growth Options

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.

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. *For agenda updates, please visit BankDirector.com.*

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.

➔ 4:00 PM - 4:40 PM

FinXTech Session: Ask Me Anything – Technology Panel

Speakers 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.

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

Speaker to be Announced, Mastercard Inc.

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



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

George Gleason, Chairman & CEO, Bank OZK

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

Additional Speaker to be Announced

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

Cloud, AI and Banking: Unleashing Opportunities to Drive Growth

Speaker to be Announced, Microsoft

Hear from a technology leader on how banks are embracing AI and cloud technologies to create innovative solutions, modernize and enhance customer experiences, make better decisions and drive growth.

9:30 AM - 10:10 AM

Lessons From the Latest Acquisitions

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

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.



ACQUIRE OR BE ACQUIRED

Exploring Your Growth Options

➔ 9:40 AM - 10:15 AM

FinXTech Session: Growing Deposits for Long-Term Sustainability

Speaker to be Announced, 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 Bank Director'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.

Refreshment Break

Sponsored by: **Adrenaline**

10:15 AM - 12:00 PM

M&A Simulation

Speaker to be Announced, Performance Trust Capital Partners, LLC

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.

➔ 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. Additional presentations to be announced.

Tech Talk 1: Growth Platform for Banks

Kyler Bishop, SVP, Head of Sales, Infinant

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 Infinant 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.

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

Mark Swanson, Financial Performance Strategist, Deluxe Corporation

Additional Speakers to be Announced

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. Sessions to be announced. *For agenda updates, please visit BankDirector.com.*

Breakout 1: 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 2: 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 3: Future Commercial Lending Success Through Consumer Loans

Joe Ehrhardt, CEO & Founder, Teslar Software

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 4: 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.

ACQUIRE OR BE ACQUIRED

Exploring Your Growth Options

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. Sessions to be announced. *For agenda updates, please visit [BankDirector.com](https://www.bankdirector.com).*

Breakout 1: 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

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 **Keynote Presentation**



2:25 PM - 3:05 PM

Breakout Sessions (select one)

Participants may select from one of six breakout sessions to attend. Sessions to be announced. For agenda updates, please visit BankDirector.com.

Breakout 1: 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.

➔ 2:25 PM - 3:05 PM

FinXTech Session: The New Frontier of Lending

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

Additional Speakers to be Announced

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

Speaker to be Announced, Green Check Verified

Additional Speakers 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. Sessions to be announced. For agenda updates, please visit BankDirector.com.

ACQUIRE OR BE ACQUIRED

Exploring Your Growth Options

Breakout 1: 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 2: 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.

Breakout 3: 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.

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 bankers 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

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

Speaker to be Announced, Olsen Palmer

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 changing economic environment.

STRATEGIES

ACQUIRE OR BE ACQUIRED

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

Additional Speaker to be Announced

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

Speaker to be Announced, Pearl Meyer

Additional Speakers to be Announced

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

Speakers to be Announced

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. Sessions to be announced. *For agenda updates, please visit BankDirector.com.*

Breakout 1: 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 2: 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 AOBAs Conference this is a must attend session as we hear from the leading voices in Washington. The panel shares lessons learned and their advice for moving forward based on the outcome of the 2024 election. 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 AOBAs 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!

ACQUIRE OR BE ACQUIRED

Exploring Your Growth Options

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: \$2,295

(Expires September 27, 2024)

Standard Individual Rate: \$2,595

Early Standard Group Rate: \$2,195

(Expires September 27, 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.

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.

*“As a fourth time attendee, this conference by far
leads the pack from the topics to the
speakers and setting. I will be back next year!”*

— PAST CONFERENCE ATTENDEE

For more information and to register, please visit us online at BankDirector.com or call our events department at 877-397-7595.

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.:

- A Poolside Bar
- Tennis Courts
- Championship Wildfire Golf Club
- Award-winning Revive Spa
- A full-service Salon and Fitness Center



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 or call our events department at 877-397-7595.



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