

Bank Director[®]
Strong Board. Strong Bank.

ACQUIRE^{OR} ACQUIRED^{BE}

Exploring Your Growth Options

February 1-3, 2026

Phoenix, AZ | JW Marriott Phoenix Desert Ridge



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. The conference attracts financial leaders from across the country, providing insights from industry experts on the complex issues and opportunities facing banks today.

This year's 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.

“I attend the Acquire or Be Acquired Conference primarily because of the networking. I get so much out of the opportunity to engage with the people that are here — the vendors, the presenters — that it’s always educational for me.”

— PAST CONFERENCE ATTENDEE



Join Industry Leaders

During Bank Director's Acquire or Be Acquired Conference, widely considered to be the industry's premier growth and strategy event, senior leadership teams have numerous opportunities to network with peers who share an interest in exploring financial growth opportunities, strategic initiatives and business partnerships. Held annually in Arizona, this conference designed for a bank's CEO, board of directors and executive management brings together an audience comprised of 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.



The Intersection of Financial Institutions and Technology Leaders



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 potential technology partners and solutions.

Throughout this year's agenda, there are FinXTech sessions dedicated to specific areas focused on technology, integration and partnership.



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NETWORK WITH YOUR PEERS!

Saturday, January 31

5:00 PM - 5:30 PM

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

Concurrent with 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 much of the country is in the grip of winter, early evenings in Arizona offer a welcome change for many who join us. Start off the conference by catching up with old friends and making new connections.



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Early Rate Expires September 26, 2025!

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



RECEPTION & REGISTRATION

Saturday Evening, January 31

5:30 PM - 6:30 PM

Welcoming Reception & Registration

Sponsored by: **COCC, KlariVis and Moody's**



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CONFERENCE AGENDA

**Agenda subject to change*

DAY ONE

GROWTH

Building Strategic Growth Sunday, February 1

Widely regarded as the financial industry's premier growth and strategy event for a bank's CEO, board of directors and key leadership teams, Bank Director's annual AOBAs Conference continues to be the meeting ground for discussion around strategic growth initiatives.

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

Sponsored by: **FISERV**

8:00 AM - 8:15 AM **Welcome: Exploring Your Growth Options**

Michelle King, CEO, Bank Director

Laura Schield, President & COO, Bank Director

While Acquire or Be Acquired began 32 years ago as an M&A conference, AOBAs, as it has become known, is about exploring ALL of your bank's growth options. As we welcome participants to Phoenix to kick off this year's event, Michelle and Laura share new ideas to build your bank's short and long-term strategies.

8:15 AM - 9:05 AM **The State of Banking 2026**

Thomas Michaud, President & CEO, Keefe, Bruyette & Woods, A Stifel Company

A highlight of this annual event, this session focuses on the industry's fundamentals, bank and non-bank competition, what macro and regulatory forces are at work and where the industry stands on its 40-year consolidation path.

9:05 AM - 9:45 AM **An Outlook on the Banking Landscape**

Mark Kanaly, Partner, Alston & Bird LLP

Brian Leibfried, Head of Client Insights, Performance Trust Capital Partners, LLC

Mandi Simpson, Partner, Crowe LLP

Moderated by: **Nathan Stovall**, Director of Financial Institutions Research, S&P Global Market Intelligence

As our industry shifts based on economic and regulatory impacts, how do banks best prepare for what lies ahead? During this panel discussion, participants hear from industry experts about what to expect from Washington and the government's impact on businesses that can – and will – impact the banking industry.

9:45 AM - 10:25 AM **Strong Board. Strong Bank.**

Meg Tahyar, Head of Financial Institutions Group & Partner, Davis Polk & Wardwell LLP

Matt Veneri, Head of Investment Banking and Managing Director, Financial Institutions Group, Janney Montgomery Scott LLC

Additional Speaker to be Announced

Moderated by: **Jim McAlpin**, Board Member, Bank Director

Bank Director is focused on strong boards and strong banks, so what can you do to strengthen your bank both financially and operationally? Learn from three leaders in the industry as they share best practices and lessons learned.



➔ **9:20 AM - 9:55 AM** **FinXTech Session: Let's Be Practical: Envisioning Your Bank's Future**

Speaker to be Announced, Moody's
Joshua Jordan, Director of Fintech Alliances, Jack Henry
Speaker to be Announced, Skadden, Arps, Slate, Meagher & Flom LLP
Moderated by: Michelle King, CEO, Bank Director

For most banks, technology is not a core part of their identity but a means to achieve efficiencies and better serve their customers. As banks increasingly rely on data analytics to improve back-office productivity and manage regulatory compliance duties, there are still gaps in bank strategies around data, artificial intelligence and technology. How can technology best position your bank for future growth? As we begin these AOBA tech-specific sessions, this panel provides thoughts and ideas for you and your bank to consider.

➔ **10:05 AM - 10:40 AM** **FinXTech Session: Demystifying AI**

Tim Dively, National Digital Director, CliftonLarsonAllen LLP
Ravi Nematikanti, Chief Product and Technology Officer, Abrigo, Inc.
Additional Speaker to be Announced
Moderated by: Emily McCormick, Vice President, Editorial & Research, Bank Director

AI can be a fantastic tool that makes work more efficient, but where is it best used? And how are banks currently using artificial intelligence, given the risks and challenges that come with it? Hear use cases in this practical and tactical session.

10:25 AM - 10:45 AM **Refreshment Break**

10:45 AM - 11:25 AM **Breakout Sessions** *(select one)*

Participants may select one of seven concurrent breakout sessions to attend. *Additional sessions to be announced.*

Breakout 1: What the Board Needs to Know in 2026

Robert Fleetwood, Partner & Co-Chair of Financial Institutions Group, Barack Ferrazzano Kirschbaum & Nagelberg LLP
Al Laufenberg, 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 2026 and beyond.

Breakout 2: Banking On Uncertainty

Jeffrey Berg, Associate Managing Director, Financial Institutions, Moody's Ratings
Megan Fox, Vice President, Senior Credit Officer, Financial Institutions, Moody's Ratings

Banks are facing uncertainty on several fronts: macroeconomy, geopolitics, regulation and the competitive landscape. Moody's Ratings offers its outlook on US banks and discusses the latest trends affecting the industry.

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Breakout 3: Community and Regional Banks: Buy, Sell or Reinvent

Rahul Chandarana, EY-Parthenon Americas Banking & Capital Markets Sector Leader – Partner, EY

This session examines survival strategies for community and regional players, focusing on niche dominance, M&A-driven scale and technology-based reinvention in a competitive market.

Breakout 4: Strategic Capital Allocation in an Era of Consolidation

Matt Forgotson, Managing Director, Performance Trust Capital Partners, LLC

Since 1990, 65% of FDIC-insured banks have disappeared. Attendees of this session will learn the cause and potential solution: a disciplined decision-making process that sets all marginal capital allocation options, ranging from organic loan growth to opportunistic M&A, on a level playing field. Those willing to embrace a more complete analytical view can help protect and potentially even accelerate their missions.

➔ 10:50 AM - 11:25 AM FinXTech Session: Growing Through Customer Retention & User Experiences

Stephen Bohanon, Founder & Chief Strategy Officer, Alkami Technology, Inc.

Jill Flaherty, First Vice President, Business Development, COCC

Nathaniel Harley, Co-founder and President, MANTL

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

Banks can significantly boost growth by focusing on customer retention and user experience. Loyal clients cost less to maintain and can bring higher revenue through increased transaction volume and cross-selling opportunities. Prioritizing and providing personalized services enhances customer satisfaction and fosters long-term relationships. Dive into new strategies to consider as this panel focuses on not only retaining customers but also growing their current relationships with your institution.

➔ 11:35 AM - 12:10 PM FinXTech Session: Gaining Efficiencies in Managing & Servicing Your Loan Portfolio

Joe Ehrhardt, CEO & Founder, Teslar Software

Speaker to be Announced, nCino

Josh Morozowski, Senior Director, Strategic Client Solutions, IBISWorld

Moderated by: **Bill Herrell**, Executive Vice President & Managing Director, Bank Director

Optimize your loan portfolio with streamlined strategies. During this session, hear from industry leaders on how to implement advanced analytics to inform decision-making and automate routine processes for time efficiency. The panelists share how to best monitor performance metrics to identify and address issues swiftly, achieve cost reduction and enhanced financial security through proactive management practices and learn how to transform challenges into growth opportunities.



11:40 AM - 12:20 PM Scaling With Stability

Speaker to be Announced, Cornerstone Advisors

Christopher Olsen, Managing Partner, Olsen Palmer LLC

Nikhil Lele, EY Americas Consulting Banking and Capital Markets Leader, EY

Moderated by: **Sal Inserra**, Senior Advisor, Bank Director

How do you successfully scale your bank? You must consider capital raising, deposit growth, talent development, succession planning and more!

12:10 PM - 1:30 PM Networking Peer & Guest Lunch

12:40 PM - 1:20 PM Lunch & Learn Sessions *(select one)*

Lunch & Learn sessions allow participants to learn about a shared topic of interest over lunch. Six sessions run concurrently – attendees may select one to attend. *Additional sessions to be announced.*

Lunch & Learn Session 1: Charting the Future: A Blueprint for CEO Succession Success

Julie Bell, Leadership Advisory, Chartwell Partners

Scott Petty, Managing Partner, Chartwell Partners

Succession planning isn't just about replacing leaders – it's about securing your organization's future, especially in times of transformation. In this strategic session, we explore ways to build a strong CEO succession plan, with a particular focus on periods of transition, including mergers and acquisitions. Learn how to proactively manage executive succession to minimize disruption, maintain continuity and preserve organizational value during deal-making.

Lunch & Learn Session 2: Implementing a Profitable Growth Strategy for Today and Tomorrow

Brett Rawls, Head of Client Engagement, Profit Resources, Inc.

Growth shouldn't be just about getting bigger. As your institution expands, consider these questions: Are you improving results and building lasting value? Are you increasing low-cost deposits, diversifying loans and leveraging technology for efficient growth? Can you adapt to economic changes? This session explores strategies to align bank profitability with asset growth.

Lunch & Learn Session 3: Stop Leaving Money on the Table: Tools and Strategies for Relationship Banking

Scott Earwood, Head of Community Bank Division, White Clay

Additional Speaker to be Announced

Relationships are key to community banking. How do you build relationships that ensure value for both the client and the shareholder? The session provides key insights on building relationship-level profitability, optimally using relationship pricing tools in the sales process and sharing banker stories of how this is being executed.

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Lunch & Learn Session 4: Your Finance Team: The Critical Link Between Strategic Planning and Execution

Bryan Ridgway, Director of Performance Management Solutions, Empyrean Solutions, LLC
Ed Young, Managing Director, Empyrean Solutions, LLC

In today's volatile banking landscape, having a strategic plan isn't enough. The gap between strategy and execution is where most financial institutions struggle. Your finance organization isn't just about numbers – it's the strategic nerve center that when properly positioned, becomes the critical link between visionary planning, risk assessment and measurable results.

1:30 PM - 2:10 PM What Is Your Bank Worth?

Curtis Carpenter, Senior Managing Director, Hovde Group, LLC

When it is time to sell, you want the highest value for your bank possible. But what is the current value of your bank – and are there ways to increase its value? Learn about bank valuation in today's market during this featured conference session.

2:10 PM - 2:30 PM 2026 Technology Update

Gregory Adelson, President & CEO, Jack Henry
Emily McCormick, Vice President of Editorial & Research, Bank Director

Learn how smart financial institutions invest in technology, leverage data and explore use cases for artificial intelligence by discovering key insights from Bank Director's 2025 Technology Survey.

→ 1:30 PM - 2:05 PM FinXTech Session: Harnessing Fintech Partnerships to Drive Growth and Efficiency

Speaker to be Announced, Q2

This session explores how fintech collaboration is increasingly critical to success. Hear from peers who are rapidly integrating top fintech solutions across diverse categories, such as payments, customer onboarding, small business accounting and virtual chat. Learn practical strategies for effective partnerships that benefit both customers and organizations – and achieve remarkable results.

→ 2:15 PM - 2:50 PM FinXTech Session: Leveraging Data for Growth

David Benskin, Founder & CEO, Wealth Access Inc.
Tim Keith, CEO, Infusion Marketing Group
Speaker to be Announced, Baker Hill Solutions LLC
Moderated by: **Jack Milligan**, Editor-at-Large, Bank Director

Harnessing the power of data is a game-changer for businesses. It drives informed decisions, uncovers market trends and optimizes operations. By analyzing customer behaviors, financial institutions gain insights to enhance their strategies. Embrace data analytics to fuel innovation and growth, transforming your business into a data-driven powerhouse for sustainable success.



➔ **3:00 PM - 3:35 PM** **FinXTech Session: Creating a Treasury Management Strategy**

Cetin Duransoy, CEO, Raisin

Jill Feiler, CEO, ZSuite Technologies, Inc.

Jeff Zuendt, EVP & Chief Deposit Officer, R&T Deposit Solutions

Implementing a treasury management strategy is crucial for business stability and growth. It involves optimizing cash flow, managing risk, securing funding and ensuring regulatory compliance. During this session, hear from industry experts to see if this is the right approach for your bank.

➔ **3:45 PM - 4:20 PM** **FinXTech Session: Operational Efficiencies: Outsourcing or Offshoring?**

Aaron Donaldson, Principal, Technology & Management Consulting, RSM US LLP

Additional Speakers to be Announced

Moderated by: **Jim McAlpin**, Board Member, Bank Director

Should your bank outsource or offshore? This question is at the forefront of enhancing operational efficiency. Outsourcing often offers cost savings and flexibility by utilizing external expertise. Offshoring extends these benefits globally, tapping into lower labor costs and round-the-clock operations. Both strategies enhance efficiency but require careful assessment of your business needs. Make sure your bank considers all of the possibilities.

2:45 PM - 3:25 PM **Breakout Sessions** (*select one*)

Participants may select one of seven concurrent breakout sessions to attend. *Additional sessions to be announced.*

Breakout 1: Strategic M&A Insights for Family-Owned Financial Institutions

Blake Crowe, Partner, Eide Bailly LLP

Michael Holdren, Partner, Eide Bailly LLP

This session provides a strategic overview of the M&A process, designed explicitly for family-owned and privately-held financial institutions. Attendees gain insights from both buy and sell-side perspectives. Key topics include identifying and evaluating potential partners, marketing a bank for sale, assessing value and pricing, navigating legal and tax structuring, preparing regulatory applications, understanding acquisition accounting and managing post-deal capital impact.

Breakout 2: Key Strategic Priorities Boards and CFOs Should Be Focused On

Ashley Ensley, Partner & National Sector Leader, Financial Services, Forvis Mazars

This presentation delves into the top focus areas that are essential for effective governance and financial leadership. Attendees receive updates on top accounting and auditing matters specific to the banking industry, including regulatory oversight, financial and accounting developments, audit focus areas and more. Join us to gain valuable insights and practical strategies that empower boards and CFOs to lead their organizations with confidence and foresight.

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Breakout 3: Leverage the Moment: Core System Strategy That Drives M&A Success

Danelle Hawig, Senior Vice President, ICI Consulting

Core processing platforms are foundational to the success of any M&A project in the financial sector. A thorough evaluation and strategic negotiation of core and ancillary systems can significantly impact integration timelines, long-term operating costs, risk mitigation and customer experience. Leveraging the right technology partner ensures smoother transitions and maximizes the strategic value of the merger or acquisition.

3:25 PM - 3:45 PM

Refreshment Break

3:45 PM - 4:25 PM

Breakout Sessions (*select one*)

Conversations continue with a second round of afternoon breakout sessions – participants may select one of seven concurrent opportunities. *Sessions to be announced.*

Breakout 1: High-Risk, High-Reward: Mastering the Art of Onboarding and Oversight

Tony Repanich, President & CEO, Shield Compliance, LLC

Onboarding and managing ongoing due diligence for high-risk customers, such as cannabis operators, money services businesses and digital asset providers, can provide operational challenges for financial institutions. This session explores strategies to reduce friction during account setup and build scalable compliance programs that improve efficiency, manage regulatory expectations and enable profitability.

Breakout 2: Doing an M&A Deal: M&A 101

Gary Svec, Managing Director, Performance Trust Capital Partners, LLC

You know that M&A is a vital way to grow your business – or an opportunity for an exit – but how do you do a deal? What must you know to succeed, and what areas can cause delay or failure? Learn the basics of M&A in this educational session. And if you are attending the M&A simulation, this is a key session to attend.

Breakout 3: Modernizing With Purpose: A Community Bank's Core Transformation Journey

Aleda DeMaria, EVP and Chief Banking Officer, PeoplesBank

Jeffery Kendall, CEO & Chairman, Nymbus

This session explores how PeoplesBank approached core modernization to support long-term growth and innovation – becoming the largest U.S. community bank to convert to a cloud-native core. The team shares lessons on evaluating sidecar strategies, navigating internal alignment and laying the groundwork for new business models and deeper fintech collaboration.



Breakout 4: Turning Data Into Profit: Using Data to Evaluate Operations and Decisions

David Heneke, Principal, CliftonLarsonAllen LLP

In today's rapidly evolving financial landscape, banks must leverage one of their most important resources, data. This session explores how data-driven decision-making can empower banks to optimize operations better, manage risk and enhance decision-making. Attendees learn practical approaches to collecting, analyzing and applying data insights, with real-world examples tailored to the unique nature of community banking.

4:40 PM - 5:20 PM Transforming Your Bank

Mark Wuchte, Principal, Risk Advisory, Baker Tilly

Speaker to be Announced, nCino

Additional Speakers to be Announced

Moderated by: Michelle King, CEO, Bank Director

Open banking and artificial intelligence offer banks opportunities, but they also present challenges and risks. During this panel discussion, hear best practices for transforming your bank for the future.

5:20 PM - 6:20 PM Networking Peer & Guest Reception

Sponsored by: **HC3 and Wealth Access Inc.**

“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

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CONFERENCE AGENDA

**Agenda subject to change*

DAY TWO

Broadening New Strategies

Monday, February 2

Building on Sunday's discussions, we delve into the strategies and insights that define top-performing banks and explore lessons from recent acquisitions and the global trends impacting the financial industry.

STRATEGIES

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

Sponsored by: **Crowe LLP**

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

Michelle King, CEO, Bank Director

Laura Schield, President & COO, Bank Director

8:10 AM - 8:50 AM **The Best of RankingBanking**

Christopher Murphy III, Chairman & CEO, 1st Source Corporation and Chairman, 1st Source Bank

Additional Speakers to be Announced

Moderated by: **Kara Baldwin**, Partner, Crowe LLP

What does it take to become a top-performing bank? For years, Bank Director has studied that question. In response, Bank Director created an annual report, RankingBanking, to dive into the performance of the largest publicly traded banks in the U.S. During this panel discussion, hear from three banks that topped the most recent Bank Director's RankingBanking study.

8:50 AM - 9:30 AM **What a Difference a Year Makes: The M&A Wave Is Upon Us**

Speaker to be Announced, Keefe, Bruyette & Woods, *A Stifel Company*

Understanding the regulatory landscape and aligning with technological innovations are vital. Moreover, focusing on customer-centric models enhances value. These acquisitions underline the importance of proactive planning and agile management in navigating today's complex financial environment.

9:30 AM - 10:10 AM **The Global Impact on the Financial Industry**

Ebrahim Poonawala, Head of North America Banks Research, Bank of America

Manolo Sanchez, Former Chairman & CEO, BBVA Compass

Speaker to be Announced, Skadden, Arps, Slate, Meagher & Flom LLP

Moderated by: **Michelle King**, CEO, Bank Director

What should U.S. banks focus on regarding the evolving landscape of the global financial industry? With technological advancements moving at lightning speed, regulatory changes and the shifting economic landscapes, it is challenging to manage the impact of global trends emerging in various markets. Further, fintech innovations are disrupting traditional banking models, enhancing efficiency and accessibility to consumers nationwide. During this session, we discuss key considerations banks should consider today.

→ 9:40 AM - 10:15 AM **FinXTech Session: Driving Growth Through Small Businesses**

Jay Blandford, CEO, Abrigo, Inc.

Paul Provenzano, Head of U.S. Market, ebankIT

Derik Sutton, Chief Marketing Officer, Autobooks

Moderated by: **Jim McAlpin**, Board Director, Bank Director

Small businesses that fuel our economy are the backbone of growth in our communities. They drive innovation and create jobs. How can banks best meet their small business customers where they are and serve them beyond their expectations? Hear from experts who are helping banks drive small business growth.



10:10 AM - 10:30 AM Refreshment Break

10:30 AM - 12:15 PM M&A Simulation

Will Brackett, Managing Director, Performance Trust Capital Partners, LLC
Grant Butler, Partner, Asset Management & Investment Funds Practice, K&L Gates LLP
Matt Kennedy, Managing Director, Performance Trust Capital Partners, LLC
Adam Smith, Partner, M&A Practice, K&L Gates LLP
Gary Svec, Managing Director, Performance Trust Capital Partners, LLC
Rob Tammero, Partner, M&A Practice, K&L Gates LLP

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 appear. *The simulation is exclusive to 45 bank attendees only, allowing 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 - 11:05 AM FinXTech Session: Branch Transformation Strategies, Leveraging Your Brand

Gina Bleedorn, President & CEO, Adrenaline

Additional Speakers to be Announced

Moderated by: **Jackie Stewart**, Executive Editor, Bank Director

How are your branches evolving to best leverage your brand and attract audiences within your markets? How has your branch strategy changed over the last five years? New strategies focus on digital integration, personalized services, naming and branding relevance and community-centric, advisory layouts. Improve customer engagement while optimizing operations by evaluating your naming risks, enhancing technology and redesigning spaces.

→ 11:15 AM - 11:50 AM FinXTech Session: Strengthening Your Bank's Defenses

Ryan Sorrels, Chief Revenue Officer, Quavo, Inc.

Additional Speakers to be Announced

Moderated by: **Sal Inserra**, Senior Advisor, Bank Director

In today's digital landscape, robust cybersecurity is paramount for banks. Protecting sensitive financial data from cyber threats is not just a necessity – it's a business imperative. Implementing advanced security measures and educating staff can significantly reduce risks, ensuring customer trust and safeguarding financial assets. We dig into best practices and lessons learned during this panel discussion.

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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.*

Breakout 1: M&A Master Class: A Seasoned Acquirer and Recent Seller Share Best Practices and Lessons Learned

Speakers to be Announced

Moderated by: **Christopher Olsen**, Managing Partner, Olsen Palmer LLC

This moderated 'fireside discussion' with the CEOs of a seller and an acquirer reveals key findings applicable to sellers and buyers alike. For prospective sellers, learn best practices for preparing for and executing a sale, as well as characteristics that achieve a premium price. For would-be buyers, gain better insights into the seller's mindset, the deal process and key transaction risks.

Breakout 2: The Devil Is in the Details: Metrics for Credit & Operational Excellence

Joe Ehrhardt, CEO & Founder, Teslar Software

Derek Gibson, EVP, Chief Operating Officer, Legacy Bank

Behind every credit or operations team is a set of often overlooked metrics telling a powerful story. Drawing on real-world trends across community and regional banks, this session examines how indicators like exception percentages, collateral and policy exceptions, risk rating distributions and loan maintenance activity reveal more profound insights into operational discipline and credit health. Whether you're preparing for acquisition or planning to scale independently, this session equips you with a sharper understanding of the KPIs that drive sustained success and how to benchmark your institution accordingly.

Breakout 3: Post-M&A Reality Check: Unifying Tech, Clients & Teams Without Breaking Your Wealth Group

David Benskin, Founder & CEO, Wealth Access Inc.

M&A growth often creates fractured tech stacks, overlapping clients and resource strain – especially for wealth teams. This session explores how boards and executives can turn post-merger chaos into strategic value by consolidating systems, aligning leadership and empowering wealth to drive non-interest income and client retention. Learn how disciplined oversight transforms integration into a competitive advantage.

Breakout 4: M&A Unveiled: The Essential Due Diligence Playbook for Banks

Rob Azarow, Partner, Arnold & Porter

Amber Hay, Partner, Arnold & Porter

Michael Mancusi, Partner, Arnold & Porter

Kevin Toomey, Partner, Head of Financial Services, Arnold & Porter

Where are the potential minefields that can damage deal value, create a regulatory challenge to deal approval or mangle an integration plan? Learn about the key diligence issues and how best to tackle them, including tips on building your diligence team, conducting management interviews, pulling together the results for constructing a bid and preparing for the regulatory process taking into account the new environment under the Trump Administration.



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.*

Breakout 1: Strengthening Credit Resilience: Processes, Contingencies and Culture

David Ruffin, Principal, IntelliCredit, A Division of Infusion Marketing Group

Preparing for periods of weaker credit performance is an enduring risk management protocol – and has clear implications on credit marks in potential M&A activity. The uncertainties of the past few years have given industry experts reason for concern, particularly following such a long period of benign performance. In this co-presentation, an experienced and practical banker joins IntelliCredit to share tangible strategies and processes to help mitigate portfolio deterioration – emphasizing the role of a robust, consistent credit culture as a key driver of resilience.

Breakout 2: Developments in Stablecoin

Gary Bronstein, Partner, Kilpatrick Townsend & Stockton LLP

The Genius Act has been enacted into law, which could have a profound effect on the payment system in the United States. Banks need to be informed whether or not your bank becomes an issuer of stablecoin. The goal of this session is to provide bank leadership with the necessary information on the subject.

Breakout 3: From Reactive to Predictive: Build Winning Deposit Products That Drive Loyalty and Revenue

Rob Armour, EVP, Chief Marketing & Product Development Officer, BankPlus

Dave DeFazio, Chief Strategy Officer, StrategyCorps

Herber de Ruijter, Chief Product Officer, StrategyCorps

The fastest-growing banks aren't winning with rates alone. They're winning with more innovative strategies that unlock hidden deposit revenue, prevent leakage and drive loyalty through data-led decisions. In this forward-looking session, see how leading banks design deposit products and pricing strategies that turn transactional data into actionable growth and walk away with a roadmap you can use immediately.

12:00 PM - 1:05 PM Networking Lunch

12:00 PM - 1:05 PM Women in Leadership Luncheon

1:05 PM - 1:30 PM What We Learned From Bank Director's 2026 Bank M&A Survey

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

Naomi Snyder, Editor-in-Chief, Bank Director

Patrick Vernon, Senior Manager, Advisory Services, Crowe LLP

Merger activity has slowed in recent years, driven by many factors, including unrealized losses on banks' balance sheets and uncertainty about regulatory approvals. At the same time, the interest rate environment has challenged bank profitability, tamping down borrowing demand and making core deposits more expensive. During this session, participants hear the results of Bank Director's most recent M&A survey.

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1:30 PM - 2:10 PM **Stories & Best Practices From Your Peers**

During this session, hear from leading banks from across the country as they share their insights and experiences.

2:25 PM - 3:05 PM **Breakout Sessions** *(select one)*

Participants may select from one of six breakout sessions to attend. *Additional sessions to be announced.*

Breakout 1: Community Bank M&A – Getting to “Yes” Faster

Scott Coleman, Partner, Ballard & Spahr LLP
Kenneth Haglund, Partner, Ballard & Spahr LLP
Beau Hurtig, Of Counsel, Ballard & Spahr LLP

This session covers the key provisions in a definitive agreement from the perspective of a community bank buyer and seller, including the representations and warranties, operating covenants and terms of indemnification. We explore the points of friction and emerging trends in M&A transactions and offer practical strategies to streamline negotiations, bridge gaps between parties and maintain deal momentum.

Breakout 2: Interest Rate Risk & Opportunity: A CFO’s Guide to Strategic Positioning

Todd Cuppia, Managing Director, Balance Sheet Risk Management, Chatham Financial
Kalen Van Maanen, Director, Client Relationship Management, Chatham Financial

Interest rate movements present both challenges and opportunities for banks. Positioning your balance sheet strategically can turn market uncertainty into an advantage. In this session, we explore ways to manage rate risk while seizing opportunities for sustainable growth.

Breakout 3: Assessing the Competitive Landscape and Impact on Bank Capital Raising and M&A Activity

Nathan Stovall, Director of Financial Institutions Research, S&P Global Market Intelligence

Hear the outlook for the operating environment for U.S. banks and how competition, including from nonbanks such as private credit firms and fintechs, will impact bank profitability. This session focuses on drivers of deposit costs and loan growth, while also identifying early warnings for potential credit deterioration. Attendees also hear how changes in the fundamental and regulatory environment are impacting bank valuations, capital raising and M&A activity.

Breakout 4: Rethinking CDs: Making What’s Old New Again in a Modern Marketplace

John Blizzard, Founder, CD Valet

Higher interest rates prompted many banks to dust off their Certificate of Deposit (CD) product line. Smart move, given the growing market of savers eager to compare and open CDs at banks, near and far. Learn how banks are designing, pricing and marketing CDs to appeal to event savers, sleepy savers and savvy savers – and growing their customer base.



➔ **2:25 PM - 3:05 PM FinXTech Session: The Advantages of Acquiring a Fintech**

Kathleen Connellan, SVP, Bank Sales, BHG Financial

Speaker to be Announced, Stinson LLP

Additional Speaker to be Announced

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

A bank acquiring a fintech offers transformative advantages, delivering innovation and agility. This synergy can enhance digital capabilities, streamline operations and provide customer solutions. By leveraging fintech's cutting-edge products, banks gain a competitive edge, driving growth and strengthening their market position in our rapidly evolving industry.

3:05 PM - 3:25 PM Refreshment Break

➔ **3:25 PM - 4:05 PM FinXTech Session: A New Era of Digital Currency**

Chris Dean, CEO & Co-Founder, Treasury Prime

Speaker to be Announced, Visa USA Inc.

Additional Speakers to be Announced

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

The new administration suggests a more favorable regulatory environment for digital currency. What does the future hold, and how can your bank best prepare for what lies ahead regarding digital assets? The session dives into the need-to-knows and how to rethink crypto-related offerings.

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. *Additional sessions to be announced.*

Breakout 1: The Strategic and Competitive Advantage of AI: What Community Bankers Should Know

Canh Tran, CEO & Co-Founder, Rippleshot

Artificial Intelligence (AI) and Generative AI are reshaping financial services today. Whether you're exploring AI's potential or advancing current initiatives, this session provides strategic insights to navigate this transformation confidently. Discover the latest AI trends impacting banking, from operational efficiency to enhanced customer experiences. Attendees learn about real-world implementation examples, understand key opportunities and risks and learn a practical framework for evaluating AI solutions.

Breakout 2: The Regulatory Pendulum – What It Means for Banks

Christopher Wolfe, Managing Director, Head of North American Banks, Fitch Ratings, Inc.

The regulatory pendulum is in full swing, and understanding this new paradigm is critical. In many respects, so far, it has been a return to the status quo ante. Regulatory relief may go further this time and could have implications for banks of all sizes. The session breaks down key areas of regulatory focus and what this means for banks, with a reminder that the pendulum can swing the back the other way.

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Breakout 3: Ahead of the Curve: Why High-Performing Hedging Programs Excel as Others Falter

Frank Fiorilli, Managing Director of Bank Solutions, Derivative Path, Inc.

Isaac Wheeler, Managing Director of Balance Sheet Strategy, Derivative Path, Inc.

The majority of banks over \$1B in assets now have a derivatives capability – but having the tool in the toolkit is no longer enough. This session unpacks what the best hedging programs get right and what pitfalls to avoid as we navigate a persistently volatile interest rate environment.

4:20 PM - 5:00 PM Succession Planning: Building the Next Generation of Talent

Kelley Earnhardt Miller, Chair of the Board, blueharbor bank

Andrea Short, President & CEO, 1st Source Bank

Krista Snelling, President & CEO, West Coast Community Bank

Moderated by: Michelle King, CEO, Bank Director

We recognize that developing the next generation of talent is crucial for any business's success, and this is particularly true for our industry. By investing in training and development, banks can cultivate innovative leaders. Emphasizing diversity and creative thinking ensures adaptability in a changing market. Hear advice from industry leaders as we explore new ideas to build your bank's future team.

5:00 PM - 5:40 PM Risks & Strategic Challenges for 2026

Craig Sanders, Principal, Baker Tilly

Joe VanFleet, Member & Chair Financial Institutions Practice, Howard & Howard

Additional Speaker to be Announced

Moderated by: Sal Inserra, Senior Advisor, Bank Director

Fighting fraud, protecting the bank from cyberattacks, regulatory challenges, compliance and liquidity risks were all top concerns facing financial institutions, according to the respondents of Bank Director's 2025 Risk Survey. During this session, hear from industry leaders as they share how financial institutions can combat and plan for these challenges on the road ahead.

5:40 PM - 6:40 PM Networking Peer & Guest Reception

Sponsored by: **Skadden, Arps, Slate, Meagher & Flom LLP**

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

— PAST CONFERENCE ATTENDEE



CONFERENCE AGENDA

**Agenda subject to change*

DAY THREE

Embracing Innovations

Tuesday, February 3

On the third day of AOBAs, we explore innovative insights from outside the traditional banking sector that offer transformative potential. Attendees learn strategic capital allocation tactics and discover emerging payment systems.

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

8:00 AM - 8:10 AM **Day Three Opening Remarks**

Michelle King, CEO, Bank Director

Laura Schield, President & COO, Bank Director

Today, we focus on perspectives that have not already been shared on the first two days of the conference – and we look into forces outside of our industry that may have profound implications.

8:10 AM - 8:40 AM **Strategically Reallocating Capital**

Speaker to be Announced, Raymond James Financial, Inc.

Speaker to be Announced, Nelson Mullins Riley & Scarborough LLP

Jerry Plush, CEO & Chair of the Board, Amerant Bank

Moderated by: Bill Herrell, Executive Vice President & Managing Director, Bank Director

Private equity's revolving activity enables banks to unlock value through investment cycles. These cycles can generate returns by strategically reallocating capital, which can enhance bank portfolios. In a volatile market, private equity remains a dynamic tool, offering substantial opportunities for financial institutions to thrive. This session explores these opportunities.

8:40 AM - 9:10 AM **Emerging Payment Trends**

Speakers to be Announced

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

Banks have a variety of options when it comes to payments. Hear from experts in the space on what is available to you and your financial institution.

9:10 AM - 9:40 AM **Ask Me Anything!**

Jacque Kruppa, Partner, Bradley Arant Boult Cummings LLP

Mac Thompson, President & Founder, White Clay

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

Moderated by: Michelle King, CEO, Bank Director

See what's top of mind for attendees at this year's Acquire or Be Acquired Conference! During this interactive live polling session, attendees can ask our panel of industry experts questions based on what they've learned over the past two days. Join this session for a lively discussion on the issues, opportunities and challenges facing banks today!

9:40 AM - 10:00 AM **Refreshment Break**

*“This was my first Bank Director event.
It exceeded my expectations.
It was time very well spent.”*

— PAST CONFERENCE ATTENDEE



10:00 AM - 10:40 AM Breakout Sessions (select one)

Conversations conclude with a final round of breakout sessions – participants select one of five concurrent opportunities to learn. *Additional sessions to be announced.*

Breakout 1: Digital Transformation Gut Check – What It Really Takes to Succeed

Alec Dicks, Partner, Chief People Transformationist, Alacrity Partners

Steve Monahan, Partner, Chief Enterprise Transformationist, Alacrity Partners

Most banks are investing heavily in transformation to compete in the digital era, but are they set up for success? With 70% of transformations estimated to fail (McKinsey), this session offers a practical framework to assess whether your efforts are on track, at risk or need rethinking.

Breakout 2: Executive-Driven Growth: Turn Marketing Insight Into Action

Ben Udell, SVP Product Marketing & Innovation, Marquis

Executives don't need more marketing; they need marketing that's measurable, accountable and tied to growth. This session explores how leaders are turning marketing data into actionable insight that delivers ROI, drives alignment and powers growth across the organization. Learn how your peers are transforming marketing into a modern, bank-wide growth engine powered by strategic clarity, metrics and executive leadership.

Breakout 3: Intro to Bitcoin for Banking Leaders

Andrew Begin, Chief Strategy Officer, Galoy Inc.

Bitcoin's steady rise in global adoption is changing the way people store and move money. As regulations catch up, banking leaders have a unique opportunity to define their role in this new financial landscape. In this session, learn the fundamentals of Bitcoin and discover how forward-looking banks are using it to grow deposits, generate new revenue streams and meet the expectations of tomorrow's customers.

Breakout 4: Safely Leveraging AI to Enhance Efficiency and Compliance as the Foundation to Strategic Growth

Amy Ferguson, Communications Manager, TruStage Compliance Solutions

Erin Simpson, EVP, Chief Operations Officer, Encore Bank

Join TruStage Compliance Solutions and Encore Bank in a candid discussion on how they are using AI to enhance compliance accuracy and operational efficiency. This session highlights how AI can scale reviews, reduce manual burden and support regulatory adherence without compromising human oversight or service quality.

Breakout 5: Mastering the Margin: High-Impact Strategies for Sustainable Profitability

Mark Swanson, Sales Executive, Deluxe Corporation

Set sail from the shores of low Net Interest Margin (NIM) and chart a course toward profitability. Leverage strategic tools like disciplined loan pricing, cost-effective deposit strategies and a performance-driven culture to elevate your NIM. Discover how to take command of your financial journey and navigate confidently to the far side of the margin.

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10:55 AM - 11:25 AM **Economist & Regulatory Debate: Bull vs. Bear**

What are the headwinds and tailwinds we should focus on in 2026? Hear differing perspectives on what is happening with the economy and what regulatory changes are coming this year.

11:25 AM - 11:30 AM **Parting Thoughts**

Michelle King, CEO, Bank Director

Laura Schield, President & COO, Bank Director

1:00 PM - 6:00 PM **L. William Seidman Annual Acquire or Be Acquired Golf Tournament**

Sponsored by: **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 conference attendees and is 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 - 4:00 PM **Let's Play Pickleball!**

Sponsored by: **KlariVis**

Whether you have never played before or you are a seasoned player, this activity is for you. All participants are grouped by experience level for a tournament, and those who are new to the sport enjoy a Beginners Clinic. This afternoon's 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 additional fees apply.

Be sure to reserve your spot today!

5:45 PM - 7:00 PM **Closing Peer & Guest Reception**

Sponsored by: **FHLBank Atlanta and KlariVis**

Attendees and their guests join in the fun to see who the winners of the L. William Seidman Golf Tournament and the Pickleball Tournament are!

“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

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Early Rate Expires September 26, 2025!

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



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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.

Discounted Hotel Rate

The room block at the JW Marriott Desert Ridge is currently sold out. However, rooms may become available closer to the time of the event.

Bank Director has added a room block at the below properties for attendees of the Acquire or Be Acquired Conference until January 9, 2026 or until all rooms are reserved. To make a reservation, call 888-591-1234 and ask for the Bank Director room rate using the corresponding group code below:

Hyatt Place North Scottsdale (group code G-BNKD)

Hyatt House North Scottsdale (group code G-BNKH)

A minimum stay of three (3) nights is required to book a room within the event block (check-in: January 31, 2026, and check-out: February 3, 2026). The last day to cancel with a refund is January 9, 2026. After this date, the three (3) night stay is non-refundable, regardless of the reason for cancellation.

The Hyatt Place North Scottsdale and Hyatt House North Scottsdale are at the same address and are located 10 minutes (4.5 miles) away from the host venue, and the cost is \$313/night for a standard room.

Bank Director is providing a complimentary shuttle running between the JW Marriott Desert Ridge and the Hyatt Place/House North Scottsdale every 15 minutes, morning and evening, during peak event times starting Saturday 1/31 evening through Tuesday 2/3 afternoon.

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





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: \$2,495

(Expires September 26, 2025)

Standard Individual Rate: \$2,795

Early Group Rate: \$2,395

(Expires September 26, 2025)

Standard Group Rate: \$2,595

(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: \$4,495

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 5, 2024 will be subject to a \$450 processing fee. We regret that no refunds will be given after January 9, 2026; however, substitute participants are welcomed. DirectorCorps, Inc. assumes no liability for any nonrefundable travel, hotel or related expenses incurred by registrants.

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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