Bank Director
Strong Board. Strong Bank.

ACQUIRE OR BE ACQUIRED

Exploring Your Growth Options

February 7-9, 2027
Phoenix, AZ | JW Marriott Phoenix Desert Ridge



The Financial Industry's
PREMIER GROWTH & STRATEGY EVENT

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.



Join Industry Leaders

During the 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 Phoenix, this annual event brings together an audience comprising officers, directors from public and private financial institutions, leading fintech professionals, senior partners from law firms, top investment bankers, accounting partners, management consultants and investors.

"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



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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Saturday, February 6

2:00 PM - 3:30 PM
Early Registration
Sponsored by:
Bank Director

New this year, attendees can register in advance of the Saturday receptions. The early registration desk will be located across from Starbucks.

Network with your peers!

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 Rates Expire December 11, 2026!
Register by visiting BankDirector.com
or calling our events department at 877-397-7595.

5:00 PM - 5:30 PM
Women in Leadership Reception
Sponsored by:
FIS

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:
Abrigo, Inc.

If this is your first time joining us, this reception is your starting point. Meet the Bank Director leadership team, connect with other first-time attendees and get a feel for what the next few days have in store. This reception is held concurrently with the Women in Leadership Reception.

Please note: a separate registration is not needed to attend this reception as it is included in the conference registration.

5:30 PM - 6:30 PM
Welcoming Reception & Registration
Sponsored by:
Abrigo, Inc., COCC, Profit Resources, Inc. and R&T Deposit Solutions

Start off the 33rd annual Acquire or Be Acquired Conference by catching up with old friends and making new connections.



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CONFERENCE AGENDA

**Agenda subject to change*

BUILDING

DAY ONE

Building Foundations

Sunday, February 7

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 AOBA 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: **Ropes & Gray LLP**

8:00 AM - 8:10 AM **Welcome Day One**
Michelle King, CEO, Bank Director
Laura Schield, President & COO, Bank Director

Bank Director welcomes you to the most important gathering in banking! For more than three decades, Acquire or Be Acquired has brought together the industry's most influential CEOs, board members and senior leaders for conversations that shape strategy, drive growth and define the future of financial institutions across the country.

8:10 AM - 9:05 AM **The State of the Industry**
Thomas Michaud, President & CEO, Keefe, Bruyette & Woods, *A Stifel Company*

Banking is being reshaped in real time. Where does the industry stand, and what forces define its next chapter? This signature session cuts through the noise to deliver a clear, comprehensive read on the industry: the fundamentals, competitive dynamics, macroeconomic backdrop and regulatory developments shaping banking right now. It frames the questions that matter most and sets the stage for the days ahead.

9:05 AM - 9:45 AM **The Economic & Regulatory Forces Reshaping Banking**
Mark Kanaly, Partner, Alston & Bird LLP
Brian Leibfried, Head of Client Insights, Performance Trust Capital Partners, LLC
Mandi Simpson, Partner, Crowe Advisory
Moderated by: **Jim McAlpin,** Board Member, Bank Director

In today's environment, the decisions being made in Washington are having a direct and material impact on how banks operate, compete and grow, and staying ahead of those forces requires more than awareness. In this panel discussion, industry experts cut through the noise to deliver a clear-eyed look at the economic and regulatory dynamics that matter most for bank leaders right now, what they mean for the road ahead and how institutions of every size can position themselves to navigate what is coming with confidence.

9:15 AM - 9:50 AM **FinXTech Session: How to Evaluate & Prioritize Your Technology Investment**

Approving technology investments is increasingly complex and consequential. With limited resources and endless options promising transformation, knowing where to allocate capital is a critical leadership discipline. This session provides a practical framework to evaluate technology through a strategic lens. Learn to separate genuine opportunity from hype, establish clear success metrics and build an investment strategy that drives measurable growth rather than simply keeping pace with change.

9:45 AM - 10:25 AM **Navigating the Next Era of Banking**

Sean Desmond, President & CEO, nCino
Ashley Ensley, Partner, National Financial Services Sector Leader, Forvis Mazars
Meg Tahyer, Partner, Davis Polk & Wardwell LLP
Moderated by: **Naomi Snyder,** Editor-in-Chief, Bank Director

As the financial landscape accelerates toward 2030, this forward-looking session explores the transformative forces reshaping our industry, from advanced AI integration and open banking to evolving regulatory frameworks. Discover actionable strategies to modernize legacy systems, attract next-generation talent and position your institution for sustainable growth. Join us to learn how proactive bank leaders turn tomorrow's technological disruptions into today's ultimate competitive advantage.

10:00 AM - 10:35 AM **FinXTech Session: Turning Customer Data Into Strategic Growth**

Nathaniel Harley, Chief Revenue Officer, Alkami Technology, Inc.
Tim Keith, CEO, OptimaFI
Speaker to be Announced, Klarivis
Moderated by: **Bill Herrell,** Executive Vice President & Managing Director, Bank Director

Every bank is sitting on an extraordinary amount of data, but few are using it to its full potential. In this session, industry leaders examine how banks are transforming raw data into strategic insight, from identifying growth opportunities and improving credit decisioning to deepening customer relationships and personalizing the banking experience. Panelists discuss what it takes to build a true data culture at the board and executive levels, how to evaluate your institution's current data capabilities and what banks that are winning with data are doing differently than those still catching up.

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. For the most up-to-date agenda, visit BankDirector.com.*

Breakout 1: What the Board Needs to Know in 2027

Robert Fleetwood, Partner & Co-Chair of Financial Institutions Group, Barack Ferrazzano
Al Laufenberg, Managing Director, Keefe, Bruyette & Woods, *A Stifel Company*

A perennial favorite at Acquire or Be Acquired, the "Need to Know" series returns with another essential installment for bank leaders. This breakout session cuts straight to what matters most while delivering the critical insights, emerging trends and forward-looking perspective that CEOs and directors need to lead effectively in 2027 and beyond.

Breakout 2: Strategic Capital Allocation in an Era of Consolidation

Matthew Reader Forgotson, Managing Director, Performance Trust Capital Partners, LLC

Since 1990, 65% of FDIC-insured banks have disappeared. Attendees of this session will examine the cause and a potential solution: a disciplined decision-making process that respects multiple scenarios and incorporates the passage of time. The result is a Level Playing Field for all capital allocation decisions, ranging from organic loan growth to M&A. Those willing to embrace a more complete analytical view can protect and potentially even accelerate their missions.

Breakout 3: Bank Integration Strategy in Any Approval Climate

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

Acquirers can't control approval timing, but they can control readiness. Whether the window opens fast or stalls, value goes to those prepared before the green light. This session covers how to move fast without losing value and stay disciplined when you can't: advance planning, parallel workstreams, clean rooms, clear decision rights, locked capacity and AI.

Breakout 4: Measuring Shareholder Value Accretion for M&A and Share Repurchases

Jason O'Donnell, Director, Capital Markets, Hovde Group, LLC

This presentation discusses a new methodology for defining the intrinsic value of a conventional banking institution called Core Value. The discussion centers on the concept's derivation and related applications for calculating the shareholder accretion/dilution of M&A, share repurchases and other transactions.

Breakout 5: The Future of Bank Credit: A Transformative Reckoning

Jeffrey Berg, Executive Director, Financial Institutions, Moody's Ratings
Christopher Hartman, Assistant Vice President, Financial Institutions, Moody's Ratings

Banks are confronting a profound shift in their operating environment. This session examines how market volatility, policy changes, artificial intelligence, digital assets and growing competition from non-bank lenders are reshaping credit fundamentals across the sector.

10:50 AM - 11:25 AM **FinXTech Session: Digital Currency: Threat, Opportunity or Both?**

Kevin Bannerton, EVP, Chief Business Development Officer, R&T Deposit Solutions
Alex Treece, CEO, Stablecore
Speaker to be Announced, Fiserv, Inc.
Moderated by: **Jackie Stewart,** Executive Editor, Bank Director

As digital currency reshapes how money moves, banks cannot afford to sit on the sidelines. With the GENIUS Act now law and set to take full effect in January 2027, the regulatory framework is now set. This session examines the true risks and opportunities of digital assets – from disrupting deposits to opening new revenue streams. This industry-led panel provides executives with a practical framework for their institution's digital currency strategy before the window to lead closes.

11:35 AM - 12:10 PM **FinXTech Session: From Hype to Execution: How Banks Are Putting AI to Work**

Jill Flaherty, SVP, Chief Marketing Officer, COCC
Will Lawrence, CEO and Co-Founder, Bretton AI
Brandon Lokits, Industry Advocate, nCino
Moderated by: **Lexie Garcia,** Vice President of Business Development, Bank Director

AI holds tremendous promise for improving efficiency, reducing costs and enhancing the customer experience, but turning that promise into practice requires a clear-eyed view of both the opportunities and the risks. In this tactical session, hear how bankers are deploying AI today, what is working, where the pitfalls lie and how your institution can move forward with confidence.

11:40 AM - 12:20 PM **The Competitive Landscape of the Future**

Speaker to be Announced, Cornerstone Advisors
Speaker to be Announced, S&P Global Market Intelligence
Matthew Veneri, Managing Director, Head of Financial Institutions and Insurance Investment Banking, Brean Capital, LLC
Moderated by: **Michelle King,** CEO, Bank Director

Banks are up against a myriad of non-bank competitors: big tech companies, fintech companies, private lenders, neobanks, payments companies, crypto firms and more. This competition could intensify as the current Trump administration embraces granting industrial loan charters – thus encouraging more non-banks to enter financial services – and innovations like stablecoins become more mainstream. We take a deep dive into these non-bank competitors, what it means for banks' bottom lines, and what the industry might look like in the next decade.

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. *Additional sessions to be announced. For the most up-to-date agenda, visit BankDirector.com.*

Lunch & Learn Session 1: The Alignment Advantage: Building a High-Performance Organization

Mikelle Brady, Partner, Profit Resources, Inc.
Brett Rawls, Head of Client Engagement, Profit Resources, Inc.

Why do some banks consistently outperform peers in any market? Organizational alignment is the key – integrating strategy, culture, efficiency and growth into one unified execution model, not separate initiatives. Drawing on PRI's decades of experience helping community banks improve profitability and performance, this session explores the disciplines that drive stronger earnings, sustainable growth and lasting success.

Lunch & Learn Session 2: Transforming Strategy Into Daily Banker Behavior: Relationship Intelligence Put into Action

Scott Earwood, Head of Community Bank Division, White Clay

Strategy creates value only when it changes banker behavior with customers. Join this session for an interactive discussion featuring insights from banking executives on how leading institutions translate strategy into banker actions that drive growth, deepen customer relationships and deliver measurable business results.

1:30 PM - 2:10 PM **Maximizing Your Bank's Value**

Curtis Carpenter, Senior Managing Director, Hovde Group, LLC

Understanding what your bank is worth – and what it could be worth – is one of the most important things a board and leadership team can do, regardless of where you are in your strategic journey. In this session, we break down how banks are being valued in today's market, what factors are driving premiums and where institutions have the greatest opportunity to move the needle before a transaction.

1:30 PM - 2:05 PM **FinXTech Session: The Wealth Opportunity: Why Now Is the Time to Get Serious**

David Benskin, Founder & CEO, Wealth Access Inc.
Gina Bleedorn, President & CEO, Adrenaline
Stephen Bohanon, Founder and Chief Strategy Officer, Alkami Technology, Inc.
Moderated by: **Jack Milligan,** Editor-at-Large, Bank Director

Trillions of dollars are set to change hands in the greatest wealth transfer in history – and banks that are not positioned to capture a share of it will watch that business go elsewhere. This session makes the case for investing in a true wealth management and trust offering, with a practical look at how banks of all sizes are building the capabilities, talent and client experience needed to compete effectively and grow.

2:10 PM - 2:30 PM **Bank Director's 2027 Technology Update**

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

Bank Director's Technology Survey cuts through the noise to reveal how financial institutions are actually investing in technology, using data and approaching artificial intelligence today. In this session, key survey findings come to life as industry experts explore what the data reveal about where banks are gaining ground, where gaps remain and what the most forward-thinking institutions are doing differently.

2:15 PM - 2:50 PM **FinXTech Session: Winning the Battle for Small Business Relationships**

Jill Feiler, CEO, ZSuite Technologies, Inc.
Erica Pilon, Head of Strategy, Jack Henry
Additional Speaker to be Announced
Moderated by: **Courtney Theis,** Executive Vice President & Managing Director, Bank Director

Small businesses are the engine of community growth and a critical driver of core deposits, yet banks face fierce competition from agile fintechs to win their primary operating accounts. This session explores proven strategies to capture and expand your SMB market share. Discover how combining frictionless digital cash-flow solutions with high-touch advisory banking can drive deposit growth, streamline lending and secure long-term loyalty from your most valuable commercial clients.

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

Participants may select one of seven concurrent breakout sessions. *Additional sessions to be announced. For the most up-to-date agenda, visit BankDirector.com.*

Breakout 1: Inside the Deal: M&A Insights for Closely Held Financial Institutions

Blake Crow, Partner, Eide Bailly LLP
Brock Thaemlitz, Partner, Eide Bailly LLP

This session provides a strategic overview of the M&A process, specifically designed for family-owned and privately held financial institutions. Attendees gain insights from both the 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: How Bank Boards Should Make the Decision to Buy or Sell

Josh McNulty, Partner, Hunton Andrews Kurth LLP
Beth Whitaker, Partner, 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.

Breakout 3: Doing an M&A Deal: M&A 101

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

You know that M&A can be a vital way to grow your business – or an opportunity for an exit – but what are the keys to a successful deal? Given recent volatility affecting us differently, M&A quoted averages may be misleading. What must you know to succeed, what is often missing in traditional analysis, 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 4: Payments Are the Growth Engine for Banks

Prakash Natarajan, Senior Managing Director, SRM

This session explores how community and regional banks can transform payments into a strategic growth engine. Attendees learn how leading institutions are using modern payment capabilities, embedded experiences, AI, fraud intelligence and emerging payment rails to win new business, deepen existing relationships and unlock new sources of non-interest revenue. Through industry examples and practical frameworks, participants leave with a roadmap for aligning payments strategy with enterprise growth objectives.

Breakout 5: Maximizing New Reciprocal Deposit Opportunities Under the 21st Century ROAD to Housing

Kevin Bannerton, EVP, Chief Business Development Officer, R&T Deposit Solutions
Jeff Zuendt, EVP, Chief Deposit and Client Officer, R&T Deposit Solutions

The 21st Century ROAD to Housing Act introduces significant changes to reciprocal deposits, expanding the capacity eligible for non-brokered treatment. Join this session for a discussion on the strategic implications of H.R. 6644, emerging funding opportunities, key considerations for reciprocal deposit strategies and steps institutions should take to prepare.

Breakout 6: Organic Growth Is the New Deal: Why Marketing Belongs in the C-Suite

Josh Mabus, President, Mabus Agency

Beyond the bank across the street, community banks compete against fintechs, tech giants and brands like Amazon – yet invest just 1.2% of revenue in marketing while others invest ten times more. Explore research-backed evidence linking marketing leadership to balance sheet growth, valuation and enterprise performance, and learn how elevating marketing to the C-suite drives measurable results.

3:00 PM - 3:35 PM **FinXTech Session: Managing Cyber Risks in Modern Banking**

Tim Dively, Digital Industry Leader, Financial Services, CLA
Jeremiah James, Chief Strategy Officer, HC3
Michael Lopez, SVP, Fraud Solutions, AppGate
Moderated by: **Laura Alix,** Director of Research, Bank Director

This session moves beyond technical jargon to give bank leaders a clear, practical understanding of the cyber risks that matter most, how to evaluate whether your institution's defenses are truly adequate and what questions every board should be asking of management. Panelists also address how cybersecurity posture is increasingly influencing M&A due diligence and deal valuation – making it not just a risk management issue but a strategic one.

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, in which participants select one of seven concurrent opportunities. *Additional sessions to be announced. For the most up-to-date agenda, visit BankDirector.com.*

Breakout 1: The Community Bank Board's 2027 Risk Radar: Top Issues Every Bank Director and Executive Should Be Monitoring

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

Community bank directors and senior officers face increasing pressure from regulators, shareholders, customers and their communities. From cybersecurity threats and fraud losses to succession planning, liquidity concerns and the impact of artificial intelligence, today's banking leaders must navigate an evolving landscape of risk and opportunity. This presentation examines the key issues currently commanding the attention of community bank boards and provides practical governance considerations to help directors fulfill their oversight responsibilities while positioning their institutions for long-term success.

Breakout 2: Optimizing Credit Quality and Institutional Value in a K-Shaped Economy

David Ruffin, President, Credit Risk Solutions, OptimaFI

Macroeconomic division is driving a stark divide in credit performance across the financial sector. While some loan portfolios remain resilient, others face escalating stress from vulnerable borrower segments. This session explores proactive strategies to identify hidden vulnerabilities, stress-test emerging concentrations and mitigate credit deterioration – ensuring your institution effectively manages embedded risk while optimizing overall asset health and long-term valuation.

Breakout 3: Bank M&A Master Class

Christopher Olsen, Managing Partner, Olsen Palmer LLC
Additional Speaker to be Announced

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.

3:50 PM - 4:25 PM **FinXTech Session: Building the Infrastructure for Long-Term Competitiveness**

Joe Ehrhardt, CEO & Founder, Teslar Software
Speaker to be Announced, Fiserv, Inc.
Speaker to be Announced, Navanta
Moderated by: **Greg Neumann,** Banking & Fintech Editor, Bank Director

Few decisions have more long-term strategic implications for a bank than the infrastructure choices it makes today, and yet core technology modernization remains one of the most deferred and misunderstood investments in the industry. This session gives attendees a clear-eyed view of the technology infrastructure decisions that define their institution's agility, scalability and competitiveness in the years ahead.

4:40 PM - 5:20 PM **A View From the Top**

Michael Reed, Partner, Skadden, Arps, Slate, Meagher & Flom LLP

The regulatory environment continues to evolve and understanding how regulators view bank M&A activity is essential for bank executives and board members navigating today's deal landscape. In this session, we take a candid look at the key factors that drive approval decisions, the red flags that slow or derail transactions and what institutions can do to position themselves for a smoother path through the regulatory process.

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

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DAY TWO

GROWTH

Accelerating Growth

Monday, February 8

Building on Sunday's discussion, we explore tactical strategies on valuations, technology due diligence and competitive positioning needed to win in today's transaction environment.

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7:00 AM - 8:00 AM **Breakfast**
Sponsored by: **Crowe Advisory**

8:00 AM - 8:10 AM **Day Two Opening Remarks**
Michelle King, CEO, Bank Director
Laura Schield, President & COO, Bank Director

Day One set the stage – today is where the work deepens. The sessions ahead are designed to do more than inform – they are designed to challenge your thinking, sharpen your strategy and give you the tools to lead with greater clarity and conviction.

8:10 AM - 8:50 AM **General Session: The Best of RankingBanking**
Mark Gooch, Chair, President & CEO, Community Trust Bancorp, Inc. and Chair & CEO, Community Trust Bank, Inc.
Michael Molepske, CEO & Chair of the Board, Bank First
Additional Speaker 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 **The Deal Market Is Moving – Is Your Bank Ready?**
Scott Anderson, Head of Investment Banking, Keefe, Bruyette & Woods, *A Stifel Company*

After years of hesitation driven by macro uncertainty and regulatory headwinds, the bank M&A market has shifted decisively, and the pace is only accelerating. Improved earnings, stabilized credit, rate clarity and a reshaped regulatory environment have brought buyers of all sizes back to the table, and conversations across the industry have moved from "if" to "when." This session brings together experienced dealmakers and bankers to examine what is driving the momentum, how valuations are being set in today's market and what banks on both sides of a transaction need to do to be positioned for success.

9:30 AM - 9:50 AM **Global Forces Reshaping Community Bank M&A**
Melissa Cullen, Head of Regional and Community Banking, FIS
Stephanie Ferris, President & CEO, FIS
Moderated by: **Michelle King,** CEO, Bank Director

Demographic shifts, geopolitical instability and the reconfiguration of global capital flows are rewriting the M&A playbook for community banks. As acquirers broaden their scope beyond traditional financial metrics, the banks controlling their destiny are those that have readied their franchise for a new era of scrutiny. This session connects the macro forces driving consolidation to the decisive actions boards must take today to maximize strategic optionality tomorrow.

9:40 AM - 10:15 AM **FinXTech Session: Faster Payments, Bigger Opportunities**

Edwin Martin, President, Basys Processing, Inc.
Justinian Zhao, Head of Visa Direct, North America, Visa USA Inc.
Speaker to be Announced, Nymbus
Moderated by: **Lexie Garcia,** Vice President of Business Development, Bank Director

The payments landscape is undergoing its most significant transformation in decades, and the banks that understand and capitalize on faster payments infrastructure will have a meaningful advantage in attracting and retaining both consumer and commercial clients. This session examines the current state of real-time payments, the growing role of FedNow and RTP and how stablecoin and blockchain-based payments fit into the picture. Experts offer a clear framework for bank leaders to evaluate their institution's payment strategy and the growth opportunities that come with getting it right.

9:50 AM - 10:10 AM **Insights From Bank Director's 2027 Bank M&A Survey**

Naomi Snyder, Editor-in-Chief, Bank Director
Patrick Vernon, Partner, Crowe LLP
Moderated by: **Emily McCormick,** Vice President, Editorial & Research, Bank Director

Every year, Bank Director's Bank M&A Survey captures a detailed picture of how the industry is thinking about deals, and this year's results arrive at one of the most consequential moments in recent banking history. Bank Director's Editor-in-Chief joins a senior leader from Crowe to walk through the survey's most compelling findings, offering context, analysis, and the lessons learned that help bank leaders make sense of where the market stands and where it is headed.

10:10 AM - 10:30 AM **Refreshment Break**
Sponsored by: **Barnes & Thornburg LLP**

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

Will Brackett, Managing Director, Performance Trust Capital Partners, LLC
Matthew Reader Forgotson, Managing Director, Performance Trust Capital Partners, LLC
Matt Kennedy, Managing Director, Performance Trust Capital Partners, LLC
Gary Svec, Managing Director, Performance Trust Capital Partners, LLC

In today's market, winning a prized acquisition target demands both competitive instinct and disciplined strategy. Buyers must craft bids that drive growth without eroding value; sellers must navigate the process with precision to deliver the best possible outcome for shareholders. This exclusive, hands-on simulation puts participants in the middle of a live, competitive auction for a highly sought-after seller – working through the final rounds of bidding, managing real-world complexity and adapting as unexpected wrinkles emerge. *NOTE: The simulation is exclusive to 45 bank attendees only, allowing one banker per institution; no capital markets titles (this session is NOT for investment bankers of any kind); and runs concurrently with the breakout sessions below.*

10:30 AM - 11:05 AM **FinXTech Session: Assessing Technology Risk & Value in Bank M&A**

Glenn Bolstad, CEO & Founder, Vikar
Anthony Ianniciello, Field Chief Product Officer, Q2
Additional Speaker to be Announced
Moderated by: **Laura Alix,** Director of Research, Bank Director

In today's deal environment, a target bank's technology infrastructure, data capabilities and digital maturity are just as important as its financials, yet technology due diligence remains one of the most underdeveloped areas in bank M&A. This session examines what acquirers should look for when evaluating a target's technology stack, how legacy systems and deferred investment can affect deal value and integration timelines, and what the most sophisticated buyers are doing to assess technology risk and opportunity before a deal closes. For boards and executives leading or overseeing M&A activity, this session fills a critical gap in the due diligence conversation.

10:30 AM - 11:10 AM **Breakout Sessions** *(select one)*

Participants can choose one of seven breakout sessions to attend. *Additional sessions to be announced. For the most up-to-date agenda, visit BankDirector.com.*

Breakout 1: Corporate Governance for the Privately-Held Community Bank: What Boards and Management Need to Know

David Hooper, Partner, Barnes & Thornburg LLP
Michael Mancusi, Partner, Barnes & Thornburg LLP

This session explores the critical aspects of corporate governance tailored specifically for privately-held community banks. Attendees gain insights into best practices for proper board size, board recruitment and retention matters, shareholder engagement, shareholder liquidity programs, taking advantage of expansion opportunities and managing technological developments. Key strategies for enhancing governance structures and ensuring effective oversight will be discussed to strengthen both performance and community impact.

Breakout 2: The 360 Review: A Guide to Evaluating Your Bank's Strategic Alternatives in 2027

Christopher Kochard, Managing Director, Keefe, Bruyette & Woods, *A Stifel Company*

How does our bank remain relevant? Do we have access to institutional capital markets? Should we go public? Should we buy, merge, sell or stay the course? Can we earn our independence? With bank M&A and capital raising activity accelerating in 2026, this session dives into how boards and management teams should evaluate their strategic alternatives and maximize value to all stakeholders in a rapidly changing landscape.

Breakout 3: Protecting the Board's Key Decisions

Rob Azarow, Partner, Head of Financial Services Transactions, Arnold & Porter
Chris DeCresce, Partner, Arnold & Porter
Amber Hay, Partner, Arnold & Porter
Kevin Toomey, Partner, Head of Financial Services, Arnold & Porter

This session covers the potential challenges to board decision-making, both from activist shareholders and plaintiff's class action attorneys and the steps boards can take to protect those decisions under a variety of specific contexts.

Breakout 4: Beyond Net Interest Margin: Why Wealth Is Your Bank's Best Growth Lever

David Benskin, Founder & CEO, Wealth Access Inc.

Net interest margin gets the investor-call attention, but it's not where the real upside is. Drawing on research across 100 U.S. banks, this session makes the data-backed case that wealth is a bank's most underused lever: capital-light, countercyclical and tied to higher ROE and price-to-book. Expect real institution examples and a hard look at where wealth sits on your agenda.

Breakout 5: Banks' Consideration and Execution of Fintech Acquisitions

Jeffrey Brill, Partner, Skadden, Arps, Slate, Meagher & Flom LLP

This session brings together industry leaders to explore the strategic rationale, evaluation criteria and execution challenges banks face when acquiring fintech companies. Panelists will discuss how institutions assess potential targets, navigate deal structuring, valuation and regulatory considerations and manage the complexities of post-acquisition integration.

Breakout 6: The Devil Is Still in the Details: Operational Excellence and the Impact of AI

Joe Ehrhardt, CEO & Founder, Teslar Software
John Williams, Chief Lending Officer and Chief Credit Officer, Grand Savings Bank

Behind every credit and operations team, there's a story hidden in the data. Using real-world trends from community and regional banks, this session explores key operational and credit metrics like exception rates, collateral and policy exceptions, risk rating distributions, and loan maintenance activity to identify the practices behind high-performing institutions. This session also explores how AI is reshaping these metrics, where it's delivering measurable value and what to expect next.

11:15 AM - 11:50 AM **FinXTech Session: The New Regulatory Reality & Bank Competitiveness**

Alastair Wood, CEO, Raisin US
Additional Speakers to be Announced
Moderated by: **Jackie Stewart,** Executive Editor, Bank Director

Regulators are making it easier for nonbanks to obtain bank charters, and the Fed has proposed special master account access to fintechs for the Fed payment rails. Meanwhile, the 2026 Bank Director Technology Survey shows banks increasingly view fintechs as a top competitive threat. This session explores the strategic impact of this new environment, offering bank leaders actionable ways to navigate while defending market share against competitors.

11:25 AM - 12:05 PM **Breakout Sessions** *(select one)*

Conversations continue with a second round of morning breakout sessions, in which participants select one of seven concurrent opportunities to engage with industry leaders. *Additional sessions to be announced. For the most up-to-date agenda, visit BankDirector.com.*

Breakout 1: The Future Starts Now: Buyer and Seller Preparations

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

Whether you plan to be a buyer, seller or are otherwise awaiting opportunity, your thinly-traded, family owned and/or privately held institution can take immediate action from a legal perspective that will place your bank in an enhanced position to execute your long term plan. This session explores strategies for employee retention, managing the shareholder base, due diligence, managing core processors, managing regulatory process, integration and more.

Breakout 2: Due Diligence and Valuation of Criticized Assets

John Winick, CEO, Clark Street Capital

Gain practical insights into how criticized assets impact due diligence, valuation and deal structure in bank M&A. This session explores key credit risks, valuation adjustments and strategies for identifying hidden issues while preserving deal value and avoiding costly surprises.

Breakout 3: Everyone Has a Plan Until Rates Move

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

Plenty of firms will tell you why your bank should hedge. We'll show you how. Join two bank practitioners and Derivative Path for a practical, no-nonsense session on running a hedge program that performs when markets stop cooperating.

Breakout 4: Build a Better Bank: Turning Digital Strategy Into Competitive Advantage
Brendan Gleason, Managing Director, Baker Tilly Advisory Group, LP

The same technology improvements that deepen customer relationships and support organic growth today can also create a more scalable institution that is better positioned for a future acquisition or integration. This session explores how executives can prioritize digital capabilities that improve customer journeys, strengthen product and service experiences and create new opportunities for growth. For banks pursuing M&A, we also explore how a deal can catalyze building something better – not just deciding which legacy systems survive.

11:50 AM - 1:05 PM **Networking Lunch**
Sponsored by: **Quantum Six**

11:50 AM - 1:05 PM **Women in Leadership Luncheon**
Sponsored by: **Abrigo, Inc.**

What began at Saturday's Women in Leadership Reception carries forward here. This luncheon brings attendees together to connect, share perspectives and have meaningful conversations. Open to all conference attendees, men and women alike.

1:05 PM - 1:35 PM **Beyond P2P: How Banks Can Compete and Grow in an Evolving Global Digital Payments Landscape**
Denise Leonhard, General Manager, Zelle
Moderated by: **Michelle King,** CEO, Bank Director

In 2025, American consumers and small businesses sent more than $1.2 trillion using Zelle®, which has more than 160 million enrolled accounts and reaches 80% of U.S. bank and credit union accounts. As new global fintech companies emerge and changing consumer expectations reshape financial services, fast and reliable digital payments are increasingly critical to how community and regional banks compete and grow. For bank leaders, understanding these shifts and how to respond is imperative. In this fireside chat, Denise Leonhard explores the major global shifts impacting digital payments, reviews the foundational tools and platforms financial institutions should utilize to grow, and explains how community and regional banks can use fast, reliable digital payments to deepen customer relationships, support small business growth and strengthen franchise value in an increasingly global digital payments landscape.

1:35 PM - 2:10 PM **Strategies for Driving Growth**

Kirk Coleman, Chief Business Officer, Q2
Nikhil Lele, EY Americas Consulting Banking and Capital Markets Leader, EY
Bob Rohr, Managing Director, Payments Strategy, SRM
Moderated by: **Bill Herrell,** Executive Vice President & Managing Director, Bank Director

Whether a transaction is in the near future, years away or simply not part of the plan, this session is for banks that are serious about growing on their own terms. Experts share what is working, where banks are finding untapped opportunity and how institutions of all sizes can compete effectively in a market where the largest banks and most agile fintechs are constantly raising the bar.

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. For the most up-to-date agenda, visit BankDirector.com.*

Breakout 1: Escape the Island of Low NIM!

Dick Burch, Performance Banking Consultant, Deluxe Corporation

Join this session to discover how community banks can strengthen profitability through smarter deposit strategies, disciplined loan pricing and a focus on relationship banking. Using real-world case studies, attendees will learn practical ways to improve net interest margin, align lending and deposit goals, and chart a course toward stronger financial performance.

Breakout 2: Controlling Your Own Destiny: A Case Study of Recent Negotiated Merger Transactions

Steve Donahoe, Partner, Kilpatrick Townsend & Stockton LLP
Ed Olifer, Managing Partner, Kilpatrick Townsend & Stockton LLP
Marc Williams, Partner, Kilpatrick Townsend & Stockton LLP

This session analyzes recent case studies as to how large and small community banks across the county have overcome historical buy and sell side obstacles to mergers by executing strategic combinations. The discussion includes perspectives on how boards can exercise more control over the merger process, negotiate more favorable merger terms, achieve transformative growth, enhance shareholder value, solve succession planning quandaries and protect employees and other constituents, all while satisfying the board's fiduciary obligations.

Breakout 3: The Partnership Advantage: Hear How Bank Executives Have Multiplied Results Without Adding Headcount

Speaker to be Announced, RSM US LLP

In today's environment, banks are expected to modernize technology, improve efficiency, manage risk and grow revenue, often without significantly increasing staff or expense. The most successful institutions are doing it through strategic partnerships. Hear directly from bank executives who have leveraged technology, advisory, payments and business partnerships to accelerate growth, improve operations and create competitive advantage. This session provides real-world examples, lessons learned and a roadmap for turning partnerships into measurable outcomes.

Breakout 4: Why Most Bank AI Initiatives Will Disappoint and How to Avoid It

Christopher Aliotta, CEO & Co-Founder, Quantalytix, Inc.

Most banks are asking what AI can do. The better question is: What does AI actually know about your bank? Without institutional context, even advanced technology will struggle to answer the questions executives and boards ask. Understanding why these efforts fall short reveals what banks must get right before AI can create meaningful value.

2:25 PM - 3:05 PM **FinXTech Session: Preparing Your Bank for the Quantum Computing Era**

Quantum computing is set to completely transform the financial sector. While advanced processing capabilities promise unprecedented speed in analyzing markets, evaluating asset vulnerabilities, and stopping sophisticated cybercriminals, they also bring immense structural threats to traditional data protection. This session guides banking leaders through the technological leap ahead. Discover how to capitalize on future computational breakthroughs while proactively shielding your institution.

3:05 PM - 3:25 PM **Refreshment Break**

3:25 PM - 4:05 PM **FinXTech Session: Creating Your AI Playbook**

Speaker to be Announced, FIS

Artificial intelligence offers immense potential for operational efficiency and revenue growth, yet many banks struggle to move from pilot programs to strategic implementation. This session provides executives with a practical framework to build a comprehensive AI playbook. Discover how to identify high-return use cases, establish critical governance and risk guardrails, and foster a culture of innovation. Leave with a clear roadmap to safely deploy AI and secure a lasting competitive advantage.

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 learning opportunities. *Additional sessions to be announced. For the most up-to-date agenda, visit BankDirector.com.*

Breakout 1: Acquisition Testing & Readiness – Making Cutover a Positive First Step for the Future

Christopher Bender, President, Northcross Group

Acquisition cutovers are the culmination of significant data conversion and integration efforts. This session explores tactics and automation to prepare internal teams and engage new customers with confidence. Management of integration efforts is essential for meeting deal model objectives and setting a strong foundation for future growth.

Breakout 2: Interest Rate Risk Management as a Strategic Advantage: A Community Bank Leader's Perspective

Kalen Van Maanen, Managing Director, Chatham Financial

Join a candid discussion on how banks are using interest rate risk management as a strategic advantage in today's environment. Through real-world experiences, the panel explores how institutions are optimizing capital allocation, fine-tuning interest rate exposures, enhancing profitability and creating long-term franchise value. Whether your institution is expanding an established program or evaluating new capabilities, attendees leave with practical insights from a peer who has successfully leveraged interest rate risk management to drive meaningful results.

Breakout 3: The Nuts and Bolts of Compliance in an AI-Powered World: What Directors Need to Know

Speaker to be Announced, CompliSolv

Compliance obligations haven't changed, but the tools reshaping risk monitoring and reporting have. This session shares hands-on lessons from building compliance programs in an AI-driven environment. Attendees learn what modern compliance infrastructure delivers, the right questions to ask their compliance teams and where board oversight matters most.

Breakout 4: U.S. Banks: Credit Hotspots – Connecting the Dots

Julie Solar, Head of North American Banks, Fitch Ratings, Inc.

The session discusses key credit hotspots for U.S. banks and how these are connected: private credit; AI adoption and data centers; consumer credit; and CRE. The U.S. banking industry is adapting to broad changes from the growth of private credit and AI adoption and data center build out. Consumer credit is coming into focus, while CRE is facing upcoming refinancing.

4:20 PM - 5:00 PM **Ask Me Anything!**

Christopher Olsen, Managing Partner, Olsen Palmer LLC
Mac Thompson, CEO & Founder, White Clay
Speaker to be Announced, Moody's
Moderated by: **Michelle King,** CEO, Bank Director

The best conversations at Acquire or Be Acquired do not always happen on stage – until now. In this interactive live polling and Q&A session, attendees set the agenda, surfacing what is top of mind and directing questions straight to our panel of industry experts. Expect a candid, fast-moving discussion on the issues, opportunities and challenges that matter most to bank leaders right now.

5:00 PM - 6:00 PM **Networking Peer & Guest Reception**

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

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

CONFERENCE AGENDA

**Agenda subject to change*

DAY THREE

Executing Strategies

Tuesday, February 9

On the third day of AOBA, focus shifts to leadership priorities, addressing capital deployment, succession management and deal avoidance. Attendees leave with a clear strategic roadmap and confidence to lead decisively.

STRATEGIES

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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

Entering the final day of the 33rd annual Acquire or Be Acquired Conference, the conversations on Day Three are less about establishing what is happening in the industry and more about what your response to it should be. The sessions that follow are oriented toward one outcome – sending you home with a clear sense of priorities, a stronger strategic footing, and the confidence to lead decisively in one of the most dynamic environments banking has ever seen.

8:10 AM - 8:40 AM **Why Good Deals Go Bad**
Sven Mickisch, Managing Partner, Simpson Thacher & Bartlett LLP
Speaker to be Announced, Stephens Inc.
Additional Speaker to be Announced
Moderated by: **Bill Herrell,** Executive Vice President & Managing Director, Bank Director

Not every announced merger makes it to the finish line, and even fewer achieve their promised synergies. This session dissects the anatomy of failed bank deals to uncover where things go wrong. From culture clashes and hidden technology debt to regulatory roadblocks and integration missteps, experts analyze real-world examples. Learn how to identify deal-killers early, navigate unforeseen diligence hurdles and ensure your next acquisition delivers true strategic value.

8:40 AM - 9:10 AM **Putting Your Capital to Work**
Jacque Kruppa, Partner, Bradley Arant Boult Cummings LLP
Dory Wiley, President & CEO, Commerce Street Capital, LLC
Additional Speaker to be Announced
Moderated by: **Jim McAlpin,** Board Member, Bank Director

A growing number of banks find themselves in an enviable yet consequential position: sitting on excess capital, with a range of strategic options before them and mounting pressure to act. This session examines the full spectrum of choices available to well-capitalized institutions, from M&A and organic growth investment to share buybacks, dividend strategies and new business line development. Panelists offer a disciplined framework for evaluating each path, weighing shareholder expectations against long-term value creation and determining which strategic moves make the most sense given today's market conditions.

9:10 AM - 9:40 AM **Who Leads Next? Succession Planning as a Strategic Imperative**

Marc Stefanski, Chair of the Board & CEO, Third Federal Savings & Loan
Jeremy Zeman, Managing Director & Practice Head, Consumer & Commercial Banking, True
Additional Speaker to be Announced
Moderated by: **Courtney Theis,** Executive Vice President & Managing Director, Bank Director

Banking continues to face a historic leadership transition as many senior executives approach retirement. A strong succession pipeline is a strategic imperative that directly impacts institutional value and deal readiness. This session addresses pressing board-level questions about CEO succession, talent development and cultivating a culture that attracts next-generation leaders. Whether planning an immediate transition or building for the future, gain a clear framework to ensure seamless leadership continuity.

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, during which participants select one of six concurrent learning opportunities. *Additional sessions to be announced. For the most up-to-date agenda, visit BankDirector.com.*

Breakout 1: Growing Commercial Banking Relationships in a Competitive Market
Matthew Bleecker, SVP, Treasury Management Product & Strategy, Tradition Capital Bank
Cale Johnston, Founder & CEO, Onsetto
Mark Moroz, Chief Banking Officer, Live Oak Bank
Nick Salsgiver, SVP, Director of Treasury Management, Heritage Bank
Moderated by: **Jessica Harper,** Head of Customer Success, Onsetto

Winning a business customer often means earning the opportunity to become their primary operating bank. Hear how commercial banking leaders are navigating business account switching, relationship activation, treasury growth and long-term engagement while leveraging technology to create scalable growth strategies that strengthen value.

Breakout 2: Creating Strategic Optionality: How to Give Your Bank More Moves As Conditions Change
Alec Dicks, Co-Founder, Veritas Transformation Partners, LLC
Steve Monahan, Co-Founder, Veritas Transformation Partners, LLC

Strong performance today doesn't guarantee a bank is prepared for what comes next. This breakout explores optionality: the strategic choices a bank realistically has and its capacity to execute them. Drawing on research and experience with U.S. banks of all sizes, this session shares what creates optionality, what constrains it and practical actions leaders can take now.

Breakout 3: The M&A Integration Advantage: Moving Faster After the Deal
David Ladic, Head of Sales, North America, Zafin Labs Americas Incorporated.
Bob Warnock, Head of Deposit Product & Pricing, Wintrust Financial

M&A value is won or lost in integration. This session explores lessons learned from Wintrust and Zafin on navigating product, pricing, and technology decisions during acquisition integration, through a real-life case study. Uncover practical approaches to rationalizing portfolios earlier, responding to customer needs, managing core conversion and reducing attrition, while building a stronger foundation for retention, profitability and long-term growth.

Breakout 4: Significant Risk Transfers: Capital Optimization and M&A Strategy
Jed Miller, Global Head of Significant Risk Transfers, Hogan Lovells Cadwalader
William Mills, Office Managing Partner, Hogan Lovells Cadwalader

As favorable regulations accelerate bank consolidation, this session explores the technical structures of Significant Risk Transfers (SRTs). Learn how banks can deploy SRTs for capital relief and balance sheet management, turning regulatory capital optimization into an M&A tool.

Breakout 5: Move Fast Without Breaking the Bank: AI Governance Lessons From Breaches, Fraud & Agentic AI Gone Wrong
Speaker to be Announced, TruStage Compliance Solutions
Erin Simpson, EVP, Chief Operations Officer, Encore Bank

Generative AI is transforming banking, and agentic AI is the next evolution. These systems can make decisions, launch workflows, evaluate documents and trigger actions with limited human oversight. Join industry leaders to explore emerging risks, governance strategies, regulatory expectations, vendor exposure and practical approaches for driving responsible AI adoption while maintaining strong controls and stakeholder confidence.

10:55 AM - 11:25 AM **The Strategic Path to Profitability**

While acquisitions carry inherent risks, M&A remains a compelling avenue for profitability. With bank valuations approaching 25-year lows, numerous institutions face stagnant growth trajectories, aging customer bases and unresolved succession planning. This session examines how disciplined strategic acquisition, integrated with the fundamental drivers of loan and deposit growth, establishes the most direct and enduring pathway to long-term profitability.

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 and ICI Consulting**

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.* Reserve your spot today!

1:00 PM - 4:00 PM **Let's Play Pickleball!**

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 the tournament, and those new to the sport enjoy a beginner's 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.* Reserve your spot today!

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

Sponsored by: **FHLBank Atlanta and ICI Consulting**

As we close out the conference together, 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!

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

— PAST CONFERENCE ATTENDEE

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.

Discounted Hotel Rate

The room block at the JW Marriott Desert Ridge is currently sold out. If you are a registered attendee and would like to try to get a room at the host hotel, you can call 480-293-5000 for any available rooms at the leisure rate.

Our overflow hotel blocks are currently sold out as well. If you are a registered attendee and would like to book a room at either the Hyatt Place North Scottsdale or the Hyatt House North Scottsdale, you can call 480-590-8100 for any available rooms at the leisure rate.

Bank Director is providing a complimentary shuttle running between the JW Marriott Desert Ridge and the Hyatt Place/Hyatt House every 15 minutes, morning and evening, during peak event times starting Saturday, February 6, evening through Tuesday, February 9, afternoon.

For more information, a list of alternative hotel options or to register, 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: $2,695
(Expires December 11, 2026)
Standard Individual Rate: $2,795
Early Group Rate: $2,495
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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 $295. 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: $4,595

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:

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Due to commitments and expenses, all cancellations after December 28, 2026, will be subject to a $500 processing fee. We regret that no refunds will be given after January 15, 2027; however, substitute participants are welcome. DirectorCorps, Inc. assumes no liability for any nonrefundable travel, hotel or related expenses incurred by registrants.

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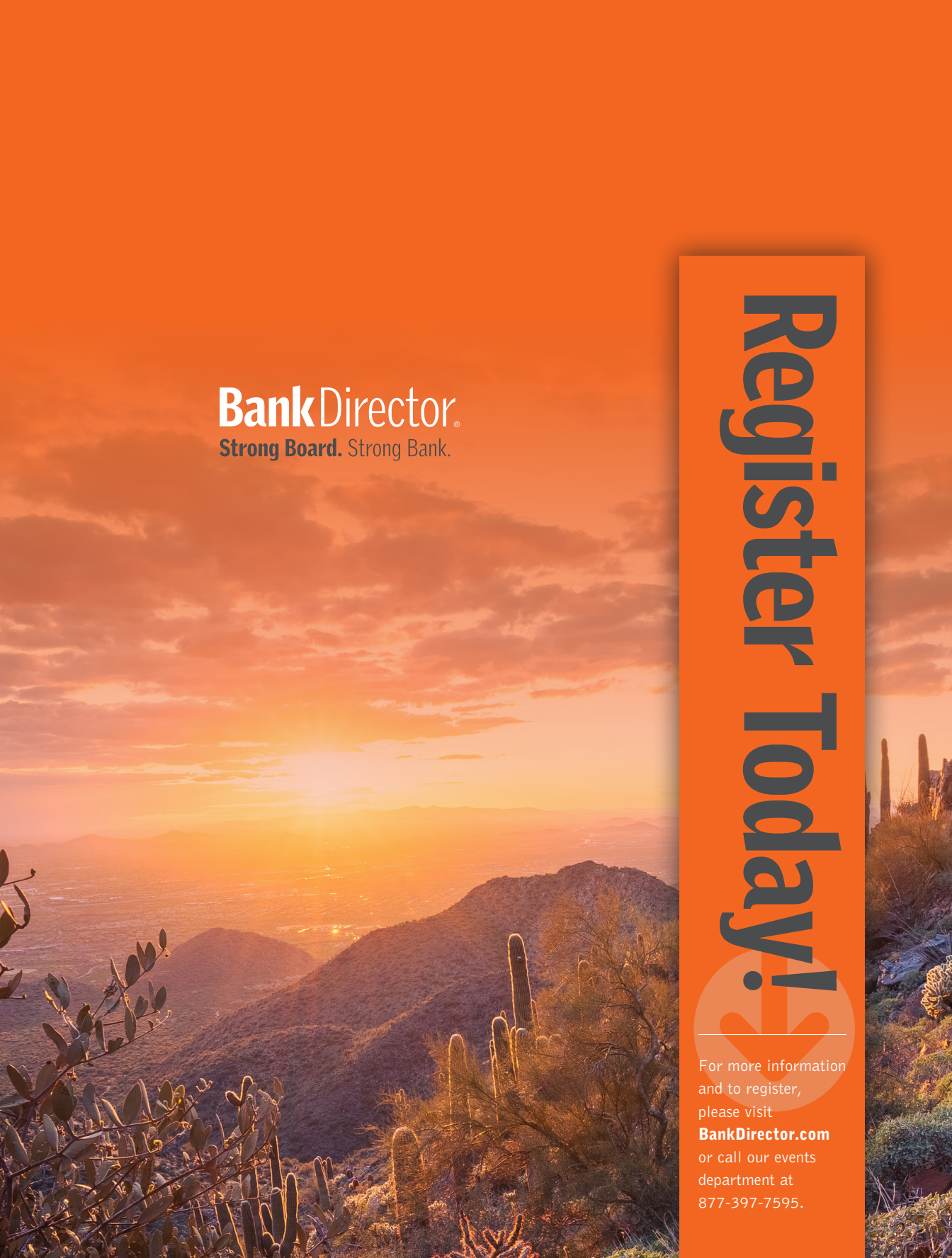
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