

# ACQUIRE <sup>OR</sup> BE ACQUIRED

The Financial Industry's  
**PREMIER BANK M&A+  
STRATEGY EVENT**

January 30 – February 1, 2022

**Phoenix** | JW Marriott Phoenix Desert Ridge



***Early Rates Expire November 29, 2021!***

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

For over a quarter of a century, the top minds in banking have converged in the Arizona desert for Bank Director's annual Acquire or Be Acquired Conference. A must-attend, IN-PERSON event for those in the financial industry, this annual conference is a meeting ground for industry experts, senior executives and directors of banks leading their institutions to network with their peers, engage in high-level presentations and bring back new ideas to their bank.

As the industry continues to evolve, bringing new challenges and opportunities, the conference agenda has kept pace by expanding the program far beyond mergers and acquisitions to all of the ways financial institutions can find growth, compete for market share and foster innovation.

Built with your entire senior team and board in mind, today's Acquire or Be Acquired Conference provides you with strategic discussions ranging from successful mergers, organic growth and deposit competition to digital strategy, customer experience and technology partnerships.

In preparation for our return to Phoenix, we've collaborated with many of the banking sector's leading advisors and industry experts. With their help and input, we put together an agenda that is sure to strengthen your bank's strategy for 2022 and beyond.

We realize meeting in-person allows for deeper discussions, so as you make your plans to join us, please know we are working closely with the host venue to ensure health and safety guidelines are in place to allow for a positive meeting environment. After reviewing the enclosed agenda, we hope you and your team decide to join fellow senior executives, directors and banking experts at the industry's premier growth and strategy event.

There are three ways to register – visit us online at [BankDirector.com](https://BankDirector.com), complete the registration form on the back of this brochure and fax to (615) 777-8449, or simply call our events department at (877) 397-7595. I look forward to seeing you in Arizona!

Warmest regards,

A stylized, handwritten signature in black ink, appearing to read 'Al Dominick'.

**Al Dominick**

CEO | Bank Director

[adominick@bankdirector.com](mailto:adominick@bankdirector.com)

# Growing Beyond M&A

This year's conference brings together the top leaders in banking for strategic conversations around organic growth, digital strategies, regulatory priorities and building a bank's value. New sessions and discussion groups address the key issues affecting your bank's bottom-line and offer strategic solutions for growing in today's economic conditions.

In addition, we have included dedicated sessions for those executives responsible for digital strategies and technology development through our exclusive FinXTech sessions. Participants of the FinXTech sessions hear practical discussions on innovation, technology integration and much more! With an unparalleled lineup of speakers and industry experts, this year's event promises to provide valuable guidance on trends and information you will not find at any other conference.

## Outlook 2022: Banking on the Banks



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

## How to Value Your Bank



Curtis Carpenter, Senior Managing Director, Hovde Group, LLC

## Transformation Through Technology



Paul Clarkson, EVP, U.S. Financial Institutions, nCino  
Nathaniel Harley, CEO & Co-Founder, MANTL  
Steve Williams, President & Partner, Cornerstone Advisors, Inc.

Moderated by: Anton Schutz, President, Mendon Capital (not pictured)

## Embed or Be Embedded?



David Foss, President & CEO, Jack Henry & Associates, Inc.

## Positioning Your Bank For Sustainable Growth



Eric Corrigan, Senior Managing Director & Head of the Financial Institutions Group, Commerce Street Capital, LLC  
Sal Inserra, Partner, Crowe LLP

Robert Klingler, Partner, Bryan Cave Leighton Paisner LLP  
Moderated by: W. Kirk Wycoff, Managing Partner, Patriot Financial Partners, L.P.

## Explore New Growth Strategies For Your Financial Institution

Acquire or Be Acquired provides senior leadership teams with numerous opportunities to network with peers that share an interest in exploring financial growth opportunities, strategic initiatives and business partnerships. Officers and directors from public and private financial institutions, leading fintech professionals, senior partners from law firms, top investment bankers, accounting partners, management consultants, technology leaders and investors comprise the audience that convenes in Arizona each year.

# THE ONE EVENT BUILT FOR YOUR BOARD AND SENIOR LEADERSHIP TEAM!



### Audience of Your Peers

CEOs/Presidents/Chairs	43%
Directors	25%
CFOs	12%
Other C-Suite Executives*	20%

\*Titles include: COOs, CROs, CAOs, CMOs, CIOs, CTOs, Chief Credit Officers, Chief Compliance Officers, Chief Lending Officers, Chief Banking Officers, Heads of Strategy and Product Development

## Strategic Planning Meeting

For many banks, this annual conference provides the perfect opportunity to take time away for a board and executive retreat. With such a variety of discussion groups and breakout sessions, there is plenty for each team member to explore. By the end of the event, senior teams return to their institutions with new ideas and all of the information they need to grow strategically in 2022 and beyond!

If you would like to schedule your next Strategic Planning Meeting around the Acquire or Be Acquired Conference, please let the Bank Director team assist you. For more information, please contact our events department at (877) 397-7595 so we may discuss your specific needs.

# WELCOMING RECEPTIONS+ REGISTRATION

## Pre-Conference Events Saturday, January 29

Join in the conversation!

Bank Director's Acquire or Be Acquired Conference has gained a reputation for being the meeting ground for banking's key leaders. Every January, top executives and board members – along with leaders from top professional services firms and technology companies – descend upon the Arizona desert. Before the formal presentations begin on Sunday, we welcome registered participants to enjoy time with their peers.

5:00 PM - 5:30 PM **Celebrating Women In Leadership Reception**  
Sponsored by: **Piper Sandler & Co.**

With so many top executives and board members traveling to this conference on Saturday, this private reception provides female executives an opportunity for women in banking to meet their contemporaries from across the United States.

5:00 PM - 5:30 PM **First-Time Attendee Reception**  
Sponsored by: **Bank Director**

Concurrent to our Women In Leadership Reception, we welcome first-time attendees to our Acquire or Be Acquired Conference. Meet members of the Bank Director leadership team as well as others who are attending the conference for the first time.

5:30 PM - 6:30 PM **Welcoming Reception & Registration**  
Sponsored by: **Piper Sandler & Co.**

While winter grips much of the country, we've found early evening in Arizona to be a welcome change for many joining us. Kickoff the conference by catching up with old friends and making new connections.



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*\*Agenda subject to change*

# BUSINESS OF BANKING

## Sunday, January 30

On the first day of the Acquire or Be Acquired Conference, we surface a number of key issues, concerns and concepts for 2022. Attendees can expect a day filled with conversations around economic, environmental and technological events of the past twelve months coupled with forward-facing presentations geared to staying relevant and competitive.

DAY ONE



**6:45 AM - 8:00 AM      Registration & Breakfast**

**8:00 AM - 8:05 AM      The Paradox of Decision-Making**

**Al Dominick**, CEO, Bank Director

Al Dominick, Bank Director's CEO, kicks off our 28th annual Acquire or Be Acquired Conference, sharing the most significant shifts in the business of banking over the past year.

**8:05 AM - 8:50 AM      Outlook 2022: Banking on the Banks**

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

As in previous years, KBW President & CEO, Tom Michaud, opens our Acquire or Be Acquired Conference with an in-depth look at growth, competition and consolidation.

**8:50 AM - 9:30 AM      Transformation Through Technology**

**Paul Clarkson**, EVP, U.S. Financial Institutions, nCino

**Nathaniel Harley**, CEO & Co-Founder, MANTL

**Steve Williams**, President & Partner, Cornerstone Advisors, Inc.

Moderated by: **Anton Schutz**, President, Mendon Capital

We all know that banks must utilize technology to compete, but technology can also radically alter a bank – and allow it to move from just surviving to thriving. Hear how to utilize technology to transform your bank from three perspectives.

**9:30 AM - 9:50 AM      Refreshment Break**

**9:50 AM - 10:30 AM      Breakout Sessions** *(select one)*

Participants have the opportunity to select from one of six breakout sessions to attend, all of which are strategic and high-level in focus. For session updates, please visit [BankDirector.com](http://BankDirector.com).

**Breakout I: What The Board Needs To Know in 2022**

**Robert Fleetwood**, Partner, 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 on what CEOs and directors need to know in 2022 and beyond.

**Breakout II: Banking in Uncertain Economic, Tax and Regulatory Times**

**Peter Weinstock**, Partner, Hunton Andrews Kurth LLP

**Beth Whitaker**, Partner, Hunton Andrews Kurth LLP

This session addresses how and why every bank's credit administration, stress test, capital plan and a strategic plan must be addressed and how to source the capital. How do charter choice, taxation and nontraditional investments affect strategic planning? What did you miss last year while you were hyper-focused on PPP?

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## **Breakout III: How To Successfully Gear Up For A Deal**

Mike Daniels, President & CEO, Nicolet National Bank

Kirk Hovde, Managing Principal & Head of Investment Banking, Hovde Group, LLC

The most successful acquirers are typically the best prepared acquirers. This session provides real-world advice on a best-in-practice approach to M&A and how to successfully prepare and execute an acquisition from start to finish.

## **Breakout IV: Banking M&A: Looking Beyond the Balance Sheet**

Mark Rothschild, Regional Vice President, nCino

Mergers and acquisitions are surging in the current economic landscape. Join nCino as they discuss M&A trends, review examples of FIs leveraging technology as part of their M&A strategy and share how to navigate integration hurdles before, during and after a merger or acquisition. Learn how cloud-based technologies can help FIs either continue their growth trajectories or become a valuable asset to another organization.

## **Breakout V: ESG: What Is It and Why Is It Important?**

Brandon Koeser, Industry Analyst, RSM US LLP

Regardless of a bank's location or if it is public or private, ESG matters. It could make a difference between securing capital or missing out on opportunities, achieving top-line growth or losing customers, enjoying strategic freedom or suffering restrictions on your business. Now more than ever, the focus is on gaining alignment around organizational purpose, values and the goals of society.

## **10:45 AM - 11:25 AM The Biden Effect: Changes Banks Should Expect in 2022**

Gary Bronstein, Partner, Kilpatrick Townsend & Stockton LLP

Kevin Schalk, Partner, Baker Tilly US, LLP

Matt Veneri, Head of Investment Banking, Janney Montgomery Scott LLC

Moderated by: Jack Milligan, Editor-at-Large, Bank Director

The Biden administration promises changes to the regulatory landscape, and we're already seeing increased pressure in some areas. From the perspective of an investment banker, an attorney and an accountant – what should your bank expect – and be prepared for – as we move forward in 2022?

## **11:25 AM - 12:05 PM Positioning Your Bank For Sustainable Growth**

Eric Corrigan, Senior Managing Director & Head of the Financial Institutions Group, Commerce Street Capital, LLC

Sal Inserra, Partner, Crowe LLP

Robert Klingler, Partner, Bryan Cave Leighton Paisner LLP

Moderated by: W. Kirk Wycoff, Managing Partner, Patriot Financial Partners, L.P.

You want to grow; you need to grow, but how do you best position your bank for growth? What do you do – and maybe more importantly, what do you not do? This session features an investment banker, an attorney and an accountant – all sharing lessons and advice from working with banks and boards.



*Geared towards those at the bank responsible for digital strategy, during the conference Bank Director hosts FinXTech sessions focused specifically on new technology opportunities – from integration to specific products your bank might consider as you develop or expand upon your digital roadmap.*

➔ **10:45 AM - 11:25 AM FinXTech Session: New Recipes for Success**

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

**Additional Speakers To Be Announced**

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

As technology solutions available to the banking industry continue to abound, finding the right solution that aligns with the bank's strategy can be a challenge. This session focuses on the importance of marrying bank strategy with technology investment, measuring whether the ROI is worth the investments and being brave enough to take the leap with a new technology.

➔ **11:25 AM - 12:05 PM FinXTech Session: Macro and Micro Strategies That Influence Your Technology Roadmap**

Neil Whittaker, CEO, Europe, Strategic Resource Management, Inc.

Join SRM's Neil Whittaker to discuss how business strategy optimization leads to a better technology roadmap, investment, and integration. This session covers the macro items that need to be considered before technology integrations occur, and also retells how SRM dug deep into a bank client's comprehensive business strategy and built a *Bank on a Page* assessment to better predict the technology needed for short- and long-term success.

**12:05 PM - 1:05 PM Networking Peer & Guest Lunch**

Sponsored by: **Vedder Price**

**1:05 PM - 1:20 PM Three Fintech Questions To Ask Your Team This Week**

Al Dominick, CEO, Bank Director

Dan O'Malley, Co-Founder & CEO, Numerated Growth Technologies

Numerated, the fastest growing fintech software company in the U.S., works with banks totaling \$1T to digitally transform how they lend. In this one-on-one conversation with this tech company's CEO, Dan O'Malley, we explore what he's learned from working with banks. In addition, we raise three questions your team can ask of companies like his.

**1:20 PM - 2:00 PM How to Value Your Bank**

Curtis Carpenter, Senior Managing Director, Hovde Group, LLC

How do you determine the acquisition value of a bank in today's market? What are the major factors determining that value and how are they changing?

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## ➔ 1:20 PM - 2:00 PM **FinXTech Session: Repositioning Your Customers' Experience**

**Brendon DiBella**, Chief Revenue Officer, StreetShares, Inc.

**Nikhil Lakhanpal**, Co-Founder, Narmi Inc.

**Benjamin Wallace**, CEO, Summit Technology Group

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

An outstanding customer experience can set your bank apart from the competition while a mediocre one can really set you back. This session features three technology providers that can help your bank rise to the top. Hear success stories from these technology providers and get ideas for what your bank can do to enhance your customers' experience.

## 2:15 PM - 2:55 PM **Breakout Sessions** *(select one)*

These afternoon breakout sessions highlight topics related to organic growth, mergers & acquisitions and strategic initiatives your bank might consider as you plan for the year ahead. For session updates, please visit [BankDirector.com](http://BankDirector.com).

### **Breakout I: Finding and Paying for an Acquisition**

**Randy Johnson**, President & CEO, Oakstar Bank

**C. Robert Monroe**, Partner, Stinson LLP

This presentation focuses on an acquirer's acquisition goals from the perspective of a bank CEO (who has completed two transactions in 2021) and Counsel, on topics involving acquisitions. The topics include: (1) why acquire, (2) identifying a target, (3) target characteristics, (4) funding, and (5) acquirer's long term goals.

### **Breakout II: Retaining Talent in a Highly Acquisitive and Competitive Market**

**Dan Kaufman**, Lead Consultant, Meridian Compensation Partners, LLC

**Susan O'Donnell**, Partner, Meridian Compensation Partners, LLC

Acquisitions, mergers of equals, IPOs, fintechs and denovos have created new challenges for retaining bank talent. This session discusses emerging pressures on compensation programs and how banks can effectively retain executives and key talent in a market of increased consolidation and competition. Topics include: (1) defining peers in a more diverse business market, (2) example compensation strategies in MOE's, high growth and non-traditional banking areas (e.g. fintech) and (3) strategies to enhance retention of key talent in this new environment.

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### **Breakout III: Curating the Right Digital Experience for Your Customers**

Chris Cox, Chief Operating Officer, Apiture

Jennifer Dimenna, Vice President of Xpress Product, Apiture

Following a year of global change, consumer's shift to digital banking has created an exciting opportunity for financial institutions. One of the most challenging obstacles many institutions are still working to overcome, however, is how they can continue to provide the personalized and reliable customer experience digitally that they were once able to provide in-person. In this session, we discuss the importance of developing a customer experience based on your consumer's needs, how to discover and work with the best third-party partners to differentiate your platform and the importance of prioritizing design and ease-of-use in your digital platforms.

### **Breakout IV: Financial Services Industry Outlook**

Jason Rader, National Financial Services Industry Partner, BKD, LLP

This session discusses the current banking environment and trends, other notable industry disrupters and keys to being successful in today's environment.


### **Breakout V: Exploring the Next Frontier in Business Account Opening**

Nathaniel Harley, CEO & Co-Founder, MANTL

What if you could open a commercial account with digital tools? California-based American Business Bank partnered with fintech MANTL to answer that question – and succeeded in significantly driving down the time, expense and hassle associated with even the most complex commercial onboardings. Join us for an exploration of this ongoing partnership as these two organizations work together to modernize commercial banking.

**2:55 PM - 3:15 PM      Refreshment Break**

Sponsored by: **Mercer Capital**



*“The event was very well organized and presented good information to assist in strategic decision making. It also provided a great environment for networking.”*

— PAST CONFERENCE ATTENDEE

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3:15 PM - 3:55 PM      **Breakout Sessions** *(select one)*

Conversations continue with a second round of afternoon breakout sessions – participants select one of six opportunities. For session updates, please visit [BankDirector.com](http://BankDirector.com).

## **Breakout I: Prepare for Impact: CECL's Effect on M&A Strategy**

Jon Tomberlin, Managing Partner, Dixon Hughes Goodman LLP

For acquirers and sellers, the current expected credit loss (CECL) standard impacts transaction pricing and valuation. Learn how your bank can proactively address this impact through due diligence planning, credit marks and trends, and incorporate these details into filings and proxy statements.

## **Breakout II: Advice and Counsel for Potential Sellers**

Scott Brown, Partner, Luse Gorman, PC

Lawrence Spaccasi, Partner, Luse Gorman, PC

When the board is considering putting the bank up for sale, what issues should be addressed first to achieve the highest offer possible? Think of this as the corollary to fixing all of the things needed to put your house on the market.

## **Breakout III: Integrating Your Acquired Workforce in Today's Challenging Environment**

Craig Sanders, Partner, Moss Adams LLP

Cultural integration is as challenging as ever, between the socially isolated environment, ongoing digital transformation and the constantly evolving impact of COVID-19 on how team members view their working environment going forward. Further, the management of change is being influenced by evolving environmental, social and governance strategies and initiatives. Learn key trends to consider as you plan your integration.

## **Breakout IV: Fintech and Non-Bank Investments and Acquisitions**

Neil Grayson, Partner, Nelson Mullins Riley & Scarborough LLP

Brennan Ryan, Partner, Nelson Mullins Riley & Scarborough LLP

As the convergence of traditional banking and fintech continues to accelerate, banks are increasingly turning to investing in, and acquiring, innovating technology companies and solutions. This session discusses regulatory considerations to take into account when contemplating these transactions.

## **Breakout V: Speeding to Technology Savings: A Transformational Approach to Merger Contract Negotiation**

John Moran, Chief Strategy Officer, Old National Bank

Ryan Rackley, Partner, Cornerstone Advisors, Inc.

In mergers and acquisitions, time is money. Unfortunately, merging banks do not have the luxury of time when steaming towards the deal close and operational integration. During this short time window, bank executives must ensure that a disciplined negotiation playbook is leveraged to exceed earnings accretion targets expected from I.T. savings. Importantly, the vendor decisions made and the structure of these contracts must position the combined organization to remain competitive with digital and I.T. in the future. All of these factors are discussed during this session.

## **Breakout VI: How to Become a Deposit Gathering Machine**

Nikhil Lakhanpal, Co-Founder, Narmi Inc.

Community banks have been forced to refine their business models amidst rising deposit-taking fintechs and big tech competition. In this session, Nikhil Lakhanpal shares the secrets the fastest-growing banks use to gather low-cost deposits and scale.

**4:10 PM - 4:50 PM      Creating Possibilities For Greatness**

**Speakers To Be Announced**

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

Based on the latest iteration of Bank Director's RankingBanking study, hear from banks that topped our list.

 **4:10 PM - 4:40 PM      FinXTech Session: Assessing Your Payments Strategy**

The lines between financial services providers continue to blur, with cutting-edge platforms being introduced to facilitate payments with or without a bank. With so much attention being placed on the payments space, this session illuminates the strategies and tactics banks should employ to protect – and enhance – their payments business.

**4:50 PM - 5:30 PM      Subtle Trends That Bankers Need To Talk About**

**Bill Burgess**, Managing Director, Co-Head of Financial Services Investment Banking, Piper Sandler & Co.

**Jonathan Talcott**, Partner, Nelson Mullins Riley & Scarborough LLP

**Andrea Usai**, Associate Managing Director, Moody's Investors Service, Inc.

Moderated by: **John Eggemeyer**, Founder & Managing Partner, Castle Creek Capital LLC

So much is changing, and in order to stay competitive, bankers must be in-the-know. This session offers some key trends that bankers should keep in mind as they plan for the future.

**5:30 PM - 6:30 PM      Networking Peer & Guest Reception**

Sponsored by: **Diligent Corporation**

*“This is one of the best conferences I have attended. Very informative and very well run. The subjective matter is invaluable to a community bank.”*

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## CONFERENCE AGENDA

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# EXPLORING YOUR GROWTH OPTIONS

## Monday, January 31

What's driving merger activity? Who cares about your stock? What's going on with your profitability? Building on Sunday's presentations and conversations, we dedicate a number of Monday's sessions to exploring one's financial growth options while surfacing key business issues to help keep you relevant and competitive. In addition, we introduce small discussion groups to our breakout sessions and main-stage presentations allowing more opportunities for participants to hear from leading attorneys, investment bankers, consultants and technologists.

DAY TWO

**7:00 AM - 8:30 AM      Breakfast**

**7:30 AM - 8:15 AM      Discussion Groups** *(select one)*

This morning's discussion groups offer participants the chance to interact with peers and an industry advisor around a shared topic of interest. Six discussion groups run concurrently, so attendees may select one to attend. For session updates, please visit [BankDirector.com](http://BankDirector.com).

### **Discussion Group I: How Banks Should Make the Decision to Buy or Sell**

**Peter Weinstock**, Partner, Hunton Andrews Kurth LLP

Decisions made even before bankers engage with the other side foretell the likelihood for success. This session discusses how to play the negotiating game in the most effective manner for both sellers and buyers. We also examine the role of the directors in the process.

### **Discussion Group II: How Effective Communication Strategies Impact the Bottom Line of Your Merger**

**Rick Hall**, Managing Director, Banking and Financial Services, BKM Marketing Associates, Inc.

There are several key financial impacts that acquiring banks face to ensure a successful merger, among which include core conversion, product migration, human resources and footprint consolidation. However, one area that is often minimized in its value is communication strategies. During this session, attendees learn how merger communications have evolved well beyond regulatory approval and account migration and should include audiences well beyond effects to customers and relate directly to the long-term financial success of your merger.

### **Discussion Group III: Is Your Finance Team Telling You the Right Story?**

**Ken Levey**, Managing Director, Empyrean Solutions, LLC

**Bryan Ridgway**, Senior Sales Engineer, Empyrean Solutions, LLC

The current banking environment, defined by economic uncertainty, increased regulatory burdens, technology and digital transformations, expanding customer demands and growth volatility requires that your finance organization be experts across a number of areas, including accounting, data governance and analysis, economics, industry trends, performance measurement, planning, risk management, reporting and analytics. With this broad purview of information and expertise the finance area should be both a key strategic partner and the chief storyteller for the organization.

### **Discussion Group IV: The Banking Industry Talent Crisis**

**Scott Petty**, Partner, Chartwell Partners

The COVID pandemic has shifted the expertise needed for banks to compete in a digital-first business model. This session explores how to close gaps in the composition of your board, management team and broader talent in your institution. We cover board refreshment and CEO succession along with insider tips on attracting and retaining talent.

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## **Discussion Group V: Growing Revenue in a Changing Fee Income Environment**

**Chad Hoffman**, President & CEO, The Richwood Banking Company

**Mike Holt**, Partner, Profit Resources Inc.

Interchange income has long surpassed overdraft revenue as the number one source of deposit-based non-interest income. But have you maximized its potential at your bank? During this session, we explore and discuss how to maximize interchange and other sources of deposit-based revenue plus how this all fits with the context of buy/sell situations.

## **Discussion Group VI: The Benefits of Getting a Credit Rating**

**Van Hesser**, Senior Managing Director, Head of Corporate and Financial Institution Ratings, Kroll Bond Rating Agency, Inc.

Kroll Bond Rating Agency has challenged conventional rating agency thinking and rated many well-run community and regional banks. Today, more than 150 banks have used a KBRA rating to become more competitive in institutional deposit gathering, have strengthened their competitive position in loan markets and more efficiently accessed capital.

## **8:30 AM - 8:45 AM Day Two Opening Remarks**

**Naomi Snyder**, Editor-in-Chief, Bank Director

Bank Director's Editor-in-Chief welcomes the audience to the second day of the Acquire or Be Acquired Conference.

## **8:45 AM - 9:25 AM The New Normal: Lessons Learned from M&A in Building Scale & Profitability**

**Scott Anderson**, Managing Director, Co-Head Depositories Investment Banking, Keefe, Bruyette & Woods, A Stifel Company

**Joseph Berry**, Managing Director, Co-Head Depositories Investment Banking, Keefe, Bruyette & Woods, A Stifel Company

To kick off the second full day at Acquire or Be Acquired, we look at the last two years of bank consolidation. We uncover why it has happened – along with the key elements of today's successful deals.

## **9:25 AM - 10:05 AM New Lessons in Bank M&A**

**Ed Losty**, Managing Director, D.A. Davidson & Co.

**John Roddy**, Managing Director, Head of Financial Services, Raymond James Financial, Inc.

**Frank Sorrentino**, Managing Director, Financial Institutions Group, Stephens Inc.

Moderated by: **Richard Adams, Jr.**, President, United Bankshares, Inc.

Over the past few years, technology costs – and paper-thin margins – spurred many banks to consolidate. With merger activity picking up speed in 2021, we enter the new year with new perspectives on what makes for a successful deal. Hear from three top investment bankers on what they learned from specific deals in 2021 and what they suggest and recommend when it comes to an acquisition – or exit – in 2022.

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## ➔ 8:45 AM - 9:25 AM **FinXTech Session: The Robust Potential of Robo-Advisors**

While robo-advisors are an incredible way to both democratize and personalize financial advice, they do not diminish the importance of a professional advisor and the management services a bank may offer. During this session, hear how your bank can successfully integrate robo-advisory services.

## ➔ 9:25 AM - 10:05 AM **FinXTech Session: Marketing Campaigns Go High Tech**

Marco Bernasconi, President, North Brookfield Savings Bank

Rob Heiser, Co-Founder & Executive Vice Chair, Segmint, Inc.

For years, community banks had to sit on the sidelines while the biggest banks rolled out sophisticated marketing and revenue-generating programs using artificial intelligence. That's no longer the case. This session shares how all banks can take advantage of turnkey platforms designed for community banks.

## 10:05 AM - 10:30 AM **Refreshment Break**

Sponsored by: **Barack Ferrazzano Kirschbaum & Nagelberg LLP**

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

Attendees have an opportunity to participate in one of six topic breakout sessions, focused on a variety of strategic issues. For session updates, please visit [BankDirector.com](http://BankDirector.com).

### **Breakout I: Optimizing Your Swap Program: Growing Earnings in 2022 and Beyond**

Patrick Ryan, President & CEO, First Bank

Brad Voss, EVP & CFO, Triumph Bancorp

Moderated by: **Bob Newman**, Managing Director, Chatham Financial

More and more banks are using interest rate swaps in their commercial lending business to win long-term fixed-rate deals. Yet many banks choose to limit their interaction with these powerful tools at a tremendous opportunity cost to their bottom line. In this session attendees hear from bank executives who overcame some familiar areas of resistance to transform their swap programs, opening new doors to enhance earnings while keeping balance sheet risk in check.

### **Breakout II: Building an Acquirer**

Jonathan Hightower, Partner, Fenimore Kay Harrison LLP

Derek McGee, Partner, Fenimore Kay Harrison LLP

With consolidation serving as a key tool for achieving growth, many banks are looking to grow into acquirers. However, questions abound as to when the organization is ready to take on an acquisition. This session focuses on the key steps necessary to prepare to implement a successful M&A plan, using observations gleaned from many successful community bank acquirers.

### **Breakout III: Leveraging Data Before, During and After a Merger**

Patricia Ferrick, President, FVCbank and FVCBankcorp, Inc.

Kim Snyder, CEO & Founder, KlariVis

How do you manage the significant influx of data when two institutions combine? Approaching data as a strategic asset from the onset will ensure that the combined institution is positioned to use the data for customer insights, risk management and portfolio reporting.

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## **Breakout IV: A Primer on a Growing Breed of Bank Acquirers: Credit Unions & Fintech Companies**

Michael Bell, Co-Chair, Financial Institutions Practice Group, Honigman, LLP

Jay Wilson, Senior Vice President, Mercer Capital

Credit unions and fintech companies have increasingly emerged as potential bank acquirers, and these transactions can create a win for both buyer and seller. The acquirer (CU or fintech company) can enhance growth, scale and efficiency in light of a challenging operating and margin environment while also producing a positive outcome for the selling bank. This session gives a primer on these transactions from both a legal and valuation perspective by examining case studies and providing greater insight on how CUs and fintech companies value bank acquisition targets and discussing key strategic, financial and legal considerations for these types of transactions.

## **Breakout V: Digitizing Commercial Lending: How to Power Personal Experiences Digitally and at Scale**

Joe Ehrhardt, CEO & Founder, Teslar Software

The PPP process highlighted many inefficiencies and cumbersome paper-based bottlenecks present in the loan process. It also demonstrated that personal experiences can happen digitally and at scale. Moving forward, it will be a competitive imperative for banks to digitize all aspects of commercial and SBA lending that are currently being handled manually, allowing them to fulfill loans and grow commercial relationships with increased visibility and speed. In this session, we share strategies and tips for how banks can digitize the commercial lending and SBA process to significantly boost efficiencies while maintaining the personal, meaningful connections these customer relationships require.

### **11:20 AM - 12:00 PM Breakout Sessions** *(select one)*

Breakout sessions continue, providing participants additional opportunities to hear from industry leaders and expert advisors on a variety of themes as we kick off 2022. For session updates, please visit [BankDirector.com](http://BankDirector.com).

## **Breakout I: Compensation Considerations, Before, During and After M&A**

Laura Hay, Managing Director, Pearl Meyer

There are many things to consider in M&A transactions. When it comes to compensation, compensation structures can either support or detract from a well-laid out acquisition or exit strategy. Join executive compensation expert Laura Hay from Pearl Meyer and two bank executives as they explore compensation structures, policies and practices that support a bank's desire to sell or acquire. Attend this session to receive practical guidance around aligning pay philosophies, retaining and rewarding key talent before and after the transaction and ensuring CIC agreements to ensure a smooth transition for all.

## **Breakout II: The Acquirer's Perspective: Best Practices, Lessons Learned & Characteristics of a Seller That Merit a Premium Price**

Christopher Olsen, Managing Partner, Olsen Palmer LLC

This moderated 'fireside discussion' with an accomplished bank acquirer reveals key findings applicable to sellers and buyers alike. For buyers, the session explores best practices, areas of value creation and key risks in an acquisition. For prospective sellers, hear what an acquirer actually looks for in a target including which characteristics merit a premium price... and which do not.

### **Breakout III: Embracing Uneven Competition: Striking Beneficial Deals with Credit Unions**

Mark Ryerson, Attorney and Counselor, Howard & Howard

Joseph Silvia, Attorney and Counselor, Howard & Howard

Jude Sullivan, Attorney and Counselor, Howard & Howard

Banks and credit unions compete in many traditional areas of finance but sometimes with different rules. This session examines the ability to embrace the uneven competition between banks and credit unions to highlight how and why transactions between banks and credit unions develop. We also examine the process of a credit union buying a bank, as well as the potential avenue for a bank to buy a credit union – yes, it's possible!

### **Breakout IV: Stacking the Deck in Your Favor: Secrets of High-Performing Banks**

Dr. Sean Payant, Chief Strategy Officer, Haberfeld

What do high-performing banks do differently, and what can we learn from them? We define high-performing banks as those who have achieved the top 5% on ROE for 5 consecutive years. During this session, we evaluate the data from banks that made the cut. How do they derive this extraordinarily high level of performance? It might surprise you.

### **Breakout V: LIBOR Cessation: Navigating a Brave New World**

Michael Bronson, Director, BMO Capital Markets Corp.

Dan Krieter, Director, BMO Capital Markets Corp.

Moderated by: Gerrit van de Wetering, Director, BMO Capital Markets Corp.

LIBOR can be used on legacy loans until June 30, 2023, but banks must have ceased originating LIBOR products as of December 31, 2021. In this session, a panel of capital markets experts discusses: market liquidity and pricing for SOFR, BSBY, Ameribor (from loan, fixed income and derivatives markets perspective) and transition mechanics / considerations for bank loan and accounting systems, documentation, adjusting A/L modeling (depending on chosen index).

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

**1:00 PM - 1:05 PM    Welcome Back**

Jack Milligan, Editor-at-Large, Bank Director

**1:05 PM - 1:25 PM    Digging Into The Results**

Rick Childs, Partner, Crowe LLP

Emily McCormick, Vice President of Research, Bank Director

Bank Director's research lead and Rick Childs, Partner at Crowe LLP, share their insights from our annual M&A research survey.

***Early Rates Expire November 29, 2021!***

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calling our events department at (877) 397-7595.

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## 1:25 PM - 2:05 PM **Embed or Be Embedded?**

David Foss, President & CEO, Jack Henry & Associates, Inc.

### Additional Speakers To Be Announced

Moderated by: Al Dominick, CEO, Bank Director

“Banking as a Service” and “open banking” are not the same. A wise man once said that the importance of the former depends on your strategy, while your survival depends on the importance of the latter. To explore this dynamic, we welcome the perspectives of several notable CEOs from the financial services industry.

## 2:20 PM - 3:00 PM **Breakout Sessions** *(select one)*

This afternoon, attendees have an opportunity to participate in one of the below topic breakout sessions, focused on a variety of themes. For session updates, please visit [BankDirector.com](http://BankDirector.com).

### **Breakout I: King of the Hill: Mobile App Edition**

Dave DeFazio, Partner, StrategyCorps

Join StrategyCorps’ Dave DeFazio for a live look at the tools fintech disruptors have created to help tech-savvy consumers reimagine their everyday banking tasks while enticing them with new places to save their cash – instead of in checking accounts at your financial institution.

### **Breakout II: Understanding the Impact of M&A Transactions on Non-Qualified Deferred Compensation & Related BOLI Plans**

Chris Pezalla, EVP, Chief Actuary, Newcleus

Explore potential changes in control provisions, expense accelerations, tax landmines and insurable interest considerations, along with how the transaction structure can have a material negative impact on the tax treatment of the inside buildup in BOLI.

### **Breakout III: Harnessing the Power of Your Customer’s Financial Data to Drive Towards Your Bank’s Growth Objectives**

Nate Gardner, Chief Customer Officer, MX Technologies Inc.

Financial data powers visibility into user behavior and enables the sophistication that banks need to truly understand their customers. In this session, Nate Gardner, Chief Customer Officer at MX, shares how an MX customer uncovered meaningful insights in their data that enabled them to deliver personalized digital experiences for their customers and drive towards their bank’s growth initiatives.

### **Breakout IV: Getting the Deal Done**

Robert Flowers, Partner, Stinson LLP

Adam Maier, Partner, Stinson LLP

Completing transactions in today’s environment is getting increasingly more challenging. Transaction certainty can be impacted by asset quality concerns, employee retention matters, regulatory hurdles, competitive effects (HHI issues), and similar challenges. This breakout session addresses some of these challenges and how best to mitigate them during the transaction process.

## **Breakout V: Crypto/Digital Assets – A Threat or Opportunity for Your Bank**

Matthew Schell, Partner, Crowe LLP

Bitcoin, Ether, Dogecoin, NFTs = Digital assets... a new world full of strange names and acronyms is quickly emerging in the financial landscape. This session provides an introduction to the world of digital assets, the markets in which they trade, the players, the principal risks, the regulatory setting and... how this new world intersects with traditional banking. While many banks are starting to analyze and engage with a variety of digital asset applications, we discuss the factors to assess if this is a threat or opportunity for your bank.

## **Breakout VI: Big Loans Are Not Enough**

Speaker To Be Announced, PrecisionLender

After taking on a ton of liquidity in 2020, commercial banks prioritized loan growth in 2021. Volume numbers rose but often at the expense of profitability. Just “doing more loans” won’t work in 2022. Join us for this session as we show how banks can expand client conversations beyond loans and develop better collaboration between credit and treasury.

**3:00 PM - 3:20 PM      Refreshment Break**

Sponsored by: **Moody’s Investors Service, Inc.**

**3:20 PM - 4:00 PM      Breakout Sessions** *(select one)*

This afternoon, choose from one of six sessions and learn how you can make your bank more efficient or grow from within. For session updates, please visit [BankDirector.com](http://BankDirector.com).

## **Breakout I: Focusing on “Other Income” Opportunities – Foreign Exchange & Technology as a Competitive Differentiator**

Thomas Loffredio, Head of Business Development, Derivative Path, Inc.

For many banks, international wire operations are viewed as back-office cost centers. Yet there is a significant revenue opportunity hidden in plain sight. Instead of giving foreign currency conversions to third parties, or handling them manually via static exchange rates provided by correspondents, Main Street banks are leveraging technology to offer better access, more competitive pricing and a more robust foreign exchange platform overall to their small and medium-sized business customers. This session explores the costs, benefits and opportunities available to grow non-interest income via foreign exchange.

## **Breakout II: Fintech Partnerships, Joint Ventures and Hot Topics**

Heather Cozart, Partner, Dixon Hughes Goodman LLP

The world of fintech is increasing in prevalence and popularity among many banks. If your bank has entered into or is considering a fintech partnership or joint venture, hear what should be top of mind.

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## **Breakout III: Embedded Compliance: Containing Documentation Costs and Improving Results**

Kelly Crandell, Director of Software Products & Counsel, Compliance Systems LLC

Erin Simpson, EVP, Chief Operations Officer, Encore Bank

Managing compliance is a critical component of your operations. Your success depends on both technology and a commitment to embed compliance into your organizational structure. Join this session to gain strategic insights on how to embed document compliance in your digital delivery process while more effectively managing your business operations.

## **Breakout IV: ESG – Assessing Banks' Exposure & Incorporating the Ratings Process**

Megan Fox, Vice President, Senior Analyst, Moody's Investors Service, Inc.

Focus on environmental, social and governance (ESG) is intensifying and banks are facing rising interest in their ESG risks from investors, regulators, customers and employees. Moody's incorporates banks' exposure to ESG risks in its ratings and is publishing scores on banks' exposure to these risks providing transparency and comparability to investors.

## **Breakout V: Driving Financial Wellness to Gain a Competitive Edge**

Rob Guilfoyle, Co-Founder of Abe.ai (an Envestnet Solution) & VP, AI Products, Envestnet, Inc.

Driven by fintech innovation and the pandemic, the competition for customer loyalty is ever accelerating. Additionally, consumers are increasingly seeking guidance on how to build financial stability in their lives. In this session, we uncover how banks can better align with their customer's goals and help them achieve financial wellness through the delivery of hyper-personalized financial insights with actionable recommendations.

### **4:00 PM - 4:40 PM The Impact of ESG**

Robert Azarow, Partner, Arnold & Porter

Christopher DeCresce, Partner, Covington & Burling LLP

Speaker To Be Announced, Davis Polk & Wardwell LLP

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

Institutional investors increasingly want to invest in companies that disclose their progress on environmental, social and governance issues – or ESG. And regulators and lawmakers are enhancing their focus on issues like climate change that fall under the ESG umbrella. Ratings agencies are rapidly including it in their credit ratings, and large depositors may be considering it as part of their business relationship with their bank. It's time for bank leadership teams to get seriously proactive about ESG. Our panel of experts discuss how banks should focus on this hot topic.

### **4:40 PM - 5:20 PM Why Diversification and Differentiation Are The Drivers of 2022**

Speakers To Be Announced

Moderated by: Al Dominick, CEO, Bank Director

Hear from top CEOs from across the country who are running today's best banks as they share their insights on cultural and organizational changes that drive their business transformations.

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

Sponsored by: Keefe, Bruyette & Woods, A Stifel Company



## CONFERENCE AGENDA

*\*Agenda subject to change*

# GENERATING NEW IDEAS

## Tuesday, February 1

For many companies, a failure to innovate typically ties back to tradition. We know that change cannot happen in a vacuum, so the topic of modernizing one's business appears throughout our final day's program.

DAY 1  
FREE

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7:00 AM - 8:30 AM **Breakfast**

7:30 AM - 8:15 AM **Discussion Groups** *(select one)*

This morning's discussion groups offer participants the chance to interact with peers and an industry advisor around a shared topic of interest. Six discussion groups run concurrently, so attendees may select one to attend. For agenda updates, please visit [BankDirector.com](http://BankDirector.com).

## **Discussion Group I: Dissecting Recent M&A Deals**

Craig Mancinotti, Managing Director, ProBank Austin

Richard Maroney, Jr., Managing Director, ProBank Austin

This discussion reviews case studies of recently announced M&A deals. Post-COVID deals have included more strategic MOE transactions to drive scale and add market strength. In addition, the wave of cash deals from various types of buyers provides interesting pricing and return analysis. Specific deal terms will be reviewed including buyer profiles, pricing dynamics, pro forma capital ratios, earn-back results, market reaction and more to assist in understanding today's M&A environment.

## **Discussion Group II: Sharing in the Dream: How to Create and Capture Wealth for Executives in an M&A Event**

Anthony Eppert, Partner, Hunton Andrews Kurth LLP

Brian Marek, Partner, Hunton Andrews Kurth LLP

There are many alternatives to consider when designing compensatory arrangements (including severance, change-in-control, bonus and equity awards agreements). To that end, this session covers: how to identify the right key employees; things to consider before a change-in-control transaction is imminent; the shareholders' perspective, including the impact of equity on dilution; the attractiveness to the buyer of certain pay structures; and designing plans that maximize the amounts paid to executives.

## **Discussion Group III: The Digital Transformation of Governance**

Speaker To Be Announced, Diligent Corporation

As the world continues to go further and further into the digital realm, governance and the board must evolve with it. During this session, Diligent covers the importance of digitizing your board, why it matters in the financial services industry and the impact that digital transformation can have on security, risk and innovation.

## **Discussion Group IV: Partner Selection: Cultivating Potential Partners List**

Robert Toma, Managing Director, Financial Services Investment Banking, Raymond James Financial, Inc.

Management teams and boards should incorporate a regular review of potential merger partners, including potential targets, strategic merger candidates and up-stream buyers. During this presentation we review best practices for: (1) identifying and cultivating a prospect list and (2) a regular review and evaluation of potential buyers, including regular monitoring of business performance, growth prospects and valuation.

## **Discussion Group V: Using Client Profitability to Optimize Shareholder Value**

**Bob Kottler**, Director of Revenue, White Clay

**Mac Thompson**, President & Founder, White Clay

Do you know how your clients impact shareholder value? Understanding how your bank deploys capital and its financial return is critical to drive bank performance. Visibility to client profitability and return on capital provides the insight to optimize which segments of the portfolio to grow, improve or exit. Client profitability can align your bank-wide management and incentive processes with shareholder value instead of habitual activities that may not directly impact that value.

## **Discussion Group VI: Impacts of Amended SEC Rule 15c2-11 on Community Bank Over-the-Counter Trading**

**Laura Hamilton**, Vice President of Corporate Services, OTC Markets Group Inc.

**Scott McComb**, Chairman, President & CEO, Heartland Bank

This session addresses the impacts of amended SEC Rule 15c2-11, which affected over 400 community banks that trade over-the-counter on OTC Markets. We provide an overview of the rule changes and how it benefits the ecosystem of broker-dealers and retail and institutional shareholders. We also provide an update on OTCQX Banks, which now has over 100 members and continues to offer a lower cost alternative to listing on NASDAQ and NYSE while increasing shareholder value ahead of a M&A deal.

### **8:30 AM - 8:40 AM Day Three Opening Remarks**

**Al Dominick**, CEO, Bank Director

### **8:40 AM - 9:10 AM The Best Place To Invest Your Next Dollar**

Learn how the financial services industry is innovating and reimagining itself to provide a better overall experience.

### **9:10 AM - 9:40 AM General Session To Be Announced**

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

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

#### **Breakout I: Winning the Battle for Small Business Borrowers**

**Jorge Sun**, CEO & Co-Founder, LendingFront

In 2020, Jamie Dimon, CEO of JPMorgan Chase, delivered a stark warning to his management team, "We should be scared," of fintechs like Amazon, Square, and others, that are offering working capital loans and merchant cash advances to their small business customers. Despite higher interest rates, this new class of fintechs continues to grow as a result of having a lending process that is fast, convenient and entirely digital. This session breaks down what community banks need to do in order to defend their small business relationships from the new fintech competitors.

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## **Breakout II: How to Tame the Credit M&A Wildcard – Even with Current Stellar Banking Metrics**

David Ruffin, Principal, IntelliCredit, A Division of QwickRate

While virtually all banking performance metrics are exceeding early pandemic fears, credit remains the most difficult to project, especially when assessing it during M&A. This session shows how to better factor the current credit uncertainties (growth, opportunity, quality, culture) into your M&A proformas – and with approaches that fit the times, not emulating the decade-old last crisis.

## **Breakout III: The Greatest Opportunity to Capture Value in the Bank M&A Space Today**

Kate Lynch, Managing Director, The PNC Financial Services Group, Inc.

Valuation trends that were true for the last 25 years shifted during the pandemic, creating a mismatch between valuations and fundamentals for certain segments of the bank industry. This presentation presents a strategy for buyers and sellers to capitalize on the valuation mismatch, utilizing a case study from an actual bank M&A transaction that PNC advised on during 2021.

## **Breakout IV: How to Justify Your Bank's Independence**

Kamal Mustafa, Chairman, Invictus Group

On the heels of the pandemic, massive uncertainty looms. It is difficult to quantify which strategic path maximizes long-term shareholder value or to even determine course corrections. With M&A accelerating, community bank executives and directors must create a new process that monitors and evaluates long-term shareholder value to justify whether they should remain independent, buy a bank or sell.

## **Breakout V: Super Deposits 101: From Fintech to Non-Banks, Everyone Is Coming For Your Deposits**

Kelly Brown, CEO & Chair, American Deposit Management, LLC

It used to be about gathering deposits, but now it's about managing them. In today's upside-down deposit world, banks either have too many deposits or not enough, leaving income on the table and making budgeting and planning a challenge. During this session, learn the latest strategies from around the nation in managing your deposits in ways you've not thought of. This session also provides tools and insights to take back to your bank and put into practice immediately. Don't miss it!

## **Breakout VI: Proptech: What You Need To Know**

Speaker To Be Announced, Keefe, Bruyette & Woods, A Stifel Company

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**10:50 AM - 11:25 AM Overcoming the Innovator's Dilemma**

**Speakers To Be Announced**

Moderated by: **Thomas Brown**, CEO, Second Curve Capital, LLC

Innovation doesn't occur in a vacuum and culture doesn't fix strategy. But both creativity and a mindset to change are inescapable needs for so many organizations today. In this session, inspired by the work of the Harvard professor and businessman Clayton Christensen, we explore how banks can develop new delivery methods to engage with their "right" customers, not necessarily just their current ones.

**11:25 AM - 11:30 AM Closing Remarks**

**Jack Milligan**, Editor-at-Large, 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. While the tournament is FREE to registered conference attendees, space is limited. Reserve your spot today!

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

Sponsored by: **FHLBank Atlanta**

Attendees and their guests join in the fun to see who is this year's winner of the L. William Seidman Golf Tournament!



*"I'm a first time attendee.  
The conference is very educational.  
The agenda included a wide variety  
of presentations. The conference  
addressed opportunities, challenges  
and current events.  
I look forward to returning next year."*

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## DISCOUNTED HOTEL RATE

There is a discounted hotel room rate available for conference attendees at the JW Marriott Phoenix Desert Ridge until Thursday, January 6, 2022 or until all rooms are reserved. To reserve your room please contact the hotel directly at (800) 835-6206 and mention "Bank Director" to receive the discounted rate of \$399/night for a standard room. Should you need to cancel your hotel reservations, you must do so 7 days prior to your scheduled check-in date to avoid a one-night room and tax fee. As of September 22, 2021, rooms within Bank Director's room-block are almost sold out. Please book your hotel accommodations as soon as possible!

## HEALTH & SAFETY STATEMENT

In keeping with Marriott's Commitment to Clean, the JW Marriott has made several enhancements to their cleaning practices throughout the property and in guest rooms. These include:

### Enhanced Public Space Cleaning

Increased frequency of cleaning and disinfection, particularly in areas with high traffic including restrooms, elevators, and escalators as well as additional hand sanitizing stations.

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Staff members will wear PPE (e.g., face coverings, gloves, etc.) based on the activities they are performing and based on direction by the local authorities. Guests are welcome to wear personal face coverings.

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### Room Amenities

Coffee makers are available and sanitized between every guest use and disinfectant wipes will be available in each room for every arriving guest as well as upon request.

Additional enhancements can be found by visiting the JW Marriott website at <https://whattoexpect.marriott.com/phxdr>.

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## RATES & REGISTRATION

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### ☐ **YES, Register Me for the 2022 Acquire or Be Acquired Conference!**

**Early Individual Rate: \$2,095** (Expires November 29, 2021. Payment must be received by offer expiration in order to receive the special rate.)

**Standard Individual Rate: \$2,295**

### ☐ **YES, Register My Group for the 2022 Acquire or Be Acquired Conference!**

**Early Group Rate: \$1,995** (Expires November 29, 2021. Payment must be received by offer expiration in order to receive the special rate.)

**Standard Group Rate: \$2,095** (For groups of 3 or more from the same financial institution.)

### ☐ **Enroll Me in Tuesday's Golf Tournament** (FREE to attendees) My Handicap: \_\_\_\_\_

☐ I need rental clubs. ☐ Right ☐ Left

☐ I need rental shoes. Shoe Size \_\_\_\_\_

(Rental clubs are available for \$65/set plus tax and shoes are available for \$25/pair plus tax. Charges are at the attendee's expense.)

## 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.

☐ **Non-Banker Rate: \$3,950** (This fee applies to attendees who are not officers or directors of an FDIC-insured financial institution, such as board advisors/observers, investment bankers, attorneys, accounting firms, and other vendors and service providers. Bank Director reserves the right to verify your company profile and adjust your registration rate if necessary.)

## GUEST REGISTRATION

### ☐ Enroll My Guest in the Guest/Spouse Program

Guest/Spouse Name: \_\_\_\_\_

The guest rate of \$395 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. (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.)

### ☐ Enroll My Guest in Tuesday's Golf Tournament. (additional fee as noted above) Guest Handicap: \_\_\_\_\_

☐ My guest needs rental clubs. ☐ Right ☐ Left

☐ My guest needs rentals shoes. Shoe Size \_\_\_\_\_

(Rental clubs are available for \$65/set plus tax and shoes are available for \$25/pair plus tax. Charges are at the attendee's expense.)

## Continuing Education

### ☐ I am an accountant, and I need Continuing Professional Education credits for this event.

DirectorCorps, Inc., the parent company of Bank Director, is registered with the National State Board of Accountancy (NASBA) as a sponsor of continuing professional education on the national Registry of CPE Sponsors. Visit our website for more information on CPE learning objectives, program levels, prerequisites, recommended credits and complaint resolutions.

## Market Pricing Report

Receive a complimentary Current Market Pricing Report, courtesy of Hovde Group. All registered participants are eligible to receive a customized report for their financial institution based upon recent activity in the industry. Please email Kirk Hovde, Head of Investment Banking, at [khovde@hovdegroupp.com](mailto:khovde@hovdegroupp.com) to request a Current Market Pricing Report for your bank.

## Payment Information

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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## Conference Cancellation Policy:

Due to commitments and expenses, all cancellations after December 10, 2021 will be subject to a \$300 processing fee. We regret that no refunds will be given after January 7, 2022; however, substitute participants are welcomed. DirectorCorps, Inc. assumes no liability for any nonrefundable travel, hotel or related expenses incurred by registrants. To view additional terms and conditions, please visit [BankDirector.com](http://BankDirector.com).

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