

A photograph of the Chicago skyline at sunset, featuring several prominent skyscrapers like the Willis Tower. The sky is a mix of blue and orange, and the city lights are beginning to glow. The foreground shows some greenery and a body of water.

BankDirector[®]

Strong Board. Strong Bank.

OCTOBER 25-27

BANK AUDIT & RISK COMMITTEES CONFERENCE

Insight On Oversight

Chicago, IL | *Swissôtel*

Conference Highlights Include:

- Emerging Industry Headwinds
- Leveraging Data to Minimize Risk
- Planning in Today's Low Environment
- Developing a Cybersecurity Defense Plan
- Utilizing Technology to Make Smarter Decisions

Early Rate Expires June 21, 2021!

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

BANK AUDIT & RISK COMMITTEES CONFERENCE

Insight On Oversight

Over the past year, business leaders dealt with many economic and financial changes. This fall, the Bank Audit & Risk Committees Conference brings together officers and directors to address myriad challenges brought about by the pandemic, all specific to the banking industry.

Typically held in June, we moved our annual event to occur this October to allow time for us to safely gather in person. Together, we dive deep into the issues facing a bank's audit and risk committees.

Bank Director's annual conference addresses the most strategic aspects of cybersecurity, technology, business transformation, competition and crisis management.

Given the value of peer insight, we dedicate significant portions of the program to small group conversations. Meeting in closed-door, off-the-record peer groups allows for candid discussions about various issues facing officers and directors today.

After reviewing this year's agenda, we hope you join us in Chicago on October 25-27 for this exclusive event. You may register by using the form included in the brochure, visiting us online at BankDirector.com or calling our events department at (877) 397-7595. Please feel free to reach out to me directly if you have any questions about the conference.

Warmest regards,



Al Dominick

CEO | Bank Director

adominick@bankdirector.com

DEVELOPED SPECIFICALLY FOR U.S. BANK OFFICERS AND DIRECTORS

This fall, Bank Director presents the 14th annual Bank Audit & Risk Committees Conference. With a focus on governance, risk and compliance, as well as accounting issues, this conference equips bank leaders with the knowledge and tools needed to stay on top of today's most pressing issues. Hear from respected advisors and financial leaders as they provide legitimate, practical approaches to help your board and executive team tackle critical issues facing banks of all sizes. Session topics include:

- Leveraging Data to Minimize Risk
- Identifying Operational Risks
- Enhancing Your Internal Audit Program
- Establishing a Cybersecurity Defense
- Mitigating Vendor Risks
- Utilizing Technology to Make Decisions

CONNECTING WITH YOUR PEERS

The day prior to the main conference, Bank Director hosts our popular peer exchanges created specifically for audit and risk committee members, as well as senior bank executives. Join your peers for small group discussions in closed-door, off-the-record peer groups about various issues and challenges facing officers and directors today. Peer exchange groups are assigned by title (director vs. bank officer), bank type (public vs. private) and asset size.

WHO ATTENDS THE BANK AUDIT & RISK COMMITTEES CONFERENCE?

- CEOs, Chairs & Presidents
- Audit & Risk Committee Members
- Chief Compliance Officers
- Chief Information Security Officers
- Chief Financial Officers
- Chief Risk Officers
- Corporate Secretaries
- General Counsel
- Internal Auditors

CONTINUING EDUCATION

Continuing Professional Education credits are available for accountants – up to a maximum of 12 credit hours (total credits based on specific sessions attended). Continuing Legal Education credits may be available to attorneys, based on individual state applications.



BANK AUDIT & RISK COMMITTEES CONFERENCE

Insight On Oversight

PRE-CONFERENCE AGENDA

**Agenda subject to change*

PRE-CONFERENCE EVENT | **Monday, October 25**

BANK AUDIT & RISK PEER EXCHANGES

9:30 AM - 10:00 AM Registration + Breakfast

10:00 AM - 10:10 AM Welcome

10:20 AM - 11:15 AM Concurrent Bank Audit & Risk Peer Exchange Sessions

The Audit Peer Exchange focuses on topics such as audit committee functions, IT risks, regulation, committee effectiveness and communication. Sample questions include:

- What are the key items that should be on the audit committee's agenda?
- What are recommended best practices for the audit committee?
- What are the greatest regulatory challenges facing your bank?

The Risk Peer Exchange focuses on topics such as risk governance, regulation, committee effectiveness, compliance and culture. Sample questions include:

- What has the board done to create a culture of risk awareness throughout the organization?
- What role should risk governance play in strategic planning?
- What emerging risks are becoming more prevalent on the risk committee's agenda?

11:15 AM - 11:30 AM Refreshment Break

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

Sample Audit Peer Exchange questions include:

- What tools does the audit committee use to manage risk?
- Should the audit committee be involved in the bank's annual budget discussion?
- What staffing and resources do you have devoted to regulatory compliance?

Sample Risk Peer Exchange questions include:

- What are the risks that your organization is most concerned about?
- To capture economic risks across the enterprise, what tools and methods are being used?
- How are accountabilities established and measured at your institution?

Early Rate Expires June 21, 2021!

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

12:30 PM - 1:30 PM Networking Lunch

**1:30 PM - 2:35 PM Concurrent Bank Audit & Risk
Peer Exchange Sessions**

Sample Audit Peer Exchange questions include:

- What is the audit committee’s role in regulatory examinations?
- Has your bank adopted an enterprise risk management program, and how does your audit committee interact with this?
- What due diligence should a director perform prior to signing a call report?

Sample Risk Peer Exchange questions include:

- How frequently does the board discuss cybersecurity issues?
- What strategies is your bank implementing for improving the bank/regulator relationship?
- How active is your bank on various social media channels?

2:35 PM - 2:50 PM Refreshment Break

**2:50 PM - 4:00 PM Concurrent Bank Audit & Risk
Peer Exchange Sessions**

Sample Audit Peer Exchange questions include:

- How do compliance issues affect upper management’s compensation?
- What is the audit committee’s role with internal investigations?
- What do you expect management to communicate to you?

Sample Risk Peer Exchange questions include:

- How can an enterprise risk management program be designed so that it is not a barrier to growth?
- What resources can help judge management’s strategies and associated risks?
- On what other committees should risk committee members serve?

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

“Excellent presentations and information. Enjoyed the presentations, expertise as well as the networking opportunities.”

— PAST CONFERENCE ATTENDEE

BANK AUDIT & RISK COMMITTEES CONFERENCE

Insight On Oversight

CONFERENCE AGENDA

**Agenda subject to change*

DAY ONE | **Tuesday, October 26**

Bank Director's annual Bank Audit & Risk Committees Conference focuses on governance, risk and compliance, as well as accounting issues challenging financial institutions today. Be it data security, emerging technology, fraud, crisis management or the effectiveness of internal controls, this year's event covers the key issues that all bank officers and directors must get their arms around.

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

8:00 AM - 8:15 AM **Welcoming Remarks**

8:15 AM - 9:05 AM **The Biggest Issues Facing Banks Today**

This session focuses on the current banking economy as well as industry trends, operating conditions and areas of potential opportunity for those banks attending this annual conference.

9:05 AM - 9:55 AM **What's Happening in Washington
That Impacts Your Bank**

The Biden Administration has already made many changes – and many expect more in the next few years. This session focuses on all of the newly announced regulatory and administrative changes as well as ones expected for the future.

9:55 AM - 10:10 AM **Refreshment Break**

*“This is the best organized conference
I attend with great content.”*

— PAST CONFERENCE ATTENDEE

10:10 AM - 11:00 AM 5 Risks Every Board Should Talk About

There are a number of risks that banks have to face; five, in particular, take center stage. From credit to strategy, market conditions to digital shifts, this session focuses on five risks all bank boards and executive teams must talk about in the current environment.

11:10 AM - 12:00 PM Breakout Sessions *(select one)*

Breakout I: Lessons from the Future

In 2020, banks learned that models and data cannot predict everything and that past events are not always indicative of future performance. Models must be flexible enough to prepare for the worst that could happen while keeping in mind that unusual events – like shifts in risk, forbearance and a country-wide stimulus package – can alter the outlook as well. While directors need not know the ins-and-outs of each model, this session offers advice learned from 2020 that is relevant to the director’s oversight role.

Breakout II: Preparing For A Cybersecurity Threat

This session focuses on how to best prepare your bank for a cybersecurity attack – and how the board engages in this process.

Breakout III: Analyzing the Costs and Benefits of Branches

After pandemic branch closures led to some banks discovering that branches are no longer necessary, it is time for banks to aggressively audit the costs and benefits of branches. Should new performance benchmarks for keeping a branch open be developed? What digital features and delivery channels must be developed to close a branch?

12:00 PM - 1:15 PM Networking Lunch

1:15 PM - 2:05 PM Breakout Sessions

Breakout I: Credit and Allowances: What Should You Know

When will credit and the allowance level normalize to pre-pandemic levels? Analysts expect that Q2 and Q3 2021 will be important quarters for normalization activity – rising non-accruals, booking losses or releasing reserves. What should your bank be doing?

Breakout II: How Using Your Data Differently Cuts Your Risk

Data... One of the number one buzz words in the world today. Generally, it’s coupled with analytics, security, management or such, but the bottom line is data is imperative to a business’s success and leveraging it properly will not only unlock new potential but will also minimize risk for an organization.

Early Rate Expires June 21, 2021!

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

BANK AUDIT & RISK COMMITTEES CONFERENCE

Insight On Oversight

Breakout III: Long-Term Planning In This Low, Low Environment

We are likely to be in a long period of hunkering down as interest rates continue to stay at near zero and bank growth is hard to find. Long-term planning as we settle in on this low interest rate/low credit demand environment is key. It took 7 years after the Great Recession for unemployment to reach 2006 levels. Are banks prepared to navigate this landscape? What steps should be taken now – and what about those steps that need to be taken a year from now?

2:05 PM - 2:25 PM **Refreshment Break**

2:25 PM - 3:15 PM **Breakout Sessions** (*select one*)

Breakout I: Leveraging ESG Interests to Enhance a Bank's Value

Environmental and social risk governance (ESG) and oversight is a growing concern for proxy advisors like Glass Lewis. Glass Lewis recommends voting against board members who are responsible for oversight of these risks if it's clear that a company hasn't properly mitigated these risks – due to its perceived threat to shareholder value. Proxy advisors have also enhanced their focus on board diversity. This session addresses what you need to know as a board member about these risks and how to address them.

Breakout II: D&O (and Cyber) Liability Headwinds Facing the Boardroom

The interception of COVID and the hardening bank D&O and cyber markets has resulted in some very difficult conversations in the boardroom both with regards to coverage restrictions and pricing spikes. This interactive session reviews the recent trends and impacts of these market influences and shares the tangible steps you should take to combat these challenges.

Breakout III: Corporate Governance & Regulatory Oversight – 2021's New Reality

As we assess 2021, we are confronted with a material increase in corporate governance expectations in the form of ESG – environmental, social & corporate governance, DEI – diversity, equity & inclusion and HCM – Human Capital Management. At the same time, with the change in administration, there is a clear expectation for a renewed focus on regulatory oversight including compensation. This session focuses on both corporate and regulatory governance and provides a road map to best practices and checklists for your firm.

3:25 PM - 3:40 PM **What Your Peers Think: Our 2021 Risk Report**

Hear about the most noteworthy results from Bank Director's 2021 Risk Survey.

3:40 PM - 4:30 PM **Keynote**

4:30 PM - 5:30 PM **Networking Peer + Guest Reception**

“This was my first conference I attended with Bank Director. Thanks for the informative agenda – I will encourage my Board of Directors to attend future meetings.”

— PAST CONFERENCE ATTENDEE

Early Rate Expires June 21, 2021!

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

BANK AUDIT & RISK COMMITTEES CONFERENCE

Insight On Oversight

CONFERENCE AGENDA

**Agenda subject to change*

DAY TWO | **Wednesday, October 27**

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

8:00 AM - 8:15 AM **Day Two Welcome**

8:15 AM - 9:05 AM **Making Sense Of Change**

Banks are supposed to plan for risks, but no officer or director could have imagined, let alone planned for, what happened in 2020. Now, with vaccines rolling out and businesses reopening, we talk about taking the best of the past year and building it into a business – all to better prepare for the next crisis.

9:15 AM - 10:05 AM **Breakout Sessions** *(select one)*

Breakout I: Your Need-to-Knows About Enterprise Risk Management

This session provides an overview of the maturity of enterprise risk management (ERM) in financial services, transformation of internal auditing for future expectations and the importance and value of having two highly performing ERM and internal audit teams collaborating to add value and input on strategic goals.

Breakout II: The Real Cost of Missing Out On Talent

Bankers continue to be concerned about losing top talent to competing organizations. What is the cost to the shareholders if the bank is unable to attract and retain one or more key younger officers? This session provides case studies of custom-tailored non-qualified benefit plans used to attract and retain these key officers.

Breakout III: Measuring The Progress of Fintech Relationships

As more and more banks work with technology companies apart from their cores, oversight is necessary when measuring people's time and the opportunity cost of working with fintechs. How do the audit and risk committees play a role in this?

10:05 AM - 10:20 AM **Refreshment Break**

PREPARE. EDUCATE. DEVELOP.

10:20 AM - 11:10 AM **Breakout Sessions** *(select one)*

Breakout I: Smoke It If You Want: Legal Marijuana Is Here To Stay

There are federal laws that continue to criminalize the sale and possession of marijuana, but there are also stockpiles of unbanked cash accumulating in states that have legalized its sale. How can a bank deal with these issues and be successful when banking marijuana?

Breakout II: The Ins and Outs of Modernizing the Bank

When a bank makes the decision to work with a fintech, convert to a new core or modernize through technology, there are more than just dollars involved. This session focuses on all that a board needs to be aware of in terms of timeframe, people costs, hard costs and more.

Breakout III: Identifying Operational Risks

During this session, we share the operational risks that all bank directors must keep in mind – and how to best identify them.

11:20 AM - 12:10 PM **To Reduce Operating Expenses, Follow the Money**

For so many, 2020 brought into focus the need for a clear and coherent technology strategy. While fintech partnerships designed to grow interest income or compete against tech disruptors made headlines, we show participants where and how to reduce operating expenses with the help and support of various financial technology providers that have recently been funded.

12:10 PM - 12:15 PM **Closing Remarks**

“Very good information on leading edge issues. Great interaction with others in the business.”

— PAST CONFERENCE ATTENDEE

Early Rate Expires June 21, 2021!

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

BANK AUDIT & RISK COMMITTEES CONFERENCE

Insight On Oversight



VENUE

Swissôtel

323 East Wacker Drive

Chicago, IL 60601

Reservations: (888) 737-9477

www.swissotel.com

Swissôtel Chicago, designed by renowned Chicago architect Harry Weese, is an award-winning, four-diamond, all-glass, triangular luxury hotel. This hotel is ideally situated in the confluence of the Chicago River and Lake Michigan, and just steps away from exclusive shopping on The Magnificent Mile in downtown Chicago. With fabulous wrap-around views from Navy Pier to Millennium Park, Swissôtel Chicago offers an exclusive setting with one of the city's most prestigious addresses.

In keeping with the long-standing tradition of setting new benchmarks for excellence in the industry, the Swissôtel has made several enhancements to their high-frequency cleaning practices throughout their property and in their guestrooms.

Early Rate Expires June 21, 2021!

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

DISCOUNTED HOTEL RATE

There is a discounted hotel room rate available for the Swissôtel Chicago until October 8, 2021, or until all rooms are reserved. To reserve a room, please contact the hotel directly at (888) 737-9477 and mention "Bank Director" to receive the discounted rate of \$319/night for a standard room. Rooms are limited, so book early!

SWISSOTEL HEALTH & SAFETY STATEMENT

In keeping with the long-standing tradition of setting new benchmarks for excellence in the industry, the Swissôtel has made several enhancements to their high-frequency cleaning practices throughout their property and in their guestrooms. These guidelines include:

- Physical distancing
- Hand hygiene, including proper handwashing & hand sanitizer stations
- Mandatory screening for all guests and employees, which may include a temperature check
- Face coverings mandated for all employees and guests in all indoor public spaces
- Increased cleaning & disinfecting frequency, with continued use of EPA-registered disinfectant chemicals.
- COVID-19 awareness, education & training
- Formal cleaning & disinfecting audit program
- High standards of hygiene and cleanliness are already delivered across all their brands, all over the world. However the COVID-19 pandemic demands that they elevate those standards even further; therefore, they have launched the ALLSAFE label, which represents some of the most stringent cleaning standards & operational procedures in the hospitality industry.

Accor's global cleanliness & prevention standards have been developed with and vetted by Bureau Veritas, a world leader in testing, inspections and certification.

Additional enhancements can be found by visiting their website at:

<https://www.allsafeandwell.com>

BANK AUDIT & RISK COMMITTEES CONFERENCE

Insight On Oversight

RATES & REGISTRATION

Phone: (877) 397-7595

Fax: (615) 777-8449

Website: BankDirector.com

E-mail: events@bankdirector.com

Mail: Bank Director, 201 Summit View Drive, Suite 250, Brentwood, TN 37027

NAME		NAME FOR BADGE
COMPANY		TITLE
BANK REPRESENTING	PUBLIC/PRIVATE	BOARD TITLE
NUMBER OF YEARS SERVING ON THE BOARD		BOARD ASSET SIZE
EMAIL ADDRESS		
ADDRESS		PHONE
CITY	STATE	ZIP

YES, Register Me for the 2021 Bank Audit & Risk Committees Conference!

Early Individual Rate: \$1,495 (Early rate expires June 21, 2021.)

Standard Individual Rate: \$1,795

YES, Register My Group for the 2021 Bank Audit & Risk Committees Conference!

Standard Group Rate: \$1,495 (For groups of 3 or more from the same financial institution.)

Select the Following Pre-Conference Add-On:

YES, Register Me for the Bank Audit & Risk Peer Exchanges on Monday, October 25!

Rate: \$895

Bank Director Membership Program

Special member pricing for the Bank Audit & Risk Committees Conference is available to all banks who join Bank Director's Board Training & Membership Program. For more information and details, please call our bank services department directly at (615) 777-8461.

Non-Banker Rate: \$3,250

(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.)

Enroll My Guest in the Guest Program.

Guest/Spouse Name: _____

The guest fee is \$150 and includes all evening receptions and breakfast on Tuesday and Wednesday during the event. Your guest cannot attend sessions. If a guest wants to attend sessions, they must register 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.

Payment Information

Please make all checks payable to DirectorCorps, Inc.

VISA DISCOVER MASTERCARD AMERICAN EXPRESS BILL ME
 CHECK ENCLOSED \$ _____

NAME ON CARD

CARD NUMBER

EXP. DATE

BILLING ADDRESS IF DIFFERENT FROM ABOVE

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.

Conference Cancellation Policy:

Due to commitments and expenses, all cancellations after September 13, 2021 will be subject to a \$225 processing fee. We regret that no refunds will be given after September 30, 2021; however, substitute participants are welcomed. DirectorCorps, Inc. assumes no liability for any nonrefundable travel, hotel or related expenses incurred by registrants.

Early Rate Expires June 21, 2021!

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

BankDirector®

201 Summit View Drive, Suite 250
Brentwood, TN 37027

Strong Board. Strong Bank.

BankDirector.com

PRESORTED STD
U.S. POSTAGE
PAID
NASHVILLE, TN
PERMIT 1

JOIN YOUR PEERS – REGISTER TODAY!

BANK AUDIT & RISK COMMITTEES CONFERENCE

Insight On Oversight