

**BankDirector**<sup>®</sup>

Strong Board. Strong Bank.

JUNE 13-15

# BANK AUDIT & RISK COMMITTEES CONFERENCE

Insight On Oversight

**Chicago, IL** | *Marriott Magnificent Mile*

## Conference Highlights Include:

- Emerging Industry Headwinds
- Leveraging Data to Minimize Risk
- Regulatory Expectations
- Developing a Cybersecurity Defense Plan
- Utilizing Technology to Make Smarter Decisions



**Early Rate Expiring April 22, 2022!**

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

# CONFERENCE OVERVIEW

Now entering its 15th year, the Bank Audit and Risk Committees Conference has continued to be a must-attend event for U.S. bank officers and directors. With a focus on best practices and strategies, as well as industry hot topics and challenges facing financial institutions today, this annual event surfaces the key issues bank leaders must understand to thrive in today's changing financial services industry.

## KEY DISCUSSION TOPICS

- The Current State Of Banking
- Regulatory Expectations
- Cybersecurity Insights
- Risk & Compliance
- Today's Technology Challenges
- Top Risks Facing Banks
- Governance Strategies
- Accounting Issues

## BANK TITLES REPRESENTED



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

## BUILD YOUR NETWORK

Enjoy face-to-face interactions with bank officers, directors and industry leaders from across the U.S. Discover new insights into risk oversight, relations with internal auditors, financial reporting requirements, regulatory changes and much more! In addition, take advantage of pre-conference peer-to-peer opportunities to prepare you for the event that follows.

## RECEIVE CONTINUING PROFESSIONAL EDUCATION CREDITS

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.



*“Great opportunity to share information. Highly recommended for all experience levels.”*

— PAST CONFERENCE ATTENDEE

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

— PAST CONFERENCE ATTENDEE

# WHAT ATTENDEES ARE SAYING ABOUT BANK DIRECTOR'S BANK AUDIT & RISK COMMITTEES CONFERENCE...

*“Great opportunity to benchmark and  
discuss emerging issues.”*

— PAST CONFERENCE ATTENDEE

*“Bank Director provided a well organized,  
well-executed experience that was informative  
and engaging.”*

— PAST CONFERENCE ATTENDEE

## Bank Audit & Risk Peer Exchanges

*\*Agenda subject to change*

### PRE-CONFERENCE EVENT | **Monday, June 13**

## MEET. LEARN. STRATEGIZE. GROW.

*Bank Director hosts its popular peer exchanges the day prior to our annual Bank Audit & Risk Committees Conference. Small groups of experienced audit and risk committee members, as well as senior bank executives – along with outside advisors – meet in closed-door, off-the-record peer groups for candid discussions about various issues and challenges facing officers and directors. Peer exchange sessions are divided by director v. bank officer, bank type – public v. private and asset size.*

#### 10:00 AM - 10:30 AM **Registration + Breakfast**

#### 10:30 AM - 10:40 AM **Welcome**

Laura Schield, Chief Operating Officer, Bank Director

#### 10:40 AM - 11:40 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. To open these peer exchange sessions, we take the first fifteen minutes to frame current business issues – before exploring topics such as:

- What is the relationship between internal audit and the audit committee?
- What is the appropriate skill set for an audit committee member?
- Should all board members serve on the audit committee? Why or why not?

In parallel, our Risk Peer Exchange focuses on topics such as risk governance, regulation, committee effectiveness, compliance and culture. As we do with the Audit Peer Exchange, we take the first fifteen minutes to frame current business issues – before exploring risk committee-specific topics such as:

- What are the top three risks that your bank is most concerned about?
- What role should risk governance play in strategic planning?
- How has remote work affected your bank's approach and oversight of cybersecurity?

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## 11:40 AM - 11:50 AM Refreshment Break

## 11:50 AM - 12:30 PM Concurrent Bank Audit & Risk Peer Exchange Sessions Continue

Following a short refreshment break, we reconvene in peer exchange sessions, building on earlier conversations by addressing topics such as:

- Should fees received by the audit committee be greater than other committees?
- How long should a director serve on the audit committee?
- What input are you getting from stakeholders when it comes to your bank's approach to ESG (environmental, social and governance issues)?
- What type of reporting is done to the management risk committee and the board's risk committee?
- How active is your bank on social media?
- How does your bank handle vendor risk management?

## 12:30 PM - 1:30 PM Networking Lunch

## 1:30 PM - 2:45 PM Concurrent Bank Audit & Risk Peer Exchange Sessions Continue

After lunch we reconvene and dive further into topics, such as:

- What are the top three regulatory compliance challenges facing your bank?
- How does your bank evaluate the effectiveness of your board?
- Where is their overlap between your bank's risk and audit committees?
- Has your bank hired a Chief Information Security Officer (CISO), and why/why not?
- Has your bank suffered a cyber-intrusion? How did you handle it?
- How does your bank manage enterprise risk management?

## 2:45 PM - 3:00 PM Refreshment Break

## 3:00 PM - 4:00 PM Concurrent Bank Audit & Risk Peer Exchange Sessions

To conclude the day we wrap with questions for discussion, such as:

- What do you expect management to communicate to you?
- Where does loan review sit in the organization, and what are its reporting lines?
- What staffing and resources do you have devoted to regulatory compliance?
- How can risk be measured so that it is not a barrier to growth?
- Do those that serve on the risk committee also serve on other committees?
- Does your bank have a Chief Risk Officer? Why or why not?

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

To cap off the day, we invite all participants – and their guests – to join us for refreshments and light hors d'oeuvres.



## CONFERENCE AGENDA

*\*Agenda subject to change*

### DAY ONE | **Tuesday, June 14**

## STRATEGIES FOR TODAY & TOMORROW

*Today's sessions touch on governance, enterprise risk management, accounting issues, regulation, cybersecurity, tax planning, ESG issues and strategic planning. By design, day one of the Bank Audit & Risk Committees Conference covers wide ground in a short period of time to help participants understand the complexities of the financial sector.*

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

**8:00 AM - 8:10 AM**      **Welcoming Remarks**

Al Dominick, CEO, Bank Director

**8:10 AM - 9:00 AM**      **Making Sense of Banking Today**

Brandon Koeser, Industry Analyst, RSM US LLP

Given the current state of banking, we "set the table" for today's presentations by addressing economic trends, industry themes, operating conditions and areas of potential opportunity for those banks attending this annual conference.

**9:00 AM - 9:50 AM**      **Regulatory Expectations**

Kevin Toomey, Partner, Arnold & Porter

Erik Walsh, Counsel, Arnold & Porter

Moderated by: **Rob Azarow**, Partner, Arnold & Porter

This session focuses on the current regulations as well as upcoming compliance issues that may be on the horizon.

**9:50 AM - 10:05 AM**      **Refreshment Break**

**10:05 AM - 10:55 AM**      **The Top Risks Faced By Banks Over the Next 18 Months**

Gary Bronstein, Partner, Kilpatrick Townsend & Stockton LLP

Kyle Manny, Partner, Plante Moran

Kamal Mustafa, Chairman, Invictus Group

Moderated by: **Al Dominick**, CEO, Bank Director

There are countless risks facing banks today. What are the most prominent ones, and what can your bank do to mitigate these risks as efficiently and effectively as possible?

# BANK AUDIT & RISK COMMITTEES CONFERENCE

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11:05 AM - 11:55 AM **Breakout Sessions** *(select one)*

## **Breakout I: Maximizing Your Outsourced Relationships During the Great Resignation**

Craig Sanders, Partner, Moss Adams LLP

Noory Song, Senior Manager, Moss Adams LLP

In this session, we explore the impact of the great resignation on staffing and the use of outsourced partners to enable the institution to support its operations.

## **Breakout II: Saving the World Without Breaking the Bank: Navigating ESG**

Gregg Anderson, Managing Director, Crowe LLP

Your bank can contribute to saving the world without trying to do everything all at once. The effect of banking ESG is cumulative: if every bank does their part, focuses on strategies that make sense in terms of the business and moves in the right direction, we can make large-scale changes together. If you believe ESG involves sacrificing profitability, it may be time to change the way you think. Many important banking ESG initiatives can create significant, quantifiable value for the business. You may already be doing more than you realize. One of the first steps toward a more complete ESG program involves categorizing and highlighting current strategies and programs that can fit into an ESG framework. The session provides examples of practical, business-friendly ESG initiatives and improvements for banks of various asset sizes.

## **Breakout III: The Classic Lending Juggling Act: Managing Concurrent Loan Growth & Credit Quality Pressures in an Uncertain Environment**

David Ruffin, Principal, IntelliCredit, A Division of QwickRate

In the modern banking times, rarely have these two forces been of equal intensity at the same time – but they are and are presenting bank boards and management with competing, yet necessary strategy decisions. All the forces aligning to complicate commercial bank lending strategies (the evolving economy and prototypical borrower, the macroeconomic forces and the post-COVID credit risk fallout) have coalesced to present bank risk strategists with some daunting challenges. It would be a fool's errand to ignore the need to regain sustainable loan growth or likewise to presume the current stellar credit quality metrics will last. In this session, we discuss ways to balance the priorities and quantify the key portfolio metrics, particularly from a bank's risk management perspective.

12:00 PM - 1:15 PM **Networking Lunch**

1:15 PM - 2:05 PM **Breakout Sessions** *(select one)*

## **Breakout I: Credit Risk in 2022 – How CECL is Impacting M&A**

Kevin Brand, Senior Manager, Crowe LLP

With the resurgent deal volume of 2021, new risks following the pandemic and changes in regulation regarding accounting for purchased loans, it may be time to take a fresh look at your M&A strategy. Along with that, new factors need to be taken into account for credit valuations and deal modeling. In this session, we discuss some key changes seen in the M&A environment as a result of CECL, the continued emphasis on credit diligence and challenges in overall due diligence/reverse due diligence considerations.



### **Breakout II: Cannabis Banking Lines of Business: Risks and Rewards**

Keri Cain, Senior Vice President, Regent Bank

Stacy Litke, VP of Banking Programs, Green Check Verified

In this session, we explore the risk, governance and operational considerations behind running a compliant, best-in-class cannabis banking line of business. In this Q&A style session, Regent Bank's Keri Cain shares both the pitfalls and benefits of running one of the fastest growing, multi-state cannabis banking programs in the country.

### **Breakout III: Shaping Strategic and Operational Direction in a Post-Pandemic Era**

Erica Crain, Principal, CliftonLarsonAllen LLP

Erica Kottabi, Principal, CliftonLarsonAllen LLP

For many banks 2020 and 2021 had surprising results. Liquidity and capital were strong, loan growth saw a positive upswing and income levels were favorable. These positive trends could lead many management teams to sit back and ride this wave without regard for what lies ahead. In their Fiscal Year 2022 Bank Supervision Operating Plan, the OCC lists guarding against complacency as a top priority for examiners. As we unpack the OCC's message, there are five areas where boards and management teams should focus their attention.

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

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

### **Breakout I: Internal Audit Reimagined**

Joseph Garcia, Senior Manager, Crowe LLP

Organizations look to optimize value in every part of the company, and the internal audit function is no exception. The session covers how internal audit departments are transforming their approach and engaging stakeholders in ways that increase value to the company as a whole as well as to individual stakeholders. This transformation is happening while internal auditors still provide the strategic and objective feedback that audit committees expect. Attendees will be able to identify critical trends shaping the internal audit industry and discuss considerations that will drive their organization's internal audit transformation.

### **Breakout II: Incorporating Risk into the Strategic Planning Process**

Kamal Mustafa, Chairman, Invictus Group

Community bank risk specialists should have significant input into the strategic planning process, but they don't; they rely instead on regulatory and compliance issues, and leave the strategic thinking to others. Invictus' Chairman, Kamal Mustafa, explains how and why nearly every community bank needs to incorporate risk in all aspects of strategic planning, including but not limited to loan growth, targeting, intra-loan category pricing, marketing and M&A. Banks that adopt this new methodology end up with a smarter and more robust strategic planning process that shows the true impact of risk. This process is better for the bank, while elevating the role of risk officers.

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## Breakout III: Talent Management and Risks

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?

### 3:25 PM - 3:35 PM **What Your Peers Think**

Emily McCormick, Vice President of Research, Bank Director

Jackie Wall, Vice President of Bank Services, Bank Director

Bank Director's resident experts share their key findings from our Bank Director research and insight studies.

### 3:35 PM - 3:50 PM **Highlights From Our 2022 Risk Survey**

Emily McCormick, Vice President of Research, Bank Director

Craig Sanders, Partner, Moss Adams LLP

Hear about the most noteworthy results from Bank Director's 2022 Risk Survey, sponsored by Moss Adams LLP.

### 3:50 PM - 4:40 PM **What To Do About Cybersecurity**

Ron Hulshizer, Managing Director, BKD Cyber

Additional Speaker To Be Announced

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

In this panel session focused on cybersecurity, hear opinions and recommendations from industry experts.

### 4:40 PM - 5:40 PM **Networking Peer + Guest Reception**



*“Great peer exchange conversations.”*

— PAST CONFERENCE ATTENDEE

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## DAY TWO | **Wednesday, June 15**

### EMERGING TOPICS & TRENDS

*During day two of the Bank Audit & Risk Committees Conference, key industry leaders and expert advisors share the latest insights and challenges with attendees around governance, risk and compliance, as well as accounting issues facing today's financial services industry.*

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

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

Al Dominick, CEO, Bank Director

**8:15 AM - 9:05 AM**     **Addressing Today's Most Pressing Technology Challenges**

Tom Grottke, Managing Director, Crowe LLP

Technology is cited as one of the most challenging issues facing banks today. This high energy session is full of valuable insights into how to manage pressing technology challenges, including managing the deterioration of your core system; vendor service licensing agreements and support levels related to technology deployment projects; cloud planning, network and data administration migration to the cloud; web-traffic data intelligence, and CRM platform planning and deployment.

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

#### **Breakout I: Lessons Learned from Covid-19 – Stress Testing and Concentration Management**

Peter Cherpack, Executive VP of Credit Technology, Ardmore Banking Advisors, Inc.

As someone once said, "don't waste a crisis," and coming out of the Covid-19 pandemic bank management learned some essential lessons about the importance of monitoring borrower concentrations and using technology to help pinpoint fast emerging risks. Learn how bankers today are better equipped to use their own credit data and simple proactive credit practices like concentration management and portfolio stress testing to get ahead of emerging risk in their portfolio.

#### **Breakout II: Enterprise Risk Management**

This session provides an overview of the maturity of enterprise risk management (ERM) in financial services and the transformation of internal auditing that impact strategic goals.

#### **Breakout III: Governance Best Practices**

This session focuses on both corporate and regulatory governance and provides a road map to best practices and checklists for your institution.

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

# BANK AUDIT & RISK COMMITTEES CONFERENCE

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

## **Breakout I: Strategic Planning for A Growing Bank – Moving Beyond Digitization**

Joanna Mullendore, Managing Director, Chief Risk Officer, Summit Technology Group

When bankers get together, they usually are clear on what their organizations want to achieve, such as improving margins or achieving material organic growth. What may be less clear is how these goals can be realized. Companies have to think beyond the simple digitization of products and start to target and support the digitalization of key underlying processes as well as incorporate process optimization strategies. Organizations that embrace this shift within their operating model are more likely to realize new revenue and value-increasing opportunities.

## **Breakout II: An Integrated, Technology-Enabled Approach to Third-Party Risk Management**

Financial institutions engage third-party vendors on a variety of services to drive innovation, fulfill business needs, resource/skill gaps, reduce costs and drive efficiencies in running the business. The privilege of engaging third parties also comes with a cost because the bank can outsource the processes but not the risk and compliance obligations associated with it. Unless these risks are managed timely, engaging third-party vendors might turn out to be a costly endeavor, negatively impacting the reputation and very existence of the business itself. Visibility and continuous monitoring of third-party risk events is the key to managing risks. During this session, we discuss how organizations should look beyond traditional methods and implement a technology-enabled integrated program to third party risk management.

## **Breakout III: The Importance of Board Evaluations**

Emily McCormick, Vice President of Research, Bank Director

Jackie Wall, Vice President of Bank Services, Bank Director

This session features Bank Director's resident experts as they talk about our Bank Services program and the benefits of board and director evaluations.

11:20 AM - 12:10 PM **How Banks Are Stepping Up Their ESG Plans**

Maryann Bruce, Director, Amalgamated Bank

Mike Ouellet, Director, Androscoggin Bank

Moderated by: Emily McCormick, Vice President of Research, Bank Director

With more focus on environmental, social and governance disclosures, how should bank boards and leadership teams respond in a way that makes sense for their institution? In this session, hear from audit and risk committee members, plus an ESG executive, on how they're aligning ESG goals with their bank's strategy.

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

Emily McCormick, Vice President of Research, Bank Director

**Early Rate Expires April 22, 2022!**

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*“Outstanding & informative as usual!”*

— PAST CONFERENCE ATTENDEE

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## VENUE

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## DISCOUNTED HOTEL RATE

There is a discounted hotel room rate available for conference attendees at the Marriott Magnificent Mile until May 23, 2022 or until all rooms are reserved. To reserve a room, please contact the hotel directly at (877) 303-0104 and mention "Bank Director" to receive the discounted rate of \$341/night for a standard room. Rooms are limited, so please book early!

## HEALTH & SAFETY STATEMENT

The Marriott is committed to providing attendees with a safe environment that aligns with expert protocols for working to defeat COVID-19. These include:

**Face Coverings:** For the U.S. – fully vaccinated guests are no longer required to wear face coverings or social distance in indoor or outdoor areas of the hotel unless required by local law. We ask that unvaccinated guests and associates continue to wear face coverings and practice social distancing when they are in public spaces inside the hotel. All associates working in substantial or high transmission areas as defined by the CDC are required to wear face coverings when indoors.

**Surface Areas and Public Spaces:** In public spaces, the company has added to its already rigorous cleaning protocols, requiring that surfaces are treated with hospital-grade disinfectants and that this cleaning is done with increased frequency. In guest rooms, Marriott has added to its detailed cleaning practices, requiring all surfaces to be thoroughly cleaned with hospital-grade disinfectants. In the US, wipes will be available upon guest request at the front desk.

**Electrostatic Spraying:** The Marriott is utilizing enhanced technologies, including electrostatic sprayers with hospital-grade disinfectants, to support their already rigorous cleanliness protocols.

**Guest Contact:** To help alleviate the risk of COVID-19 transmission through person-to-person contact, Marriott will be using signage in its lobbies to remind guests to maintain social distancing protocols and will remove or rearrange furniture to allow more space for distancing. The company is planning to add partitions at front desks to provide an extra level of precaution for its guests and associates and is working with supply chain partners to make masks and gloves available to associates. You'll see more hand sanitizing stations around Marriott's hotels – near the entrances and front desks, elevator banks and fitness and meeting spaces.

Mobile check-in and key, service requests, and room service orders delivered right to your door via the Marriott Bonvoy™ mobile app. Contactless in-room dining deliveries can also be arranged directly through the hotel.

**View additional information at: <https://clean.marriott.com/#commitment>.**

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## 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 2022 Bank Audit & Risk Committees Conference!**

**Early Individual Rate: \$1,595** (Expires April 22, 2022. Payment must be received by offer expiration in order to receive special rate.)

**Standard Individual Rate: \$1,795**

**YES, Register My Group for the 2022 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 2022 Bank Audit & Risk Peer Exchanges on Monday, June 13!**

**Rate: \$895**

**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.)

CONTACT NAME

E-MAIL ADDRESS AND/OR PHONE NUMBER

**YES, Enroll My Guest in the Guest Program.**

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

The guest rate of \$150 covers breakfast on Tuesday and Wednesday, as well as all evening receptions. Guests are not allowed to attend sessions. 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.

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BILLING ADDRESS IF DIFFERENT FROM PREVIOUS PAGE

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