

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



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

BANK AUDIT & RISK COMMITTEES CONFERENCE

Insight On Oversight

Today's operating environment is ever-changing. Staying current on trends, risks and expectations proves a challenge – even for the most experienced business leader. To address this, Bank Director invites you to attend our annual Bank Audit & Risk Committees Conference, in Chicago this October.

Over three days, we focus on governance, risk and compliance issues. We surface key accounting challenges for financial institutions, and provide peer-insights to show how and where bank leaders can better perform in their roles.

As we get off screens and back together in person, we again host a pre-conference series of peer exchanges. Over the course of six hours, audit and risk committee members, senior bank executives and a handful of outside advisors meet in off-the-record peer groups. Based on title (director vs. bank officer), bank type (public vs. private) and asset size, these exchanges afford participants the chance for candid conversations with their peers.

We hope you and your team join us in Chicago as we safely meet for this board-level 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 directly if you have any questions about the conference.

Warmest regards,



Al Dominick

CEO | Bank Director

adominick@bankdirector.com

EXCLUSIVE INDUSTRY EVENT

Financial institutions of all sizes are faced with new challenges and risks as they navigate this complex industry. From data security, to crisis management or the effectiveness of internal controls – these are key issues all bank officers and directors must get their arms around. Join Bank Director and industry experts this October for the annual Bank Audit & Risk Committees Conference – a conference that focuses on governance, risk and compliance, as well as accounting issues challenging financial institutions today.

MAJOR TOPICS ADDRESSED

- + Audit & Risk Committees' Roles and Responsibilities
- + Changing Regulatory Environment
- + Risk vs the Audit Function
- + Top Accounting Issues Facing Banks
- + Cybersecurity Challenges & Solutions

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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.

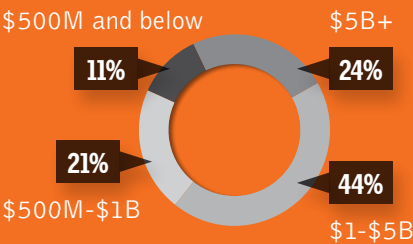


PAST CONFERENCE ATTENDEES

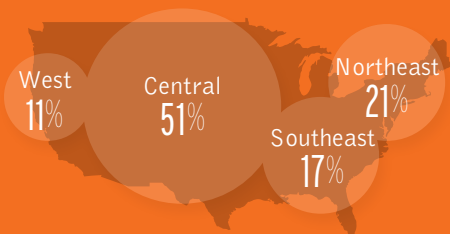
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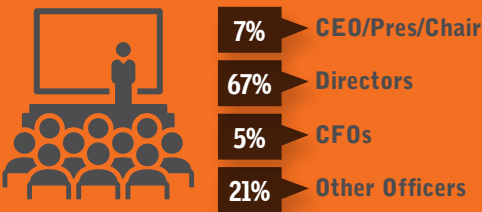
Asset Breakdown



Regional Location



Event Attendees



*Other Titles Include: Chief Risk Officer, Chief Audit Officer, CAO, COO, Corporate Secretary, General Counsel and Internal Auditor

STAY CURRENT ON THE RAPIDLY EVOLVING FINANCIAL INDUSTRY!

“If you are coming to the conference, by all means don’t miss the peer exchange sessions.”

— PAST PEER EXCHANGE ATTENDEE

Here’s what our audience is saying...

“Great exchange of ideas.”

— PAST PEER EXCHANGE ATTENDEE

“Great opportunity to learn from other audit committee members.”

— PAST PEER EXCHANGE ATTENDEE

“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

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**

Laura Schield, Chief Operating Officer, Bank Director

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?

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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

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CONFERENCE AGENDA

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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

Al Dominick, CEO, Bank Director

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

Steve Hovde, Chairman & CEO, Hovde Group, LLC

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

Michael Mancusi, Partner, Arnold & Porter

Charles Yi, Partner, Arnold & Porter

Moderated by: Robert Azarow, Partner, Arnold & Porter

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.

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

— PAST CONFERENCE ATTENDEE

9:55 AM - 10:10 AM Refreshment Break

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

Gary Bronstein, Partner, Kilpatrick Townsend & Stockton LLP

Peter Cherpack, EVP, Principal & Senior Director of Credit Technology, Ardmore Banking Advisors, Inc.

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

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

Kevin Brand, Senior Manager, Crowe LLP

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. This session offers advice learned from 2020 that is relevant to the director's oversight role.

Breakout II: Preparing For A Cybersecurity Threat

Craig Sanders, Partner, Moss Adams LLP

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

Breakout III: Everything Lenders Think They Know About Risk is Wrong

Peter Grant, President, OakNorth

The risk models that banks use to help inform their commercial-lending decisions have been dealt a blow by COVID-19. The pandemic has presented a crisis where historical correlations do not hold. This in turn is making banks realize they need to reassess how they look at credit risk for future unprecedented events such as natural disasters resulting from climate change.

12:00 PM - 1:15 PM Networking Lunch

Sponsored by: **Dixon Hughes Goodman LLP**

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1:15 PM - 2:05 PM Breakout Sessions

Breakout I: Credit and Allowances: What Should You Know

Daryl Moore, Chief Credit Executive, Senior EVP, Old National Bank
Mandi Simpson, Partner, Crowe LLP

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

David Heneke, Principal, CliftonLarsonAllen LLP
Erica Kottabi, Principal, CliftonLarsonAllen LLP

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.

Breakout III: How the Pandemic Changed Concentration Management, Strategic Planning and M&A

Adam Mustafa, President & CEO, Invictus Group

The post-pandemic environment will be a totally different ball game for community banks. The playbook of riding CRE and residential mortgages to drive growth and earnings isn't going to work. Banks need to think about growth and earnings in totally different ways than ever before. This session discusses some of the newest trends, techniques and data being used by forward-thinking banks to better plan and anticipate opportunities for organic growth and identify acquisition targets that may have not made sense prior to the pandemic but now make the best targets.

2:05 PM - 2:25 PM Refreshment Break

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

Breakout I: Cybersecurity Trends Driving Regulation in 2021

Joe Oleksak, Partner, Plante Moran

While we've all heard of Business Email Compromise, phishing and ransomware, we often don't realize the ramifications events like these have on our industry and organizations. Sometimes hackers hit us square in the eyes, while other times we feel the pain of blows from exams or when new guidance, changes to audit depth or scope, or new regulations hit us in the ribs. In this breakout session, we look at how hacking trends have permanently changed and continue to change the banking world, and what we as directors can do to help our IT department more effectively roll with the punches.

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

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

Dennis Gustafson, SVP & Financial Institutions Practice Leader, AHT Insurance

The interception of COVID-19 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

Gayle Appelbaum, Partner, McLagan

Greg Camarco, Associate Partner, McLagan

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

Emily McCormick, Vice President of Research, Bank Director

Craig Sanders, Partner, Moss Adams LLP

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

3:40 PM - 4:30 PM Getting Beyond the COVID Credit Tail

David Ruffin, Principal, IntelliCredit, A Division of QwickRate

Going forward, bankers must coordinate all of the tools in their arsenals (stress testing, portfolio analytics, loan review, etc.) to tackle the credit uncertainties residing with main street borrowers. From a credit risk management perspective, these are traditionally seen as separate disciplines – however, together, they are mutually informative and provide an efficient solution to staying ahead of emerging credit risk.

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

Sponsored by: **Hovde Group, LLC**

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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**

Al Dominick, CEO, Bank Director

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

John Epperson, Managing Partner, Crowe LLP

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

Brian Nappi, Senior Manager, Crowe LLP

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: Not So Taxing: Year-End Tax Planning and Practical Insights for Audit and Risk Committees

David Henderson, Tax Partner, Dixon Hughes Goodman LLP

To successfully navigate audits and risk, it is critical for banks to include tax opportunities in their strategy. With tax reform looming, audit and risk committees need to be mindful of how tax credits, incentives and evolving regulations impact their approach to financial reporting and risk exposure.

Breakout III: Emerging Accounting Issues

Tim Eischeid, Partner, BKD, LLP

Jason Rader, National Industry Partner, BKD, LLP

This session highlights select accounting and reporting updates specific to the banking industry. The session also covers certain upcoming accounting standards, best practice observations from early adopters and other accounting updates affecting banks in today's environment.

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

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

Breakout I: Understanding the Risks and Rewards of Cannabis Banking

Keri Cain, Director of Special Programs, Regent Bank

Mike Kennedy, Co-Founder and Head of Product, Green Check Verified

Consider this – legal cannabis retail sales in the U.S. reached \$18.4 billion in 2020, and the total economic impact of the industry exceeded \$50 billion. With those figures projected to double in the next five years, it is critical financial institutions understand the industry, as well as the benefits and special compliances considerations around serving it. In this session, Regent Bank and Green Check Verified share a case study of how Regent is successfully serving this market, which includes a look at the elevated controls required to serve this high-risk, high-reward industry.

**Breakout II: Options and Strategies for Community Banks
Facing a Hard Commercial Insurance Market**

Clay Dean, CEO, First Mid Insurance Group

Joshua Miller, CEO, The KeyState Companies

At commercial renewal, banks are facing higher premiums, higher deductibles and narrowing coverage. This session discusses the state of the market and options and strategies that banks can utilize to respond to the hardening commercial insurance market. Additionally, the session covers how many banks across the country have formed captive insurance companies and developed a more comprehensive approach to risk management, giving them more options at commercial renewal.

**Breakout III: Stop Fires Before They Start: Distinguish Risks with an
Integrated Governance, Risk & Compliance Approach**

Sebastian Fazzino, Director, Sales Operations, ProfitStars a Division of Jack Henry & Associates, Inc.

Incidents and cyberattacks continue to plague the financial industry. With banking services more sophisticated and competing at fever pitch, technology solutions must remain secure and reliable. Audits and risk assessments can help stay ahead of the threats but often take a lower priority as navigating federal regulations and compliance can strain your FI's resources. This session shows how to use your risk, security and governance, risk & compliance (GRC) building blocks to enhance your IT security program, manage your organization's risk, compliance and business resiliency in a proactive, unified approach to avoid security breaches and findings in your next audit/exam.

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11:20 AM - 12:10 PM **Waiting for the Other Shoe to Drop**

Sue Loken, SVP & CFO, State Bank of Cross Plains

Scott Trapani, Chief Risk Officer, Bank OZK

Paul Ward, SVP & Chief Risk Officer, Community Bank System, Inc. & Community Bank, NA

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

The banking industry is emerging from the pandemic, with their loan portfolios largely intact and commercial customers more or less healthy – all thanks to the government support programs like Paycheck Protection Program loans, facilitated by banks. But the U.S. economy may not look like it did on the other side, particularly in the commercial real estate space. How will these factors impact demand? Credit quality? And how will banks help customers adjust in a changed environment?

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

Jack Milligan, Editor-at-Large, Bank Director



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

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THANK YOU TO OUR SPONSORS!



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VENUE

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323 East Wacker Drive

Chicago, IL 60601

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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.

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!

TRANSPORTATION

If you require assistance with transportation to the Swissôtel, or if you have other personal requests, please call Concierge Services at the Swissôtel at (312) 565-0565.

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 include:

- Physical distancing for unvaccinated guests
- Hand hygiene, including proper handwashing and hand sanitizer stations
- Mandatory screening for employees, which may include a temperature check
- Face coverings only required for unvaccinated guests and employees.
Employees who show proof of vaccination to HR are no longer required to wear masks
- 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 and 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

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RATES & REGISTRATION

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NUMBER OF YEARS SERVING ON THE BOARD		BOARD ASSET SIZE
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ADDRESS		PHONE
CITY	STATE	ZIP

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

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

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Continuing Education

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

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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.



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