

# CEO

## Bank Exec & Directors' CONFERENCE

AUGUST 3-5, 2023

*The Grand Hotel, Point Clear*

*presented by the  
Alabama Bankers Association  
with presentations from the  
FDIC and the Alabama  
State Banking Department*

### AGENDA

#### THURSDAY, AUGUST 3

- |                     |  |
|---------------------|--|
| 9:30 - 10:30 a.m.   | CEO   Bank Exec Forums*<br>Directors Forums* |
| 10:45 - 11:30 a.m.  | Learning Labs*                               |
| 11:30 a.m. - 1 p.m. | Networking Lunch                             |
| 1 - 5 p.m.          | General Session                              |
| 5:30 - 7 p.m.       | Cocktail Party & Silent Auction              |

*\*These are banker and director only events.*

#### FRIDAY, AUGUST 4

- |                         |                   |
|-------------------------|-------------------|
| 7 - 8 a.m.              | Breakfast         |
| 8 - 11:15 a.m.          | Breakout Sessions |
| 11:15 a.m. - 12:30 p.m. | Lunch on your own |
| 12:30 - 2:30 p.m.       | Breakout Sessions |

#### SATURDAY, AUGUST 5

- |             |  |
|-------------|--|
| 7 - 8 a.m.  | Breakfast  |
| 8 - 11 a.m. | General Session  |
| 6 - 9 p.m.  | Cocktail Party, Dinner &<br>Entertainment featuring SEC Shorts |

# General & Breakout Session Schedule

## Thursday, August 3

### Federal and State Update

Alabama State Banking Superintendent **Mike Hill** and **Tim Rich** with the FDIC will join ABA President & CEO **Scott Latham** for a conversation onstage regarding current regulatory activities and initiatives.

### Update from the FDIC

**Doreen Eberley**, FDIC Director of the Division of Risk Management Supervision will provide attendees with an update on the condition of the banking industry, the risks ahead, the focus of examinations, and some key takeaways.

## Friday, August 4

## FDIC BREAKOUT SESSIONS

### The Year of CECL

CECL has arrived and becomes effective for all institutions this year! This session will provide an update on what the regulatory agencies are seeing in regards to CECL adoption from both a financial reporting and examination standpoint. With the adoption of CECL, the use of the troubled debt restructuring designation ends. What does this change mean for community banks? The presentation will also discuss other accounting hot topics.

### Information Technology: A Multi-Faceted Discipline

How are you achieving strategic goals? Information Technology is a multi-faceted discipline. Third-party management, cyber risks, digital assets, and computer security incidents will impact senior leadership's operational performance. The presentation will discuss how to

approach these areas as well as some pitfalls we are seeing in achieving success.

### Managing Liquidity in a High Rate Environment

A regulatory perspective on maintaining adequate highly liquid assets and reliable borrowing arrangements through an era of high interest rates and digital runoff risk.

### Compliance Most Frequently Cited Violations and Fair Lending Hot Topics

This presentation will explore frequently cited violations identified by Federal Deposit Insurance Corporation examiners during compliance-related supervisory activities in Alabama. Root cause(s) of the violations will also be discussed. Additionally, the presentation will include an overview of the Alabama State Law Update for Age of Majority and Monitoring/Audit Procedures from a fair lending perspective.

## ABA BREAKOUT SESSIONS

### Cybersecurity: The Threat and a Look Ahead

With today's ever evolving technological landscape, cybersecurity threats seem to be never ending. Join us for this session to see what the challenges are today and what may be coming in the future.

### FedNOW Launch: What You Need to Know

**Josh Zegel**, relationship manager for Federal Reserve Financial Services, will discuss the launch of the FedNow Service and how banks can get ready for onboarding.

### Income & Expense:

### The Top 10 Ways to Immediately Impact the Bottom Line

*featuring Mike Holt*

High performing banks throughout the United States continue to improve profitability—in spite of the unpredictable economy and regulatory burden. Profitable banks are keeping a close eye on items that can increase non-interest income such as interchange and fee income. On the expense side, bankers are focusing on things such as system contracts and capacity planning. This session will provide benchmarks and specific details for implementing the top 10 ways to immediately impact income and expenses. No matter the profit performance of your institution this session will give you tools for improving and/or sustaining high performing profitability.

### 10 Applications of Artificial Intelligence to Revolutionize the Banking Industry Today

*featuring Bill Edelstein*

Artificial Intelligence (AI) has revolutionized the way businesses operate, and its impact will only expand exponentially in the years to come. From improving organizational workflow to crafting key documents, AI has the potential to transform almost every aspect of a bank's operations. However, as with any emerging technology, the marketplace is flooded with an overabundance of platforms from the sublime to the ridiculous. As a result, it may be challenging to determine how to maximize their application to improve the functionality of your organization and your bottom line. In this talk, you will be provided with ten of the most impactful AI applications for use and navigation in a banking and finance environment.



# akers & Topics

## Cannabis Banking: Challenges and Opportunities

*featuring Paul Dunford*

Cannabis legalization sweeps the South the demand for cannabis banking has grown exponentially. Banking cannabis is not without risk, but financial institutions across the region are embracing this opportunity while meeting examiner expectations. In this session we will cover the regulatory landscape and review what's unique in Alabama and beyond.

**Saturday, August 5**

## Navigating the Future Landscape of Labor and Talent

*featuring Dr. Melissa Furman*

Organizational leaders have been navigating challenges with recruiting and retaining a resilient, engaged, adaptable workforce and the challenges continue to build. This interactive session will provide an overview of the workforce landscape and provide strategies for recruiting, retaining, and engagement talent to help your organization become an "employer of choice."

## The Economic, Business and Political Climate

*featuring Dr. Roger Tutterow*

Several years ago, we cleared important hurdles that were necessary steps back toward "normalcy" after the Great Recession. As the economic expansion moved through its 11th year, it was derailed by a global pandemic not seen in several generations. Now that we are in this post-pandemic recovery, the economy faces a new set of challenges threatening a return to recession. In this session, Dr. Roger Tutterow provides a timely overview of global, national and regional economies.



## ACCOMMODATIONS

Everybody loves the Grand Hotel in Point Clear — especially Alabama bankers! Room rates are \$289 per night (deluxe resort view), \$341 per night (bayside view). Applicable taxes will be added to those rates. Reservations must be made no later than June 30, 2023. **Only those who have registered and paid for the registration fees may book rooms in the ABA room block. The hotel will likely be full before the room block deadline, therefore we encourage you to register with the association at your earliest convenience so that you may also make your hotel reservations. There must be at least one adult registered at the banker/director rate in each room in our room block.**



## Saturday Evening ENTERTAINMENT

*This year, our evening entertainment on Saturday following dinner will be a LIVE performance by the team from SEC Shorts! SEC Shorts is a sketch comedy group that focuses on the craziness of college football in the South. It was born with the truest of intentions...so Josh and Robert could see themselves on TV. After a year on the Paul Finebaum TV show, it is now seen online by millions every season.*

# SPOUSES' Hospitality Suite

Once again we will host the spouses' hospitality suite! It will be held in the Lagoon Room which is located upstairs in the Main Building. Registered attendees may enjoy games, refreshments and prizes during the following times:

Thursday, Aug. 3 from 2 - 4 p.m.

Friday, Aug. 4 from 1 - 3 p.m.

## BANKERS 2 LEADERS

# SILENT AUCTION

Get ready to bid at the B2L Silent Auction at our CEO, Bank Exec & Directors' Conference on Thursday evening during our cocktail reception.

## 2023 REGISTRATION

**Associate Members MUST REGISTER AS A SPONSOR** to attend this conference. Email [shildebrand@alabama.bank](mailto:shildebrand@alabama.bank) for sponsorship information.

Registration fees are per person and include all business sessions, Thursday CEO, Bank Exec and Directors Forums\*, Thursday night cocktail reception, Friday morning breakfast, Saturday morning breakfast, Saturday night cocktail reception, dinner and entertainment.

*\*CEO, Bank Exec and Directors' Forums are for bankers and directors only.*

### REGISTRATION FORM

**Send to:** ABA, 445 Dexter Ave., Suite 10025, Montgomery, AL 36104, Fax (334) 244-9382

**Email:** [colton@alabama.bank](mailto:colton@alabama.bank)

**Questions?** Call us at (334) 244-9456, or visit us online at [www.alabama.bank](http://www.alabama.bank).

Name \_\_\_\_\_ Bank \_\_\_\_\_ Phone \_\_\_\_\_

Address \_\_\_\_\_ City, State & Zip \_\_\_\_\_ Email \_\_\_\_\_

Spouse/Guest \_\_\_\_\_ Child \_\_\_\_\_ Age \_\_\_\_\_ Child \_\_\_\_\_ Age \_\_\_\_\_

**PAYMENT METHOD TOTAL FEES DUE : \$** \_\_\_\_\_

☐ I have enclosed a check for my registration fees.

☐ Please charge the following credit card: ☐ Amex ☐ Visa ☐ Mastercard ☐ Discover

☐ Please send an invoice for my registration fees.

CC# \_\_\_\_\_ Exp. \_\_\_\_\_ Signature \_\_\_\_\_

### FEES

	Members	Non Members
Banker/Director	\$895	\$1,195
Associate Member	Must register as a sponsor.	
Spouse/Guest	\$395	\$595
Child (2-17)	\$115	\$185

*\*On-site registration is available for an additional fee.*

**IMPORTANT POLICIES:** Unless otherwise stated in writing, attendance at this event is governed by the Alabama Bankers Association's "Standard Event Waiver and Indemnity Policy" available at [www.alabama.bank/event-waiver-and-indemnity-policy](http://www.alabama.bank/event-waiver-and-indemnity-policy).

Please contact ABA with any questions. **CANCELLATION POLICY:** A registration may be canceled by **JULY 13, 2023** for a full refund, minus a \$200 per person processing fee. After **JULY 13, 2023**, no refund will be made, however, substitution of a participant is allowed.



# 2023 CONFERENCE SPONSORS

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## BRONZE SPONSORS

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*Sponsors as of May 22, 2023.*



ALABAMA BANKERS ASSOCIATION

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Montgomery, AL 36104

## REGISTRATION OPEN!

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