



Alabama Bankers Association

2023 CREDIT CONFERENCE

February 21-22

Valley Hotel
Homewood

2023 CREDIT CONFERENCE

TUESDAY, FEB. 21

Regulatory Review: The Threat of What Happens Next

featuring Tim Rich

Tim Rich will discuss bank examinations during a changing economic environment. He will also discuss key considerations, implications and the next steps for 2023. Tim is the deputy regional director in the FDIC's Atlanta Regional Office, with responsibilities for all risk management examinations, applications, and enforcement activity within the seven-state Atlanta Region. Tim began his career with the FDIC in 1987, serving in the Knoxville, Tenn., Montgomery and Birmingham Field Offices before joining the Atlanta Regional Office in 1996 as a review examiner and case manager. In 2009, he served as the dedicated examiner for a regional bank, and later as the region's senior examination specialist and as an assistant regional director.

Calm After the Pandemic Storm.... Really?

featuring Mike Allen

Now that the COVID disruption is waning but the prospect of recession is looming, are your lending staff and relationship practices sound enough to withstand another challenging asset quality environment? Mike will share some thoughts on how you might prepare and position your team for potential disruption. **Mike Allen** serves as executive vice president, area credit executive at Cadence Bank in Gainesville, Ga. providing credit support to the Georgia Region and the bank's CRE team of the newly merged company. Prior to the October 2021 merger with Bancorp South, Mike served as executive vice president, director of real estate credit risk for Cadence Bank. Prior to the January 2019 merger with Cadence Bank, Mike served as executive vice president, senior credit officer of State Bank and Trust Company in Atlanta. Mike's banking experience spans 43 years having worked with several banks in various capacities including retail, consumer, commercial, special asset remediation and credit. He is also a partner in the bank consulting firm, Accello Advisors.

Environmental, Social and Governance (ESG) Issues

featuring Reginald O'Shields

This presentation will discuss current regulatory challenges facing financial institutions regarding environment, social and governance objectives and risk management. **Reggie O'Shields** oversees legal, compliance, strategic planning, corporate communications and marketing, and government and industry relations for FHLBank of Atlanta. O'Shields joined the bank as a senior attorney in May 2003. Prior to joining the bank, he was in private legal practice in Georgia, South Carolina and New York. O'Shields holds a juris doctor from Vanderbilt University Law School and earned a bachelor of arts in economics from Furman University.

Fair Lending from a Lender's Perspective

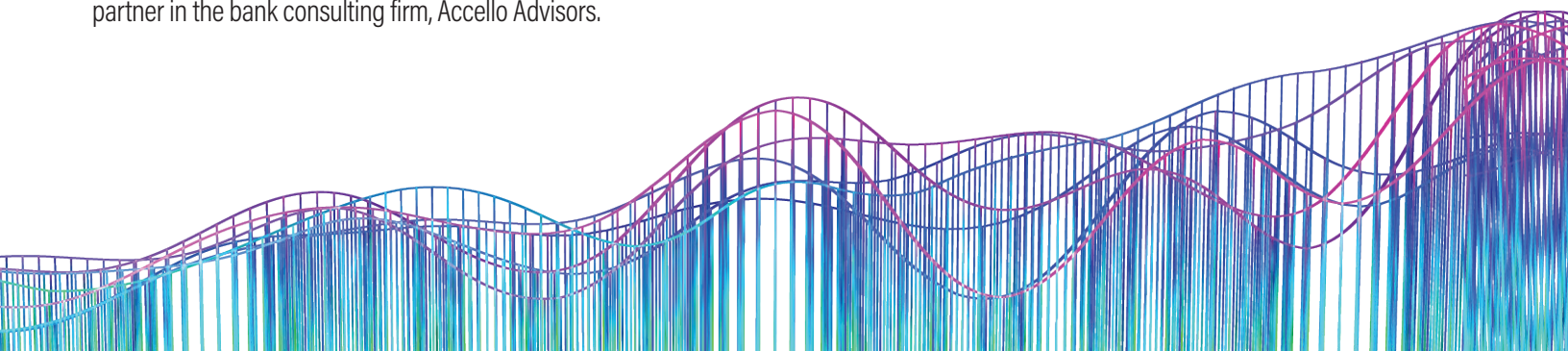
featuring Stewart Thigpen

Join **Stewart Thigpen** as he provides tips and best practices to help navigate fair lending regulations. The session will include constructive strategies for underwriting, documentation, pricing, decisioning and adverse actions. The presentation will conclude with coverage of current regulatory hot topics and a primer on the coming expansion of fair lending into the small business arena. Stewart is the CEO and shareholder of Steve H. Powell & Company. Prior to assuming the role of CEO, Stewart was a director responsible for managing day to day operations of the company. After graduating from Georgia College and State University with a bachelor's in accounting, Stewart began his banking career in a community bank.

Decentralized Finance Lending and Staking Activity

featuring Robert Triano

Decentralized finance has grown immensely since 2020. Whether it is users searching for attractive yields through staking, or users looking for borrowings through streamlined lending platforms, these networks have gained traction. This session will provide an overview of decentralized



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finance, including key terms, definitions, and functions. It will also compare and contrast traditional finance and lending to the decentralized virtual asset model. Lastly, it will highlight fraudulent activity trends and major occurrences. Attendees will learn the basics, but also leave understanding the benefits and challenges that users experience in this space. **Rob Triano** is the director of crypto risk for CipherTrace, a Mastercard Company. Rob leads a team within the financial investigations business line of CipherTrace to monitor global regulatory developments, develop training content for financial institutions, and support internal product teams. Prior to his current role, Rob spent a decade at the Federal Reserve Banks of Kansas City and San Francisco. At the Federal Reserve, he was deeply involved in supervision for entities engaged in digital asset and financial technology activities and has extensive experience leading BSA/AML/Sanctions Compliance regulatory engagements for global financial institutions.

Hot Topics Panel Discussion

moderated by Mike Allen

This panel discussion will cover topics relative to the different dynamics within the credit industry and how to find success for your institution. You will also have the opportunity to bring current concerns from your organization and have them addressed as well.

On the Economic, Political and Business Climate

featuring Roger Tutterow, Ph.D.

Nine 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 the 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. Roger Tutterow is professor of economics at Kennesaw State University where he holds the Henssler Financial Endowed Chair.

WEDNESDAY, FEB. 22

CREDIT MANAGEMENT WORKSHOP

featuring David Kemp

David Kemp will focus on systems and processes that allow a bank to successfully manage the level of risk in its loan portfolio. David continually updates presentations to reflect the current regulatory, economic and industry developments. His presentations are structured to be informative, motivational and fun. David will focus on several issues facing the financial industry and allow a bank to successfully manage the level of risk in its loan portfolio.

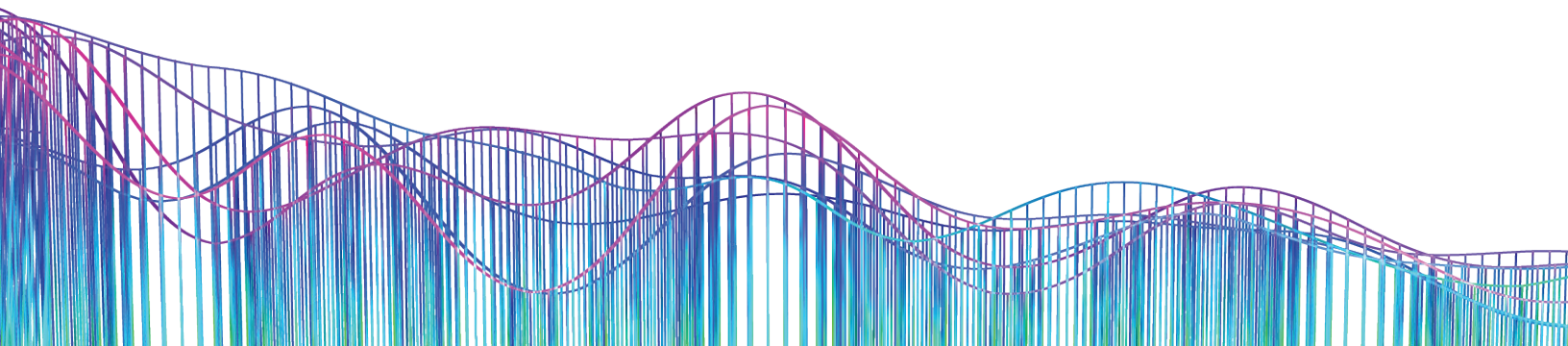
Among the topics to be covered:

- Consumer Lending
- Construction Lending
- Commercial Credit Underwriting
- Risk Analysis
- Managing Problem Loans and Bankruptcy
- Regulatory Guidelines

HOTEL INFORMATION Valley Hotel / Homewood

Rooms are available at a rate of \$239 per night.

The room block expires on Jan. 18, 2023. To make reservations, call the hotel at (800) 445-8667 and reference the Alabama Bankers Association Credit Conference. Or, [click here to make reservations online](#). The hotel is located at 2727 18th Street South in Homewood.



2023 CREDIT CONFERENCE AGENDA

TUESDAY, FEBRUARY 21

8:30 a.m.

Registration

9 - 11:30 a.m.

GENERAL SESSION

Regulatory Review: The Threat of What Happens Next

Tim Rich, FDIC

Calm After the Pandemic Storm....Really?

Mike Allen

Environmental, Social and Governance Issues

Reginald O'Shields, FHLBank of Atlanta

11:30 a.m. - 12:30 p.m. **Lunch**

1 - 4:30 p.m.

GENERAL SESSION

Fair Lending from a Lender's Perspective

Stewart Thigpen

Decentralized Finance Lending & Staking Activity

Robert Triano

Hot Topics Panel Discussion

On the Economic, Political and Business Climate

Roger Tutterow, Ph.D.

WEDNESDAY, FEBRUARY 22

7-8 a.m.

Breakfast

8 - 11:30 a.m.

CREDIT MANAGEMENT WORKSHOP

David Kemp

REGISTER ONLINE AT

www.alabama.bank/credit

EARLY BIRD MEMBER RATE (by Jan. 18, 2023) is \$545

REGULAR RATE is \$595

NON MEMBER RATE is \$795

CANCELLATION POLICY: ABA will process a \$100 per person administrative fee for all cancellations, regardless of when they are received. Cancellations received in writing 10 days prior to the event are eligible to receive a refund (minus the \$100 per person administrative fee). No refunds can be offered after 10 days prior to the event.

QUESTIONS?

Call us at (334) 244-9456 or email ldunn@alabama.bank.

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