

Alabama Bankers Association

2024 CREDIT Conference

August 27-28

**VALLEY HOTEL
BIRMINGHAM**

2024 CREDIT CONFERENCE

Tuesday, August 27

8:30 a.m.	Registration
9 a.m. - 12 p.m.	GENERAL BUSINESS SESSION Credit and Appraisal Updates for the Current Economic Environment <i>Stewart Thigpen</i> Enabling Successes in Your Commercial & Residential Construction Lending Activities <i>Mike Allen</i> Sustainable Alabama Agriculture <i>Commissioner Rick Pate</i>
12 - 1 p.m.	Lunch
1 - 4 p.m.	GENERAL BUSINESS SESSION Keys to Lending and Credit Success through a Recession <i>Ty Glenham</i> Hot Topics for 2024 <i>moderated by Mike Allen</i>

Wednesday, August 28

8 - 8:30 a.m.	Continental Breakfast
8:30 - 11:30 a.m.	GENERAL BUSINESS SESSION Unlocking Small Business & SBA Lending Potential <i>David Tinsley</i> Assessing Environmental Risks in Commercial Real Estate Lending <i>Reid Cummings</i> On the Economic, Business & Political Climate <i>Dr. Roger Tutterow</i>

TOPICS & SPEAKERS

Credit and Appraisal Updates for the Current Economic Environment *featuring Stewart Thigpen*

This session will provide an update on current credit metrics across the industry including recent regulatory feedback. The balance of the presentation will provide a deep dive into appraisal and evaluation methodologies that will prove important in the current economic environment. Stewart Thigpen is a financial institution specialist with Steve H. Powell & Company. After graduating from Georgia College and State University, Stewart began his banking career in a community bank. After his start into banking, Stewart joined Steve H. Powell & Company in 2000.

Enabling Successes in Your Commercial & Residential Construction Lending Activities *featuring Mike Allen*

In this session, our speaker will share from his years of experience in construction lending: those key underwriting procedures, the importance of gaining a solid understanding of market conditions and how to do so, why experience of your developer is critically important, proper monitoring of projects and draw administrative procedures, stress testing key variables in underwriting, and thoughts on construction budget expectations with respect to fees, interest reserves, contingency, access to additional capital and construction contract preferences.

Keys to Lending and Credit Success Through a Recession *featuring Ty Glenham*

A recession presents a different set of challenges for community bankers, particularly on the lending and credit side. However, with the right focus and plan in place, bankers can diligently manage through a recession to a favorable outcome. This session will cover what executives need to focus on and the details of how they can serve customers well and protect the bank

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Sustainable Alabama Agriculture

featuring Commissioner Rick Pate

Join us for an informative discussion on the current agriculture environment around the state. Commissioner Pate will share with us a timely update on the important work being done from an agricultural perspective in Alabama. The Alabama Department of Agriculture serves Alabamians by protecting our food supply, animal health, environment and fair commerce, while promoting Alabama-grown food and products. Raised on a cattle and poultry farm in Lowndes County, Rick Pate learned the values of hard work and perseverance. After studying ornamental horticulture at Auburn University, he founded Pate Landscape Co., Inc. in 1982. Elected Commissioner of Alabama Department of Agriculture and Industries in 2018 and re-elected in 2022, Pate draws on his farm, business, and civic experiences to advocate for the future of agriculture in Alabama.

Unlocking Small Business & SBA Lending Potential

featuring David Tinsley

Learn about the struggles and opportunities in small dollar small business lending. Historically, financial institutions have faced challenges in providing small dollar financing due to high operational costs and increased credit risk. We will discuss the limitations of current methods such as relying on consumer credit or small business credit scores. Despite these struggles, there remains a tremendous market opportunity of 33 million small businesses in the United States.

Hot Topics for 2024

moderated by Mike Allen

During this session, you will be paired with several of your peers around the table to discuss several key issues we are all facing today as we journey into 2024 and beyond. This will be an opportunity for you not only to share but also to hear from your peers how they are addressing challenges in the following areas and others:

- State of Asset Quality - What lies ahead?
- Commercial Real Estate
- Stress Testing
- Protecting the NIM
- Personnel Challenges
- 2024 Election Year impact(s)
- Participations – Anyone having success selling and buying?
- Others?

On the Economic, Business & Political Environment

featuring Dr. Roger Tutterow

Ten 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 a several generations. Three years into the post-pandemic recovery, the economy faces 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. Dr. Roger Tutterow, Kennesaw State University's Economics Professor, holds the Henssler Financial Endowed Chair. Beyond academia, he's a sought-after consultant on financial economics, providing expert testimony in state and federal courts, Georgia General Assembly, and Georgia Public Service Commission. With a B.S. from Berry College and M.A. and Ph.D. from Georgia State University, he's held academic roles at various institutions and served as a visiting professor internationally. His analyses have been featured in major media outlets and news channels, showcasing his expertise in economic, business, and political spheres.

Assessing Environmental Risks in Commercial Real Estate Lending

featuring Dr. Reid Cummings

Environmental risk assessment is an important key when evaluating and closing commercial real estate loans. This session will cover the environmental aspects of the risk management guidelines for commercial real estate lending as well as their practical implications for your bank.

Hotel Information

Rooms are available at a rate of \$269 per night. **The room block expires on July 22, 2024.** To make reservations, call the hotel at (800) 445-8667 and reference the Alabama Bankers Association Credit Conference. Or, book online at <https://bit.ly/creditconfhotel>.

The Valley Hotel is located at 2727 18th Street South in Homewood.

ALABAMA BANKERS ASSOCIATION

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Register online at bit.ly/3RZBDC0

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

EARLY BIRD MEMBER RATE (by July 8, 2024) is \$595 / **REGULAR RATE** is \$645 / **NON MEMBER RATE** is \$845

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.