



2024 ANNUAL CONVENTION

AGENDA

Wednesday, June 26

- 9:30 – 11:00 IBA Board of Directors Meeting
- 11:30 – 1:00 ICBA Board Meeting
- 11:30 – 1:30 Synergy Board Meeting & Lunch
- 12:00 – 1:00 WBA PROS Board of Directors Meeting
- 2:00 – 4:30 OBA Board of Directors Meeting
- 3:00 – 4:00 NBA Board of Directors Meeting
- 3:00 – 5:00 WBA Board of Directors Meeting

- 3:00 – 6:30 Convention Registration Desk Open
- 5:00 – 6:30 Welcome Reception
- 6:30 – 8:30 Group Dinner

Thursday, June 27

- 7:00 – 8:00 Breakfast
- 7:00 – 7:00 Convention Registration Desk Open
- 8:00 – 12:00 General Session
- 8:00 – 8:15 Opening Remarks
- 8:15 – 9:15 Generative AI: Strategic Utilization in Banking
Chris Nichols, Director of Capital Markets, South State Bank

Learn about one banker's take on the use of technologies, including AI to build new client experiences and improve back-end processes within the organization.

- 9:15 – 10:15 **Outperform The Norm**
Scott Welle, Author & Speaker, Outperform the Norm

Today's competition is brutal and the pressure to perform can be suffocating. What are you doing to stay

ahead and keep from burning out? Join Scott Welle as he shares the peak performance strategies used by high achievers and elite performers to take your "game" to the next level. These include challenging limited beliefs about performance standards, establishing a peak performance routine, recognizing crucial components shared by all, ways to boost positivity and happiness, and how to enhance communication styles and feedback. This dynamic, high-energy keynote will help you raise your personal standard of excellence and give you an effortless action plan to put into place immediately.

- 10:15 – 10:45 Break

- 10:45 – 11:05 **2024 and Beyond: Banking Industry Opportunities**
Rob Nichols, President and CEO, American Banking Association

There has been no shortage of activity in Washington, D.C., even with banking legislation stalling in Congress. From the actions of the CFPB and other regulators, get the latest from the ABA, including priorities and what may lie ahead for the industry.

- 11:05 – 12:00 **Federal Reserve Update & Fireside Chat**
*Governor Michelle Bowman, Federal Reserve Board of Governors
Brent Beardall, President & CEO, WaFd Bank; Moderator*

As the first ever Community Bank Federal Reserve Board Governor, Michelle Bowman, will provide an update from the agency, as well as her views on the industry as a whole. During the fireside chat, she will share more insights with WaFd leader Brent Beardall.

- 12:00 – 1:30 Lunch Buffet



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1:30 – 2:15 Breakout Sessions

Demographic Disruption: Banking in an Aging America

Joe Sullivan, President & CEO, Market Insights

America is on the verge of a demographic crisis that will disrupt every aspect of our society, our economy... and the banking industry. Millennials are entering their 40s, birth rates are falling, death rates are rising, and by 2034, older adults will outnumber children for the first time in U.S. history. Most industries — financial institutions in particular — are ill-prepared to meet the challenges, pain points and opportunities presented by a customer and employee base that is both aging and shrinking. This powerful session explores how bankers must rethink their strategic plan for long term relevance and success in the face of accelerating demographic shifts. It is time to prepare for how consumers will spend, borrow, and save.

Capital Planning and Capital Raising

Zachary Davis, Senior Associate, Luse Gorman
Steven Lanter, Partner, Luse Gorman

This presentation looks at the current regulatory and economic environment for capital planning and capital raises, reasons why banks may want to review their capital plans and capital raising options with an eye toward how the markets play out over the next year plus, and the different types of capital raising options available to banks and the benefits and limitations of each.

Navigating the Tax Maze: Unveiling Investment Tax Credits for Financial Growth

Adam DeZego, State & Local Tax Director, Moss Adams
Ed Rossier, Managing Director, Head of Climate Finance, Enhanced Capital

Let's delve into the intricate world of Investment Tax Credits (ITCs). In this session, we'll demystify the complexities surrounding ITCs, shedding light on how financial institutions can leverage these credits to bolster their bottom line. Adam DeZego, Moss Adams, and Ed Rossier, Enhanced Capital, will provide practical insights on identifying eligible investments, maximizing tax savings,

and navigating regulatory nuances. Whether you're a seasoned banker or new to the tax credit landscape, this session will deliver actionable strategies to optimize your institution's tax position and drive sustainable growth. Don't miss this opportunity to uncover the hidden potential within your tax framework and propel your institution towards greater financial success.

2:15 – 2:45 Break

2:45 – 4:15 General Session

2:45 – 3:15 Regulatory Update: CSBS & FDIC

Charlie Clark, Vice Chair, CSBS and Director of Washington DFI
Paul Worthing, Regional Director, FDIC

Get the latest federal regulatory update from Charlie Clark, current vice-chair of the Conference of State Bank Supervisors, as well as the new FDIC Regional Director Paul Worthing.

3:15 – 4:15 A New Model of American Banking

John Maxfield, Maxfield on Banks

How does the banking system work? What causes the big shifts in the charts? What does it take to be an exceptional banker? Drawing on sixteen years of research, we'll answer those questions.

4:15 Adjourn for the Day

5:00 – 6:30 Casino Night Reception

6:30 – 8:30 Group Dinner

Friday, June 28

7:00 – 1:00 Convention Registration Desk Open

7:00 – 8:45 IBA & ICBA Breakfast & Annual Meetings

7:30 – 8:45 NBA Breakfast & Annual Meeting

7:30 – 8:45 OBA Breakfast & Meeting



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7:30 – 8:45 WBA Breakfast & Annual Meeting

8:55 – 12:15 General Session

9:00 – 9:45 Early Warning Economic Indicators of Systemic Bank Fragility
*Dr. Vange Ocasio Hochheimer,
Professor of Economics & Finance,
Whitworth University*

Dr. Ocasio Hochheimer will provide a national and regional economic forecast for WA, OR, NV and ID with a review of key leading economic indicators that impact the banking sector. The audience will better understand how leading economic indicators inform bank balance sheet management strategies. Attendees will also gain perspectives on interpreting economic indicators and translate insights into strategy.

9:45 - 10:00 Exhibitor Prizes

10:00 – 10:15 Break

10:15 – 11:00 The 2024 Political Debrief
Jeff Dufour, Editor in Chief, National Journal

Even months before this year's historical election, it feels as if we've been watching these races for years. During

this session, National Journal editor-in-chief Jeff Dufour will dive into the macro-political factors driving both legislation and this year's election cycle. He will share how voting patterns have changed, where this year's elections will be decided, and on what issues, the strengths and weaknesses of the two presidential candidates, how this year will differ from 2020 and the unknowns that could decide things.

11:00 – 12:00 Ted Lasso-inspired Team Upgrade: Harnessing Positive Leadership Principles
Dr. Bobby Low, Head of People Science, Motivosity

Learn to transform your team's dynamics through the uplifting leadership principles of Ted Lasso in this engaging presentation. Drawing inspiration from the show's charismatic coach, discover how positivity, empathy, and determination can reshape your team's culture. Uncover practical strategies for building trust, cultivating strong relationships, and fostering a growth mindset to achieve collective success. Whether you're a manager or team leader, this session offers actionable insights to inspire positive change within your organization. Join us for a brief yet impactful exploration of how embracing Ted Lasso's wisdom can elevate your team's performance and create an environment where everyone thrives.

12:00 – 12:15 Closing Remarks & Adjourn