



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

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

Thursday, June 27

- 7:00 – 8:00 Breakfast
- 8:00 – 5:00 Convention Registration Desk Open
- 8:00 – 12:00 First 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 how one bank has focused on the use of new 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 – 11:30 ICBA Update

ICBA will provide an update on key priorities for the industry, focus on what is happening in the nation's capitol and how bankers can and should be involved.

11:30 – 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

1:30 – 2:15 Breakout Sessions

Navigating the Coming Demographic Crisis
Joe Sullivan, President & CEO, Market Insights

Census data has confirmed key demographic trends that have been accelerating for several decades: communities large and small are about to face a demographic crisis that will reshape all aspects of our society, our economy, and our industry. The first Millennials are now entering their 40s. By 2034, older adults will outnumber children for the first time in U.S. history. By 2050, people of color will make up the majority of the US population. Birth rates are falling, death rates are rising; and many financial institutions are ill-prepared to meet the challenges, the new pain points and opportunities presented by an aging and shrinking customer and employee base. These accelerating demographic factors, combined with the impact of our increasingly digital society, have significant implications for how consumers will



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spend, borrow, and save. This powerful session will explore how this looming crisis should force bankers to rethink their priorities and help them devise a plan for long term relevance and success.

Capital Planning and Capital Raising

Zachary Davis, 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.

Investment Tax Credits • Moss Adams

2:15 – 2:45 Break

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

4:15 Adjourn for the Day

5:00 – 7:00 Casino Night Reception

7:00 – 9:00 Group Dinner

Friday, June 28

6:55 – 1:00 Convention Registration Desk Open

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

7:30 – 8:45 OBA Breakfast & Meeting

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

7:00 – 8:45 Breakfast

9:00 – 12:00 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 Break

10:00 – 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