



# Executive Management Conference

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**December 3 - 5, 2025**

**The Ritz - Carlton, St. Louis**

# Conference Sponsors

MBA Executive Management Conference | December 3 - 5 | Ritz Carlton, St. Louis

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# Committee

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## **Chairman**

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## **MBA Executive Committee**

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<b>MBA President and CEO</b>	Jackson Hataway

# Conference Agenda

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## Wednesday, December 3

**2 – 6 p.m. Registration and Trade Show Open**

**3 – 4 p.m. New State Laws to Help Bank Combat Fraud**  
[Carol Barnett, Senior Vice President, Compliance Services | Missouri Bankers Association](#)

Legislation passed by the Missouri General Assembly this year addresses several provisions to protect your bank and your customers from financial fraud. Carol Barnett will discuss MBA's successful efforts to secure passage of legislation that allows new "trusted contact" programs for banks and how banks offering these programs are immune from liability when acting in good faith in the best interests of their customers. She also highlights a new fraud criminal penalty for financial institutions account fraud that also ensures law enforcement has resources to prosecute fraud, even as new technology and payment methods develop.

**4 p.m. Hotel Room Reservation Check In**

**4:30 – 5:30 p.m. Trade Show Holiday Cheer Reception**

**5:30 p.m. Bank Hospitality Events**

## Thursday, December 4

**7:30 a.m. – 2 p.m. Registration and Trade Show Open**

**7 – 8:15 a.m. Breakfast**

**8:15 – 8:30 a.m. Call to Order & Welcome**

**8:30 – 9:30 a.m. Winning With What You've Got: Attitude, Teamwork and the Will to Keep Going**  
[Aaron Davis | Aaron Davis Presentations Inc.](#)



Whether you're working with limited resources, wearing multiple hats or figuring out how to lead across departments, one thing remains constant — attitude determines your altitude.

Former National Champion athlete and cancer survivor Aaron Davis shows how to "Get into the Game" with the mindset of a champion, even when your roster looks short and your playbook feels thin.

Learn how to shift your lens from frustration to focus, from setbacks to solutions and from surviving to thriving. Celebrating small wins, leaning on each other and showing up with a championship attitude isn't optional — it's essential.

**9:30 – 10 a.m. Break & Exhibit Showcase**

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## Thursday, December 4

10 – 11 a.m. **Growing Forward: Actionable Strategies to Drive Results**  
Preston Afrank, Senior Executive Vice President | Haberfeld



The opposite of growth is stagnation. Unfortunately, too many community banks are facing a growth challenge. As the race intensifies for core customer relationships, low-cost funding sources, fee income and talent, it is imperative to have your financial institution positioned for growth if you want to thrive. Explore specific and actionable strategies to grow core customers, lower cost of funds, increase fee income, develop your team and improve overall financial performance.

11 – 11:15 a.m. **Break & Exhibit Showcase**

11:15 a.m. – 12:15 p.m. **From Maturity to Momentum: An Executive View on Strategic IT Alignment**



Aaron Donaldson  
Principal & Financial Institutions  
Consulting Leader  
RSM US LLP



David Gohn  
CEO  
West Plains Bank and Trust

In today's fast-paced digital world, understanding and advancing the relevance of your bank's technology is no longer optional — it's essential. This session provides an executive-level framework for evaluating IT maturity across five critical categories that underpin digital strategy and operational resilience: infrastructure, applications, data management, security and innovation.

Through the use of maturity models and visual benchmarks, attendees will assess their current position relative to peers and gain practical insight into areas where technology can better support growth, efficiency and risk management. Whether your institution is in the early stages of modernization or refining an already mature IT landscape, this session will provide the perspective and tools to move from strategy to execution. We'll also explore emerging technologies and how they are reshaping banking operations, customer engagement and regulatory expectations.

12:15 – 1:45 p.m. **Lunch**

- Recognition of the 2025 Recipient of the Next Generation in Banking Leadership Award
- Recognition of the 2025 Recipient of the Woman of the Award
- Vendor Prize Drawings

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## **Thursday, December 4**

**1:45 – 2:45 p.m. Breakout Sessions (3 Topics)**



### **Modernizing Banking with Gen AI: A People-First, Regulation-Ready Approach** **Dan Bolger, CEO & Founder | Flatirons AI**

As banks evaluate the potential of generative AI, concerns around data security, regulatory compliance and operational risk have created hesitation. This session shares the results of a beta program with a variety of financial service participants and explores how a secure, closed-loop framework for deploying gen AI aligns with regulatory requirements from the start to build confidence among risk and compliance teams. Explore strategies for upskilling employees, helping frontline and back-office staff become productive with gen AI through practical training. Finally, the session introduces a clear, ROI-driven adoption model showing how incremental investments in gen AI can yield measurable gains in efficiency, accuracy and customer experience — without compromising trust. Participants will leave with a roadmap to safely and successfully integrate gen AI into their institutions.



### **Being Strategic with Your Total Compensation Packages** **Matt Brei, President | Blanchard Consulting Group**

This session will focus on the various elements of the total compensation package in banks and how to be both market competitive and strategic in these areas. Explore trends and best practices surrounding salaries, annual cash incentives, equity-based incentives, benefits and perquisites. Findings from Blanchard Consulting Group's surveys and databases will be incorporated throughout the presentation. Participants should walk away with industry market data and an ability to challenge their banks on whether they are truly being strategic with their compensation packages.



### **Examining the Industry's Persistent, Pervasive, and Powerful Problem** **Matt Forgotson, Managing Director, Client Insights and Analytics | Performance Trust**

Since 1990, more than 65% of FDIC-insured depositories have disappeared. Many of these institutions lost their independence because they misallocated capital. Matt Forgotson will examine why many of these institutions were victims of the problem that has long plagued the banking industry — namely a reliance on faulty frameworks and single-scenario snapshot metrics. Against this backdrop, the most recent banking crisis and constrained profitability that followed in its wake are simply the most recent manifestations of this persistent, pervasive and powerful problem. Once the problem is defined, Matt will then propose a remedy of a comprehensive, objective process and framework that empowers managers to make prospective capital allocation decisions with clarity and confidence. Those willing to embrace a more complete analytical view can protect and potentially even accelerate their missions.

**2:45 – 3 p.m. Refreshment Break**

**3 – 4 p.m. Breakout Sessions Repeat**

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## Thursday, December 4

5 – 6:30 p.m. Reception Hosted by MBA Associate Members

MBA Foundation Silent Auction

Evening Free

## Friday, December 5

7:30 – 8:15 a.m. Breakfast

8:15 – 9:15 a.m. **Stablecoins & the GENIUS Act: What Every Bank Needs to Know Now**  
[Brooke Ybarra, Senior Vice President, Innovation & Strategy | American Bankers Association](#)



The regulatory future of payment stablecoins is no longer speculative — the GENIUS Act has passed, and a new avenue for payments is on the horizon. Brooke Ybarra will unpack the GENIUS Act's most critical provisions, including issuer requirements, prudential standards and oversight mechanisms. You'll gain a clear understanding of how this legislation affects banking and what it means for your institution. From real-time payments to emerging competitive threats, discover how stablecoins are poised to transform financial services.

9:15 – 9:30 a.m. Refreshment Break

9:30 – 10:30 a.m. **Shifting Sands: How the Global Economic Policy Environment Will Create Opportunities and Risks for American Business**  
[Tom Landstreet, Co-Founder | Trusco Investment Management](#)



Tom Landstreet advises audiences to be careful and to improve their efficiency now as the future is more uncertain than at any time in decades. It's time to contemplate the unthinkable as surging global sovereign debt, rising interest rates, inflation, trade wars, "hot" wars and asset price bubbles create shifting sands for investors, businesses and families.

10:30 a.m. Conference Adjourns

11 a.m. Hotel Checkout





# Conference and Hotel Information

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## REGISTRATION INFORMATION & FEES

To register for the Executive Management Conference, complete the registration form and return it with your check to the Missouri Bankers Association, P.O. Box 57, Jefferson City, MO 65102. Call 573-636-8151 or register online at [mobankers.com](http://mobankers.com).

Registrations received after Wednesday, Nov. 26, will be required to submit a credit card guarantee.

**MEMBER REGISTRATION** – The \$640 fee is for employees, officers and directors of MBA-member banks and MBA associate members. The member fee includes admission to all business sessions, social events, the exhibit hall and meal functions.

**SPOUSE/GUEST REGISTRATION** – The \$310 fee is for a spouse or guest who is not employed by the bank. The fee includes admission to all events. Spouses must register to attend social functions.

**NONMEMBER REGISTRATION** – This \$2560 fee includes admission to the sessions, social events, the exhibit hall and meal functions.

The fees listed above cover the cost of conference materials, MBA-sponsored meal functions and receptions. **These fees do not include hotel accommodations.**

The cost of meals and refreshments included in the registration fee for this meeting is \$235. This information is provided for your bank's tax records, in keeping with the IRS 50% deduction provisions under Section 274(n) of the Internal Revenue Code.

## HOTEL INFORMATION

Ensure your hotel accommodations by making your reservations today! Reservations are recommended for the evenings of Dec. 3 and Dec. 4. The conference begins at 3 p.m. Dec. 3 and concludes at 10:30 a.m. Dec. 5. The conference will be held at the The Ritz-Carlton Hotel. The room rate is \$225 per night.

A block of rooms at a group rate is reserved for this conference. However, the block may sell out before the cutoff date of Tuesday, Nov. 11. After that date, all unreserved rooms in the block will be released to the public for resale.

MBA group rates and availability cannot be guaranteed after Tuesday, Nov. 11. We recommend you secure your accommodations immediately.

### Reservations

Call 800-960-7056 to make reservations. Indicate you are attending the Missouri Bankers Association's Executive Management Conference or give code MBA.

**Single/Double.....\$225 plus taxes (per day)**



# General Information

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## **DRESS ATTIRE**

Business or business casual is acceptable for all sessions. Cocktail attire is acceptable for the Wednesday and Thursday receptions.

## **CANCELLATION POLICY**

Full refunds will be granted for cancellations received at the MBA office by Monday, Nov. 18. An administrative fee of \$50 per canceled registration will be assessed if notice is received after Monday, Nov. 17, and by Wednesday, Nov. 26. The remainder of the registration fee will be refunded. Because of financial commitments MBA must make to the hotel, refunds will not be granted for cancellations after Wednesday, Nov. 26. Substitutions are always permitted.

## **DISABILITIES OR DIETARY RESTRICTIONS**

If you have any dietary restrictions or disabilities and need assistance, please email [elawson@mobankers.com](mailto:elawson@mobankers.com).

## **QUESTIONS**

If you have questions concerning any part of this conference, please call the MBA Education Department at 573-636-8151.

## **IMAGE USE POLICY**

Registration or participation by an individual in attending Missouri Bankers Association events and activities constitutes an agreement by the attendee to the MBA's use and distribution, both current and future, of the attendee's name, image or voice in print, media, social media, photographs, videotapes, electronic reproductions, and audiotapes of, or reporting, such events, and activities and promoting MBA activities, services and programs. Attendees waive any right to inspect or approve the finished materials and MBA communications and publications and agree that all such images, pictures, video or audio recordings, and any reproduction thereof, shall remain the property of the MBA to use at its discretion. Consent is binding, perpetual and may not be revoked.

## **MBA FOUNDATION SILENT AUCTION AND RAFFLE TICKET SALES**

MBA is excited to host a silent auction and raffle ticket reception benefiting the Missouri Bankers Foundation. Our generous members support the Foundation's efforts, allowing us to host a fun and festive event that puts attendees in the holiday spirit. The proceeds support Missouri Bankers Foundation scholarships, financial education, and recognition programs such as the 50 Year Club and MBA Century Banks. The MBA Foundation Silent Auction is an exciting addition to the evening's festivities. Attendees will have opportunities to bid on silent auction items or purchase a raffle ticket for the chance to win a getaway package or \$1,000.

## **ATTENDANCE POLICY**

To preserve the integrity of our registration process, no one will be admitted into the conference sessions or social events without a name badge. Your name badge will serve as your official ticket to all events.

# REGISTRATION FORM

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Please PRINT or TYPE below. You may photocopy this form for additional registrants.

## Organization Information

Bank/Company \_\_\_\_\_

Address \_\_\_\_\_ City/State/ZIP \_\_\_\_\_

Phone \_\_\_\_\_

## Name of Attendee

Name \_\_\_\_\_

Title \_\_\_\_\_

Email \_\_\_\_\_

Cell Phone \_\_\_\_\_

Spouse\* \_\_\_\_\_

*\*Spouse must be registered to attend conference events  
- including breakfasts, lunch and Thursday reception.*

## Method of Payment

☐ Member \$640 \$ \_\_\_\_\_

☐ Nonmember \$2560 \$ \_\_\_\_\_

☐ Spouse Fee \$310 \$ \_\_\_\_\_

☐ One Raffle Ticket \$50 \$ \_\_\_\_\_

☐ Four Raffle Tickets \$100 \$ \_\_\_\_\_

Total Amount Due \$ \_\_\_\_\_

*Purchase your raffle tickets before the conference to  
benefit the Missouri Bankers Foundation.*

☐ Check enclosed, payable to MBA.

☐ Invoice the bank.

☐ Credit Card Payment\* (Please type.)


Exp. Date \_\_\_\_\_ CVV \_\_\_\_\_

No. \_\_\_\_\_


Type Name \_\_\_\_\_

Signature \_\_\_\_\_

## Three Ways to Register

 573-636-8151

 [mobankers.com](http://mobankers.com)

 Mail check payable to Missouri Bankers Association and form to:

Missouri Bankers Association  
P.O. Box 57  
Jefferson City, MO 65102

