



MBA'S 2025 LENDING, CREDIT & FINANCE CONFERENCE

**Courtyard by Marriott
Columbia**

April 15 – 16

AGENDA

SESSION KEY

- General Sessions
- Lending & Credit
- Finance & Accounting

Tuesday, April 15

8:30 a.m. Registration, Continental Breakfast, Trade Show

9 – 10:15 a.m.



Call to Order, Welcome & General Session

Economic Update

Chris Kuehl, Ph.D., Managing Director | Armada Corporate Intelligence

10:15 – 10:30 a.m.

Refreshment Break

10:30 – 11:30 a.m.

Breakout Sessions (do not repeat)



What's Wrong with My Lending Culture? Adapting to CFPB 1071 Reporting Requirements

Rob Newberry, Senior Consultant | Abrigo

Join us for a discussion on what the Consumer Financial Protection Bureau's Section 1071 small business reporting rule exactly entails and its implications on your lending culture. Finding competitive advantages, product differentiation and effective loan pricing strategies have always been keys to successful sustained growth. How will your ag and commercial loan practices have to change with the adoption of Small Business Reporting? What are some of the major obstacles that community banks face as they start planning how to implement CFPB's Section 1071 standards?



ALCO Best Practices: Strategic Focus and Effective Decision-Making Framework

Nick Trentmann, Director of Advisory Services | ALM First

One of the most important operating committees of a financial institution is the asset/liability management committee, which is responsible for the oversight of balance sheet risk management. ALM can get very complicated, and effective oversight requires the board to rely on the ALCO to produce sound strategies based on ALM outputs. This session takes a deeper dive into the current challenges of effective ALCO management and examines new ways to structure meetings to ensure your balance sheet is approximately positioned for the coming financial landscape. This session will focus on strategic ALCOs and the content that makes them successful.

11:30 a.m. – 12:15 p.m.

Lunch

12:15 – 1:15 p.m.



Breakout Sessions (do not repeat)

No More Fast-Food Banking: Leading the Focus on Deposit Growth

Jack Kasel, Sales Development Expert | Anthony Cole Training Group

According to BAI Banking Outlook: 2024 Trends, the No.1 business challenge for bankers in 2025 continues to be growing deposits, followed closely by customer acquisition. With the interest rate environment, inflation and intense competition, most banks are struggling with a flat or declining deposit forecast. How are your current bank's deposit efforts working? Are your branch personnel consistent in their approach to having transformative discovery conversations and maximizing in-branch opportunities? Or are they just taking care of the transaction at hand without probing further? There has never been a more critical time for setting the strategy, implementing a plan and leading the charge for deposit growth. Discover how your bank can achieve success implementing and leading specific deposit strategies.

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Navigating the Financial Horizon: Bank Tax Update

Brian Mall, CPA, Partner | Forvis Mazars

Ethan Rollins, CPA, Tax Manager | Forvis Mazars



Stay ahead in the financial landscape with our comprehensive tax update session. Explore the 2024 election results and the impact to upcoming changes to tax rates. This will help navigate the considerations between S or C corporations. In this session, financial professionals will delve into the latest tax developments, providing a strategic understanding of key updates that can impact your bank's financial planning and taxation strategies. Don't miss this opportunity to ensure your institution is well-informed and prepared for the evolving tax landscape.

1:15 – 1:30 p.m.

Refreshment Break

1:30 – 2:30 p.m.

Breakout Sessions (do not repeat)



Introduction to Technology for Lenders

Trent Fleming, Founder | Trent Fleming Consulting

Technology continues to transform banking. Traditionally, lending has remained paper intensive and, in some ways, has lagged behind other areas of the bank in implementing technology. Yet, solutions are available to provide a productivity and customer service boost to lending activities. This session explores ways that lenders can leverage technology to improve service, reduce costs and compete effectively at both the consumer and commercial levels. Gain solid ideas for selecting, implementing and managing such technology.



Interest Rate Risk, Liquidity and Investment Strategies for 2025 and Beyond

Dale Sheller, Managing Director & Director of Financial Strategies Group | The Baker Group

Nearly three years ago, the Federal Reserve embarked on an aggressive tightening cycle to rein in inflation following the global pandemic. As we start 2025, the economy and the banking industry face renewed uncertainties, fueled by the recent election and more anticipated rate cuts by the Fed during the year. Senior management continues to navigate an environment marked by elevated interest rates and the looming threat of an economic downturn. This session will focus on strategies for investing in today's market, as well as a discussion on today's best practices for interest rate risk and liquidity risk management. Attendees will be given valuable bank-specific data and analysis, including peer group comparisons, nonmaturity deposit analysis and surge balance studies.

2:30 – 2:45 p.m.

Refreshment Break

2:45 – 3:45 p.m.

General Session

Bank Leadership Strategies to Attract & Retain the Best Employees

Robert Flowers, Partner | Bradley



In a recent survey, community bankers ranked recruiting and retaining talent as a top worry, behind only acquiring new customers and tied with margin and funding costs. Traditionally, benefits packages have focused on criteria such as retirement benefits, vacation time, parental and family leave options, health insurance and, more recently, flexible working hours. Yet over time, these benefits have become table stakes and, as a result, do not necessarily differentiate employers. This session discusses various strategies and tools to attract and retain talent, from additional compensation tools to remote and hybrid work and similar "noncash" benefits.

3:45 – 5:30 p.m.

Peer Group Discussion & Reception

Dinner on your own

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Wednesday, April 16

7 – 8 a.m. **Buffet Breakfast**

8 – 9 a.m. **General Session**



Strategies to Increase Your Bank's Franchise Value

Robb Rempel, Executive Vice President | Haberfeld

The key to independence is growth. And yet most community banks are stuck in a zero-growth spiral as their retail strategy barely attracts enough customers to offset the losses through attrition. Although growth by acquisition can be an important part of the solution, organic growth leverages infrastructure and resources you already possess and creates a durable competitive advantage, resulting in increased franchised value and earned independence. This session reviews the dynamics of today's challenging environment, identifies solutions to obstacles that are holding back your growth and examines tactics for improving noninterest income that will drive future profitability.

9 – 9:15 a.m. **Refreshment Break**

9:15 – 10:15 a.m. **General Session**

Regulator Panel

Moderator: Trent Fleming, Founder | Trent Fleming Consulting

Nick Bestgen, Missouri Division of Finance

Kaye Finn, FDIC

Michael Peters, Federal Reserve Bank of St. Louis

10:15 – 10:30 a.m. **Refreshment Break**

10:30 – 11:30 a.m. **General Session**



Preparing for the Future: Retaining Customers Across Generations

Trent Fleming, Founder | Trent Fleming Consulting

Rural banks are directly affected by generational transfer issues among farm families, small business owners and high net worth customers in general. Only through a focused effort can your bank develop relationships that extend past the current generation. It takes work to develop and promote products and services that you can offer to the next generation (and the one after that!) as you build these relationships. This session provides a survey of current challenges and specific examples of steps you can take now to retain and expand banking relationships.

11:30 a.m. **Adjourn**

COMMITTEES

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Continuing Education



The Missouri Bankers Association is registered with the National Association of State Boards of Accountancy (NASBA) as a sponsor of continuing professional education on the National Registry of CPE Sponsors. State Boards of Accountancy have the final authority on the acceptance of individual courses for CPE credit. Complaints regarding registered sponsors may be submitted to the National Registry of CPE Sponsors through its website nasbaregistry.org.

Program Objectives — This conference covers the full spectrum of credit trends, underwriting, risk management and business development topics essential for growing, thriving banks. The conference also offers specifically targeted education for finance and accounting personnel in your financial institution. The purpose of the conference is to share tools and techniques in helping finance professionals respond to the constant changes and challenges in the finance and accounting functions. The conference provides opportunities for participants to network, share best practices and learn from nationally known experts.

Specialized Knowledge: 9.5 credit hours

Advance Preparation: No advanced preparation is required for this program.

Prerequisites: Previous experience in the lending area is helpful.

Program Level: Intermediate to advanced

Delivery Method: Group-live

GENERAL INFORMATION

Who Should Attend

The conference is specifically targeted for chief credit officers, credit analysts, loan officer, senior lenders, finance, and accounting personnel. The purpose of the conference is to share tools and techniques and to help finance professionals respond to the constant changes and challenges in the finance and accounting functions.

Registration Information

Payment by Phone, mobankers.com or Invoice Fees

MBA-Member: First Registrant - \$425 | Each Additional (per person) - \$390

Nonmember: \$1,700

Contact the MBA Education Department for group discount.

The cost of meals included in this registration fee for this conference is \$100. This information is provided for your bank's tax records, in keeping with the IRS 50% deductible provisions under Section 274(n) of the Internal Revenue Code.

**Fees include meals, reception, refreshment breaks and conference materials. These fees do not include hotel accommodations.*

Cancellations/Refunds

Full refunds will be granted for cancellations received by MBA at least 10 days before the conference date. After that date, an administrative fee of \$10 per canceled registration will be retained. Cancellations will not be accepted five days before the conference. Substitutions are always permitted.

Hotel Information

The conference will be held at the Marriott Courtyard in Columbia.
Overnight accommodations are available at the hotel.

Courtyard Columbia

3301 Lemone Industrial Blvd.
Columbia, MO 65201
573-443-8000

Hotel Group Rate of: \$109 per night

Cutoff Date For Room Block: Thursday, March 20, 2025

Be sure to state you are attending the Missouri Bankers Association's Lending, Credit & Finance Conference.

Room availability is not guaranteed after the cutoff date, and room rates may revert to the published rate. Early reservations are encouraged!

Disabilities and Food Restrictions

If you have any disabilities or food restrictions that require special assistance, send a brief message explaining how we may best accommodate your needs to elawson@mobankers.com or call 573-636-8151.

Image Use Policy

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REGISTRATION FORM

April 15 – 16, 2025 – Courtyard by Marriott, Columbia

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

Organization Information

Bank _____

Address _____ City/State/ZIP _____

Phone _____

Name of Attendee _____

Name _____

Title _____

Email _____

Name of Attendee _____

Name _____

Title _____

Email _____

Name of Attendee _____

Name _____

Title _____

Email _____

Name of Attendee _____

Name _____

Title _____

Email _____

Method of Payment _____

☐ First Registrant.....\$425 # _____ \$ _____

☐ Each additional.....\$390 # _____ \$ _____

☐ Nonmember.....\$1,700 # _____ \$ _____

Total Amount Due \$ _____

**Contact the MBA Education Department for group discount.*

**Fees include meals, reception, refreshment breaks and conference materials. These fees do not include hotel accommodations.*

☐ Invoice the bank.

☐ Credit Card Payment* (Please type.)

Exp. Date _____ CVV _____


No. _____


CVV _____ ZIP _____


Type Name _____

Signature _____

Three Ways to Register

 573-636-8151

 mobankers.com

 Mail check payable to Missouri Bankers Association and form to:

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

Disabilities and Food Restrictions

If you have any disabilities or food restrictions that require special assistance, send a brief message explaining how we may best accommodate your needs to elawson@mobankers.com or call 573-636-8151.