Lending, Credit and Finance Seminar

July 20–21, 2026
Courtyard by Marriott Columbia

MISSOURI BANKERS ASSOCIATION

2026 Lending, Credit & Finance Seminar | July 20–21
Courtyard by Marriott, Columbia

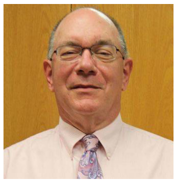
AGENDA

SESSION KEY
- General Sessions
- Lending & Credit
- Finance & Accounting

Monday, July 20

3 p.m. **Registration**

3:30 – 4:30 p.m. **Welcome & General Session**



Global Volatility - A Permanent State?
Chris Kuehl, Ph.D., Managing Director | Armada Corporate Intelligence

There has been nothing quite like the last few years as far as the global economy is concerned. Pandemic, trade wars, actual wars, shifting alliances, AI, tech emergence — the list is long. Where are we now and what can we expect? What do the scenarios look like — positive and negative?

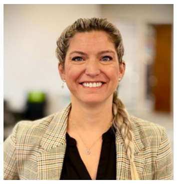
4:30 – 4:45 p.m. **Refreshment Break**

4:45 – 6 p.m. **Peer Group Sessions & Networking Reception**

Tuesday, July 21

8 – 8:30 a.m. **Registration/Continental Breakfast/Trade Show**

8:30 – 9:30 a.m. **Welcome & General Session**



Banking in the Era of Stablecoins and Digital Assets
Angela Murphy, Vice President of Marketing and Solutions | pidgin

Stablecoins and digital assets are rapidly changing how money moves, creating both challenges and new opportunities for community banks. Angela Murphy explores the latest developments, the regulatory and operational considerations and the strategic advantages available to early adopters. Gain practical guidance for navigating this emerging space, including ways stablecoins can help retain and grow deposits, expand customer relationships and keep banks competitive in an increasingly digital financial environment.

9:30 – 9:45 a.m. **Refreshment Break**

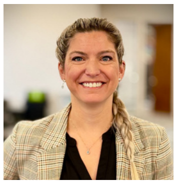
9:45 – 10:45 a.m. **General Session**

A New Era in Liquidity Management
Joe Kennerson, Managing Director | Darling Consulting Group

We have entered a new era in managing liquidity: deposit growth is tepid, zero interest rate policy is over, fintech disruption is real and generational shifts resulting in deposit disintermediation will make liquidity management one of the top challenges facing bankers. This liquidity paradigm shift will result in a change in balance sheet structures and elevated funding costs. Now is the time to prepare.
Joe Kennerson will outline the structural changes taking place in the industry, future headwinds and how to strategically prepare for tighter liquidity levels ahead.

10:45 – 11 a.m. **Refreshment Break**

11 a.m. – Noon **Breakout Sessions (do not repeat)**



Using Technology and Embracing AI in Credit Decisioning
Angela Murphy, Vice President of Marketing and Solutions | pidgin

As the financial industry evolves, technology and artificial intelligence are transforming the way banks approach credit decisioning. SPEAKER NAME explores how institutions can leverage technology throughout the entire lending process to enhance efficiency, accuracy and customer experience.

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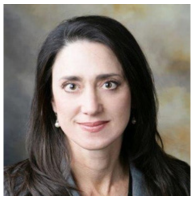
Tuesday, July 21

Navigating Today's Fintech Landscape
John McChesney, Senior Vice President | ICI Consulting

The bank technology landscape is evolving at an unprecedented pace. As industry consolidation has reduced the number of financial institutions, it also has transformed the core processing marketplace. Many vendors that once supported multiple core platforms have shifted their focus to one or two strategic flagship solutions, reshaping the options available to banks and influencing the impact these solutions have on the bottom line. At the same time, private equity investment has become a significant force across the banking technology ecosystem, influencing both core providers and the hundreds of third-party solutions that integrate with them. Digital banking platforms continue to emerge, evolve and disappear while the rapid advancement of artificial intelligence is poised to further transform how technology vendors build solutions, how banks operate and how customers engage with their financial institutions. John McChesney explores the current vendor landscape, key considerations for planning a contract renewal or vendor evaluation and the strategic and operational factors that influence successful negotiations.

Noon – 1 p.m. **Lunch**

1 – 2 p.m. **Breakout Sessions (do not repeat)**



Current Appraisal and Evaluation Trends: UAD 3.6, Compliance Risk and Residential & Commercial Valuation Review
Cheryl Bella, MAI, AI-GRS, Chief Compliance Officer | FICRAS

Appraisal and evaluation expectations continue to evolve as lenders prepare for significant changes in residential appraisal reporting while also managing ongoing compliance, credit and collateral risk across residential and commercial lending.

A key focus will be the transition to the redesigned Uniform Residential Appraisal Report and UAD 3.6, including what lenders should understand before the GSE mandate requiring UAD 3.6 for all new appraisal report submissions to UCDP on or after Nov. 2. Gain a practical overview of current appraisal trends, regulatory expectations and valuation review issues affecting today's lending environment. Understand what to watch for when ordering, receiving and reviewing appraisals and evaluations, as well as how to prepare internal teams, processes and vendors for upcoming residential appraisal reporting changes.

Navigating the Financial Horizon: Bank Tax Update
Ethan Rollins, CPA, Senior Manager | Forvis Mazars

Stay ahead in the financial landscape with this comprehensive tax update session. Ethan Rollins delves into the latest tax developments, providing a strategic understanding of key updates that can affect your bank's financial planning and taxation strategies. Take this opportunity to ensure your institution is well-informed and prepared for the evolving tax landscape.

2 – 2:15 p.m. **Refreshment Break**

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Tuesday, July 21

2:15 – 3:15 p.m. General Session | Regulator Panel

Moderator:
Jackson Hataway
President and CEO
Missouri Bankers Association

Nick Bestgen
Chief Bank Examiner
Missouri Division of Finance

James Farnan
Supervisory Examiner
Federal Deposit Insurance Corporation

Michael Peters
Senior Examiner and Credit Risk Coordinator
Federal Reserve Bank of St. Louis

3:15 p.m. **Adjourn**

Continuing Education

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: 7 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 - $320 | Each Additional (per person) - $300 **Nonmember:** $1,200

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 $20 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

Call the hotel directly for hotel room reservations.

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

Disabilities and Food Restrictions
If you have any disabilities or food restricitons 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

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.........$320 #______$ _________

☐ Each additional.........$300 #______$ _________

☐ Nonmember.............$1,200 #______$ _________

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 restricitons 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.