



MBA'S 2024 LENDING, CREDIT & FINANCE CONFERENCE

**Holiday Inn Executive Center
Columbia**

May 8-9, 2024



AGENDA

SESSION KEY

■ General Sessions

■ Lending & Credit

■ Finance & Accounting

Wednesday, May 8

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

9 – 10:15 a.m. **Welcome & General Session**

What Does Mid-Year Look Like?

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

By now we have all had time to digest those early year forecasts. Have we continued to dodge that recession bullet, or did our luck run out? Where are we with inflation, interest rates, worker shortages, supply chain woes and all those other issues that affected 2023? Has politics started to play a role, and what about geopolitics?

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

10:30 – 11:30 a.m. **ALCO Best Practices: Strategic Focus and Effective Decision-Making Framework**

Nick Trentman, 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. Take a deeper dive into the current challenges of effective ALCO management and learn new ways to restructure your 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 Session**

Liquidity and Funds Management Today

Susan Sharbel, Senior Consultant/Advisory Services | Abrigo

As the name implies, liquidity is fluid and changes rapidly. Today, bankers must be prepared for the new reality of several bank failures, a limited supply of core deposits, the ease at which rate sensitive depositors can walk out the door and increased competition. Knowing how to measure liquidity and understanding how liquidity risks will play a significant role in earnings stability and financial performance is critical. Developing strong liquidity management practices is key to profitability and risk mitigation and assisting with pricing and growth strategies.

Bank-Fintech Programs

Tom Witherspoon, Associate | Stinson LLC

Fintech is a broad topic, but it includes technology that enables automated origination of credit, deposit and card accounts. It enables digital customer interactions, with fewer clicks and less "friction." Why does it matter to a community bank? It gives you an opportunity to expand to new markets through new channels by partnering with a technology company. However, the risks are different, and your agreement with the technology company and terms with consumers should address them. This presentation will introduce this growing concept in banking.

1:15 – 1:30 p.m. **Refreshment Break**

AGENDA

Wednesday, May 8

1:30 – 2:30 p.m.

Breakout Session

Why Getting More from Your Loan Review is Now Critical

David Ruffin, Principal, IntelliCredit™ | QwickRate

A loan review is a strategic asset for community banks and should be treated like one. Although this hasn't been the case for decades, bankers now realize that new, dramatically improved processes — one that also can be used for both internal and annual reviews — will not only make loan reviews more efficient, effective and less intrusive to credit teams' day-to-day schedules but provide a source of valuable information to help the bank detect risk earlier. This capability is especially critical during unsettled credit times. This session discusses innovative approaches and best practices that can profoundly reduce the burden that a loan review traditionally places on community bank teams.

How to Grow Deposits Without Overpaying

Tim Keith, CEO | Infusion Marketing Group

In the battle for deposits, the market is more competitive than ever. With rising rates, many bankers are concerned about repricing risk deposits, but it's critical to truly understand the cost of new money, as well. Smart bankers understand that when high-rate deposits are coming in, low-cost deposits are often going out, and they must make data-based decisions and market carefully to customers who have the propensity to bring them more wallet share at a lower cost.

2:30 – 2:45 p.m.

Refreshment Break

2:45 – 3:45 p.m.

Breakout Session

Survival of the Fittest: Missouri Banking Trends Versus National Trends

Kirk Briden, Founder/CEO | Banker's Caddy

Although certain community banking trends are common to all community banks, many are very regional specific. This presentation covers community banking trends around the country, as well as how Missouri and the major Missouri metropolitan statistical areas are different from other regions around the country.

Current Accounting and Tax Issues Affecting Community Banks

Kevin Ives, Director | FORVIS

Ryan Sharp, Director | FORVIS

Gain insights on the emerging accounting and tax issues facing community banks today. This session provides an overview of both new and proposed accounting standard changes most relevant to community banks in the current environment, as well as other projects currently being considered by the Financial Accounting Standards Board. Review recent and proposed tax law changes currently being evaluated by the IRS under the new political landscape and explore the potential impact these new and proposed changes will have on community banks. Participants will gain a better understanding of the new and proposed rules and how the rules affect their institutions. Attendees also will learn planning strategies to help them better prepare for the changes and help reduce the effect of the changes, as well as identify strategies to take advantage of opportunities.

3:45 – 4:45 p.m.

Solution Room

You have an obstacle, and your peers have a solution! During this networking session, attendees will work with their table to help find solutions to everyone's obstacles. Please come with one obstacle you would like your peers to assist you with finding a solution!

4:45 – 5:30 p.m.

Reception

dinner on your own

SESSION KEY



General Sessions



Lending & Credit



Finance & Accounting

AGENDA

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- General Sessions
- Lending & Credit
- Finance & Accounting

Thursday, May 9

7 – 8 a.m. **Buffet Breakfast**

8 – 9 a.m. **Leveraging LinkedIn for Lending Success: Ways to Leverage the World's #1 Business Social Network to Build Your Personal Brand**

Eric Cook, MBA, Chief Digital Strategist | WSI

As the world's No. 1 social network focused on the business professional, LinkedIn continues to grow, with more than two new members every second being added to the platform. But with features like creator mode, live audio events, AI-generated articles and so much more, bankers often struggle with implementing an effective plan to properly leverage all that LinkedIn has to offer. This session will share several strategies you can "take to the bank" and help ensure you're getting the most out of your time on LinkedIn and building a personal brand online you can be proud of. You'll come away with tangible ideas you can implement immediately to increase your networking (and lending) success.

9 – 9:15 a.m. **Refreshment Break**

9:15 – 10:15 a.m. **Breakout Session**

Fair Lending Update: Fair Lending Examination and Enforcement Trends and UDAAP Implications for Perceived Discriminatory Activities

Stephanie Kalahurka, Partner | Fenimore Kay Harrison

During the last two years, the Consumer Financial Protection Bureau and other banking regulators have placed significant emphasis on fair lending and anti-discrimination initiatives. From guidance to algorithmic credit decisioning to a new exam manual that deems discrimination in the credit process to be actionable under the bureau's UDAAP authority, the banking regulators have been aggressively expanding their claimed authority to police purported discrimination in the financial services space. At the same time, the CFPB and other regulatory agencies have been encouraging financial institutions to implement special purpose credit programs, offering preferential credit terms to economically disadvantaged classes of applicants. This session discusses the implications of these trends and provides practical ways for banks to reduce risk in this uncertain regulatory environment.

Cannabis Banking Proforma: Unveiling the Financial Landscape for CFOs

Tony Repanich, President and CEO | Shield Consulting

Thinking of banking newly legal cannabis businesses? Now is the time to develop of comprehensive financial model, enabling your bank to make informed decisions based on the economics of cannabis banking. This session provides a step-by-step walkthrough, unveiling the assumptions, methodologies and key considerations necessary for constructing a robust financial model specific to the cannabis banking industry. Gain valuable insights into the financial implications and potential profitability of engaging in this line of business.

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

10:30 – 11:30 a.m. **Growing Forward: Actionable Strategies to Drive Results**

Robb Rempel, Executive Vice President | Habersfeld

The opposite of growth is stagnation. Unfortunately, too many community banks are facing a growth challenge. As the race for core customer relationships, low-cost funding sources, fee income and talent intensifies, it is imperative to have your financial institution positioned for growth if you want to not just survive but 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.

11:30 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: 10.5 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

MBA EXECUTIVE COMMITTEE

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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

Phone: 573-636-8151 | Online: mobankers.com

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

Non-Members: \$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 seminar will be held at the Holiday Inn Executive Center in Columbia. Overnight accommodations are available at the hotel.

Holiday Inn Executive Center
2200 Interstate 70 Drive SW
Columbia, MO
573-445-8531

Hotel Group Rate of: \$129 per night

Cutoff Date For Room Block: Sunday, April 7, 2024

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



MBA 2024 LENDING, CREDIT & FINANCE CONFERENCE

May 8 – 9, 2024 – Holiday Inn Executive Center - 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 _____

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