

Independent Bankers Association of New York State presents

NEW YORK STATE COMMUNITY BANKS "Spring" Into Action

Virtual Meeting—April 4 & 5, 2022



FOR ALL COMMUNITY BANKS

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Details - **One registration Fee**

Event Platform: ZOOM Webinar (registration is required) ([Registration form Page 9](#))

How to register: Each bank and supporting company of IBANYS will pay **ONE REGISTRATION FEE**. All employees of that bank/company may attend any and all speakers presentations.

- Each person must be registered (first & last name and email are required for each registrant).
- A unique registration link will be sent to each registrant.
- You may attend the entire event or select sessions.
- You log in five minutes prior to the start of your session.

IBANYS will send an email with a link to download the speaker presentations prior to the event.

EVENT SPONSORS



Federal Home Loan Bank
NEW YORK



AGENDA—APRIL 4, 2022

- 8:30 – 8:40 am **Welcome & Opening Remarks** — *John Witkowski, President & CEO, IBANYS*
- 8:45 – 9:35 am **The Expansion Enters a New Phase With a Less-Accommodative Fed**
Brian Jones, Federal Home Loan Bank of NY
The economic recovery from the COVID-19 crisis is entering its second year. Accommodative monetary and fiscal policies, along with expanding vaccinations across the country, have supported business activity and hiring, returning real GDP to its pre-pandemic trend. With the civilian jobless rate now through most estimates of full employment and consumer price inflation running well above the pace desired by policymakers, the Federal Reserve has begun removing monetary accommodation.
What lies ahead for the national and local economies this year and beyond? How long can the pace of domestic business activity remain above its long-term trend? Will prospective interest rate increases and Federal Reserve balance sheet reductions cap growth and rein in inflation? Will fiscal programs supported by deficit spending provide a meaningful lift to real GDP? What are the implications for interest rates and financial markets? Will housing markets remain exceptionally tight? What about commercial real estate? Will activity in the FHLBNY district continue to lag the remainder of the Nation or catch up as booster shots are administered? Join FHLBNY financial economist Brian Jones for a discussion of these questions and other topics that will help your institution prepare for the year ahead.
- 9:40 – 10:30 am **Payments Update Post Pandemic**
Bruce Hopkins, SVP-Processing, SHAZAM
Over the last two years consumer habits have changed and that means use of new technologies has exploded in the payments space. So how will that change the way you make money on your Debit card program? What does your institution need to do to meet the needs of your cardholders and what should you be asking policymakers to ensure you continue to have a voice in the future of payments?
- 10:30 – 10:40 am **Break**
- 10:45 – 11:35 am **CEO Roadmap to Designing a Fintech Strategy**
Aaron Silva, President & CEO, Paladin fs
Senior Executives struggle with how to pick the best alternative fintech suppliers while simultaneously dehandcuffing from one-sided legacy core relationships. Which neo-cores are ready? What fintech suppliers are mature enough to partner? How does the bank structure a greenfield deal with a new market entrant and manage risk? This session will provide an unbiased, no BS summary for non-technical CEOs ready to lead their franchise in the new fintech era.
- 11:40 – 12:30 am **Preparing Your Bank for the Digital Frontier**
Ben Collins, Spectrum
This session will discuss/review the following:
- Is Your Bank Digitally Friendly?
 - Utilizing Your Banks Data
 - Introduce New Users to Your Digital Landscape
- 12:30 – 1:00 pm **Lunch**
- 1:00 – 1:50 pm **Pooled Employer Plans: What you need to know**
Jamie Card, Partner, the Bonadio Group, Steve Carl, Chief Executive Officer, High Probability Advisors, LLC, and Jeff Coons, Chief Risk Officer and Director of Institutional Services, High Probability Advisors, LLC
This presentation focuses on the recently-established Pooled Employer Plan (PEP), which now allows employers to rid themselves of the administrative and fiduciary burdens of running a retirement plan by replacing the employer as plan sponsor and Named Fiduciary on their employee's retirement plan. A PEP allows the employer to get out of the retirement plan business, so it can focus on its own business.
- 1:55 – 2:45 pm **ESG Perspectives: What Your Bank Can Do**
Heather Archer Eastep, Partner, Hunton Andrews Kurth
Bank regulators are taking positions on diversity and climate change in ways that will be implemented upon banks directly, as well as bank customers. Publicly traded banks expect disclosures on human capital, diversity, and climate change. However, the current administrations at the federal banking agencies are pushing environmental, social, and governance issues for all banks. Investors in privately held banks are also looking for transparency in ESG topics. Examine where banks are on the ESG spectrum and how to incorporate ESG into your policies, corporate governance, and shareholder disclosures.
- 2:45 pm **Day 1 Adjourns**

AGENDA—APRIL 5, 2022

8:30 – 8:45 am	Introduction & Opening Remarks — <i>John Witkowski, President & CEO, IBANYS</i>
8:45 – 9:35 am	“15 Seconds” <i>Gary Hoy, President, Appointment University</i> Learn how 15 seconds can transform your branch from a sales focus, to one of opportunity for new and existing customers. By capitalizing on the “Law of Detachment” - the environment, culture and service emanating from your marketing team will separate you from the competition...this step-by-step presentation will layout the blueprint for your entire branch to follow.
9:35 – 10:25 am	Practical Steps to Get CECL Compliant <i>Shawn O'Brien, President, QwickRate</i> Wherever you are in the CECL prep process, you'll benefit from this discussion of practical steps to make the transition as simple as possible. The Q1 2023 CECL compliance deadline is closing in! While some banks are still working on adopting their standard, other banks are already rethinking their approach. Explore proper methodologies, strategies other community banks are taking, how to implement a parallel path, and the Federal Reserve's SCALE tool. Leave with a checklist of practical steps to make the transition as simple as possible, with less impact to your team.
10:25 – 10:35 am	Break
10:35 – 11:25 am	Inflation: Does it Matter to Community Banks? <i>Jim Reber, President, ICBA Securities</i> Recent Federal Reserve testimony to Congress focused on the “I” word: Inflation. It clearly is on the minds of consumers, producers, policy makers, investors, and economists. But how does it affect community banks? We will review recent commentary by FOMC members, will track the latest inflation releases, and will provide some thoughts on how community banks are positioned for generational highs in price levels. We will also suggest some strategies that could help maintain market values in rising rate scenarios.
11:25 – 12:15 pm	Avoiding Common Regulatory Compliance Pitfalls <i>Scott Phillips, CPA, CIA, Partner & Brad Birkholz, CAMS, CRCM, Senior Manager, Plante Moran</i> The regulatory environment continues to evolve as regulators demand stronger protections for consumers and new technologies enter the market place. Our regulatory compliance work with community banks across the country gives us unique insights into what regulatory trends are top of mind for our clients. We will discuss common regulatory compliance pitfalls in community banking and strategies to mitigate these risks. Topics to be discussed include fair lending, third-party risk management (including fintechs), compliance management systems, Regulation E error resolution, and overdraft program management.
12:15– 12:45 am	Lunch
12:45 – 1:35 pm	An Unseen Assault: Cyberattacks and the Threats to Community Banks <i>Andy Fuller, SVP Business Development, NephōSec</i> The frequency and severity of cyberattacks on financial institutions will continue to increase in 2022. Community Banks are especially susceptible to cyberattacks and the session will highlight recent data about cyberattacks on financial institutions, the threats to Community Banks and how to effectively combat them.
1:35 – 2:25 pm	Are You Insecure? <i>Ben Neary, Brown Security</i> Brown Security will provide education content based on both the experience of Brown Security employees and closely held customer stories and client testimonials. The five topics our presentation will cover: New Branch Builds, Branch renovations, Equipment Upgrades/ Emerging Technologies, Preventative Maintenance and Service, Emergency projects.
2:45 pm	Conference Adjourns

Meet the Speakers

DAY 1—April 4

Jamie Card, Partner, The Bonadio Group

As a partner, Jamie serves as the leader for Bonadio's Financial Institutions Team and the Syracuse Office Commercial Team. With more than 20 years of financial services experience, Jamie's areas of expertise include: GAAS and PCAOB financial statement audits, audits of internal control over financial reporting, commercial loan reviews, implementation of new accounting standards, mergers and acquisitions, as well as other areas. She primarily serves public and non-public financial institutions..

Jamie enjoys spending time with her husband and two step-sons, whether it be boating on the St. Lawrence River or snowmobiling in Old Forge. As an avid member of her community, Jamie currently serves as Board Treasurer for the Friends of the Rosamond Gifford Zoo. She previously served as Board Member, COAP Committee Chairperson and Banking Committee Member for the NYSSPCA, and as Membership Secretary of The Vanderbilt Snowmobile Club.

Stephen J. Carl, JD, Chief Executive Officer, High Probability Advisors, LLC

Steve has a role in every vital function at High Probability Advisors. He leads our efforts in client services, operations management, corporate strategy, and regulatory compliance. He is also a member of the firm's investment committee. He started his career as a practicing attorney over 25 years ago focusing in the commercial, corporate, and banking areas, but then moved in-house, becoming the Corporate Counsel for a large SEC Registered Investment Advisor, with affiliated mutual fund family, trust company and broker/dealer firm. With that broad-based legal & investment industry experience, Steve moved to another SEC registered RIA, Clover Capital Management, in 2000 to become its Chief Operating Officer and eventually its President. Clover was acquired by a large public company in 2008. Steve continued with the new firm through the end of the deal transition period in 2014. After leaving Clover, Steve started other successful privately held businesses.

Steve shares the mission of everyone at HPA to truly help investors navigate the volatile markets and the investors' own reactions to the volatility to a more successful outcome. Through HPA's investment focus of implementing an academically supported investment approach, along with sound investment advice and industry best practices, Steve fulfills his personal goal to help clients reach their full financial potential by positioning them for the highest probability of success that we can, helping them stay on course and avoid the common pitfalls of investing.

Steve is active in several not-for-profit organizations and serves on a few Boards of for-profit companies. He is a member of the Rochester Philanthropy Council for the University of Rochester, active member of Young Presidents' Organization (YPO) and Board Member of YPO Northeast U.S. Region Executive Board. He is also a Director and Member of Executive Committee for Seagate Alliance, Inc, a for-profit company, a general purchasing group, as well as for Operation Brain Freeze, LLC, which owns multiple restaurants.

Meet the Speakers (con't)

Jeffrey S. Coons, Ph. D, CFA, Chief Risk Officer and Director of Institutional Services, High Probability Advisors, LLC

Jeff is responsible for delivering investment solutions and advisory services to HPA's clients, with a particular focus on serving institutional investors. He also is a member of the firm's investment committee and management committee utilizing his broad industry experience to support the HPA Team on corporate strategy, investment strategy and other aspects of the firm's business. Jeff has over 30 years of investment industry experience, primarily with one large investment firm. He served in a wide variety of investment-related and management-related roles at that firm, including as a C-suite executive, a research director, a risk manager, an investment strategist/economist, a quantitative and fundamental portfolio manager and an investment consultant.

As has been the case throughout his career, Jeff's efforts center on the importance of understanding and managing investment risks faced by clients across varying market environments. He believes deeply in HPA's mission of providing evidence-based investment approaches and squeezing out those decisions that raise the risk of failure in an investment program. Jeff has been a frequent writer of white papers and speaker at conferences on a broad range of investment topics as well as participated in many national media interviews over the years.

Jeff's academic background includes a BA in Economics from the University of Rochester and a Ph.D. in Economics from Temple University.

Bruce Hopkins, Senior Vice President of Processing, SHAZAM

Bruce Hopkins taps his experience leading payments, operations and technology teams to create best-in-class processing services at SHAZAM. He's the principal strategist for growing issuer, fraud, ATM, mobile, merchant, ACH and gateway solutions.

Heather Archer Eastep, Partner, Hunton & Williams

Heather Archer Eastep's practice focuses on the corporate and regulatory representation of commercial banks, thrifts, holding companies, and other financial institutions. She advises clients on a broad variety of bank regulatory and securities compliance matters, including SEC reporting and compliance (including Sarbanes-Oxley Act), blue sky issues, Bank Secrecy Act and anti-money laundering compliance, response to formal and informal administrative actions, Regulation O, transactions with affiliates and other general compliance matters.

Brian M. Jones, Financial Economist , Federal Home Loan Bank of New York

Brian M. Jones is a professional economist with over three decades experience covering the U.S. economy and financial markets for a variety of domestic and foreign financial institutions, including Citibank, Salomon Smith Barney, Salomon Brothers, Société Générale, and Lloyds Bank. Throughout his career, Brian has supported all aspects of the Fixed Income, Currencies and Commodities (FICC) businesses of his employers with regard to high-frequency U.S. macroeconomic analysis and forecasting and assisted in forming their outlooks on the economy, monetary and fiscal policy options and financial markets. Brian has been cited by MarketWatch as one of the "best in the business at forecasting the U.S. economy." He is a fourteen-time winner of MarketWatch's Forecaster of the Month award. Before joining the FHLBNY, Brian worked at Episteme Capital Partners – a multi-strategy macro hedge fund – developing trading strategies for financial futures contracts.

A native New Yorker, Brian received an A.B. in Economics from Columbia College in 1983 and an M.B.A. in Finance from New York University in 1989, where he graduated with distinction and was elected to Beta Gamma Sigma.

Brian is former Board Member, Finance Committee Chair and Hall of Fame Inductee at All Hallows High School in the Bronx.

Brian's interests include ice hockey, military history, model railroading and teaching. He lives in Westchester County with his wife Vivian and twin sons, Michael and Trevor.

Meet the Speakers (con't)

Aaron Silva, President of Paladin fs, LLC

Innovator of The Paladin Blue Book

Revolutionizing Core & IT Contract Efficiency

Aaron Silva is a recognized industry veteran, speaker and the President of Paladin fs, LLC – a national research and consultancy firm. Paladin is the only company in the United States with a Blue Book of market intelligence and pricing data on every Core IT service provider. Since 2008 his firm and proprietary research has helped bankers reduce non-interest expense by over \$70 Million without a single vendor change and preserved nearly \$10 Million in shareholder value assisting with many bank mergers.

Aaron speaks regularly at banking and credit union association events nationally and is a published writer on strategic and technology issues facing communality financial institutions. Aaron is the former President & CEO of OASYS Network Solutions, in addition to holding several other senior executive positions with technology vendors servicing the community financial industry.

DAY 2—APRIL 5

Brad Birkholz, CAMS, CRCM, Senior Manager, Plante Moran

As a senior manager on Plante Moran's regulatory compliance team, Brad is a leader in our execution of Bank Secrecy Act/Anti-Money Laundering (BSA/AML) and compliance services. He has over nine years of combined experience on both the consulting and industry sides, which has enabled him to recommend compliance solutions that are not only effective and appropriate for the unique risk profile of our clients, but that are also operationally sensible. Brad specializes in providing independent BSA/AML program reviews, AML model validations, and compliance audits involving the letter regulations to financial institutions which vary in asset size from several hundred million to multiple billions.

Andy Fuller, SVP Business Development, NephōSec

Key performer in the initiation and development of strategic partnerships with financial institutions \$1B+ in assets. Managed and implemented critical roadmap to drive profitable growth and meaningful, sustainable solutions for institutions throughout the U.S. with a close rate in excess of 40%.

Specialties: Business Development/Cloud Security/Management/Sales/Strategic Planning and Development/Contract Negotiation/Relationship Management/Marketing/Presentation Development and Execution.

Gary Hoy, President, Appointment University

Gary has been helping marketing professionals from many different industries recognize, and then overcome their reluctance to prospect their market. Having sold 50,000 copies of his book titled *Call Power*, he has helped thousands of people capitalize on their potential through personal growth. Whether on stage for Fortune 100 companies, or virtual learning bootcamps presented around the world – his unique use of story and analogy makes for an enjoyable, thought provoking and career changing program.

Meet the Speakers (con't)

Benjamin Neary, Sales Account Manager at **Brown Security** Solutions, LLC. Albany, New York Metropolitan Area.

Shawn O'Brien, President, QwickRate

As president of QwickRate, Shawn O'Brien continues to enhance the delivery of non-brokered funding through QwickRate's CD Marketplace, while also bringing new offerings to its more than 3,000 institutional subscribers. These newer products and services set industry standards for providing time-saving performance and ease of use to financial institutions: QwickAnalytics® for bank research, analysis and regulatory reports; and QwickBonds for online institutional bond trading. Shawn currently serves on the board of directors of the National Bank of St. Anne, an Illinois community bank. He holds a B.A. in Business degree from the University of Notre Dame.

Scott Phillips, CPA, CIA, Partner, Plante Moran

As a partner in Plante Moran's financial institutions practice, Scott's responsible for the delivery of best-in-class service and providing risk management and financial statement audit services to our clients in the financial services industry. He works primarily with publicly traded and privately held financial institutions and other financial services entities. With over 16 years of experience, Scott often speaks to clients and their audit committees on current topics in the financial institutions industry and the impact on their organization.

Jim Reber is president and CEO of ICBA Securities, ® part of the ICBA Services Network® and a wholly owned subsidiary of the Independent Community Bankers of America®. Reber joined the company in 1990 and was elected president and CEO in 2005.

Prior to joining ICBA Securities, Reber was senior vice president and investment strategist of Vining Sparks IBG, a leading broker-dealer for institutional investors, now ICBA Securities' exclusive broker. Reber also served as vice president of Union Planters Bank in Memphis.

With over 30 years of experience, Reber is a frequent speaker at bank conventions, seminars and conferences. He also writes a monthly investment column for the award-winning national magazine, Independent Banker®.

Reber is a certified public accountant and a chartered financial analyst. He is on the board of regents of the Paul W. Barret School of Banking and served as its chairman in 2017. Reber received a BS in accounting Magna Cum Laude from Christian Brothers University and serves on the Board of Trustees.

“2022 Mid-Year Conference” Registration Form



Complete the form below & mail, email to:

Mail: IBANYS
194 Washington Ave.,
Suite 420
Albany, NY 12210

Email:
lindag@ibanys.net

Registration Deadline:

Wednesday, March 31, 2022

Questions:

Contact: Linda Gregware
lindag@ibanys.net or (518) 436-4646

Bank/Organization: _____

Contact Person: _____ **mail:** _____

Address: _____

City/State/Zip: _____

Phone: _____

Attendee Name & Title

Attendee Email (required)

Payment

My check (made payable to IBANYS) is enclosed

Charge

Member: \$975 per bank/company

Non-member: \$1125 per bank/
company

Visa/Mastercard/AMEX number: _____

Cardholder Name: _____

Expiration Date: _____

Billing Address of Card (if different from above): _____

CVV (3 digits back of card/AMEX 4 digits on front of card): _____