

Independent Bankers Association of New York State presents

2024 Virtual Bank Directors Conference



**Tuesday, March 5, 2024
8:45 a.m. - 3:30 p.m.
Live Webinar – Via ZOOM**

Who Should Attend

- ⇒ **Directors**
- ⇒ **Presidents**
- ⇒ **CEOs**
- ⇒ **Chairmen**
- ⇒ **Inside/Outside Council**

**EARN UP TO
6.0
CPE CREDITS**

**IBANYS has been authorized by the NYS
Department of Education to award continuing
professional education (CPE) credits**

**To receive CPE credits you must be registered
to attend, signed into your computer, complete
an attestation form and evaluation form. Call-
in participants and group viewers will not be
awarded CPE credits.**

OVERVIEW

The Bank Directors' Conference is a must attend for all Directors and CEOs with a special focus on the banking industry's current and future outlook. The objective of this conference is to provide updates on topics including the economic outlook, the roles of the board and management in the credit process, regulatory expectations, identifying characteristics of high-performing banks, and critical areas for a bank's success.

AGENDA

8:45 – 9:00 am Introduction and Opening Remarks — *John Witkowski, President & CEO, IBANYS*

9:00 – 9:55 am Pillars of High Performing Financial Institutions

Nick Trentmann, Director-Advisory Services, ALM First

High performing banks share a handful of traits that separate them from the pack. In this session, we will specifically identify these characteristics and strategically discuss their contributions to performance. We will also provide real time examples and recommendations for institutions to consider.

9:55 – 10:50 am The Board's Role in Overseeing Credit Risk & Emerging Risks

David Ruffin, Principal, Intellicredit, a QwickRate company

This session will explore the complementary but distinct roles of the board and management and practical suggestions on how those roles can be successfully managed. Regulatory expectations will be addressed as well as meeting fiduciary duties and strategic imperatives. We will also discuss stress testing limits and techniques and strategies to manage and control CRE and other asset-liability concentrations will be emphasized.

10:50 – 11:00 am — Break

11:00 – 11:55 am Future-Proofing Your Bank Through Innovative Compensation Strategies

Flynt Gallagher, President, Newcleus Compensation Advisors

The past three years have seen an upheaval in the ability to attract, retain and motivate talent in an extremely tight labor market. Now, the pendulum may be swinging back "our" way...or not. Is this struggle for talent the new normal? If so, why? And what strategies and forms of compensation our peers and even other markets have adopted to grab the best talent...and keep them. We examine recent trends and what you can do right now to make sure you have the right people in the right place at the right time.

12:00 – 12:30 pm — Lunch Break

12:30 – 1:25 pm — 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 the 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 that have the propensity to bring them more wallet share at a lower cost.

1:25 – 2:30 pm — 2024 Outlook on Payments

Sean Carter, AAP, APRP, President, NEACH

Whether your strategy is to retain or grow deposits, your payments business needs to be a key component. Instant payments are live, electronic payment volumes (ACH, Card) are all growing as consumers and businesses continue to change their habits. Fraud continues to be a challenge in the payments industry. This session will cover the trends, pitfalls, and best practices for a successful payments business. We will also explore the requirements of Directors and what you can expect to see in the way of reporting from the management team at the FI.

2:30 – 3:25 pm State of the Industry

Jeff Cardone, Partner, Luse Gorman

State of the Industry – This presentation will discuss the state of the banking industry, including what is top of mind of bank boards related to strategic planning, capital and mergers and acquisitions and will also highlight the supervisory priorities of the regulators. The learning objectives are for directors to be better informed on possible strategic planning alternatives and their potential benefits and pitfalls, along with gaining a better understanding of the supervisory priorities of the regulators and how impactful this could be from a regulatory compliance standpoint so that their institution can be better prepared to prevent or respond to regulatory scrutiny.

3:30 pm Concluding Remarks and Adjourn — *John Witkowski, President & CEO, IBANYS*

2024 Directors Conference
Registration Form
March 5, 2024



Complete the form below & mail, email to:

Registration Deadline:

Thursday, February 29, 2024

Questions:

Contact: Linda Gregware

lindag@ibanys.net or (518) 436-4646

Mail:

IBANYS
194 Washington Avenue,
Suite 420
Albany, NY 12210

Email:

lindag@ibanys.net

Bank/Organization: _____

Contact Person: _____ **email:** _____

Address: _____

City/State/Zip: _____

Phone: _____

Attendee Name & Title

Attendee Email (required)

Payment

My check (made payable to IBANYS) is enclosed

Member: \$150 per person

Charge \$ _____ **Invoice \$** _____

Non-member: \$195 per person

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): _____