

# 2021 SPRING CEO/PRESIDENT/ SENIOR MANAGEMENT AND CFO CONFERENCE

**May 5-7, 2021**  
**Virtually, via Zoom**

Join Vermont Bankers Association, Inc. and New Hampshire Bankers Association at this year's annual Spring CEO/President/Senior Management and CFO Conference on May 5-7, 2021 from the convenience of your office.

VERMONT BANKERS ASSOCIATION, INC.



**NH** Bankers  
ASSOCIATION

# VT BANKERS ASSOCIATION / NH BANKERS ASSOCIATION 2021 SPRING CEO/PRESIDENT/SENIOR MANAGEMENT AND CFO CONFERENCE

May 5-7, 2021 Virtually, via Zoom

## CFO WORKSHOP AGENDA

### WEDNESDAY

MAY 5, 2021

8:15 AM

#### JOIN THE CONFERENCE & NETWORK WITH SPONSORS AND FRIENDS

8:25 AM

#### WELCOME

Chris D'Elia, President, Vermont Bankers Association, Inc.

8:30 AM – 9:30 AM

#### PORTFOLIO PERSPECTIVES FOR TODAY AND TOMORROW

Jad DeQuattro, Director, Financial Services Group, Piper Sandler & Co.

Ryan Smith, Managing Director, Financial Strategies Group, Piper Sandler & Co.

A practical look at investment trends and tactics designed to preserve margin and control interest rate risk in a banking environment defined by low rates, and excess liquidity.

9:30 AM – 9:45 AM

#### BREAK

9:45 AM – 10:45 AM

#### CECL: THE ROAD MORE TRAVELED

Regan Camp, Managing Director, Advisory Services, Abrigo

By 2021, the cohort of SEC registrants required to adopt CECL will have all begun presenting financial statements under the new standard, regardless of whether they elected CARES adoption relief. In this presentation, tailored for financial institutions that have not yet adopted the standard -- or those who may feel the need to take a second look at their practices given the realities of the pandemic economy -- we will discuss lessons learned from implementing the standard at more than a hundred such institutions, working with scores of different audit and validation firms across the spectrum of size, resources, and sophistication. Learn how to:

- \* Adapt (and scale) the best practices of SEC registrant institutions to create a durable practice at their own financial institution

- \* Avoid common stumbling blocks and project black holes that can be a drain on resources and staff

- \* Use existing capabilities and assets to implement the standard, or ensure that their work implementing the standard pays dividends elsewhere at the financial institution.

10:45 AM – 11:00 AM

#### BREAK

11:00 AM – 12:00 PM

#### THE BALANCE SHEET WITHIN YOUR BALANCE SHEET: *HIDDEN RISKS LURKING*

Frank Farone, Managing Director, Darling Consulting Group

Eric Poulin, Account Manager, Darling Consulting Group

COVID-19 came swiftly and without warning. The resulting aberrations and nuances are substantially impacting how you approach assessing your true risk position. Determining with conviction the most appropriate strategies and calls to action for your institution begins with understanding the hidden risks in your balance sheet today that will impact your balance sheet in the future. Fear, uncertainty, and doubt are pervasive at many ALCOs struggling in the new abnormal environment.

Creating the appropriate focus on these challenges and potential opportunities, along with understanding the sensitivities of these variables within a range of potential outcomes, is the only way to remain confident in developing appropriate strategies for your institution.

12:00PM

#### WRAP-UP & ADJOURNMENT

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**CEO/PRESIDENT/SENIOR MANAGEMENT AGENDA**

**THURSDAY**

**MAY 6, 2021**

8:15 AM

**JOIN THE CONFERENCE & NETWORK WITH SPONSORS AND FRIENDS**

8:25 AM

**WELCOME**

Chris D'Elia, President, Vermont Bankers Association, Inc.

8:30 AM – 9:30 AM

**ECONOMIC UPDATE**

Eric Rosengren, President and CEO, Federal Reserve Bank of Boston

9:30 AM – 9:45 AM

**BREAK**

9:45 AM – 10:30 AM

**LEGISLATIVE UPDATE AND CURRENT REGULATORY INITIATIVES UPDATE**

James Ballentine, Executive Vice President of Congressional Relations and Political Affairs, American Bankers Association

10:30 AM – 10:45 AM

**BREAK**

10:45 AM – 11:45 AM

**TAKING A 360° APPROACH TO MANAGED DETECTION: MINIMIZING THE IMPACTS OF SUPPLY CHAIN ATTACKS**

Adam Lopez, Senior Cybersecurity Solutions Consultant, Fiserv

It's no secret that major supply chain attacks are on the rise. A recent warning issued by the Director of the FBI expressed concern that cyber criminals are targeting the vulnerabilities in third-party services. What's more, cyber criminals are finding more sophisticated ways to target financial services organizations that are continuing to make it more difficult to defend against attacks.

A supply chain attack exploits the inherent trust relationship between organizations and their third-party vendors. If your vendors are compromised would you know if you are impacted? If impacted, do you have a plan for remediation? Now more than ever, financial institutions must address these threats and implement a risk mitigation strategy. While detection of such attacks can be extremely difficult due to the sophistication of the techniques used by threat actors, there are measures every organization can take to ensure they are prepared and ready.

During this session our cyber experts will share the detection and mitigation techniques that help reduce the risks of recurrence of these attacks. We will demonstrate what a 360° approach to managed detection and vendor risk management should look like in order to keep your business better protected.

11:45 AM

**WRAP-UP & ADJOURNMENT**

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## CEO/PRESIDENT/SENIOR MANAGEMENT AGENDA

### FRIDAY

MAY 7, 2021

8:15 AM

#### JOIN THE CONFERENCE & NETWORK WITH SPONSORS AND FRIENDS

8:25 AM

#### WELCOME

Chris D'Elia, President, Vermont Bankers Association, Inc.

8:30 AM – 9:30 AM

#### ARTIFICIAL INTELLIGENCE IN BANKING: OPPORTUNITIES AND RISK IMPLICATIONS

John Rogers, Senior Information Security Consultant, Monarch ISC

This session will cover the rapidly developing world of Artificial Intelligence in the banking industry and will address:

- \* The distinction between Machine Learning and Artificial Intelligence
- \* Existing and developing opportunities in digital retail / conversational banking, anti-fraud, and lending/underwriting
- \* Security implications and risks associated with adoption of these industry-changing technologies

The session will include discussion opportunities, so come prepared to share your thoughts and experiences.

9:30 AM – 9:45 AM

#### BREAK

9:45 AM – 10:45 AM

#### LEVERAGING DIVERSITY TO IMPROVE YOUR BANK'S PERFORMANCE

Chris Scaffidi, Director of Market Development, The Pacific Institute

Diversity and culture are now two of the top workplace priorities for Millennials and Generation Z, the largest growing sectors in today's workplace. Bank leaders need to bring diversity and inclusion into their leadership best practices to help strengthen culture and extend their reach as a company. This session will share ideas and effective practices to promote inclusion in the workplace and help your institution succeed in the future.

10:45 AM – 11:00 AM

#### BREAK

11:00 AM – 12:00 PM

#### READY, SET, FEDNOW<sup>SM</sup>: ACCELERATE YOUR BUSINESS WITH INSTANT PAYMENT

Kenneth Montgomery, First Vice President & Chief Operating Officer,  
Federal Reserve Bank of Boston

History in the making, the Federal Reserve is paving the way for ubiquitous, instant payments in the U.S. with the development of the FedNow Service. Is your organization prepared for this transformation? With real-time clearing and settlement capabilities to support a broad range of transaction types and instant payments use cases, the FedNow Service will provide a springboard for financial institutions and their service providers to offer innovative instant payment solutions to help them serve the hyper digital business and consumers of tomorrow.

12:00PM

#### WRAP-UP & ADJOURNMENT

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**REGISTRATION FORM**

ORGANIZATION: \_\_\_\_\_

CONTACT: \_\_\_\_\_ PHONE: \_\_\_\_\_

ADDRESS: \_\_\_\_\_

EMAIL: \_\_\_\_\_

*Please indicate choice by checking corresponding box(es).*

**CEO Only:** \$345 per Banker/FTC/Associate Member  
*(includes mobile app conference materials)*

**CFO Only:** \$95 per Banker/FTC/Associate Member  
*(includes mobile app conference materials)*

**CEO & CFO:** \$425 per Banker/FTC/Associate Member  
*(includes mobile app conference materials for both events)*

Name (include Nickname)	Email Address	Registration Fee
		\$
		\$
		\$
		\$
		\$
		\$
Total Enclosed		\$

Please register for the conference by **Friday, April 23, 2021**. There are 2 ways to register:

Complete the registration form and mail with check payable to: VBA, PO Box 587, Montpelier, VT 05601 or Scan and email your registration to June Hibbs at [vtbanker@sover.net](mailto:vtbanker@sover.net)

CANCELLATIONS: Registrations may be canceled prior to noon on Friday, April 23, 2021 by notifying the VBA office at (802) 229-0341. Refunds are subject to a \$50.00 per person service charge. Any cancellations received after noon on April 23rd are not refundable, but are transferable to another individual from your bank/firm who wishes to attend this conference. All registrations received by fax or email are subject to this policy.