



Thursday, November 4, 2021 - Trustees & Directors Forum Agenda

- 8:25 - 8:30 a.m. Welcome and Introductions**
- 8:30 - 9:30 a.m. Critical Issues Facing the Leadership of Today's Community Banks**
Jeff Cardone, Partner, Luse Gorman
This presentation will focus on current trends and issues impacting community banking, including the current mergers and acquisitions landscape, emerging regulatory trends and corporate governance hot topics.
- 9:30 - 9:45 a.m. Networking Break**
- 9:45 - 10:45 a.m. Managing Climate Change Within the ERM Program**
Jared R. Kelly, Senior Manager, Wolf & Company, P.C.
The evolving climate presents threats to organizations in every industry. These threats not only stem from extreme and severe weather events, but chronic shifts in weather patterns as well as expected significant transitions to lower carbon economies. Financial institutions occupy a pivotal place in our society as employers and providers of capital to all industries. During this session, we'll discuss how banks and credit unions can reduce the financial risks from the changing climate and global transitions through the implementation of an enterprise-wide risk assessment for climate threats and vulnerabilities. We will highlight what governing bodies and management should know to effectively lead their organizations forward into a lower-carbon economy and how an institution might get their climate risk initiatives off the ground.
- 10:45 - 11:00 a.m. Networking Break**
- 11:00 a.m. - 12:00 p.m. The Board's Role in Overseeing Credit Risk**
David Ruffin, Principal, Intellicredit, a division of QwickRate
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.
- 12:00 - 1:00 p.m. Lunch**



VERMONT BANKERS ASSOCIATION, INC.

Trustees & Directors Forum

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Virtually via Zoom

Trustees & Directors Forum Continued

1:00 - 2:00 p.m.

Key Steps to Help Kickstart Your Bank's Digital Transformation

Mike Duncan, Founder & CEO, BankJoy

There has never been a better time to accelerate your bank's journey towards digital transformation for your customers and your employees. In this session, we will share the key steps that will help you seamlessly deliver 100% of the 'in-branch' experience through online and mobile with an obsession on the customer experience.

2:00 - 2:15 p.m.

Networking Break

2:15 - 3:15 p.m.

Will Your Bank Emerge Stronger When the Liquidity Surge Recedes?

Michael O'Brien, Managing Director-New England, IntraFi Network

It's easy to say that your bank has too much liquidity right now, but is it the right type of liquidity? How much of it is temporary or stimulus related? Can you count on it being there in the future and, if so, at what cost? Discover tactics your bank can use now to prepare to emerge strong and positioned to thrive when the market environment returns to normal.

3:15 p.m.

Adjourn



VERMONT BANKERS ASSOCIATION, INC.

2021 Trustees & Directors Forum

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REGISTRATION FORM

COMPANY: _____

CONTACT: _____

MAILING ADDRESS: _____

TELEPHONE: _____ **FAX:** _____

EMAIL: _____

REGISTRATION - Email address needed in order to forward program materials.

Please use another sheet should more room be needed for registration.

**FEE: \$130.00*
per person**

FULL NAME (please include nickname for name tag):	EMAIL ADDRESS	
1. _____	_____	_____
2. _____	_____	_____
3. _____	_____	_____
4. _____	_____	_____
5. _____	_____	_____

TOTAL ENCLOSED: \$ _____

Please return this completed registration form no later than Monday, November 1, 2021 with checks payable to:

Vermont Bankers Association, Inc.

PO Box 587

Montpelier, VT 05601-0587

To be invoiced, email registration to vtbanker@sover.net or fax

802-223-5078.

VBA Cancellation Policy: Registrations may be canceled by close of business on Wednesday, October 27, 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 October 27 are not refundable, but are transferable to another individual from your bank who wishes to attend this program. All registrations received by fax or email are subject to this policy.