

# 2023 SPRING EXECUTIVE MANAGEMENT MEETING

May 11-12, 2023

Omni Mount Washington Resort  
Bretton Woods, NH



Join New Hampshire Bankers Association and Vermont Bankers Association, Inc.  
at this year's annual Spring Executive Management Meeting  
on May 11-12, 2023 at the scenic Omni Mount Washington Resort, Bretton Woods, NH

**NH** Bankers  
ASSOCIATION

**VBA**  
Vermont Bankers Association, Inc.

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PRELIMINARY	AGENDA
THURSDAY	May 11
11:45 AM	<b>REGISTRATION</b>
11:45 AM – 12:45 PM	<b>LUNCH</b>
12:45 PM – 1:00 PM	<b>WELCOME</b> Kristy Merrill, President, <i>NH Bankers Association</i>
1:00 PM – 2:00 PM	<b>ECONOMIC UPDATE</b> <b>Lauren Henderson</b> , Vice President, <i>Economist Stifel</i>  Relevant data and analysis of economic trends, financial markets, and monetary policy.
2:00 PM – 3:00 PM	<b>WASHINGTON UPDATE</b> <b>Frank Pigulski</b> , VP/Congressional Relations, <i>American Bankers Association (ABA)</i>  Frank will discuss how the ABA has a long history of working with members of both parties to develop commonsense solutions to the challenges facing the banking industry. Hear what Congress is doing and how ABA is advocating for you.
3:00 PM – 3:15 PM	<b>AFTERNOON BREAK</b>
3:15 PM – 4:15 PM	<b>RETENTION AND SUCCESSION: A PROACTIVE APPROACH FOR SUCCESS</b> <b>David Ciullo</b> , CEO, <i>Career Management Associates</i>  Over the last few years, we have focused a lot of our time on increasing compensation to improve retention and drive engagement. However, compensation is not the top driver of retention. If you want to truly move the needle you need to recognize and improve the “real internal and external brand” of each of your leaders. This is done through a strategy and process of measuring and coaching your leaders. In addition, there are double the amount of Baby Boomers retiring and the banking industry is currently seeing a major knowledge drain in key positions to include CEO, Commercial Lenders, and other C-Suite positions. This rush to the exit makes having a succession strategy that includes a process and model around that strategy, critical. Best practices and practical take aways to include:  <ul style="list-style-type: none"> <li>• Tactical tips and tools needed to improve retention right from the start at hiring</li> <li>• Effective Retention strategies and processes</li> <li>• Long term succession strategies in today’s market</li> <li>• A tested and proven effective succession model that delivers</li> </ul>
4:15 PM – 5:00 PM	<b>LESSONS LEARNED FROM RECENT BANK FAILURES</b> <b>Frank Farone</b> , Managing Director <i>Darling Consulting Group</i>  Given the current economic and regulatory fallout, most recently with Silicon Valley Bank, this discussion will include how to mobilize your contingency liquidity team & process/plan; Recommended externally-focused activities; Internally-focused activities to consider and Considerations for risk/return of overall balance sheet activities with regard to liquidity, IRR, and capital.
5:15 PM – 6:15 PM	<b>RECEPTION</b>

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6:15 PM – 8:45 PM	<b>DINNER</b>
<b>FRIDAY</b>	<b>MAY 12</b>
7:00 AM – 8:00 AM	<b>BREAKFAST</b>
8:00 AM – 9:00 AM	<p><b>RETIRED BANKERS: LESSONS LEARNED</b>  <b>Steve Christy</b>, <i>former President, Mascoma Bank</i>  <b>Ron Wilbur</b>, <i>former Bank Commissioner, State of NH; former President, Merrimack County Savings Bank; &amp; former NH Bankers President</i>  <b>Jeff Savage</b>, <i>former President, Franklin Savings Bank</i></p> <p>Historical hard lessons learned from these former bankers that current CEOs should heed.</p>
9:00 AM – 9:45 AM	<p><b>COTTAGE INDUSTRY LAW FIRMS EXPLOIT REGULATORY RISKS BY BANK</b>  <b>Erik Walsh</b>, <i>Counsel</i>  <i>Arnold &amp; Porter</i></p> <p>Erik will discuss the regulatory developments around law firms exploiting risk of banks, such as class action lawsuits regarding re-presentation issues.</p>
9:45 AM – 10:00 AM	<b>BREAK</b>
10:00 AM – 11:00 AM	<p><b>EMERGING TECHNOLOGY ON THE GLOBAL STAGE AND HOW IT WILL AFFECT THE U.S. BANKING SYSTEM</b>  <b>Speaker TBD</b>  <i>Wipfli</i></p> <p>Learn how global disruptors, big tech companies and emerging trends in blockchain, open banking, and payments will further disrupt the U.S. banking system. What do you need to be aware of that will jump the pond and further change the Game?</p>
11:00 AM – 12:00 PM	<p><b>STACKING THE DECK IN YOUR FAVOR: SECRETS OF HIGH-PERFORMING BANKS</b>  <b>Sean Payant</b>, <i>Chief Strategy Officer &amp; Sr. EVP</i>  <i>Haberfeld</i></p> <p>What do high-performing banks do differently? Where do they put their focus? Do they perform better in every category...or do they actually under perform in certain categories in order to dramatically outperform in others? We define high-performing banks as those who have achieved the top 5% on ROE for five consecutive years. During our session, we will evaluate the data from banks that made the cut. How do they derive this extraordinarily high level of performance? It might surprise you. We will analyze how high-performing banks compare to the industry overall, the key contributors to their amazing performance and several strategies available to all community banks to drive improved results. <b>KEY POINTS TO BE COVERED:</b> • Evaluate elements of high-performing banks • Explore strategies to drive growth • Identify actionable methods to improve reoccurring non-interest income.</p>
12:00 PM	<b>CLOSING LUNCH</b>

NH BANKERS ASSOCIATION | VT BANKERS ASSOCIATION

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### ACCOMMODATIONS

Reserve online [here](#) or contact the hotel directly at 1-603.278.8406 by Monday, April 10th to reserve your overnight room for Thursday, May 11th. Be sure to identify yourself as a participant of the NH/VT Bankers to receive the group rate of \$250.00 for single or double occupancy, plus 8.5% NH Room Tax and \$35 resort fee which includes in-room high speed internet access, valet parking, access to fitness centers and pools, morning coffee and access to digital newspaper.

Check-in is at 4:00 p.m. and check-out is 11:00 a.m.

All reservations must be guaranteed with a one-night deposit by credit card.