2026 NORTHERN NEW ENGLAND CFO CONFERENCE

MARCH 26-27, 2026 | SHERATON PORTSMOUTH HARBORSIDE HOTEL, PORTSMOUTH, NH

AGENDA

THURSDAY, MARCH 26

12:00 PM — **Registration & Lunch**

1:00 PM — **Welcome Remarks**
Jim Roche, Maine Bankers Association
Dave Sidon, Navis Partners LLC

1:15 PM — ***The Deposit Tug of War***
Jeff Croteau, Darling Consulting Group
An internal conflict is taking shape at many financial institutions between the desire for additional deposit cost relief versus the desire to accelerate deposit growth. With competition remaining persistent, the ability to get both in bulk will be incredibly challenging.

Learn about deposit strategies to walk the line between growth and funding cost relief; and how to maximize funding cost relief while balancing liquidity levels. Data insights and latest forecasts will be shared, as well as proven deposit strategies and case studies to help build a successful funding platform for heading into 2026.

2:15 PM — **Sponsorship Recognition Break**
Hear more from our Gold Level Sponsors!

2:30 PM — ***CECL – What's Next?***
Nick Ainsley, Wipfli LLP
FASB's Current Expected Credit Loss (CECL) standard has finally arrived. Now that all institutions have adopted it, what comes next? This session will focus on the latest thinking in the industry about what regulators and auditors are expecting from CECL calculations and what institutions have learned since adoption. We will also discuss best practices around more complex areas like qualitative factors and forecasting. In this session, attendees will hear about:

- *The latest thinking from regulators on CECL implementation*
- *Best practices regarding CECL controls, documentation, and validations*
- *Practical suggestions regarding forecasts and qualitative factors*
- *CECL's impact on less talked about areas, including acquired loans, unfunded commitments, and securities*

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THURSDAY, MARCH 26 (continued)

3:30 PM — **Afternoon Break**

3:45 PM — ***Strategic Planning for Community Banks After the One Big Beautiful Bill***

Adam Aucoin, Baker Newman Noyes

This session will explore key changes to tax laws and tax planning considerations following the One Big Beautiful Bill, with a focus on information reporting updates, agricultural lending impacts, charitable deductions, and depreciation rules. Attendees will gain practical insights into how these changes may affect community bank operations, clients, and long-term strategic planning. The presentation will also address potential future tax legislation and outline strategies banks can use to remain flexible, compliant, and proactive in an evolving regulatory and tax environment.

5:00 PM — **Reception**

6:00 PM — **Dinner**

FRIDAY, MARCH 27

7:30 AM — **Breakfast**

8:30 AM — ***Power Moves and Operations Efficiency***

TBD, The Bonadio Group

Making smart business and financial decisions requires a deep understanding of your industry, the competition, market dynamics, and data-driven insights. Financial ratios of profitability, liquidity, efficiency, and leverage are critical to understand how to use your financial data to optimize the performance of your organization and drive it forward.

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AGENDA CONTINUED

FRIDAY, MARCH 27 (continued)

9:30 AM

Playbook for the 2026 Rate Landscape

Jim Reber, ICBA Securities

There is a relative consensus that we are nearing the end of the rate-cutting period begun in 2024. Whether there are two or four rate cuts this year, the likely terminal rate for Fed Funds will be higher than historical norms. This has myriad implications for community banks, both balance sheet and income statement. We will provide an update on the market expectations and suggest some strategies to take advantage of the likely shape of the yield curve.

10:30 AM

Morning Break & Hotel Check Out

11:00 AM

Banking on Vigilance: Modern Fraud Trends & Prevention Strategies for Financial Institutions

David Stone, BerryDunn

Fraud is evolving faster than ever—and financial institutions must evolve with it. This session cuts through the noise to reveal the latest trends in occupational fraud, payments crime, deepfake-enabled social engineering, and other emerging threats. Join us for a fast-paced, practical session that highlights real cases, regulatory insights, and a proven "prevention recipe" your institution can use to strengthen controls, protect customers, and stay one step ahead of modern fraudsters.

12:00 PM

Adjournment

Thank You to Our Sponsors