

2019 SPRING CEO/PRESIDENT/ SENIOR MANAGEMENT AND CFO CONFERENCE

May 9-10, 2019
Mountain View Grand
Whitefield, NH



Join New Hampshire Bankers Association and Vermont Bankers Association, Inc. at this year's annual Spring CEO/President/Senior Management and CFO Conference on May 9-10, 2019 at the scenic Mountain View Grand Hotel, Whitefield, NH

NH Bankers
ASSOCIATION

VBA
Vermont Bankers Association, Inc.

2019 SPRING CEO/PRESIDENT/SENIOR MANAGEMENT AND CFO CONFERENCE

MAY 9-10, 2019 | MOUNTAIN VIEW GRAND, WHITEFIELD, NH

CFO WORKSHOP AGENDA

THURSDAY

MAY 9

8:00 AM

REGISTRATION AND CONTINENTAL BREAKFAST

8:25 AM

WELCOME

Kristy Merrill, *President, NH Bankers Association*

8:30 AM – 9:30 AM

WHAT CAN BANKERS LEARN FROM SEARS?

Tommy Warren, *CPA, Marketing and Sales, ICBA Securities*

Community banks are dealing with market dynamics not encountered in nearly a decade. Lower taxes, higher margins and lower loan losses have pushed profitability back near record levels. However, new competitors, deposit pricing pressure and a flat yield curve will put pressure on community bank earnings. In addition, the largest banks are increasing their share of core deposits - putting community banks at risk of losing relevance with their depositors. The failure of 20th century icon Sears provides a cautionary tale for community banks and reminds us what happens when you are no longer relevant to your customers. Please join us as we discuss current challenges and what can be done to remain relevant with your customers.

9:30 AM – 9:45 AM

MORNING BREAK

9:45 AM – 10:45 AM

CECL FOR COMMUNITY BANKS – THE PRACTICAL PATH

Tim McPeak, *Risk Advisory Group, Abrigo*

As the transition to CECL moves ever closer, many smaller financial institutions have started to grapple with how to apply the new standard to their ALLL process in a practical way. This session will focus on the key elements of the standard financial institutions need to consider as they plan their path forward. Specific topics will include portfolio segmentation, available loss rate methods, qualitative factors, and forecasts.

10:45 AM – 11:45 AM

FUNDING STRATEGIES FOR A CHANGING DEPOSIT MARKETPLACE

Michael O'Brien, *Regional Manager, Promontory Interfinancial Network*

Over the last decade, gathering deposits has not been a priority for many banks. Liquidity was plentiful and loan growth was the primary focus. However, over the last year the increase in loan demand has absorbed excess liquidity, the Fed has begun to unwind its quantitative easing policy, and the nation's largest banks have shifted their deposit gathering priorities. All of this has led to a more competitive deposit market in what appears to be a rising rate environment. This session offers ideas for creating a well-defined deposit growth strategy leveraging both "on" and "off" balance sheet opportunities.

11:45 AM

AJOURNMENT

Lunch provided at 11:45 am. Pre-registration and payment required.

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THURSDAY

MAY 9

11:45 AM

REGISTRATION

11:45 AM – 12:45 PM

LUNCH

Sponsored by **Smith & Wilkinson**

12:45 PM – 1:00 PM

WELCOME

Kristy Merrill, President, *NH Bankers Association*

1:00 PM – 2:00 PM

THE FUTURE IS NOW: TALENT & COMPENSATION STRATEGIES THAT DRIVE SUCCESS

Flynt Gallagher, President, *Compensation Advisors*

Banks today can't afford to look back at the pay programs and talent needs of the past. Future success and growth will require a more strategic approach to compensation, leadership development and board succession. This session discusses best practice techniques for compensating and developing the executive and board leadership to execute unique business strategies.

2:00 PM – 3:00 PM

GOVERNANCE, DIRECTOR LIABILITY AND STRATEGIC PLANNING: WHAT YOU REALLY NEED TO KNOW

Heather Archer, Partner, *Hunton Andrews Kurth*

These three topics are interrelated—part of appropriate board governance is understanding your liability and ensuring strategic planning. If your strategic planning does not ensure that you have the appropriate board governance plans in place and that you are minimizing director liability, you are missing the mark as well. This session focuses on the practical steps to take and the nonsense that can be avoided as related to governance, director liability, and strategic planning.

3:15 PM – 3:30 PM

AFTERNOON BREAK

Sponsored by **Atlantic Community Bankers Bank**

3:30 PM – 4:30 PM

TO GROW OR NOT TO GROW?

Dave Thomas, CEO, *EPG*

That is the question; and how an institution answers in 2019 depends on how prepared it is to address several underlying questions. Hear what Dave thinks those questions are and answers he thinks you will need to have.

4:30 PM – 5:15 PM

CONVERSATION WITH THE FDIC

Kara Ritchie, Assistant Regional Director, *FDIC*

Hear Kara's views on navigating the banking system through the current financial market.

5:30 PM – 6:30 PM

RECEPTION

Sponsored by **Allied Solutions, LLC**

6:30 PM – 9:00 PM

DINNER

Sponsored by **Baker Newman & Noyes**

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FRIDAY

MAY 10

7:00 AM – 8:00 AM

BREAKFAST

8:00 AM – 9:00 AM

LIBOR

Tim Barrett, *EVP/Treasurer, Federal Home Loan Bank of Boston*

Libor is widely used as a reference rate for many financial instruments in both financial markets and commercial fields and will be discontinued at the end of 2021. As a result, banks must take steps now to develop plans to transition to an alternative reference rate. Tim Barrett is leading the Federal Home Loan Bank of Boston's efforts to assess the impact of the change and will share what the Bank and its members need to be focusing on to minimize the disruption to financial management and lending activities.

9:00 AM – 9:45 AM

WASHINGTON UPDATE

James Ballentine, *EVP of Congressional Relations and Political Affairs, ABA*

ABA EVP James Ballentine, who spearheads much of ABA's congressional relations effort, 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.

9:45 AM – 10:00 AM

BREAK

Sponsored by **Gallagher, Callahan & Gartrell, PC**

10:00 AM – 11:00 AM

THE BUZZ AROUND TECHNOLOGY AND PAYMENTS - IS YOUR ORGANIZATION WHERE YOU WANT IT TO BE? IF NOT, WHAT IS HOLDING YOU BACK?

Sean Carter, *AAP, NCP, President & CEO, NEACH*

There is no denying that advancements in technology and the increased expectations of end users has created a buzz around payments. The challenge with the buzz is trying to determine what if anything it means to your customers, your vendors and the strategy of the institution. In this session, we will explore current possibilities and discuss how to incorporate both new and "old" into a payments technology strategy. Session attendees will also get to hear results of a national survey around payments strategy and faster payments to see how they stack up.

11:00 AM – 12:00 PM

STRIVING TOWARD DIVERISTY AND INCLUSION IN THE WORKPLACE – OVERCOMING CHALLENGES

Beth Deragon, *Counsel, Pastori Krans*

Most financial institutions understand the importance of diverse teams and leaders, yet many struggle with the execution of this goal. This is a problem, as studies have shown that teams with gender and racial diversity are 15% more likely to meet their business goals and 80% more likely to capture new markets. In leading your organization, you're likely to face challenges as you work toward greater diversity and inclusion. This session will examine strategies and solutions for overcoming those challenges, building an empowered and competitive workforce, and mentoring the diverse leaders, institutions need to succeed in our rapidly changing environment.

NH BANKERS ASSOCIATION | VT BANKERS ASSOCIATION

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THURSDAY DINNER

Please indicate choice of dinner selection on registration form. If you have dietary restrictions, a vegetarian option is available.

Salad

- Mixed Greens - Local vegetables, sunflower kernels, house vinaigrette

Dinner Selection

- Roasted Prime Rib - Slow roasted prime rib of beef with Guinness-onion jus
or
- Seared Salmon - Pan seared wild salmon with leek crema

Dessert

- Chocolate mousse, fresh berries and sauce

ACCOMMODATIONS

Contact the hotel directly at 1-866-801-3653 by **Monday, April 15th** to reserve your overnight room for Thursday, May 9th. Be sure to identify yourself as a participant of the NH/VT Bankers to receive the group rate of \$149.00 for single or double occupancy, plus 9% NH Room Tax.

Check-in is at 3:00 p.m. and check-out is 11:00 a.m. Departures after 11 :00 am will be charged a day room rate of one-half the nightly room rate. Guestrooms occupied after 2:00 pm will be charged the full standard nightly rate.

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