

Alabama Bankers Association

CEO, Bank Exec & Directors' CONFERENCE

with presentations from the FDIC and
the Alabama State Banking Department

AUGUST 1-3, 2024

The Grand Hotel • Point Clear

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General & Breakout Session Speaker

General Sessions

Update from the FDIC

Doreen Eberley, FDIC Director of the Division of Risk Management Supervision, will provide attendees with an update on the condition of the banking industry, the risks ahead, the focus of examinations, and some key takeaways.

Federal and State Update

Alabama State Banking Superintendent **Mike Hill** and FDIC Atlanta Regional Director **Tim Rich** will both be on hand to discuss current regulatory activities and initiatives.

The Cryptic Behind Cryptocurrency

The cryptocurrency industry is a rapidly evolving and decentralized digital asset ecosystem that has disrupted traditional financial systems. It offers a secure, transparent, and borderless alternative to traditional forms of currency yet can potentially have a negative impact on community banking. As individuals and businesses adopt cryptocurrencies, traditional banking services may experience a decrease in demand. Additionally, the decentralized nature of cryptocurrencies bypasses the need for intermediaries like banks, reducing their role in financial transactions and potentially leading to a decline in revenue along with uncertainty and risk for both banks and our customers. Panelists include **Amanda Senn**, director of the Alabama Securities Commission, and **Brian Laverdure**, senior vice president of digital assets and innovation policy of the Independent Community Bankers of America.

Preparing Your Balance Sheet for The Great Fed Pivot of 2024

featuring Ryan Hayhurst

For the last several years, community bankers have been focused on one thing: limiting the impact of rising rates on earnings and balance sheets. Margin has been squeezed, cost of funds skyrocketed, deposits outflowed and investment portfolios plunged in value. But the last rate hike occurred in July, the Fed pivoted to an easing bias in December and markets are expecting lower rates in 2024

and beyond. How can community banks prepare for this outcome? This broad-based session will focus on specific interest rate risk, liquidity and investment strategies to increase and protect margin in today's environment and prepare the balance sheet for lower rates in the future.

Hey, Who Moved My Recession?

featuring Dr. Sean Snaith

At the start of 2023 many economic indicators pointed to and many economists believed the U.S. economy would enter into a recession that year, instead the U.S. economy grew at a strong pace. Many of the same indicators at the start of 2024 were still signaling a possible recession this year. Why are formerly reliable indicators of a recession giving these false signals? What does this mean for the outlook for the economy and for the Federal Reserve's ongoing battle to bring inflation down to target levels? What will the uncertainty of a presidential election mean for the economic outlook? These questions and others will be addressed in this session.

Regulatory Breakout Sessions

CRE: Being & Staying Prepared

Commercial real estate continues to benefit from a healthy economy, including robust job growth, strong consumer spending and available credit. But the industry is also beset by a challenging interest rate climate, appraisal issues, oversupply, falling rental rates and increasing expenses. Additionally, increasing CRE delinquency rates and loan losses are presenting challenges to some financial institutions. So what can we expect about CRE performance in Alabama and in the southeast? Join **Brian Bailey** CRE, CCIM, subject matter expert & senior policy advisor, commercial real estate with the Federal Reserve Bank of Atlanta as he discusses trends and emerging risks in the CRE and CRE finance industries

Accounting Hot Topics

Accounting is constantly evolving due to changes in regulatory standards, market dynamics, and technological advancements.

This session will provide an overview of some accounting hot topics, which will assist financial institutions with navigating applicable accounting standards.

Core Deposit Retention & Unrealized Losses in the Securities Portfolio

A regulatory perspective on core deposit retention and the impact of unrealized losses in the securities portfolio. This presentation will discuss proactive strategies for asset liability management as well as capital market trends affecting financial institutions.

Cybersecurity and IT

As information technology continues to evolve, cybersecurity threats continue to adapt and affect financial institutions. Join us for this session to explore the challenges of today and to discuss what may be coming in the future.

Fair Lending & Compliance Hot Topics

This presentation will explore trends and topics, including frequently cited violations identified by FDIC examiners during compliance-related supervisory activities in Alabama. Additionally, the presentation offers an overview of the latest hot topics in bank compliance and fair lending.

Management Succession

Are you ready to handle a sudden management transition? Management succession is a critical aspect of continuity and growth. This presentation will explore the key elements of successful management succession plans and provide strategies for organizations to develop and implement succession planning.

ABA Breakout Sessions

Managing Interest Rate and Liquidity Risk in an Uncertain Rate Environment

featuring Ryan Hayhurst

Interest rate risk and liquidity risk are hot button priorities for regulators in 2024 as the most aggressive tightening cycle in 40 years has wreaked havoc on margins. Effective asset/liability management has never been more important and now we face the possibility of lower rates in 2024. This session

will focus on the challenges banks face in managing liquidity and interest rate risk in an uncertain rate environment while complying with heightened regulatory scrutiny on all aspects of ALM.

AI Engagement: From Denial to Discovery

featuring Jack Vonder Heide

In today's rapidly evolving financial landscape, community banks face unique challenges and opportunities brought on by the advent of artificial intelligence. This session is specifically tailored for community bank CEOs and directors and aims to transform skepticism and hesitation into knowledge and proactive engagement with AI technologies. It addresses common misconceptions and barriers to AI adoption, highlighting how these can be overcome with the right strategies and understanding. The focus then shifts to real-world applications of AI that add value by enhancing customer service, optimizing operational efficiency, and bolstering marketing efforts, all in a compliant manner. The session concludes with action steps that CEOs can immediately implement. These steps include conducting an AI readiness assessment, identifying quick-win AI projects, and establishing a learning agenda for leadership teams.

Unlocking the Secrets of High-Performing Banks

featuring Eric Stables

Join **Eric Stables**, experienced banker and consultant with Profit Resources, Inc., for an engaging and interactive session designed specifically for bank executives and directors. Discover the essential qualities that define high-performing banks and the strategic approaches that drive their success. In this session, Eric will unveil the attributes of consistently top-performing banks, highlighting the pivotal role of visionary leadership and the importance of fostering a culture of employee engagement. You will gain insights into how to align your organization's strategic objectives with top-quartile performance goals, ensuring sustainable growth and excellence. This session promises to provide you with practical insights and actionable strategies to elevate your bank's performance.



HOTEL

Everybody loves the Grand Hotel in Point Clear — especially Alabama bankers! Room rates start at \$289 plus taxes per night. Reservations must be made no later than June 26, 2024. **Only those who have registered and paid for the registration fees may book rooms in the ABA room block. The hotel will likely be full before the room block deadline, therefore we encourage you to register with the association at your earliest convenience so that you may also make your hotel reservations. There must be at least one adult registered at the banker/director rate in each room in our room block.**

AGENDA

AUGUST 1

- 8:30 a.m. Registration
- 9:30 - 10:30 a.m. CEO | Bank Exec Forums*
Directors Forums*
- 10:45 - 11:30 a.m. Learning Labs*
- 11:30 a.m. - 1 p.m. Networking Lunch
- 1 - 5 p.m. General Session
- 5:30 - 7 p.m. Cocktail Party & Silent Auction

**These are banker and director only events.*

AUGUST 2

- 7 - 8 a.m. Breakfast
- 8 - 11 a.m. Breakout Sessions
- 11 a.m. - 12:30 p.m. Lunch on your own
- 12:30 - 2:30 p.m. Breakout Sessions

AUGUST 3

- 7 - 8 a.m. Breakfast
- 8 - 11 a.m. General Session
- 6:30 - 9 p.m. Cocktail Party, Dinner & Entertainment

KEYNOTE SPEAKER

Justin Osmond

SATURDAY MORNING

Justin is the son of Merrill Osmond, the lead singer of the Osmond Family. Justin was diagnosed at age two with a 90% hearing loss. Even after being told by teachers and music professionals that he would never be able to play a musical instrument, he went on to learn the violin, viola, piano, and drums. Justin has spent more than 15 years helping the deaf and hard-of-hearing around the world. He lives by his personal motto, "I may have a hearing loss, but my hearing loss does not have me." Justin is eager to share his story of hope to those who struggle with their own limitations. The focus of Justin's message is to share with the world the challenges and strengths that come from coping with his own hearing loss, and then relating and resonating this to the many various hardships and challenges that others may be facing.



SPOUSES'

Hospitality Suite

Once again we will host the spouses' hospitality suite! It will be held in the Lagoon Room which is located upstairs in the Main Building. Registered attendees may enjoy games, refreshments and prizes during the following times:

Thursday, Aug. 3 from 2 - 4 p.m.
Friday, Aug. 4 from 1 - 3 p.m.

BANKERS 2 LEADERS

SILENT AUCTION

Get ready to bid at the B2L Silent Auction at our CEO, Bank Exec & Directors' Conference on Thursday evening during our cocktail reception.

2024 REGISTRATION

Associate Members **MUST REGISTER AS A SPONSOR** to attend this conference. Email shildebrand@alabama.bank for sponsorship information.

Registration fees are per person and include all business sessions, Thursday CEO, Bank Exec and Directors Forums*, Thursday lunch, Thursday night cocktail reception, Friday morning breakfast, Saturday morning breakfast, Saturday night cocktail reception, dinner and entertainment.

*CEO, Bank Exec and Directors' Forums are for bankers and directors only.

REGISTRATION FORM

Send to: ABA, 445 Dexter Ave., Suite 10025, Montgomery, AL 36104, Fax (334) 244-9382

Email: colton@alabama.bank

Questions? Call us at (334) 244-9456, or visit us online at www.alabama.bank.

Name _____ Bank _____ Phone _____

Address _____ City, State & Zip _____ Email _____

Spouse/Guest _____ Child _____ Age ____ Child _____ Age ____

PAYMENT METHOD TOTAL FEES DUE : \$ _____

I have enclosed a check for my registration fees.

Please charge the following credit card: Amex Visa Mastercard Discover

Please send an invoice for my registration fees.

CC# _____ Exp. _____ Signature _____

FEES

	Members	Non Members
Banker/Director	\$945	\$1,245
Associate Member	Must register as a sponsor.	
Spouse/Guest	\$395	\$595
Child (2-17)	\$115	\$185

*On-site registration is available for an additional fee.

CANCELLATION POLICY: A registration may be canceled by **JULY 12, 2024** for a full refund, minus a \$150 per person processing fee. After **JULY 12, 2024**, no refund will be made, however, substitution of a participant is allowed.