

# Northwest Bank Executive Conference

December 3 – 5, 2017

Seattle Motif Hotel

*Agenda*

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## Sunday, December 3, 2016

6:00 – 7:30 pm      **Welcome Reception**

## Monday, December 4, 2016

7:30 – 9:00 am      **Conference Registration Desk Open**

7:30 – 8:30 am      **Continental Breakfast and Networking**

8:30 – 8:45 am      **Welcome and Announcements**

8:45 – 10:15 am      Keynote Address

### **Dynamic Leadership – Keys to Sustained Success**

“Leadership: one of the most observed, yet least understood phenomena on earth...”

(James MacGregor Burns)

*Patrick Bettin, Ph.D., Senior Lecturer, Michael G. Foster School of Business, University of Washington, Seattle, WA*

Sponsored by Pacific Coast Banking School

Written 40 years ago, this statement has never been more intriguing than it is today. Given the dynamics of the political arena, the complex global economy, the impact of disruptive technologies, and the effects of terrorism, it’s no wonder there are no simple answers when it comes to effective leadership in today’s rapidly changing world. What are the critical leadership competencies necessary to achieve and sustain success? Does a compelling mission truly energize the workforce? How critical are core values? Is it enough to consistently deliver results?

During this session, the focus will be on creating and implementing an integrated leadership philosophy that enables organizations to fulfill current obligations while positioning themselves for long-term, sustained success. Using a compelling case story, we will discuss many of the competing demands facing senior leaders as they strive to create a customer-focused culture.

10:15 – 10:45 am      **Coffee Break**

10:45 – Noon      **Breakouts Sessions**

*Emerging Leaders*

### **The Impact of Culture – Creating and Sustaining High Performance**

*Patrick Bettin, Ph.D., Senior Lecturer, Michael G. Foster School of Business, University of Washington, Seattle, WA*

The two things attracting executive attention the most right now are Strategy and Culture. ...Strategy: how do we reach out into the marketplace? ...Culture: how do

we create and sustain the internal capacity to execute our strategy? Culture can either be a complement to leadership or a substitute for leadership. Culture influences the way women and men work together especially when there isn't someone "looking over their shoulder telling them what to do."

During this session we will explore:

- The role of leadership in influencing culture
- Creating and embedding a high-performance culture within your organization
- Goal setting in an achievement-oriented culture

*CEO*

**Low Hanging Fruit: Bold Ideas for Increasing Shareholder Value While Eliminating Adverse Consequences**

*Peter Weinstock, Partner, Hunton & Williams (Dallas, TX) - KRM*

This session will examine ten bold ideas banks should employ to enhance profitability and mitigate risk. We will discuss lessons-learned stemming from real conversations with a number of clients with billions of dollars in assets. By pinpointing and understanding the presenter's "oops" moments, opportunities and ways to avoid common missteps will be addressed.

*Directors*

**Enterprise Risk Management – Good News or Bad?**

*Karl Nelson, Founder & CEO, KPN Consulting, Roswell, GA*

We are pretty sure that the biggest issue to come from the banking crisis is Enterprise Risk Management. But, is this just another one of those Dodd-Frank things we must endure as directors? Or, perhaps this is one of the positive ideas coming from Dodd-Frank? Join Karl Nelson, Founder and CEO of KPN Consulting, as he discusses why ERM came to be, where it all actually started, and what it means for Directors as they go about their duties in a more strategic fashion.

12:15 - 1:30 pm

**WBA Luncheon and EDP Graduation**

1:45 – 3:00 pm

**Breakout Sessions**

*Emerging Leaders*

**Learning to Listen like a Leader—Exploring the Differences between Managing and Leading**

*Carol Zizzo, Owner/COO, Henley Leadership Group, Seattle, WA*

How you listen impacts your results. Listening like a leader is different than how we listen as a manager. And, it is not just in your orientation to your work that creates this difference. In this session, we will explore the differences between management and leadership. As leaders, the demands and chaos of the day can pull us in the direction of managing what is in front of us instead of leading through it. In this interactive session, you will use your current work place challenges to experience the impact of your listening as a manager versus listening as a leader. You will leave knowing the difference and be able to make the shift in any circumstance.

*CEOs and Bank Directors*

**The Future of Money and Blockchain Technology**

*Robert Schwentker, Founder and President, DLT Education, Blockchain Consultant to United Nations, San Francisco, CA*

*Joe Sullivan, President & CEO, Market Insights, Seattle, WA; Moderator*

Blockchain and distributed ledger technologies are transforming global financial services. The fact that we now have programmable money that can be sent instantly anywhere in any amount, from millions of dollars to 1/1000 of a penny has given rise to extensive research, piloting and investments in projects by governments, NGOs, financial institutions alike. Venture capital is also transforming through what are called ICOs or Initial Coin Offerings. Over 3 billion dollars has been raised by ICOs in 2017 alone by ~100 startups.

The greatest trend which will transform all global finance and trade will be the creation of Central Bank Digital Currencies (CBDCs). In 2016 China announced its CBDC which is currently being tested, with plans for a country wide rollout in the near future. Other countries will soon follow.

This session will examine:

- What is blockchain tech, CBDCs, and public cryptocurrencies and how they will impact US banks
- What are ICOs and what are the implications if your high net worth clients invest in such funds
- How are regulators and enforcement agencies responding to these nascent yet powerful financial technologies
- What would you do if your bank's entire network was hacked, locked down and you were asked to pay ransom in Bitcoin or another cryptocurrency

3:00 – 3:15 pm

**Coffee Break**

3:15 – 4:15 pm

Closing Session

**The Future of Business: Consumers' Instant Gratification Expectations and Infinite Choices**

*Darren Pleasance, Managing Director, Global Customer Acquisitions, Google Marketing Solutions, Bend, OR*

The world we live in is evolving at an ever-increasing pace. Consumer expectations are rising and technological capabilities are enabling the delivery of services and experiences in ways that were never possible before. These two factors are self-reinforcing and are driving an era of "accelerating change", raising questions for business leaders as to how they'll need to adapt to remain relevant and competitive. This session will bring to life specific examples of how customer expectations and technologies are changing and implications for businesses over the coming years.

5:30 – 7:00 pm

**Reception and BankPAC Silent Auction**

Join us for a reception and the annual WBA BankPAC silent auction. Money raised during the silent auction is used to fund the campaigns of worthy candidates who believe in the principles to which our industry is dedicated.

7:00 – 9:00 pm      **Dinner and Entertainment**  
*Brad Goode, SVP/Director of Communications, Marketing and Community Relations, Washington Federal; Auctioneer/MC, Seattle, WA*  
Say a fond farewell to Jim Pishue, outgoing WBA President & CEO, as he begins retirement. Celebrate Jim's 17-years of accomplishments at the WBA with this special tribute.

**Tuesday, December 5, 2016**

7:00 am - 12:00 pm      **Conference Registration Desk Open**

7:30 – 8:30 am      **WBA Breakfast and Legislative Overview**

8:45 – 9:00 am      **Welcome and Announcements**

9:00 – 10:00 am      **A Sea of Change: Issues and Answers to Bank Distribution and Delivery Channels**  
*Robert Kafafian, President & CEO, The Kafafian Group, Inc., Parsippany, NJ*

Session will review the continuing themes and headwinds facing the community banking industry, including the impact of the economic, interest rate, regulatory, and competitive environments, as well as the current state of physical and digital delivery of banking products and services. Attendees will leave the session with a better understanding of the transitional nature of the next 15 years, and the critical issues that community banks must address to remain profitable, independent, and relevant.

10:00 – 10:45 am      **Spotlight on Washington Real Estate: Challenges and Insights from a Banking Perspective**  
*Jeff Lyon, Chairman & CEO, Kidder Mathews, Seattle, WA*

Consistently, Washington has been one of the hottest real estate markets in the entire country. High demand and need for space has created a specific set of challenges as well as opportunities. In this session, Jeff Lyon will look at real estate in Washington from a banking perspective, covering commercial, residential and retail. He will also provide an overview of real estate markets in Seattle, Portland, Spokane and share thoughts on how the Hirst Supreme Court decision may impact banks.

10:45 – 11:00 am      **Coffee Break**

11:00 – 12:00 pm      **Becoming Digital – The Amazon Way**  
*John Rossman, Managing Director, Alvarez & Marsal, Consultant, Author and Former Amazon Executive, San Clemente, CA*

What does "becoming digital" really mean? What is the secret formula for Amazon's world class operations and innovation? Want to learn how to "think" like Amazon? Join a former Amazon executive in understanding how Amazon approaches new industries, and what you might be able to apply in yours.

12:00 pm      **Conference Adjourns**