

2020 Senior Credit Conference

February 27, 2020

Location:

Washington Athletic Club – 1325 Sixth Avenue, Seattle

Reservations:

Call (206) 464-3055 and ask for the WBA room block. Make your reservations as soon as possible, as the hotel has limited vacancy.

FEES:

Register By 1/31 After 1/31

WBA/OBA Members*: \$445 \$495

Non-Members: \$750 \$850

*Attendance at WBA programs is limited to employees, officers and directors of WBA members, non-members eligible for membership in the WBA and members of other state banking associations which grant reciprocal privileges to WBA members.

Cancellation Policy: Registrations may be canceled up to seven days prior to the conference. All cancellations have a \$50 charge. No cancellations within the seven day period will be accepted, however, a substitute may attend.

Registration Form

Please complete the following information:

Name _____

Bank/Firm _____

Work Address _____

City/State/Zip _____

Phone _____

Title _____

Email _____

Register: registration@wabankers.com

For more information: Mail: 1601 Fifth Avenue, Suite 2150, Seattle WA 98101. Call: (206) 447-1700.

Enclosed is a check for \$ _____

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2020 SENIOR CREDIT CONFERENCE

Register online at:

www.wabankers.com/sencred

FEBRUARY 27, 2020

**Washington Athletic Club
Seattle, WA**

2020 SENIOR CREDIT CONFERENCE

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- 7:30 - 8:00** **Registration and Breakfast**
- 8:00 - 8:15** **Welcome**
Glen Simecek, President & CEO, WBA
- 8:15 - 9:15** **Controlling Risk In a Dangerous World**
Jim Wetherbee, Former NASA Astronaut, Navy Test Pilot

On the front lines of danger, operators face hazards and make life-and-death decisions in dynamic, complex situations. They are the last line of defense. How do we help them stay alive - and be more productive? Managers in organizations manage risk with systematic processes intended to limit the assessed risk. Even in the best organizations, when it is time to go to work, operators don't manage risk; they control risk. To prevent all accidents - even unpredicted ones - the front-line workers need techniques to supplement the rules and procedures. Since the beginning of the space program, astronauts have developed techniques based on the principles of operating excellence to execute missions and stay alive in unforgiving environments. These principles-based techniques can help optimize performance in any high-risk businesses, and accomplish more in our dangerous world.

- 9:15 - 9:30** **Coffee Break**
- 9:30 - 10:30** **CECL - The Time is Now!**
Anthony Porter, Business Assurance Senior Manager, Moss Adams
Greg Sigrist, EVP/Chief Financial Officer, Columbia Bank
Ben Shandrow, EVP/Senior Credit Administrative Officer, Columbia Bank
Rene Switzer, Supervisory Examiner, FDIC

The implementation of CECL is upon us and the overall outcome on the banking world is yet to be determined. CECL imposes a significant change to our industry that

will have an everlasting effect. Doug Hensley will moderate a panel of professionals from the accounting, banking and regulatory areas to discuss their views on CECL; the effect on the banking industry, how to prepare for CECL, challenges to forecasting, and is a third-party vendor the answer to implement CECL?

- 10:30 - 10:45** **Coffee Break**
- 10:45 - 11:30** **Economic Update: Headlines vs. Reality**
Steve Scranton, CIO & Chief Economist, Washington Trust Bank

The session will provide an economic update on the national, regional and local economies. The discussion will provide insight into what the economic data is telling us versus what social media and news headlines may be saying. The goal of the session is to provide attendees information that is understandable and can be used in their day-to-day business.

- 11:30 - 12:05** **Current Snapshot of Oregon & Washington: A Commercial Real Estate Update**
Will Frame, VP, Kidder Mathews
- 12:05 - 1:15** **Networking Luncheon**
Steve Smith, RMA President, Puget Sound Chapter, SVP/Director of Commercial Lending, First Federal
Duncan Taylor, Director of Membership & Operations, WBA
Kathryn Thompson, VP/Business Development & Marketing, Pacific Coast Banking School

As bankers continue to retire the need for talented, trained professionals taking their place becomes even more important. Panelists will share training opportunities available through WBA, RMA, and PCBS.

Who Should Attend?

This conference is designed for senior credit officers, risk managers, audit professionals, and credit administrators. It also pertains to lending personnel interested in learning more about credit administration, the regulations that govern the lending function, and many other relevant topics. Take advantage of the networking opportunities provided by attending a local credit conference.

- 1:15 - 2:15** **New Challenges for the '20s: Chief Credit Officer Panel**
Terry Anderson, EVP/Chief Credit Officer, First Federal
Rick Barton, EVP/Chief Credit Officer, Banner Bank
Jay Coleman, SVP/Regional Credit Officer, KeyBank
Doug Hensley, SVP & Manager of Consulting, PCBB
Jay Iseman, EVP/Chief Credit Officer, HomeStreet Bank

A panel of chief credit officers will discuss pressing issues that their banks are facing from loan and deposit growth, competition/pricing challenges, CRE concentration, acquiring/retaining qualified employees, regulatory and compliance issues and 'what keeps them up at night.' Our panel consists of banks of various asset size with complexity to give a comprehensive and diverse overview and perspective on the topics.

- 2:15 - 2:30** **Coffee Break**
- 2:30 - 3:30** **Regulatory Update - Fireside Chat**
Shannon Tushar, Chief of Examinations, Department of Financial Institutions
Glen Simecek, President & CEO, WBA

What is on the minds of the regulators? What are their "hot" buttons? How best to prepare for the next exam? What's on the agenda from Capitol Hill that we need to be concerned about? This session will provide a window into their perspective of topics on-hand that we as bankers need to focus on.

- 3:30** **Prizes and Adjourn**

The WBA would like to thank the following sponsors for their support of this event:

Banner Bank
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Kitsap Bank
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For sponsorship opportunities, please contact Duncan Taylor at duncan@wabankers.com or (206) 447-1700.