



2025 CREDIT, LENDING & COMPLIANCE CONFERENCE

September 24

8:30 am **Welcome**
Glen Simecek, President & CEO, WBA

8:35 am **Opening Keynote: AI in Banking**
Chad Knutson, Co-founder & CEO, SBS Cybersecurity

Artificial intelligence (AI) is rapidly transforming industries, from finance to cybersecurity. With its incredible potential for innovation and efficiency, AI is reshaping how organizations operate. However, like any disruptive technology, it comes with risks that must be understood and managed. While many boards and executive teams recognize the promise of AI, understanding how to leverage it as a strategic asset can be challenging. In this session, Chad will share how banks can keep both security and innovation in mind while moving forward.

9:20 am **Regulator Panel Discussion**

Hear from members of the FDIC, Washington Department of Financial Institutions and Federal Reserve Bank of San Francisco as they share the latest on what regulators are watching, and how they are working with bankers in the state.

10:00 am **Breakout Sessions**

Each breakout session will focus on one of the three audiences of the conference: credit, lending and compliance, providing valuable takeaways and practical tips for bankers.

10:45 am **Break**

11:00 am **Updated Landscape of Fraud and Cyber Risks**
Paul Benda, EVP/Risk, Fraud and Cybersecurity, ABA

Paul Benda will review the latest trends in fraud and cyber scams. He'll cover executive protection concerns, ubiquitous impersonation scams and how telecoms are enabling

them, the perennial problem of check fraud, and the continued rising threats from AI (including video deepfakes). He'll also mention ABA's current efforts to mitigate these threats and explain why banks should take advantage of them.

12:00 pm **Lunch**

12:45 pm **Economic Update**
Steve Scranton, Chief Economist, Washington Trust Bank

1:30 pm **Breakout Sessions**

Each breakout session will focus on one of the three audiences of the conference: credit, lending and compliance, providing valuable takeaways and practical tips for bankers.

2:15 pm **Break**

2:30 pm **The Zen of Banking**
Joe Sullivan, President, Market Insights

In this motivational keynote, Joe Sullivan explores how the principles of Zen, balance, simplicity, and adaptability, are becoming crucial in navigating this evolving banking landscape. From the seamless integration of digital technologies to fostering deeper connections with customers, we'll discuss how embracing a more mindful and holistic approach to banking can lead to greater innovation, resilience, and renewed focus on what truly matters.

3:45 pm **Closing Remarks & Adjourn**

New This Year: Bonus Content!

Unlock 10–15 minute bite-sized sessions on key topics, available exclusively on the conference platform.

Fast, focused, and packed with insights, these mini sessions are the perfect way to learn something new in just a few minutes, designed for busy bankers who want quick, actionable takeaways.