



2025 CREDIT, LENDING & COMPLIANCE CONFERENCE

September 24

8:30 am

Welcome

Glen Simecek, President & CEO, WBA

8:35 am

Bank on the Future: How AI is Reshaping Credit, Lending & Compliance

Jonathan Waldman, AI Co-Founder and President, SBS Cybersecurity

Dive into the fascinating world of artificial intelligence (AI) and its transformative impact on the banking industry. Our focus is on practical applications, strategic considerations, security impacts, and real-world examples that empower banks to stay competitive and enhance customer experiences. Specific use case in lending, credit and compliance will be reviewed.

9:20 am

Regulator Panel Discussion

Michael Ketcham, Senior Manager Consumer Compliance, Federal Reserve, San Francisco
Bryon Scott, Senior Examiner, Division of Depositor and Consumer Protection, FDIC
Moderator: Glen Simecek, WBA

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

Elder Financial Exploitation: The Hidden Crime:

Terri Luttrell, Compliance and Engagement Director, Abrigo

Financial exploitation continues to be an effective form of abuse of seniors and adults with disabilities, and the number of reported elder fraud cases has grown significantly since the pandemic. This session will discuss the red

flags and give you the tools to identify elder financial abuse in your community and help protect your customers and loved ones.

Real Estate Update: Will Frame, EVP and Shareholder, Kidder Mathews

Hear the latest updates on the real estate market from experts in the field, the ones who are working in it everyday. They'll share what they are seeing in the residential and commercial spaces throughout the region and what trends to watch for.

Stablecoins and the GENIUS Act: Brooke Ybarra: SVP of Innovation and Strategy, ABA

With the passage of the GENIUS Act, payment stablecoins are moving from speculation to reality. In this session, ABA's Brooke Ybarra will break down key provisions—issuer requirements, prudential standards, and oversight—and what they mean for banks. Learn how stablecoins, real-time payments, and new competitors are reshaping financial services.

10:45 am Break

11:00 am Staying Ahead in an Evolving Fraud Landscape

Paul Benda, EVP/Risk, Fraud and Cybersecurity, ABA

As fraud schemes grow more sophisticated, banks face an ever-changing mix of persistent threats and emerging risks. This session provides a comprehensive look at today's most pressing fraud challenges – from traditional scams fueled by social engineering to the rise of AI-driven schemes. Attendees will gain practical insights into evolving prevention strategies, innovative industry tools, and best practices to strengthen defenses. Together, these topics offer a comprehensive view of the tactics reshaping the modern fraud environment and the tools needed to combat them.

12:00 pm Lunch



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12:45 pm

Economic Update

*Steve Scranton, Chief Economist,
Washington Trust Bank*

1:30 pm

Breakout Sessions

Fair & Responsible Banking Issues in 2025 and Beyond: *Kitty Ryan, SVP Fair and Responsible Banking, ABA*

Hear from ABA's expert Kitty Ryan on the latest developments related to fair and responsible banking issues, as they have developed in both Washington D.C. and on the state level. As the regulatory environment has shifted, has your bank kept up with all the changes? This session will also take a look at expected changes and things to watch from in the coming months.

What Lenders Need to Understand About the Evolving Insurance Market: *Seth Shapiro, EVP & Risk Strategist, USI*

This discussion aims to enhance bank lenders' understanding of how and where insurance coverage is evolving, and to examine how these changes impact borrowers' ability to insure various properties such as commercial, industrial, residential, and auto. Additionally, it will analyze how these insurance shifts influence a bank's risk profile and explore potential solutions for situations where a borrower cannot obtain coverage altogether or can only secure coverage that does not sufficiently cover the risks involved in bank lending to the customer.

2025: A Year of Change in the 7(a) Loan Program: *Rachel Zipswald, SVP, Director of Education, NAAGL*

Nothing stays the same, and the SBA 7(a) loan program has undergone significant change over the last 12 months. This session will focus on the changes in the 7(a) loan program

over the last 9 months as well as what signals SBA has provided for what's to come. We will also discuss best practices for staying up with the changes and have time for robust Q&A, so bring your questions and let's talk about all things 7(a).

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.

1. Court-appointed receivership, addressing delinquencies in multifamily, commercial office, Agriculture, and senior care • *Gene Buccola, High Plateau Capital*

2. Beyond the Valuation: Addressing Bias and Errors in Appraisals • *Sharon Whitaker, VP CRE & Mortgage Finance, ABA*



Paul Benda

American Bankers Association

Paul Benda is the Executive Vice President for Risk, Fraud and Cybersecurity at the American Bankers Association. Paul joined the ABA in 2018, where he leads the association's initiatives in fraud, cybersecurity, physical security, and information security practices and chairs the ABA Fraud Coordination Group. In addition, he acts as a media spokesman for the ABA and the banking industry on these issues. He currently serves as the Vice Chair of the Financial Services Sector

Coordinating Council which is the primary point of contact for the Departments of Treasury and Homeland Security on cybersecurity and resiliency issues facing the Financial Sector. His past experiences include leadership positions in the Department of Homeland Security where he was head of research and development and in the Department of Defense where he was a DARPA Program Manager and designed security systems for the Pentagon. Paul started his career as an Active-Duty U.S. Air Force officer and transitioned to the private sector where he worked as a consultant for Booz Allen before returning to government service.



Will Frame

Kidder Mathews

Will Frame, executive vice president and shareholder at Kidder Mathews, specializes in office and healthcare sales and leasing throughout the Puget Sound region. With deep market expertise and an extensive network, Will delivers strategic insights and early access to investment opportunities and emerging tenant activity. His proactive approach, combined with a relentless work ethic, drives success for clients at every stage of the real estate process — from identifying off-market opportunities and engaging prospects to maximizing returns, enhancing property value, and positioning assets for long-term growth. Based at Kidder Mathews' Tacoma office, Will leads the Frame Team. Over the course of his career, he has completed more than \$800 million in transaction volume across over seven million square feet of property. In 2025, Will began serving on the board of the Commercial Brokers Association (CBA), where he has been a member since 2015. He values the role commercial real estate plays in shaping communities and is dedicated to supporting the industry. Through his work with CBA, he advocates for brokers across the Pacific Northwest — helping to expand resources, strengthen professional networks, and create opportunities that benefit the region.



Terri Luttrell

Abrigo

Terri Luttrell is the compliance and engagement director at Abrigo and is a seasoned AML professional and former director and AML/OFAC officer with over 20 years in the banking industry. She has successfully collaborated with institutions to develop BSA/OFAC programs, optimize various automated solutions, and streamline processes, ensuring all regulatory requirements are met. In her current role, Terri provides insights that contribute to and support long-term banking strategies, based on the analysis of market and industry trends, competitor developments, and changes in financial and regulatory technology. She is an audit-certified Anti-Money Laundering Specialist (CAMS-Audit) and a Certified Financial Crimes Specialist (CFCS).



Kitty Ryan

American Bankers Association

Kitty is vice president and senior counsel for ABA's Fair and Responsible Banking unit. Kitty joined ABA from Morrison & Foerster, where she was counsel in the financial services practice group, working on fair lending and mortgage issues. Kitty is the former Deputy Assistant Director for the Office of Regulations at the Consumer Financial Protection Bureau (CFPB), where she was instrumental in the planning and oversight of mortgage- and fair-lending related rulemakings, including mortgage servicing regulations, Truth in Lending Act-Real Estate Settlement Procedures Act (TILA-RESPA) Integrated Disclosures rules and the Home Mortgage Disclosure Act. Prior to joining the CFPB, Kitty served as senior regulatory counsel at JPMorgan Chase & Co., where she focused on regulatory issues impacting mortgage and fair lending issues. She also developed her extensive mortgage and fair lending related experience while with the Consumer and Community Affairs Division of the Federal Reserve Board (FRB).



Steven Scranton

Washington Trust Bank

Steve Scranton is the chief investment officer and economist for Washington Trust Bank. He holds a Chartered Financial Analyst® designation with over 35 years of investment experience. In his current role, Steve is responsible for the management of the Portfolio Management Group and works closely with clients and relationship managers to design, implement and monitor investment and risk management strategies. Throughout the Pacific Northwest, Steve is a well-known speaker on the economic conditions and the world securities markets. He also actively participates on committees within the bank to help design strategies and policies related to bank-owned investments.



Seth Shapiro

USI

Seth Shapiro is the executive vice president and risk strategist for USI, with more than 40 years of experience in risk management and insurance. He advises USI's clients on a wide array of risk arrangement topics, including enterprise risk management, risk assessment, information security management, contract analysis, and risk financing program design. His role includes helping clients identify and understand risks and design and execute risk programs aligned with their philosophy and risk tolerance; providing analytic and analysis to support good risk decision making. Seth is the co-leader of USI's Transaction Risk team in the Pacific Northwest and in this role he provides risk-focused M&A due diligence and implements representations and warranties and contingent liability insurance programs for clients. Before USI, Seth was senior vice president and national practice leader for Marsh's Information Risk Consulting group, where he managed information risk assessments, executive workshops, security policy development and reviews, technology due diligence in M&A, and insurance gap analyses. He has also served as an adjunct professor of information assurance at the University of Washington for eight years and an adjunct professor of risk management at Seattle University.



Joe Sullivan

Market Insights

Joe Sullivan is the CEO and Founder of Market Insights, Inc., a consulting firm that helps bring clarity to the complex choices faced by community-based financial institutions by providing market-specific, data-driven insights and strategies that will position their institutions for sustainable growth. As a consultant, author, and professional speaker with over 30 years of experience, the themes of growth, innovation and motivation can be found throughout Joe's work. Joe is a founding faculty member for the Graduate School of Banking at Univ. of Wisconsin (Digital Banking School). He also teaches at the Ohio Bankers League Management School and Washington Bankers Association (Fintech Executive Development Program). He has presented to hundreds of audiences on human connection, disruption, fintech, consumer trends, delivery system planning, marketing, leadership and personal empowerment. Joe's passion, energetic style and practical approach engages his audiences and consistently makes him a top-rated speaker. His unique perspective comes from working side-by-side with executives and marketers around the U.S. in the development of successful growth strategies. Joe incorporates these frontline experiences into his presentations and offers insights that challenge conventional thinking, creating a sense of excited urgency with his audiences.



Jon Waldman

SBS Cybersecurity

Jon Waldman is a co-founder and president of SBS CyberSecurity and the SBS Institute. Over the past 20 years, Jon has helped hundreds of organizations identify and understand cybersecurity risks, enabling them to make better and more informed business decisions. Jon is incredibly passionate about cybersecurity training and education, which led him to be a driving force in the development of the SBS Institute. The Institute is uniquely designed to serve the banking industry by providing industry-specific cyber education. It has grown to include ten certification courses and holds State Association partnerships in over 30 states. In addition to being an instructor for SBS Institute courses, Jon frequently speaks on cybersecurity topics at various events and training sessions across the country. Additionally, he is a

blog author, has had multiple articles published, and regularly hosts educational webinars. Jon firmly believes that the more knowledgeable and educated we all are - directors, employees, and customers alike - when it comes to cybersecurity, the less risk we collectively face.



Brooke Ybarra

American Bankers Association

Brooke Ybarra is the Senior Vice President, Innovation & Strategy for the American Bankers Association, where she leads market strategy and insight development on a wide range of fintech issues that impact the banking industry. Brooke has extensive experience in financial services as a consultant with Accenture (formerly First Annapolis Consulting) focusing on electronic payments issues. In addition, Brooke worked with Marriott International as Senior Director of Global Quality, leading the brand standard audit and accountability programs for the hospitality brand's 7,000+ global properties. Brooke also spent four years at the Central Intelligence Agency, where her last role was that of a Program Manager for the Office of Congressional Affairs. Brooke received her MBA from the McDonough School of Business at Georgetown University, where she was valedictorian of her class. She completed her undergraduate degree in chemical engineering from Stanford University.



Rachel Zippwald

NAGGL

Rachel Zippwald is a Senior Vice President and Director of Education for NAGGL (National Association of Government Guaranteed Lenders) and has almost 40 years of 7(a) lending experience. Rachel ran several SBA departments in over 25 years of banking, became a NAGGL instructor in 2003 while still working as a lender, and joined the NAGGL staff in 2014. Sharing 7(a) knowledge is her passion, and she specializes in creating educational materials and teaching in person and virtually. Rachel graduated magna cum laude from Concordia University with a bachelor's degree in Business Administration and Leadership.



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**I am attending the 2025
Credit, Lending & Compliance
Conference and am dedicating
this time to focus on learning.**

**The conference runs from
8:30 a.m. to 3:45 p.m.**

**Please feel free to stop by
after this time.**

Thank you!