WASHINGTON BANKERS ASSOCIATION WBA EST. 1889

OREGON BANKERS ASSOCIATION

CREDIT, LENDING & COMPLIANCE CONFERENCE

AGENDA

September 30

8:30 a.m. **Welcome & Opening Remarks**
Duncan Taylor, President & CEO, WBA

8:35 a.m. **Fair Lending – AI's Role in Fair Lending and Compliance**
Tela Gallagher Mathias, Managing Partner, Phoenix Team

9:30 a.m. **Breakout Sessions**

Building Trust with Regulators Through Strong Risk Management, *Shaun Harms, Principal, Forvis Mazars: Examination Readiness*

The Silent Threat to Credit Quality: Closing the Technology Gap, *Kent Kirby, Senior Consultant, Portfolio Risk, Abrigo*

The Banker's AI Toolkit, *Neepa Patel, Founder and CEO, Themis and Dana Lawrence, BP of GTM Strategy and Relationships, Themis*

Based on conversations with hundreds of bankers, this session explores how financial institutions are using AI to improve compliance, risk management, and operations. Discover where AI is delivering measurable efficiencies, where banks are encountering challenges, and practical strategies for AI governance, vendor due diligence, model risk, and documenting AI use for examinations. You'll also explore build-versus-buy decisions, key data and third-party risk considerations, and simple first steps your institution can take in the next 30 days.

10:15 a.m. **Break**

10:25 a.m. **General Session Presentation**

11:20 a.m. **Breakout Sessions**

Stablecoins and Tokenized Deposits in 2026: Strategy and Use Cases for Regional and Community Banks; *Nick Elledge, Co-Founder & COO, Stablecore*

Fraud Prevention Presentation

Real Estate Update

12:10 p.m. **Lunch**

1:00 p.m. **National Policies, but Local Economic Impacts**
Steve Scranton, Chief Economist, Washington Trust Bank

National news may not always match what is happening in your local economy, but national policies (monetary and fiscal) clearly impact your local economy. This presentation will provide an update on the national and regional economies to help "connect the dots". Participants will gain information that should support credit, lending, and compliance functions.

1:50 pm **Breakout Sessions**

The 2026 Compliance Reset: What Changed, What Didn't and What Examiners Still Expect; *Kitty Ryan, Fair and Responsible Banking, American Bankers Association*

When 'No' Isn't the Only Answer: How Post-2009 Derisking Rewired Commercial Credit; *Jim Duncan, Co-Founder and President, CXM Group*

Every lender knows the conversation: a good customer, a real opportunity, and a loan that doesn't fit — wrong size, wrong concentration, wrong credit box. This session steps back from the individual deal to explain the structural forces behind it.

SBA Lending in 2026: Navigating the Latest SOP Requirements and Avoiding Guaranty Risk

2:35 p.m. **Break**

2:45 pm **The Future of Banking is Already Here: Building What's Next From What Community Banks Already Do Best**
Randy San Nicolas, CEO and Kevin Johnston, Chief Banking Officer and COO, Braid

3:30 p.m. **Adjourn**