

IBA, NBA, OBA & WBA 2023 Convention

Agenda

Monday, June 26

8:00 AM - 10:00 AM	IBA Board of Directors Meeting This session is for board members only. Heritage 1
11:00 AM - 1:00 PM	ICBA Board of Directors Meeting This session is for board members only. Heritage 1
11:30 AM - 1:30 PM	Synergy Board Meeting & Lunch This session is for board members only. Abbot 2
12:00 PM - 1:00 PM	WBA PROS Board of Directors Meeting This session is for board members only. Heritage 2
1:00 PM - 5:00 PM	Exhibitor Set Up Sage Springs Pavilion
2:00 PM - 4:30 PM	OBA Board of Directors Meeting This session is for board members only. Abbot 1
3:00 PM - 4:30 PM	WBA Board of Directors Meeting This session is for board members only. Heritage 2

3:00 PM - 6:30 PM

Convention Registration Desk Open
Sage Springs Pavilion

3:30 PM - 4:30 PM

NBA Board of Directors Meeting
This session is for board members only.
Links Gallery 727

5:00 PM - 6:30 PM

Exhibitor Reception
Sage Springs Pavilion

6:30 PM - 8:30 PM

Dinner on Your Own

Tuesday, June 27

6:55 AM - 6:30 PM

Convention Registration Desk Open
Sage Springs Pavilion

7:00 AM - 8:00 AM

Breakfast & Networking with Exhibitors
Sage Springs Pavilion

8:00 AM - 12:00 PM

First General Session
Presiding Officers:
OBA Chair Joan Reukauf, EVP & Chief
Operating Officer, People's Bank of
Commerce
NBA Chair Ken Mundt, SVP & Senior
Lender, Town & Country Bank
Sage Springs Pavilion

Matt Pieniasek
Sam Mayper
Frank Pigulski
Ryan McManus
Erik Ristuben

8:05 AM - 8:15 AM

Opening Ceremonies

Featuring vocalist Deb Nelson, Senior Vice President, TIB

8:15 AM - 9:05 AM

Reimagining ALCO - Ensuring That Clarity Drives Strategy, Not Fear

Matthew D. Pieniazek, President & Chief Executive Officer, Darling Consulting Group

Sage Springs Pavilion

A perfect storm of events has shaken up the banking world and created one of the most challenging environments in modern banking history. Liquidity and interest rate risk narratives have changed, funding cost pressures are in high gear, credit concerns are on the rise, and loan growth outlook has dampened. With inverted yield curves, rate volatility and notable economic uncertainty 2023 will continue to produce headwinds for net interest margins and weigh heavily on your bank's deposit, lending, investment, funding and overall balance sheet risk management strategy discussions.

Join Matt Pieniazek from Darling Consulting Group for a high-energy and thought-provoking discussion of key considerations and strategies for managing your entire balance sheet in a world of great uncertainty. Where do we go from here?

Matt Pieniazek

9:05 AM - 9:55 AM

Our National Advocacy Priorities: A Behind the Scenes Conversation with ABA & ICBA Advocacy Experts

Frank Pigulski, VP-Congressional Relations, American Bankers Association & Sam Mayper, VP-Congressional Relations, Independent Community Bankers of America

Sage Springs Pavilion

Panel facilitated by Joan Reukauf, OBA Chair & EVP & Chief Operating Officer, People's Bank of Commerce.

Banks are in the business of managing risk. We often talk about credit risk, interest rate risk, liquidity risk, cyber risk, and the list goes on and on. But what about political risk? Or how about regulatory compliance risk, which grows steadily as new rules are churned out? Having advocates on the ground in Washington, D.C. is critical to managing our regulatory and political risks. During this session, advocacy experts from both the American Bankers Association and the Independent Community Bankers of America will discuss the most pressing issues and advocacy priorities facing our nation's banking industry.

Sam Mayper
Frank Pigulski

9:55 AM - 10:15 AM

Break with Exhibitors

Sage Springs Pavilion

10:30 AM - 11:05 AM

Economic Update: What Can We Expect?

Erik Ristuben, Global Chief Investments Strategist, Russell Investments

Sage Springs Pavilion

The last few years have been anything but expected, and that's especially true regarding the economy. Labor shortages, supply chain constraints, and rapid expansion of credit and monetary policy, followed by a swift but steady rate increase, are presenting new challenges across the domestic and international economic landscape. Hear from Erik Ristuben about how we got here and more importantly, what it will mean in the years ahead.

Erik Ristuben

11:05 AM - 12:00 PM

Strategy & Leadership for the Digital Economy

Ryan McManus, Founder & Chief Executive Officer, Tectonic

Sage Springs Pavilion

In a context of massive disruption and exponential change, incremental approaches to transformation are not fit for purpose. Winning in the Transformation Economy requires leaders who can reinvent their thinking and strategies to adapt to the new economic foundations created by digital technology and ESG, and develop new strategic capabilities in their organizations.

Strategy needs to move at the speed of digital for organizations to survive and thrive. Successful firms have adopted a new strategy playbook that adapts to ongoing complexity and speed, looking well beyond the short-term planning horizon. They understand digital beyond the purely executional and reframe it as a primary driver of both business strategy and growth.

In this keynote, we will explore the foundations of the Transformation Economy, the financial performance available to digital business models, strategy and investment methods from the new strategy playbook and the evolved leadership behaviors required to lead in a dynamically changing economy.

Ryan McManus

12:00 PM - 1:30 PM

BBQ Lunch

Homestead Lawn

1:30 PM - 2:30 PM

Breakout Session: A Cannabis Banking Outlook

Tony Repanich, President & Chief Executive Officer, Shield Compliance

Heritage 1 & 2

The U.S. cannabis industry is poised for continued growth, with projected sales of \$72 billion per year by 2030, according to New Frontier Data. This growth is primarily driven by adult-use cannabis programs, now legal in 21 states. However, the legal cannabis industry presents unique challenges for banks, including complex regulations and demanding operational requirements. This session will help bankers understand the landscape of the legal cannabis industry; opportunities for low-cost deposits, lending, and non-interest income streams; and the cannabis markets in Nevada, Oregon and Washington. Additionally, this session will provide insight into the status of federal cannabis reform and other national trends impacting banks.

Tony Repanich

Breakout Session: A Lawyer, Banker, and Regulator Walk into a BaaS... Banking as a Service Panel

Panelists: Kalin Bornemann, Partner, Miller Nash LLP, Seattle, WA; Trey Maust, Executive Chairman, Lewis & Clark Bank, Oregon City, OR; and Shannon Tushar, Chief of Examinations, Washington DFI – Division of Banks, Olympia, WA.

Landmark 1 & 2

Panel facilitated by Kate Salyers, Executive Vice President & Chief Credit Officer, Citizens Bank.

Join this lively panel for an educational discussion of banking-as-a-service. What is it? Is it right for my institution? How can we do it safely? What will my board, lawyer, or regulator think? These questions (and more) will be tackled by this panel consisting of a banker, lawyer and regulator, each of whom will offer their unique perspective into this space.

Kalin Bornemann
Trey Maust
Kate Salyers
Shannon Tushar

2:45 PM - 3:45 PM

**Breakout Session: Lessons From
Banking's March Madness**

Matthew D. Pieniazek, President & Chief
Executive Officer, Darling Consulting
Group

Landmark 1 & 2

The interconnectedness of risks – including liquidity, interest rate, credit, capital and reputation – was clearly demonstrated during the recent bank failures. This session will look at key takeaways, including the critical importance of an effective liquidity management process. Not in theory, but rather in practice. Matt will also explore potential “coming attractions” for risk management governance, balance sheet risk management in general, and bank funds management in particular -- including deposit strategy.

Matt Pieniazek

Breakout Session: Your Bank's Biggest Asset: People

Deborah Jeffries, Vice President, HR
Answers

Heritage 1 & 2

In the ever-changing landscape of employment strategies and mandates, every organization needs quality data and exposure to a variety of resources to guide our operations to the next level. During this session, human resource expert Deborah Jeffries will share emerging trends impacting our employees and organizations; explore developments in remote work trends, flexible schedules, benefit offerings and other ways to attract and retain our future workforce; and explore ways to be more strategic, visionary and transformational in enhancing the employee experience.

Deborah Jeffries

4:00 PM - 4:45 PM

BankPAC Contributors Reception

A reception for BankPAC donors.

Great Hall

5:00 PM - 6:30 PM

Exhibitor Reception

Sage Springs Pavilion

6:30 PM - 7:45 PM

Group Dinner

Join convention delegates for this night of free-flowing fun at Sunriver's new Besson Commons outdoor space.

Besson Commons

7:45 PM - 10:00 PM

Movie: "The Rookie"

Featuring the story of our closing keynote speaker Jim "The Rookie" Morris

Outdoor location TBA

Wednesday, June 28

6:55 AM - 1:00 PM

Registration Desk Open

Sage Springs Pavilion

7:00 AM - 8:45 AM

IBA & ICBA Annual Meetings & Breakfast

Landmark 2

7:30 AM - 8:45 AM

NBA Annual Meeting & Breakfast

Landmark 1

Oregon Meeting & Breakfast

Heritage 1 & 2

WBA Annual Meeting & Breakfast

Great Hall

9:00 AM - 12:00 PM

Second General Session

Sage Springs Pavilion

Presiding Officers:

IBA Chair Dale Austin, Regional Banking
Senior Manager, Wells Fargo

WBA Chair Mark Mason, Chairman, Chief
Executive Officer & President, HomeStreet
Bank

Brent Beardall

Kevin Riley

Clint Stein

Jim "The Rookie" Morris

9:05 AM - 10:10 AM

Regional Banking in the Pacific Northwest: CEO Panel

Panelists: Brent Beardall, President &
CEO, WaFd Bank; Kevin Riley, CEO, First
Interstate Bank; Clint Stein, CEO, Umpqua
Bank.

Sage Springs Pavilion

Panel facilitated by Linda Navarro,
President & Chief Executive Office,
Oregon Bankers Association.

One of the strengths of the U.S. banking sector is the diversity of banks, large and small, serving our communities. Regional banks comprise an important and growing segment of the banking industry. This panel of CEOs of three prominent regional banks in the west will discuss the current banking landscape, opportunities and challenges, regulatory matters, competition and what the future may hold. Their unique perspectives at this critical time in the banking industry will undoubtedly provide valuable insights.

Brent Beardall

Kevin Riley

Clint Stein

10:20 AM - 10:40 AM

Break

Sage Springs Pavilion

10:40 AM - 11:00 AM

Exhibitor Prize Drawings

Sage Springs Pavilion

11:00 AM - 11:55 AM

Dream Makers: Surround Yourself with the Best to be Your Best

Jim "The Rookie" Morris, Former Relief Pitcher for Tampa Bay Devil Rays

Sage Springs Pavilion

We all have "dream makers and dream killers" in our lives. Learn how to differentiate between the two and how to surround yourself with the best people possible to make you the best you can be! Morris takes you through his life story sharing how dream makers and dream killers shaped him into the man he is today. A humble entertainer, Morris will leave you surprised and encouraged.

Jim "The Rookie" Morris

11:55 AM - 12:00 PM

Adjourn

Sage Springs Pavilion

12:45 PM - 5:00 PM

Whitewater Rafting (Optional & Pre-Registration Required)

Enjoy a lively guided rafting adventure down the Deschutes River. For ages 6+ only.

Meet outside main entrance to Sunriver Lodge

Transportation provided from the resort to Sun Country Tours – Big Eddy White Water Rafting. Please check in with convention staff outside of the main entrance to the Sunriver Lodge by 12:45 pm. Box lunch included.

12:45 PM - 6:00 PM

Golf Tournament (Optional & Pre-Registration Required)

Check in outside the golf clubhouse no later than 12:45 pm. Shotgun start at 1:15 pm.

Meadows Golf Course

A boxed lunch will be provided at the course. Mulligans are available for purchase either prior to the tournament at the Convention Registration Desk or at the golf tournament check-in desk at the golf course for \$25.00 each. A total of three mulligans may be used per player. Mulligan sales benefit BankPAC, and you may designate which state PAC you would like to support at the time of purchase.

6:00 PM - 7:00 PM

Closing Reception & Golf Awards

Mt. Bachelor Lawn