

# ABA ANNUAL CONVENTION

OCTOBER 25–27, 2026  
SALT LAKE CITY, UTAH

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American  
Bankers  
Association®

*“The Annual Convention is the place to **gain high-level insights** into where the banking industry is going, and how banks like yours and mine can **meet emerging challenges and compete effectively.**”*

– Previous attendee

**EXPLORE EVERYTHING  
ANNUAL CONVENTION  
HAS TO OFFER**



# UNCERTAINTY IS OUR NEW REALITY, AND THE HITS KEEP COMING.

Bank leaders need to adjust to new growth strategies — and fast. At Annual Convention, discover profit-minded practices for strategic decision-making that balance regulatory scrutiny, flexible innovation and efficient bank-wide implementation — all in only three days.

## IN SALT LAKE CITY, YOU'LL BE WELL-EQUIPPED TO:



Channel constant policy changes into actionable strategies for growth.



Balance on the cutting edge of AI, stablecoin, tokenization, fraud and more.



Optimize operations to deliver on your bank's mission.

Check out 35 sessions designed  
to change the way you lead.



# THE INDUSTRY GATHERS AT ABA ANNUAL CONVENTION

**1,200+**

## **BANKING PROFESSIONALS**

Access a national gathering of banks of all sizes, curated for the C-suite and emerging leaders.

**100+**

## **TRUSTED INDUSTRY PARTNERS**

Find the tailored business solutions you need to put strategy into action.

**50+**

## **LEADING EXPERTS**

Government agencies, subject matter experts, nationally-recognized industry voices — and even Olympians!



# GET AWARD-WINNING INSPIRATION



**MIKE ERUZIONE**

1980 MIRACLE ON ICE TEAM CAPTAIN  
Olympic Gold Medalist



**ELANA MEYERS TAYLOR**

2026 US OLYMPIC BOBSLED GOLD MEDALIST  
6x Olympic Medalist

FULL KEYNOTE LINEUP



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# WHEN AIMING FOR GROWTH, INNOVATION ISN'T OPTIONAL.

## INNOVATION FORUM: THE EVOLUTION OF AI

Explore how AI is transforming community banks — from early pilots to measurable performance. Learn from banker panel discussions, use-case demos, classes and more.

## PARTNER GAME CHANGERS SESSION

During this Shark Tank-style session, industry partners will facilitate two-minute product pitches, and a banker panel will ask them hard-hitting questions. You'll leave with ideas, insights and a drive to address your bank's challenges with newfound solutions.

*"Innovation is leading the banking industry — bank leaders who want **to keep their competitive edge** need to **embrace AI, digital assets** and more — and fast."*

**Russell Davis**  
Chief Member Engagement Officer  
American Bankers Association



# BEYOND THE DEAL: NAVIGATING CULTURE INTEGRATION IN BANK MERGERS

**NEW** at Annual Convention, the Workforce Excellence Forum is designed to help you address one of the most critical and complex challenges in mergers: the process of integrating two cultures into one.

## KEYNOTE SESSION: THE REAL CULTURE CHALLENGES IN BANK MERGERS

Learn to communicate with transparency amid unknowns, align your executive team on operational structure and use leadership behavior, rather than messaging, to manage the culture.



**MIKA MOSER**

FOUNDER AND CEO

At C Level

*"With 70% of M&A's failing according to Harvard Business Review, **cultural integration is a key component** that shapes the success of M&A growth strategy."*

**Lora McCray, SVP**  
Workforce Excellence  
American Bankers Association



## MORE CAN'T-MISS SESSIONS

- ▶ C-suite panel discussion: Culture integration, lessons from the field
- ▶ What are your biggest risks?



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# 20 SESSIONS TO SHARPEN YOUR STRATEGIC EDGE

Tackle innovation alongside risk management, find new ways to boost profitability and growth and take customer experience to new heights. Gain dynamic new insights for growth and learn how to fine tune and foolproof every strategy.

- ▶ Tokenization, stablecoins and deposits: How banks can protect growth and payments revenue
- ▶ Six strategic planning components used by high-performing banks
- ▶ Responding to the risks threatening bank growth, capital and profitability in 2026
- ▶ Using multiple payment rails to grow deposits and payments revenue
- ▶ The outlook for interest rates: How's the new Fed chair doing?
- ▶ Bank boards: Prepare for quantum computing before encryption risks become a crisis
- ▶ Payment scams are soaring: How banks can reduce fraud losses and operational risk
- ▶ Mitigating cybersecurity risks posed by frontier AI models

*“Experts have been warning for years that advances in quantum computing **will undermine widely used encryption within the next 4-7 years.***

*Now is the time for banks to prepare.”*

**John Carlson, SVP**

Cybersecurity Regulation and Resilience  
American Bankers Association



EXPLORE ALL SESSIONS



# SALT LAKE CITY SOCIAL

Experience one of the nation's fastest-growing banking and fintech hubs, unwind and discover new perspectives at our networking receptions **with over 1,200 banking professionals.**



## OPENING RECEPTION

Experience the spirit of the mountains and the warmth of Utah hospitality. Enjoy local honey tastings, listen to live music, gather around a cozy s'mores bar and make lasting connections.

Plus, join everyone for an evening reception in The Hub, and a farewell toast to Salt Lake City at our closing reception.

*"The most valuable part of this conference for me was the opportunity to **connect directly with peers and industry experts who are facing similar challenges.**"*

– Previous attendee



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# WHERE LEADERS TURN STRATEGY INTO ACTION

**100+ trusted industry partners** will be in The Hub ready to power your bank's strategy and build critical relationships for growth. Plus, tap into our Partner Network and have some fun!

## NEW! MEET THE EXPERTS LOUNGE

Speak directly with both ABA subject matter experts and Premier Partner CEOs about the topics you care about most. No sales pitches, no scripts, no pressure — just practical insights and candid perspectives.

Check out which partners  
you can meet in The Hub!



## EXPERIENCES



**Olympic meet and greet:** We're joined by four-time Olympic medalist, Jessie Diggins!



**Dirty soda bar:** Try this Utah classic by adding syrups, cream or fruit to your favorite soda.



**Downhill ski simulator:** Get adventurous with our ski and snowboarding arcade game.



**Salt tasting and takeaway:** Take home a mini jar with your custom blend.



**AI Olympic photo booth:** Choose an Olympic winter sport and pose for the camera!



# PREPARE EMERGING LEADERS TO CHAMPION YOUR BANK'S MISSION

EXPLORE FULL PROGRAM



The Emerging Leaders Program at Annual Convention is exclusively for bankers looking for strategic career growth through mentorship opportunities and peer-to-peer networking.

## KEYNOTE SESSION: BLUEPRINT FOR TOP PERFORMANCE

Explore how emerging leaders reach the next level, and what separates those who expand their scope and influence from those who plateau.



**VELERA WILSON**

GLOBAL SPEAKER, AUTHOR AND  
LEADERSHIP DEVELOPMENT CONSULTANT  
Positive Identity

## BEYOND THE BLUEPRINT: AN HONEST CONVERSATION ON LEADERSHIP

Get practical insights on growth and leadership from experienced banking leaders. Hear candid, real-world reflections on their leadership journeys.



# TAP INTO THE POWER OF RENOWNED EXPERTISE

ABA's deep bench of subject matter experts is a staple at every Annual Convention. They'll be on site, ready to provide in-depth answers to your most pressing questions. Preview the topics they plan to cover in Salt Lake City.



## TOKENIZATION

*"Whether your customers are asking you for it or not, **tokenized money is here**, and banks need to learn the lingo and potential benefits for customers along with their options to engage in order to stay ahead."*

**Brooke Ybarra, SVP**, Innovation and Strategy



## INTEREST RATES

*"The Federal Reserve is at a pivotal moment in its history — **an understanding of the interest rate outlook that is grounded in sound analysis is crucial for banks** to thrive in an uncertain economic environment."*

**Warren Hrung, SVP**, Head of Banking and Financial Services Research



## RISK MANAGEMENT

*"Today's risk leaders are not just protecting their institutions — they're shaping enterprise strategy. As the industry rapidly evolves, **the differentiator will be the ability to make real-time, informed decisions** that strengthen resilience and drive long-term value."*

**Ryan Rasske, SVP**, Risk and Customer Markets



## FRAUD

*"Fraud risks are increasingly shifting beyond traditional identification and transaction controls as threat actors adapt to — and exploit — internal processes with greater volume, speed and precision. In response, banks are **pursuing aggressive, strategic actions across technology, process enhancement and education** to strengthen resilience."*

**Patrick Smith, SVP**, Fraud Operations

# FUN FOR YOUR FAMILY AND FRIENDS!

Bringing a guest with you to Salt Lake City? Excellent decision. We've got programming just for them.



## JESSIE DIGGINS

The most decorated American cross-country skier of all time

## THE MEDAL THAT DIDN'T MATTER MOST

Hear from Jessie how resilience is built, how vulnerability strengthens teams and why success isn't defined by medals alone.

The Guest Program includes access to all conference sessions and events including Jessie Diggins' session, activities and games in The Hub and the Opening and Closing Receptions.

EXPLORE GUEST PROGRAM



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# BRING YOUR TEAM AND SAVE

Increase your ROI: Bring your C-suite and emerging leaders!  
Take opportunities to align your strategy on site, so you can  
return to the bank ready to take action.

Optimize your attendance





**EARLY-BIRD DEADLINE ENDS AUG. 3.**

**REGISTER NOW**

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**1,200 BANKING PROFESSIONALS.**  
**3 DAYS. 1 ANNUAL CONVENTION.**

Early-bird deadline ends Aug. 3.  
**REGISTER NOW** [aba.com/AnnualNow](https://aba.com/AnnualNow)