



ADVANCE PROGRAM

ABA Conference for
**Community
Bankers**

February 16-18, 2025

JW Marriott Phoenix Desert Ridge
Resort & Spa | Phoenix, AZ

aba.com/CCBPreview



American
Bankers
Association®



Community banking is about connecting with people

One fact has stood the test of time: building relationships is what community bankers do best. Meet us in Phoenix to continue nurturing the industry connections that make us stronger. Get in-depth industry knowledge, hear real-world examples and explore case studies. Join us for a unique educational and networking experience designed by, and for, community bank leaders.



EARLY BIRD DISCOUNT

Register before December 6 to save.
aba.com/CCBPreview



Schedule at a Glance

Schedule is subject to change. Visit aba.com/CCB for the latest updates.

Sunday, February 16

7:00 AM – 12:30 PM	Golf Outing
7:30 AM – 6:30 PM	Registration
1:00 PM – 1:50 PM	Board Connection Networking Lunch (Registration Required)
2:00 PM – 2:50 PM	General Session
3:00 PM – 3:50 PM	Educational Sessions
4:00 PM – 4:50 PM	Educational Sessions
5:00 PM – 5:30 PM	First-Time Attendee Meet and Greet
5:30 PM – 6:15 PM	The Hub Reception: Mix and Mingle
6:30 PM – 7:45 PM	Opening Reception

Monday, February 17

7:00 AM – 8:00 AM	Breakfast with Experts
8:00 AM – 10:15 AM	General Session
10:15 AM – 11:15 AM	Coffee Break in The Hub
10:30 AM – 11:45 AM	Guest Breakfast
11:15 AM – 12:15 PM	Educational and Peer Exchange Sessions
12:15 PM – 1:15 PM	Power Lunches (RSVP Required)
1:15 PM – 2:00 PM	Dessert in The Hub
2:00 PM – 3:00 PM	Educational Sessions
3:15 PM – 4:15 PM	Educational and Peer Exchange Sessions
4:30 PM – 5:15 PM	Innovation Showcase
5:15 PM – 6:15 PM	Reception in The Hub

Tuesday, February 18

7:00 AM – 8:00 AM	Power Breakfasts
8:00 AM – 10:15 AM	General Session
10:00 AM – 11:00 AM	Coffee Break in The Hub
10:30 AM – 2:00 PM	Guest Tour
11:00 AM – 12:00 PM	Educational Sessions
12:15 PM – 1:15 PM	Networking Lunch
1:15 PM – 1:30 PM	Break
1:30 PM – 2:30 PM	Spark!
2:45 PM – 3:45 PM	Educational Peer Exchange Sessions
4:00 PM – 5:00 PM	Closing General Session
5:15 PM – 6:00 PM	A Toast to Community Banking Reception

Keynote Speakers

Adam Braun

CEO & Co-Founder, Clarasight, 3x Award-Winning Entrepreneur, NYT Bestselling Author

Adam Braun, CEO of Clarasight, is a bestselling author and world-renowned keynote speaker on leadership and innovation. His presentations have been watched more than three million times, and the businesses he has founded and led have raised over \$100 million. He has earned recognition on Business Insider's 40 Under 40 and Wired's 50 People Who Will Change the World. Adam is a Jefferson Award winner, the most prestigious award for public service in the U.S.



Jeff Bush

Principal, The Washington Update

Jeff Bush is known for his unique ability to translate information coming out of Washington D.C. into winning growth strategies for business owners, executives and high-net worth investors. A 30+ year veteran of the financial industry, Jeff managed a \$50 billion sales organization on Wall Street. Prior, he was the youngest managing partner in the history of The New England Financial. Jeff appears on CNBC's Nightly Business Report, and as a guest on POTUS Sirius/XM Radio.



Steve Cadigan

Talent Strategist and Culture Expert, Cadigan Talent Ventures, LinkedIn's First Chief HR Officer

Having grown LinkedIn's staff size tenfold, Steve Cadigan is a prominent authority on corporate culture and change management. With three decades of leading talent and culture at Fortune 500 companies spanning five industries, he focuses on talent acquisition and retention during times of disruption. Steve helps global organizations build standout talent solutions in today's complex working world.



New in 2025: Board Governance Program

Your board sets the tone — make sure it is set up for success.

Build a High-Performance Board

An intentional and healthy board culture is a unifying force that builds trust and encourages candor. Boards must proactively adapt their own culture and use it intentionally to drive great performance. Building on the 2023 NACD Blue Ribbon Commission report, learn key recommendations on assessing, diagnosing and refining culture, and evaluating behavioral norms and responsibilities.

Focus on Corporate Governance, Board Succession and Liability

Every board needs a refresh on best practices. In this session, review board charters and structure, risk management with a regulatory focus and succession planning. Focus on the importance of board governance and diversity, and how regulatory scrutiny affects board composition and decision-making. Learn to mitigate director liability by focusing on practical strategies to enhance board effectiveness and compliance.

Leave Nothing Unspoken: Risk Appetite

The worst risks are reactive rather than proactive and can lead to de-risking for fear of breaching unspoken guardrails. Learn about a clear risk appetite statement that gives management permission to operate within parameters — empowering boards and bank leadership to make decisions to balance risk versus avoid it.

Pose a Credible Challenge: The Board's Role

A fundamental responsibility of directors, whether they're board newcomers or veterans, is to pose a credible challenge to management. Learn how directors are harnessing this discipline and carrying it with them through all facets of board service, from training to committees to the board room, and applying it to all topics that may arise, from concentrations to capital to innovation.

Tap into Cybersecurity, Technology and Beyond

New issues, including technology and cybersecurity, affect the boardroom as much as they do management. In this session, we'll explore how boards and management are proactively addressing these issues together, allocating these additional responsibilities and how boards work with management on the opportunities and risks.

Educational Sessions: Profitability and Finance

Get Insights on Tax Reform

The expiration of the major portions of the Tax Cuts and Jobs Act could be the catalyst for a major tax reform event in 2025. Join this session to hear about the potential implications for community banks and your customers.

Avoid the Common Pitfalls of Bank M&A

In this session, our panel of experts will delve into the dynamic regulatory landscape shaping mergers and acquisitions in the banking sector. From compliance requirements to risk management frameworks, we'll explore the key considerations and emerging trends that are influencing the future of bank M&A transactions. Gain valuable insights into regulatory challenges, opportunities, and best practices to successfully navigate this complex terrain.

Get Segment-Specific Business Strategies: Smarter Ways to Grow

It's the wide range of consumer and business segments that have always put the "community" in community banking. Now, community banks must focus on delivering the guidance, tools and technologies in demand by a targeted set of customers. By building segment-specific strategies, management can better create sustainable, competitive advantages. Learn how to zero in on the right segments to see higher rates of growth and profitability.

Reimagine ALCO

The Fed pivot has begun. What comes next? Will economic forces keep the Fed from cutting rates as aggressively as the market anticipates? Regardless of the outcome, we have reached a pivot point in balance sheet management which will have a lasting effect on deposit and loan pricing.

Educational Sessions: Operations

Practice Proactive Resiliency

Maintaining operational continuity during natural disasters, severe weather, cyber incidents and IT disruptions is crucial to preserve the integrity of the nation's payment system and to reinforce customer trust in the banking system. Having robust business resumption and contingency plans enables both the board and management to navigate emergencies effectively. Learn about proactive resilience planning that includes robust crisis management plans.

Get Innovative: Get FedNow

Since its July 2023 launch, FedNow has unlocked a range of beneficial instant payment use cases. While some community banks are still contemplating their operational readiness for nonstop availability and deciding whether to send payments or only to receive them, others have embraced instant payments with success. Hear how community banks have worked with their core and service providers for a smooth and secure adoption and implementation process.

Mitigate Ransomware Attacks

As ransomware attacks continue to grow and take new forms, the C-suite is more deeply involved in incident response. As a leader, you need to make strategic decisions that can affect the future of your bank, including ensuring your staff understands and are prepared for this situation. This session will cover ransomware attack scenarios, and the decisions bank leadership must make as part of the incident response plan.

Educate Customers and Communities about Fraud

Criminals are targeting people of all ages, and losses have risen exponentially across America. Combating fraud requires a multipronged strategy, and consumer education is a critical component. Join this session to hear from the ABA Foundation, the BBB Institute for Marketplace Trust and the FINRA Foundation to learn about scam prevention efforts and how to tailor your bank's messaging to ensure that your educational interventions can reduce susceptibility to fraud.

Educational Sessions: Human Capital

Up-Skill Employees in the Age of Digital Transformation

While most banks have significantly invested in digital transformation for the benefit of customers, they are still struggling with how to best up-skill their employees. This panel will share how banks can implement digital solutions to increase the effectiveness of their employees, increase employee engagement and retention and drive performance.

Build a People-First Work Culture

The talent market is cutthroat, and a people-first organization is a competitive organization. Delve into industry best practices tailored specifically for banks aiming to have that competitive, agile edge. Discover actionable strategies and proven methodologies that maintain a people-first culture, and navigate the challenges of scaling this structure in today's dynamic market — all while maintaining productivity and employee satisfaction.

Navigate the Future: Leadership Insights for High-Performing Teams

This dynamic breakout session is designed to equip senior executives in community banking with the knowledge, tools and strategies needed to foster resilience within their organizations. Participants will explore the multifaceted nature of resilience in the context of community banking, examining how it affects leadership, team dynamics and overall institutional performance.



Educational Sessions: Technology

Plan for Trustworthy and Secure GenAI Use

Along with the promises of Generative AI, there are concerns about the potential risks to organizations. If you plan to scale up your AI strategy and use, learn how to manage risk, security and compliance. Get insights on how to incorporate AI into your organization's risk management program in order to unlock its full potential.

Unleash Artificial Intelligence: A New Era in Banking

Ignore AI and fall behind. Banks that weave AI into their offerings will perform better than those that don't. If that trend continues, banks will grow customer trust and lifetime customer value. AI has the potential to unleash dramatic cost savings, improve lead generation, risk management and new product development. In this session, learn about the future of core banking vendors, open banking and more AI strategies.

Build a Digital Bank: How and Why

To reach customers in underserved communities, Fidelity Bank created ANDI, a digital bank that provides debit accounts, savings accounts, credit cards, personal unsecured loans and financial wellness tools. Learn why community banks can and should create digital brands to expand and grow, Fidelity Bank's success and lessons learned along the way.



Educational Sessions: CRE Lending

Get the Latest Trends from Loan Reviews and Credit Management

Today's management of CRE is continually expanding, so engaging a company to provide in-depth loan reviews is critical. Learn about recent trends in this area, and how banks can make a difference.

Understand Debt Yield, NOI and CAP Rates as Tools for Lending

This session will focus on the importance of adjusting and reviewing underwriting changes. We'll discuss why debt yield, net operating income and capitalization rate components are important to use as underwriting/risk factors.

Lend and Meet Community Needs Successfully

Rates are dropping, and banks are looking to grow their CRE portfolio and meet the need for community development loans. Learn where these opportunities exist and how to provide affordable housing solutions in your market.

CRE Roundtable: Discuss Strategies for Managing Loan Relationships and Documentation

Learn how to make the most of existing relationships and help non-profitable customers move out. In this session, discuss the other aspect of this — managing maturing loans and covenant documentation to manage the relationship.





Can't Miss Moments

CoreConnection

Your bank's strength and agility can come from its core relationship. At CoreConnection, hear from the ABA Core Platforms Committee about strong technology strategies, tips and techniques to help your bank thrive.

Innovation Showcase

Hear from industry providers in this rapid-fire session. Each presenter has five minutes to get straight to the point as they highlight the benefits of their solutions — without the small talk.

Peer Exchanges

Discuss the latest challenges, issues, solutions and strategies with colleagues during facilitated sessions for CEOs, CFOs, board members and mutual savings banks.

Networking Receptions

Catch up with your peers and make new connections. Our Opening Reception will help you break the ice. Then enjoy our Monday night party in The Hub, complete with sunflowers and whiskey.

Spark!

Spark! is your chance to enjoy heartfelt stories from your peers that are fast, fun and focused. Enjoy five-minute presentations that will surely ignite your inner leader and inspire you in your career.

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The Hub

ABA PARTNER NETWORK AT THE HUB

Navigating the thousands of fintech and service providers can be a daunting task for any banking executive. The ABA Partner Network is your one-stop solution to find new products and solutions to help you tackle your toughest challenges. Find them in The Hub.

THE HUB HOURS

Sunday, February 16

5:30 PM – 6:15 PM

The Hub Reception:
Mix and Mingle

Monday, February 17

10:15 AM – 11:15 AM

Coffee Break in The Hub

Monday, February 17

1:15 PM – 2:00 PM

Dessert in The Hub

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5:15 PM – 6:15 PM

Reception in The Hub

Tuesday, February 18

10:00 AM – 11:00 AM

Coffee Break in The Hub



Over 100 Industry Providers

Find new products and solutions to help tackle the toughest challenges.

AI Photo Booth

Sponsored by Ncontracts

Transport yourself to an exciting world and become a living, breathing work of art.

Golf Simulator

Sponsored by Primax

Play one of the top 50 championship courses, virtually that is.

Barista Bar

Sponsored by FIS

Stop by for novelty local coffees, lattes, espresso and more.

T-shirt Shop

Sponsored by IntraFi

Design a boardwalk style t-shirt.

Headshot Studio

Sponsored by Jack Henry

Show off your character and charm during a quick photo shoot.

Beverage Wall

Enjoy refreshments every time The Hub is open.

Spice Market

Make your own signature spices.

Relaxation Station

Take a break and enjoy a seated chair massage.

Paint for Purpose

Paint murals, which will be donated to a Phoenix charity.

Big Prizes

Win amazing prizes and giveaways every time The Hub is open.

Bevs & Bites

Grab caffeine and satisfy your sweet tooth.

Golf Outing

SUNDAY, FEBRUARY 16

7:00 AM - 12:30 PM

Price: \$425

The Palmer Signature Course

Named for the course's famous designer, Arnold Palmer, the Palmer Signature Course plays up to 7,145 yards, providing an unmatched golfing experience for all. Golfers can take in scenic views of North Phoenix and enjoy the expansive fairways.

Scramble Format: Each golfer hits their ball throughout the match. The team captains choose the best shot and use the same spot for each player.



Guest Program

GUEST BRUNCH

MONDAY, FEBRUARY 17

10:30 AM – 11:45 AM

Paid guests can attend the guest brunch, conference sessions and receptions.

The Myth of Readiness

Be inspired to push beyond the paralysis of perfectionism and embrace the power of taking action before feeling fully prepared.

Arika Pierce William, CEO, Piercing Strategies



Guest Activity

ACTIVITY AND LUNCH

TUESDAY, FEBRUARY 18

Activity: 11:00 AM – 12:00 PM

Lunch: 12:30 PM – 1:30 PM

Price: \$225

Paws and Reflect

Take a deep breath and imagine yourself in a relaxing and regenerative Yoga class. Imagine transitioning into a pose while an adorable puppy crawls beside you. Thanks to a local Phoenix non-profit, Almost There Rescue (ATR), guests can enjoy a 30-minute Yoga class, and then additional puppy snuggle time. ATR specializes in rescuing pregnant dogs and abandoned puppies, and helping them find loving, forever homes.





JW Marriott Phoenix Desert Ridge

5350 E Marriott Drive | Phoenix, AZ 85054

Recharge at Desert Ridge

Nestled within Arizona's Sonoran Desert, the JW Marriott Phoenix Desert Ridge offers something for everyone. Enjoy premier pickleball facilities, a luxurious lazy river, five pools and relaxing cabana cottages. Golf aficionados can tee off on two championship courses, complete with PGA professional instructors, tournament play and club fittings. Unwind at the spa, take in the spectacular views and visit one of the six on-site restaurants.

Room Reservations

SPARGO is the exclusive housing vendor of the 2025 Conference for Community Bankers. **Book your reservation by Jan. 22 to take advantage of ABA preferred rates.** Hotel availability may be viewed online or by contacting SPARGO. The room rate is \$355 per night plus taxes and fees, single/double occupancy.

Should you have any questions on housing, please contact ABA's Housing Center at **1-888-243-7419** or **ABAhousing@spargo.com**. ABA does not endorse booking hotel reservations via sources other than SPARGO, Inc.





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