



American
Bankers
Association®

ABA Conference for
**Community
Bankers**

**Gaylord Pacific Resort
& Convention Center**

Chula Vista, CA (San Diego)

February 14-16, 2027



aba.com/CCBPreview

Real-time insights.

Real-time relaxation.

Join us in Chula Vista, California, to spend meaningful time with your team, and on the industry relationships that matter. With educational sessions created by and for community bank leaders, you'll walk away with the action items you need to lead your bank into the future and feel refreshed and ready to take on any challenge.



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Schedule at a glance

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

Sunday, February 14

7:30 AM – 6:30 PM	Registration
8:30 AM – 11:15 AM	5K Fun Run and Walk
12:00 PM – 12:30 PM	Coffee and Conversations Meet-Up
12:30 PM – 1:00 PM	First-Time Attendee Meet and Greet
1:00 PM – 1:50 PM	Opening General Session
2:00 PM – 2:50 PM	Educational Sessions
3:00 PM – 8:30 PM	Big Game Tailgate

Monday, February 15

8:00 AM – 10:15 AM	General Session
10:15 AM – 11:15 AM	Break in The Hub
11:15 AM – 12:15 PM	Education/Peer Exchange Sessions
12:15 PM – 1:15 PM	Industry Insight Lunches
1:15 PM – 2:00 PM	Dessert in The Hub
2:00 PM – 3:00 PM	Education Sessions
4:30 PM – 5:15 PM	Partner Game Changers
5:15 PM – 6:15 PM	Reception in the Hub

Tuesday, February 16

7:15 AM – 8:00 AM	Industry Insight Breakfasts
8:00 AM – 10:00 AM	General Session
10:00 AM – 11:00 AM	Break in The Hub
11:00 AM – 12:30 PM	Education and Master Class Sessions
12:30 PM – 1:45 PM	Networking Lunch
1:45 PM – 2:30 PM	Spark!
2:30 PM – 4:00 PM	Education and Master Class Sessions
4:15 PM – 5:45 PM	Closing General Session and Reception



Keynote speakers

Elatia Abate

Entrepreneur and educator

Elatia Abate is an entrepreneur with a mission to revolutionize leadership to empower humanity in the age of AI. She was named a Forbes leading female futurist and is a distinguished member of the American Society for AI where she also serves as director of member engagement and co-chair of the AI constitution committee. Previously, Elatia served as global director of talent acquisition at Anheuser-Busch InBev and VP of HR at Dow Jones & Company.



Brian Billick

NFL network analyst and Super Bowl XXXV winning head coach

Brian Billick is a top motivational speaker and former head coach of the Baltimore Ravens. From 1999-2007, Brian served as the head coach of the Ravens, a new franchise with the youngest players in NFL history. In his first year as head coach, he guided the Ravens to their first non-losing season (8-8). In 2000, he led the Ravens to a decisive 34-7 Super Bowl XXXV victory over the New York Giants. The Ravens returned to the NFL playoffs in 2001 and 2003. In 2006, the team produced its best regular season in team history, winning the tough AFC North with a 13-3 record.



Shola Richards

Founder & CEO of Go Together, global best-selling author, speaker, coach & consultant

Over a decade ago, Shola Richards uncovered a power within himself — finding inspiration in spite of a tumultuous and despondent work culture and life-altering experience. He started the Go Together movement — a transformational roadmap of mindset, behaviors and tools that transform workplace cultures and drive results. He helps organizations build compassion, competence and accountability in the workplace.



Master Classes

The strategic power of mentorship and sponsorship to empower employees

Join this candid, interactive exploration of how mentorship and sponsorship can strengthen leadership pipelines, improve retention and accelerate succession readiness. Leave with new accountability tools, practical strategies to improve mentorship and sponsorship efforts and more to support the next generation of community bank leaders.

Leading for the next generations: Stewardship perspectives on bank leadership challenges

Through expert insights, live polling, guided reflection, peer discussion and case-based problem solving, examine the distinct but complementary responsibilities of CEOs, CFOs and directors. Using a realistic community bank succession scenario, uncover the key principles that must be considered for the succession challenges faced by community banks today.

A culture of excellence: Building success from within

Employee mindset has everything to do with whether your business survives or thrives, because engaged employees create engaged and loyal customers. During this session, representatives from Ritz-Carlton Leadership Center share best practices on how to activate and sustain a culture where valued and empowered employees own the customer experience. Whether you're re-opening your business in a changed world or revitalizing a flagging culture that has shifted to a virtual work environment, their trusted processes takes the guesswork out of selection, onboarding, upskilling and talent retention. Walk away with actionable ideas to elevate experiences and engage employees.

Leading H.U.M.A.N. First through AI: Turning AI adoption into leadership action

The competitive advantage from AI will not come solely from the technology itself, but from a leadership team's ability to align people, processes and strategy around it. In this interactive masterclass, discover the H.U.M.A.N. First framework for leading the people side of AI adoption. Work through realistic community bank scenarios, explore the leadership behaviors that move teams from AI experimentation to meaningful adoption and identify practical actions you can take within your own organization. Participants will leave with a framework for navigating the human side of AI transformation and a 30-day AI leadership action plan you can begin implementing when you return to your bank.

Education Sessions

AI and technology

The AI framework: The transition from efficiency to ROIC

Community banks must implement AI with the governance, controls and strategic discipline required to create measurable economic value – and soon. Banks stuck in pilot programs risk falling behind the competition. This session explores how banks can reinvest the productive capacity they gain from strategic AI use to strengthen customer relationships, accelerate growth and improve decision making. Through real-world banking examples, you'll leave with a practical framework for moving from experimentation to governed, enterprise-wide AI adoption.

Strategic implications of stablecoins and tokenized deposits

The emergence of a federal framework for payment stablecoins is reshaping the competitive landscape for financial institutions. As adoption accelerates and digital asset infrastructure becomes increasingly embedded in payment systems, community bank leaders must evaluate how these developments could affect deposits, payments, liquidity management, customer relationships and long-term strategy. In this session, attendees will gain a practical analysis of the federal regulatory framework governing permitted stablecoin issuers, the distinction between tokenized deposits and payment stablecoins and the operational considerations involved.

Act now to mitigate the quantum threat to encryption

The question is not whether quantum will disrupt banking security, but whether we'll be ready when it does. For years, experts have warned that advances in quantum computers will break widely used encryption that banks use to safeguard data and secure transactions. Banks that delay preparation could face significant exposure of customer information, financial data and confidential communications, while those that act early will be better positioned to protect their institutions and maintain stakeholder trust. During this session, experts will discuss the risks and actions banks should take now to prepare.

Education Sessions

Human capital

Managing workforce risk: Governance, succession and readiness

Workforce issues are no longer just HR issues – they are business, governance and reputational risks. The banks that succeed will be those that treat workforce planning, succession and leadership development with the same rigor as financial, operational and compliance risks. This session will help CHROs elevate people risk to the executive and board level and connect workforce priorities to regulatory readiness. CEOs will learn what to expect from HR as people-related risks become more complex and more central to long-term success.

Compensation strategies: Making talent investments count

The most successful banks will be those that view compensation not as an expense to manage, but as a strategic investment in leadership, workforce resilience and long-term performance. This session will help CHROs think strategically about retention, competition and workforce sustainability. Learn to use market data responsibly, frame compensation tradeoffs for leadership and connect pay strategy to succession, budget discipline and long-term talent planning. Leave with a better understanding of how compensation strategy can support both employee retention and your bank's business goals.

Education Sessions

Board governance

Identifying board skills gaps and recruiting to fill them

In order to succeed, your board must possess the right mix of expertise to provide effective oversight and strategic guidance. In this session, discover how board skills matrices can evaluate director capabilities, identify critical knowledge gaps and align board composition with strategic priorities. Boards that do not actively refresh their expertise and succession plans may find themselves unprepared for emerging risks, strategic opportunities and leadership transitions. Learn how to avoid leadership gaps by building a sustainable director pipeline and engaging shareholders and stakeholders in the process. Leave with actionable tools to strengthen board effectiveness and create a future-proof recruitment strategy.

Using board assessments to build a stronger board

Annual board evaluations are widely considered a governance best practice. But the real value comes from what a board does with the results. In this session, panelists will share how their banks approached the evaluation process, what they learned from the results and the specific changes that followed. In an environment of rapid change and heightened accountability, boards that do not actively evaluate and strengthen their own performance may find themselves less prepared to guide the bank through strategic, operational and emerging risks. Discover how the process can help an already-functioning board become more effective, and how to measure the efficacy of post-evaluation changes.

Governance and board accountability: AI, cyber and financial crime response

As fraud evolves, bank boards must strengthen oversight of risk, resilience and response. Failing to do so risks financial losses, regulatory scrutiny, operational disruption and reputational damage. Explore how governance frameworks adapt to a changing threat landscape and how to use AI to enhance continuous auditing, fraud detection, risk monitoring and board reporting. Discover ways to oversee cyber resilience, third-party risk, financial crime prevention and incident preparedness while balancing innovation, regulation and long-term franchise value.

Education Sessions

Profitability and CFO

Stop predicting rates and start managing your balance sheet

Banks that rely on yesterday's balance sheet strategies risk reduced earnings power, greater funding pressure and diminished flexibility to capitalize on emerging opportunities. The banks best positioned to succeed are prepared to manage their exposures and execute when opportunities arise. In this session, learn the decisions bank leaders should be making around liquidity, funding, investment portfolios, interest rate risk, capital and earnings. Leave with a clearer framework for making and communicating forward-looking balance sheet decisions.

Growing the right deposits: Using deposit intelligence to strengthen funding and profitability

When deposit balances are under pressure, total growth alone can be misleading. Banks must understand which customers and balances are stable, rate-sensitive and profitable, and which are at risk of leaving. Learn how to turn deposit data into actionable funding and profitability decisions. Explore how to distinguish core from surge balances, anticipate movement between products and alternatives, target retention and growth strategies effectively and evaluate deposit pricing tradeoffs alongside liquidity and interest rate risk.

How to use generative AI in the C-suite

Most banks have access to a generative AI tool but almost nothing has changed about how the work gets done. They risk moving too slowly while competitors gain operational and strategic advantages. This session will address the critical question facing CEOs and CFOs: of all the possible applications, which use cases are worth pursuing first? Most AI efforts in banks die on that decision. Learn to set the standard your team must meet before an AI-produced answer is good enough to put your name on.



Education Sessions

Operations

AI ROI: Where community banks actually win

AI only works effectively when banks redesign workflows, establish success metrics and align investments with strategic priorities to optimize it. This session focuses on the real economics of AI in community banking: where AI consistently delivers measurable ROI, how leadership should evaluate AI investments and how an AI Center of Excellence can help prioritize use cases. Attendees will get a playbook for identifying meaningful opportunities, measuring results and scaling AI investments with confidence.

Protecting your bank and customers in the age of AI-generated deepfakes and scams

AI is transforming fraud at an unprecedented pace — making scams more sophisticated, scalable and difficult to detect. Banks must keep pace with adversaries who are using the same technologies banks are adopting to drive innovation and efficiency. In this session, examine the latest AI-enabled fraud threats affecting community banks and explore how to use AI for fraud detection, prevention and information sharing. Learn the techniques frontline staff can use to help protect customers without inadvertently strengthening a fraudster's influence. Explore how balancing technology, employee training, customer education and peer collaboration can strengthen defenses while preserving trusted relationships.

Education Sessions

CRE lending

Overview of CRE market data

Join ABA senior director and economist Dan Brown for a timely overview of the current commercial real estate market environment, and insights into what might be ahead. CEOs and credit leaders will gain perspective on where CRE risk is building, which portfolio signals matter most and what leadership should be watching before stress shows up in credit quality. This discussion will highlight key trends across asset classes, shifts in demand and the market pressures shaping today's landscape.

Implementing AI to improve commercial credit systems

Today, banks are beginning to add AI into commercial loan processes and systems. Reviewing dated processes is critical to streamline antiquated approaches. Explore where AI can improve commercial credit workflows, how to measure whether it is working and how to avoid creating new models, compliance or credit risks. Find out how lenders are testing and implementing changes to commercial loan offerings, financial spreads, covenant tracking and credit risk management and why it's becoming the norm.

The evolution of commercial credit team roles

Banks are reexamining the traditional responsibilities of commercial loan officers, portfolio managers and credit analysts to better align talent, processes and accountability with today's lending environment. Learn to determine whether your commercial credit teams have role clarity, capacity and accountability to support growth, improve decision speed and maintain strong credit discipline. Explore ways to achieve sustainable efficiency and growth while maintaining strong credit discipline and exceeding customer expectations.

HOT TOPICS AND TOUCHDOWNS



KEYNOTE SPEAKER

BRIAN BILLICK

NFL NETWORK ANALYST AND SUPER BOWL XXXV WINNING HEAD COACH

BREAKOUT SESSIONS

4TH AND GOAL: THE BOARDROOM CHALLENGE

Like in football, boardrooms are faced with high stakes and strategies. In this session, you'll be placed into teams to solve critical problems while working against the clock. You'll leave with a tangible experience to draw from as you navigate the future of decision-making under pressure.

THE COMMUNITY BANK DRAFT: BUILD THE LEADERSHIP TEAM OF THE FUTURE

Drafting key players isn't just for football. Your bank's success depends on strategically "drafting" the right people in the right roles to execute your mission. In this session, you'll be organized into teams and given a fictional community bank profile and tasked with selecting the right leadership team.



Give your party for the Big Game a big upgrade. We've rented out Growlers Sports Bar & Taproom so you can catch every moment of the action on a 75-foot screen. Enjoy gameday bites, outdoor tailgate games and high energy. And because we're watching on the West Coast, you'll have plenty of time after the game to celebrate Valentine's Day your way.





ABA Partner Network at The Hub

The Hub is more than a traditional exhibit hall – it's an extension of the conference content that counts. Get new solutions, connect with subject matter experts and have some fun!

The Hub hours

Monday, February 15

10:15 AM – 11:15 AM	Break in The Hub
1:15 PM – 2:00 PM	Dessert in The Hub
5:15 PM – 6:16 PM	Reception in The Hub

Tuesday, February 16

10:00 AM – 11:00 AM	Break in The Hub
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Over 100 industry providers

Find new products and solutions to help you tackle your toughest challenges.

Barista bar

Sponsored by FIS

Stop by for novelty local coffees, lattes and espresso.

Bevs & bites

Grab some caffeine and satisfy your sweet tooth!

Big prizes

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

Fresh squeezed juice stand

Enjoy California-inspired beverages and treats.

Headshot studio

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

Mini golf challenge

Putt your way to prizes!

Paint for a purpose

Sponsored by Jack Henry
Help paint a mural which will be donated to a San Diego charity.

T-shirt shop

Sponsored by IntraFi

Design a boardwalk style t-shirt.

Zen den

Take a break and enjoy a seated chair or foot massage.



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Other can't-miss moments

Partner Game Changers

Join us for this high-energy showcase designed to connect today's most forward-thinking innovators with top banking executives.

Peer exchanges

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

Find your CCB community

Grab a cocktail and join an informal, role-based meetup for networking and peer conversation. Meetups will be available for CHROs and people leaders, emerging leaders, first-time CEOs and technology and innovation leaders.

Spark!

Sponsored by everfi

Spark! is your chance to hear heartfelt stories from your peers that are fast, fun, focused and inspirational.

New in 2027

PEER ROUNDTABLE DISCUSSION: FAMILY-OWNED BANKS

Explore practical approaches to shareholder alignment, succession planning, governance, taxation, ownership transfer, leadership development and more.



A getaway your family will LOVE

Gaylord Pacific Resort & Convention Center

1000 H St | Chula Vista, CA, 91910

Just seven miles from downtown San Diego, the Gaylord Pacific Resort & Convention Center overlooks breathtaking views of the Pacific Ocean and the Chula Vista Marina. Explore the property's four-acre aquatic oasis packed with fun for your whole family — complete with a lazy river, water slides, private cabanas and more. Indulge in bold culinary offerings and soak in the Southern California sun.

Book your reservation by Wednesday, January 20, 2027, to take advantage of ABA preferred rates. Should you have any questions on housing, please contact ABA's Housing Center at 1-888-243-7419 or ABAhousing@spargoinc.com.

Enjoy a luxurious spa day — without the luxury price tag.

Indulge in rest and rejuvenation onsite. All CCB attendees will get a 15% discount to the Relâche Spa at the Gaylord. Mention being a part of the ABA Conference for the discount to apply at checkout. If you book online, add a note to your reservation about being an ABA Conference attendee.



CCB: Cardio for Community Bankers

Join us offsite at Sweetwater Park in Chula Vista for a 5K fun run or kid-friendly 1K walk. In honor of Valentine's Day, this outing will benefit the American Heart Association.



A stylized palm tree trunk and fronds are on the left side of the image. The background is a light blue and yellow abstract design with wavy lines.

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