

2026 Conference Agenda

October 22, 2026

Day 1

7:30 – 8:30

Continental Breakfast

8:15 – 8:30am

Introduction

- *Patrick J. Kennedy, Jr., President*
- *Andrew Craig, CEO*

8:30- 9:30

Signed, Pending, Next – ROAD to Housing, Main Street Act, and S-CAP

Moderated By:

- *Patrick J. Kennedy, Jr. – Kennedy Sutherland, LLP*
- *William "Dub" Sutherland - Kennedy Sutherland LLP*

9:40 -10:50

It's All About the Data – Community Bank Tax Update

- *Paul Sirek- Eide Bailly*
- *Kathy Herbig – Cherry Bekaert*
- *Kristin Flatt - Crowe*
- *Jessica Ambrose – Eide Bailly*

11:00 – 11:50

AI: The Good, The Bad, and The Ugly

- *Kathy Herbig– Cherry Bekaert Advisory LLC*
- *Jeff Johns – Cherry Bekaert Advisory LLC*

12:00 -1:00

Lunch

- *Jonathan Gould – Comptroller of the Currency*

1:15 – 2:05

Balance Sheet Management and Your Loan Portfolio for Banks

- *Greg Roll – Stifel*

2:10 – 3:00

Investment Portfolio Strategies for Subchapter S Banks

- *Terry Robertson – Raymond James*
- *Daniel Anderson – Stifel*

3:15- 4:15

M&A essentials for banking leaders: What to know in an active M&A environment

- *Tanya Thomas – Baker Tilly*
- *Charlie Shannon – Baker Tilly*
- *Brian Flaherty – Brean Capital, LLC*

4:25- 5:15

Recent Changes in Bank Regulation: Inside views and strategy

- *James Watkins, President/CEO, Secura Isaac Group*
- *Moderated by*
 - *Patrick J. Kennedy Jr. – Kennedy Sutherland LLP*
 - *William “Dub” Sutherland – Kennedy Sutherland LLP*

5:15-5:20

Wrap Up

5:30- 7:00

Cocktail Reception

SUBCHAPTER **BANK ASSOCIATION, INC.**

October 23, 2026

Day 2

7:30 – 8:30

Continental Breakfast

8:00-8:50

Where Innovation Meets Supervision

- *Trey Maust – Chief Innovation Officer, FDIC*

9:00- 10:00

Accounting Guidance for Sub S and Community Banks

- *Nikki Bielick -Baker Tilly*
- *Gary Smith - Eide Bailly*

10:10 – 11:00

Community Banking at a Crossroads: Chartering, Regulation & Market Dynamics

- *Ian Moloney – Head of Policy and Regulatory Affairs – American Fintech Council*
- *William “Dub” Sutherland – Kennedy Sutherland LLP*
- *Patrick Kennedy, Jr. – Kennedy Sutherland LLP*

11:00 – 11:50

Succession Planning for Subchapter S Banks

- *William “Dub” Sutherland – Kennedy Sutherland LLP*
- *Patrick Kennedy, Jr. – Kennedy Sutherland LLP*

A frank discussion of the strategic planning topics for Board and controlling shareholders from experienced leaders

11:50 – 12:00

Wrap Up

SUBCHAPTER **BANK ASSOCIATION, INC.**

- Patrick J. Kennedy, Jr. – Kennedy Sutherland LLP

Please note this agenda may change slightly prior to the conference.