

ARKANSAS COMMUNITY BANKERS

2021 VIRTUAL CFO & FINANCIAL OFFICERS CONFERENCE

The constant change in the community bank CFO's environment — regulatory, legislative and COVID-19 — is creating very real challenges and burdens. In the shifting landscape of the financial services industry, CFOs are confronted daily by situations that call for a range of expertise. The importance of reliable tools and techniques is critical to bottom-line performance. Please join us and learn how to manage all critical aspects such as strategic planning, investment analysis, risk management and capital and funding requirements that can positively influence your bank's profitability.

Who Should Attend: CFOs, Controllers, Investment Officers, Chief Risk Officers, Cashiers, Treasurers, Asset Liability Management Officers and Senior Bank Officers

DAY 1 (MAY 6)

9:00 – 9:50 am Strategic Plans, Capital Plans & Risk Appetites – How They Fit Together

[Heather Archer Eastep, Partner, Hunton Andrews Kurth](#)

Strategic plans have multiple audiences. These documents should enhance shareholder value, provide management with roadmaps and address regulatory expectations. Recent supervisory thinking is that such plans should work together with capital plans and risk assessments. Those three documents create the framework for compliance management systems and enterprise risk management as well as meeting regulatory expectations for board oversight.

9:50 – 10:00 am Break

10:00 – 10:50 am Developing and Articulating Your Bank's Risk Appetite

[Jeff Rigsby, President & CEO, CB Resource Inc.](#)

What is your bank's "Risk Appetite?" Understanding your bank's risk appetite is a key component of ERM (Enterprise Risk Management), and is the foundation for guiding management's and the board's critical business decisions. Your bank's risk appetite is the main ingredient for better aligning corporate strategy, capital allocation and risk. In addition to sound management, having your risk appetite formally documented, is directly in line with the growing risk management expectations of bank regulators. This session is designed to provide an overview of a framework and process to develop and articulate your bank's risk appetite.

10:50 – 11:00 am Break

11:00 – 11:50 am ALCO and Balance Sheet Management in the Era of COVID-19

[Omar Hinojosa, CFA, Senior Consultant, Taylor Advisors](#)

COVID-19 has likely changed the banking industry "forever" and redefined best practices for prudent balance sheet management activities and processes. Bank CFOs and their ALCOs must look at their bank through different lenses, and adjust their risk presentations, the nature of their conversations, and the dynamics of strategy discussions in a meaningful way. This session will share crucial balance sheet risk management lessons from this unfortunate pandemic and present overall balance sheet risk management strategies.

11:50 – 12:00 pm Q&A and Day 1 Adjournment

DAY 2 (MAY 7)

9:00 – 9:50 am **Remote Commerce: What's your Digital Strategy?**

[Patrick Dix](#), VP-Strategic Alliances, SHAZAM

New technologies that continue to grow worldwide, remove the need for physical terminals. Mobile commerce, electronic funds transfer, internet marketing, online transaction processing and electronic data interchange are just a few of the ways funds are moved from one to another. We'll review past technologies and the role security plays to ensure a payment ecosystem of excellence.

9:50 – 10:00 am **Break**

10:00 – 10:50 am **Opportunities for Your Bank - Safety for Your Customers**

[David Still](#), Regional Director, IntraFi Network

Volatility is not the end of opportunity. These unprecedented times offer a unique opportunity for your bank to bolster customer confidence and strengthen relationships while at the same time enhancing its brand and growing franchise value. Discover how your bank can capitalize on customer flights to safety and provide access to multi-million-dollar FDIC insurance; offer deposit options that, unlike prime money market mutual funds, are not subject to floating net asset values, liquidity fees, or liquidity gates; showcase its dedication to providing personal service, transparency, and simplicity; and, manage liquidity with off- and on-balance sheet options.

10:50 – 11:00 am **Break**

11:00 – 11:50 am **Strategies to Improve Investment Portfolio Performance in Today's Challenging Rate Environment**

[James Reber](#), President & CEO, ICBA Securities

With net interest margins under constant pressure, generating more earnings and performance from the investment portfolio is becoming a necessity. This session will discuss several strategies and ideas that can improve portfolio performance and earnings in what will be a challenging rate environment.

11:50 – 12:00 pm **Q&A and Conference Adjournment**

