



# Attendee Guide

## VENUE INFORMATION

Margaritaville Lake Resort  
600 Margaritaville Pkwy, Montgomery, TX  
936-448-4400  
Hotel Check-In/Out: 4:00 PM/11:00 AM  
[Visit the Hotel's Website](#)

## CONFERENCE CHECK-IN & REGISTRATION

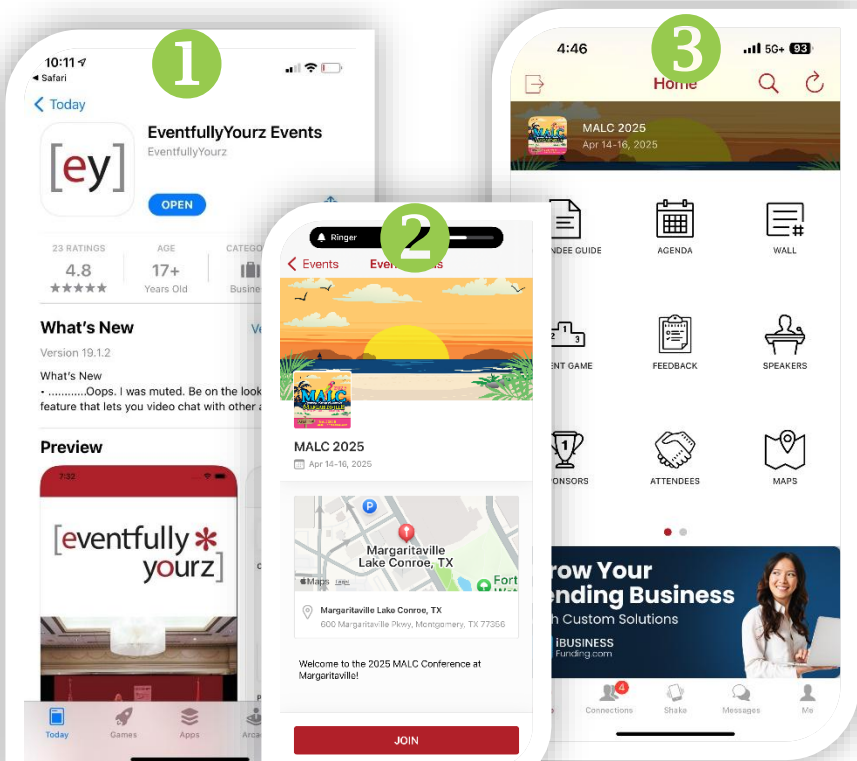
Sunday 4/13	4:00 PM – 7:00 PM
Monday 4/14	12:00 PM – 6:30 PM
Tuesday 4/15	7:15 AM – 3:30 PM
Wednesday 4/16	7:15 AM – 11:00 AM

Although there are no specific COVID-related restrictions or requirements we ask that all attendees consider NOT attending if you are currently experiencing any flu-like symptoms including fever, cough, etc.

# Conference App Information


## Download the MOBILE APP before the conference begins:

Use the mobile app to access the conference agenda, speakers, materials, and much more. **Download the app in plenty of time BEFORE the conference to avoid delays** – all attendees are listed in the app now, so start connecting!



1. **From your mobile device, CLICK HERE** or find the EventfullyYourz Events app in your App Store. Follow prompts to create/update your profile (use the same email as the one used to register for the conference).
2. **JOIN** the MALC 2025 event.
3. Start navigating the app
  - Find sessions/customize your schedule in **AGENDA**
  - Post or comment on the **WALL**
  - Direct message & connect with others in **ATTENDEES**
  - Exchange virtual business cards via the **CONNECTIONS** feature at the very bottom
  - Start playing the **EVENT GAME** by answering trivia questions to begin earning points

**Notes**  
RED DOTS appearing on a feature indicate updates have been made. Use the refresh circle arrow button at the top right to ensure you always have the latest updates.

If a **different** event appears when you open the app, click the  at the top left corner to switch events.

[CLICK HERE](#) to Access the WEB VERSION of the Conference App

# Networking Events

All times listed in Central time zone.



## Tropical Tides & Good Vibes Welcome Reception

Monday, 4/14 5:15-6:45 pm

Whether you're reconnecting with old friends or making new ones, this is your chance to unwind, mingle, and ease into the conference with a little slice of paradise. Included for conference attendees and registered guests.

Sponsored by:



**iBUSINESS**  
Funding



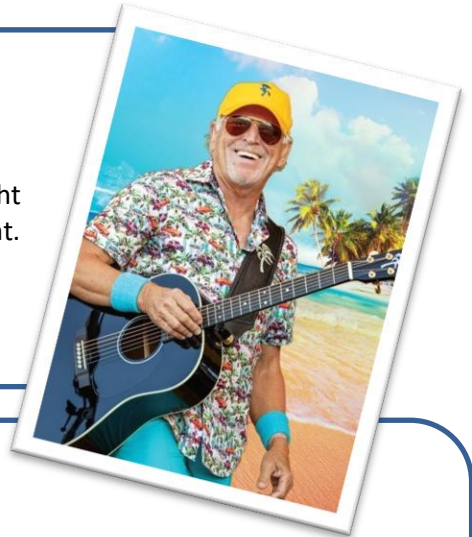
**LENDERS**  
COOPERATIVE

## Landshark Late Night

Monday, 4/14 9:00 -11:00 pm

After dinner, keep the party going! Meet up with colleagues for some late-night fun at the Landshark Bar & Grill with LIVE music! This is an open meetup event. Food & drinks available for purchase.

Sponsored by: Engineer Sponsors



## Flippin' Fun Activities

Tuesday, 4/15 5:30 -7:00 pm

Join us for a number of resort-style activities prior to our big bash. Activities include a Margarita Mixology Class, Pineapple and Coconut Bowling, Cornhole Tournament, Lost Shaker of Salt Scavenger Hunt and more! Margaritas and Flip Flops provided! Included for Conference Attendees only (badges required).

## "It's 5 O'clock Somewhere" Party

Tuesday, 4/15 7:00-10:00 pm

Calling all Parrot Heads! Don your flip-flops and Hawaiian shirt and join us at the Palm Court Complex and beach for a tropical feast, margaritas in every flavor, s'mores on the beach and live music by the "Buffett Beach Band"! Included for all conference attendees and registered guests.

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COOPERATIVE





# Don't Miss These Sessions

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**LENDERS**  
COOPERATIVE

*All times listed in Central time zone*

## Opening Session

**Monday, 4/14 3:00-4:00 pm**

Join Jordan Frisby, Economist at the Port of Houston, for an insightful discussion on the economic forces shaping both our local and national landscapes. In this dynamic session, Frisby will break down key economic trends, trade impacts, and market shifts affecting the industry.



## General Session: AI & The Banking Industry

**Tuesday, 4/15 2:00-3:30 pm**

The world of banking is shifting faster than ever, and Artificial Intelligence (AI) is at the helm of this transformation. Just like a change in latitude can bring a fresh perspective, embracing AI requires a shift in attitude—one that balances innovation with responsibility. In this general session, industry experts will explore how AI is reshaping banking operations, enhancing customer experiences, and redefining risk management. From chatbots and fraud detection to predictive analytics and personalized financial services, discover how to navigate the waves of AI adoption while staying compliant and competitive.

## Closing Session: Wrapping Up & Setting Sail for Success

**Wednesday, 4/16 10:00-11:30 am**

Don't miss this highly informative session on all the current SBA Hot Topics from Headquarters. Stay until the end when we will also announce our conference grand prize winners!



U.S. Small Business  
Administration

# Hotel & Travel Info

Our room block at [Margaritaville Lake Resort](#) is sold out.

Self-parking is included for all overnight guests. Valet parking is \$26/night or \$18 per day.



## Hotel Highlights:

- CHECK-IN time is 4:00pm and CHECK-OUT time is 11:00am
- Discounted resort fee to \$10/night
- Complimentary High-Speed WIFI in guest suites & public spaces
- Intra-Resort Transportation
- Access to fitness center, racquetball courts, indoor cycling, tennis and pickleball courts
- 10% Discount on a la carte spa services

The closest airport is [George Bush International Airport \(IAH\)](#) which is 48 miles from the hotel. A variety of [ground transportation](#) services are available to and from the Airport. [William P. Hobby Airport \(HOU\)](#) is 67 miles from the hotel. A variety of [ground transportation](#) services are available to and from the Airport.

## Dining

We highly recommend reservations if you want to dine at one of the onsite restaurants at [Margaritaville Lake Resort](#) on Sunday or Monday evening. [Click here to check out some dining options.](#)

## MEALS INCLUDED with your Conference Registration:

- **Monday:** *Welcome Reception* (5:15 – 6:45 pm) - includes beverages & hors d'oeuvres; *Landshark Late Night* (9:00-11:00 pm) – food and drinks available for purchase
- **Tuesday:** *Breakfast* (7:15 - 8:15 am buffet in exhibit hall/foyer); *Morning & Afternoon Breaks*; *Lunch* (11:15 - 12:15 pm buffet outside in the Palm Court Complex), and *“It’s 5 O’clock Somewhere” Party* (7:00 – 10:00 pm) – includes full dinner and 2 drink tickets with cash bar available
- **Wednesday:** *Breakfast* (7:15 - 8:15 am buffet in exhibit hall/foyer)

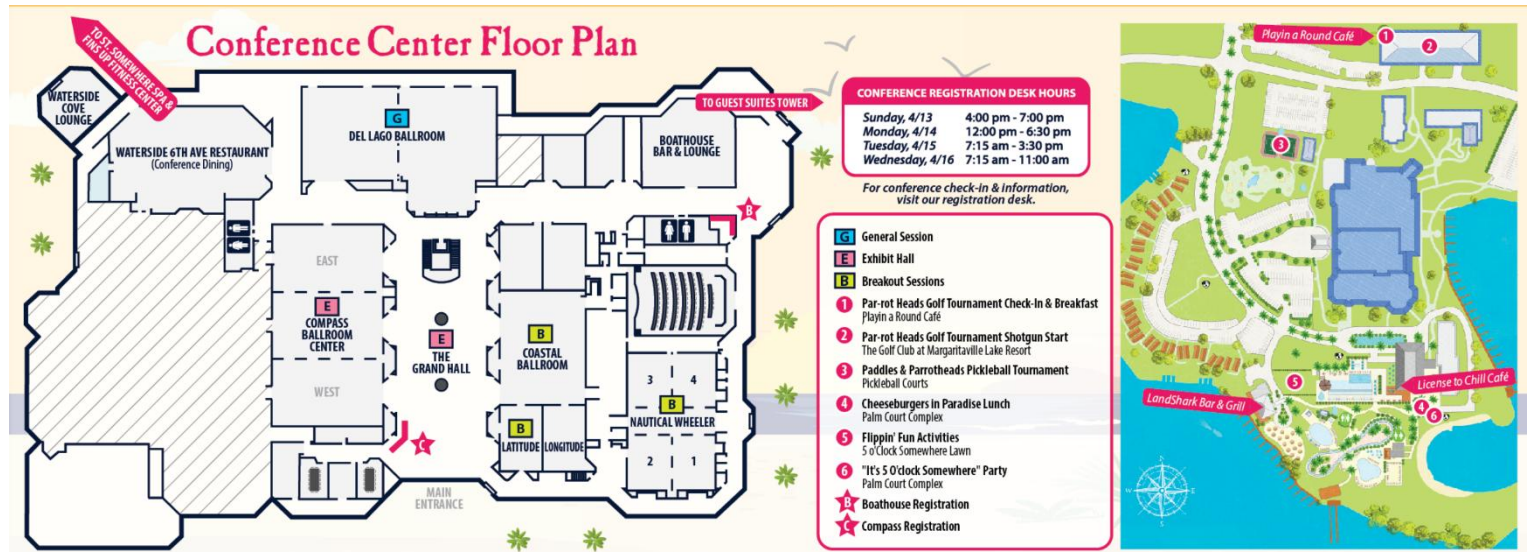
**Included for PRE-REGISTERED/PAID GUESTS:** Welcome Reception, Landshark Lake Night, & “It’s 5 O’clock Somewhere” Party. We will NOT be able to accommodate any walkup guests that have not already been registered with us as we are now at capacity for all events.

**For those who have communicated dietary restrictions,** most meals and breaks include options that will accommodate your needs and should be suitable for all diets. If a separate meal will be provided due to your previously communicated restrictions, a meal voucher will be provided during conference check-in to provide to your server to receive your meal. If you have not communicated your dietary restrictions within your registration, we will do our best to accommodate you during the event.

# Meeting Space & Other Information

The main meeting space is located in the Conference Center (a separate building from the hotel guest rooms).

**Conference dress is business or resort casual;** feel free to wear jeans. Temperatures in the meeting rooms tend to fluctuate – come prepared with a sweater or jacket just in case. For all outdoor events, temperatures will be in the 80s during the day and drop to the 60s at night.



## Questions?

Conference questions can be submitted via email to [MALC@EventfullyYourz.com](mailto:MALC@EventfullyYourz.com) and our conference organizers will be happy to assist you. You can reach us by phone as well at 844-887-6477.

## Your First Game Code is Here

To thank you for reading through this guide, enter the game code **IREADIT-KBYG** in the Event Game for the "Read the Attendee Guide" challenge. Codes can be entered using the web or mobile version of the conference app (see page 1).



# Conference Agenda

#MALC2025

Full descriptions and speaker info can be accessed via conference app!

**SUNDAY 4/13**

**4:00p - 7:00p** **Conference Check-In & Exhibitor Setup**  
Check in to collect your conference materials before the fun begins! Badges required at all conference events.

Boathouse  
Registration Desk

**MONDAY 4/14**

**7:30 a - 8:30a** **Par-rot Heads Golf Tournament Check-In & Breakfast**  
Check-in with us at 7:30 am, grab some breakfast and take some practice swings before the tournament begins.

Playin' a Round Café

**8:30a - 2:00p** **Par-rot Heads Golf Tournament Shotgun Start**

The Golf Club  
Margaritaville Lake Resort  
Latitude

**8:30a - 12:00p** **Pre-Conference Training: SBA Best Practices for Seasoned Lenders**  
Optional class for seasoned lenders for an additional fee (must be pre-registered). Check-in begins at 8:15 am just outside the classroom.

**10:00a - 12:00p** **Paddles & Parrotheads Pickleball Tournament**  
Round robin Pickleball tournament - all skill levels welcome (must be pre-registered). Fans welcome! Come cheer our teams on even if you're not playing.

Pickleball Courts

**12:00p - 6:30p** **Conference Check-In Available**  
Check in to collect your conference materials before the fun begins! Badges required at all conference events.

Compass  
Registration Desk

**12:00p - 3:00p** **Exhibitor Setup**

Compass Ballroom  
The Grand Hall  
Del Lago Ballroom

**3:00p - 4:00p** **Opening Session: The World is What You Make It... Navigating Economic Horizons**  
Join Jordan Frisby, Economist at the Port of Houston, for an insightful discussion on the economic forces shaping both our local and national landscapes. In this dynamic session, Frisby will break down key economic trends, trade impacts, and market shifts affecting the industry.

**4:15p - 5:15p** **Dockside Discussions - see app for descriptions**

Nautical 1-4, Coastal  
Ballroom, Latitude  
Compass Ballroom  
The Grand Hall

**5:15p - 6:45p** **Tropical Tides & Good Vibes Welcome Reception**  
Whether you're reconnecting with old friends or making new ones, this is your chance to unwind, mingle, and ease into the conference with a little slice of paradise. Included for conference attendees and registered guests.  
Sponsored by:  

**9:00p - 11:00p** **LandShark Late Night**  
After dinner, keep the party going! Meet up with colleagues for some late-night fun at the LandShark Bar & Grill with LIVE music! This is an open meetup event. Food & drinks available for purchase.

LandShark Bar & Grill

**TUESDAY 4/15**

**7:15a - 3:30p** **Conference Information Desk Open**  
Conference check-in or assistance available.

**7:15a - 8:15a** **Breakfast with Exhibitors**  
Join us in the Exhibit Hall for a buffet breakfast while visiting with our exhibitors and networking with colleagues.

**8:30a - 9:30a** **Dockside Discussions - see app for descriptions**

**9:30a - 10:00a** **License to Chill Networking Break**  
Refuel, recharge and reconnect. Grab a refreshing drink and a snack, visit our exhibitors and chat with colleagues before heading to roundtable sessions.

**10:00a - 11:00a** **Dockside Discussions - see app for descriptions**

**11:15a - 12:15p** **Cheeseburgers in Paradise Lunch**  
We're taking lunch OUTSIDE! Join us at the Palm Court Complex for a refreshing casual lunch in the sunshine with the relaxing sounds of our steel drum band! Included for conference attendees only (badges required).

**12:30p - 1:30p** **Dockside Discussions - see app for descriptions**

**1:30p - 2:00p** **License to Chill Networking Break**  
Refuel, recharge and reconnect. Grab a refreshing drink and a snack, visit our exhibitors and chat with colleagues before heading to our last session of the day!

**2:00p - 3:30p** **Changes in Latitudes, Changes in Attitudes: AI & The Banking Industry**  
The world of banking is shifting faster than ever, and Artificial Intelligence (AI) is at the helm of this transformation. Just like a change in latitude can bring a fresh perspective, embracing AI requires a shift in attitude—one that balances innovation with responsibility. In this general session, industry experts will explore how AI is reshaping banking operations, enhancing customer experiences, and redefining risk management. From chatbots and fraud detection to predictive analytics and personalized financial services, discover how to navigate the waves of AI adoption while staying compliant and competitive.

Compass Registration Desk

Compass Ballroom  
The Grand Hall

Nautical 1-4, Coastal  
Ballroom, Latitude  
Compass Ballroom  
The Grand Hall

Nautical 1-4, Coastal  
Ballroom, Latitude  
Palm Court Complex

Nautical 1-4, Coastal  
Ballroom  
Compass Ballroom  
The Grand Hall

Del Lago Ballroom

**TUESDAY 4/15**

**5:30p - 7:00p** **Flippin' Fun Activities**  
Join us for a number of resort-style activities prior to our big bash. Activities include a Margarita Mixology Class, Pineapple and Coconut Bowling, Cornhole Tournament, Lost Shaker of Salt Scavenger Hunt and more! Margaritas and Flip Flops provided! Included for conference attendees only (badges required).

5 o'Clock Somewhere  
Lawn

**7:00p - 10:00p** **"It's 5 o'Clock Somewhere" Party**  
Calling all Parrot Heads! Don your flip-flops and Hawaiian shirt and join us at the Palm Court Complex and beach for a tropical feast, margaritas in every flavor, s'mores on the beach and live music by the "Buffett Beach Band"! Included for all conference attendees and registered guests.  
Sponsored by:  

Palm Court Complex

**WEDNESDAY 4/16**

**7:15a - 11:00a** **Conference Information Desk Open**  
Conference check-in or assistance available.

Compass  
Registration Desk

**7:15a - 8:15a** **Breakfast with Exhibitors**  
Join us in the Exhibit Hall for a buffet breakfast while visiting with our exhibitors one last time, and networking with colleagues.

Compass Ballroom  
The Grand Hall

**8:30a - 9:45a** **Dockside Discussions - see app for descriptions**

Nautical 1-4, Coastal  
Ballroom, Latitude  
Del Lago Ballroom

**10:00a - 11:30a** **Sailing Away: Wrapping Up & Setting Sail for Success**  
Don't miss this highly informative session on all the current SBA Hot Topics from Headquarters.

Lending Away Again In  
**MARGARITAVILLE**

ACCESS THE MOBILE APP SUBMIT SESSION FEEDBACK



## Dockside Discussions

Breakout session descriptions, speaker bios and other materials are available within the AGENDA in the conference app. Access it via mobile device via the scan code above or via website at: <https://app.socio.events/NTM00TU%3D>. Login with your conference registration email address to access the "MALC2025" event.

**NAUTICAL 1/2**

**Monday 4:15p - 5:15p** **Repair-ville...How to Handle Servicing Issues & Avoid SBA Repairs**

**Tuesday 8:30a - 9:30a** **Margarita Money: BDO Secrets to Building a Winning SBA Pipeline**

**Tuesday 10:00a - 11:00a** **Closing, Servicing, & Funding Roundtable**

**Tuesday 12:30p - 1:30p** **He went to PARRIS Looking for Answers: Understanding PARRIS & SMART Reviews**

**Wednesday 8:30a - 9:45a** **Son of a Son of a Secondary Market: Trends, Best Practices, & Opportunities**

**NAUTICAL 3/4**

**Smooth Sailing in Franchise Lending**

**It's 504 Somewhere: CDC & Lender Panel with Case Studies**

**BDO/Sales Officer Roundtable**

**Boat Drinks & Brand Awareness: How to Stand Out in a Crowded Market**

**Landsharks at the Door: Avoiding Fraud & Protecting Your Portfolio with the OIG**

**COASTAL BALLROOM**

**Pirate Looks at 504: Hot Topics and Refi**

**Surfing in a Hurricane: Updates from OCRM**

**SBA Manager Roundtable**

**SBA in Paradise: The Latest Policy Updates & Hot Topics**

**Come Monday, Get It Funded: Closing, Funding, & Construction Monitoring**

**LATITUDE**

**License to Lend: 7(a) Speciality Loan Programs**

**Fins Up for Fintech: ETRAN & 1502 Overview**

**Underwriter Roundtable**

**Wastin' Away Again in Third Party Reports**