2026 Seattle Conference Agenda

Monday, September 14th

Agenda is subject to change. Conference events will take place on the third floor of the Sheraton Grand unless stated otherwise.

10:00 a.m.	Registration Opens	Metropolitan Ballroom Prefunction *(3rd floor)*
11:30 – 12:45 p.m.	Members Only Lunch – *CUBG Member CUs Only*	Cirrus Ballroom *(35th Floor, Pike St. Tower)*
1:00 – 3:00 p.m.	Early Bird Education Sessions – *additional fees apply*	
	Public Funds & Municipal Lending: Growing Government Deposits and Expanding Community Lending – *Mike Smith, CUBG* Jump-start your conference experience with this two-hour early-bird session focused on growing relationships with municipalities, school districts, and other public entities. Public funds deposits and municipal lending can strengthen your balance sheet with larger, more stable operating balances, diversify funding sources, and create visible, mission-aligned impact in the communities you serve. Join CUBG experts for a practical overview of how public funds work, what public entities need from their financial partners, and how credit unions can compete effectively, plus a focused look at municipal lending opportunities and the unique policy, risk, and pricing considerations these borrowers require.	Ravenna
	Treasury Management Today: Trends, Tools, and Tactics for Deposit Growth – *Liz Volin & Sarah Nienke, CUBG* Kick off the conference with this early bird session designed specifically for credit union business banking teams. This two-hour session covers today's trends in treasury management, the products business members use, and how to confidently position and sell treasury solutions to business members. Gain high level insights along with practical ideas for pricing, packaging, and selling treasury management solutions to business members.	Ballard
	Inside SBA Loan Servicing & Liquidation: What to Do, When to Do It, and Where to Look – *Jen Stoves, CUBG* Join CUBG's SBA subject matter experts for a practical working session on SBA loan servicing. This session covers the most common servicing actions, where to find authoritative SBA guidance, and the key timelines and deadlines that drive servicing decisions. The session will also include a focused walkthrough of the process of asking SBA to honor the guaranty, including what happens after a guaranty demand and what lenders should expect next.	Issaquah
4:00 – 5:00 p.m.	Welcome and Opening Keynote: Fearless Collaboration – *Doug Brown* In this high-energy, interactive keynote, Doug Brown, a platinum-selling recording artist and head of music for Nate Bargatze Productions, explores how fearless collaboration drives better decisions, stronger teams, and more innovative outcomes. Through storytelling and live participation, experience practical principles drawn from the music industry that translate directly to the workplace, and can help your team communicate more openly, listen more effectively, and turn ideas into action.	Metropolitan Ballroom A
5:00 – 6:30 p.m.	Welcome Reception	Cirrus Ballroom *(35th Floor, Pike St. Tower)*

Tuesday, September 15th

7:30 – 8:30 a.m.	Breakfast and Product Expo	Prefunction
8:30 – 9:15 a.m.	Welcome & State of the Industry – *Justin Conrey, CUBG* Conference opening and an update on the state of the credit union industry from CU Business Group's President & CEO.	Metropolitan Ballroom A
9:15 – 10:15 a.m.	Keynote: Key Insights on Today's Economy – *Dr. Elliot Eisenberg, the Bow Tie Economist* Returning keynote speaker Elliot Eisenberg, Ph.D. (a.k.a. The Bow Tie Economist) delivers a fast-paced outlook on current economic trends. With clarity and humor, Eisenberg breaks down what's happening with interest rates, inflation, labor markets, and growth and what it means for strategy, planning, and decision-making in today's business banking environment.	Metropolitan Ballroom A
10:15 – 10:45 a.m.	Networking Break – *Sponsored by PCBB* – *visit our sponsors in the Product Expo Area*	Prefunction
10:45 – 11:45 a.m.	Keynote: Today's Regulatory Environment – *Rodney Hood, former NCUA Board Chair* Join Rodney Hood, former NCUA Board Chair for an overview of the current regulatory environment facing credit unions and its impact on commercial services. Drawing on his experience as a federal regulator, Hood shares perspective on supervisory priorities, regulatory expectations, and emerging issues that influence business lending, deposits, and growth strategies.	Metropolitan Ballroom A
11:45 – 1:00 p.m.	Lunch – *join us for a networking lunch*	Metropolitan Ballroom B
1:00 – 2:00 p.m.	Breakout Sessions:	
	Car Crash or Borrower in Default: Seat Belt Strategies for Problem Loans – *Gordon Gerson, Gerson Law* When a loan relationship begins to veer off course, lenders need more than instinct, they need a clear roadmap for navigating risk, protecting the credit union, and maximizing recovery. Using a "road trip" approach, this session will explore the lifecycle of a troubled credit, from the early warning signs and speed bumps that signal potential problems to turnaround strategies, workout options, and recovery planning. Attendees will gain practical tools for assessing risk, responding proactively, and steering problem loans toward the best possible outcome.	Issaquah
	AI in Small Business Lending: How CUs Can Compete and Win in a Speed-First World *– Gord Baizley, JUDI.AI* Credit unions have a compelling opportunity to take a leadership position in small business lending. But as small businesses look to faster, easier borrowing experiences, credit unions must keep pace. Learn about how AI and real-time cash flow data are transforming the small business lending process — unlocking rapid, low-cost underwriting to better serve your communities.	Ballard

Tuesday, September 15th *(continued)*

1:00 – 2:00 p.m. Breakout Sessions (continued):

Infrastructure and Intelligence: The Two Pillars Every CRE and SBA Construction Program Need to Scale – *Rachel André, Built* — Ravenna

Construction lending is one of the most operationally complex programs a credit union can manage. Portfolio monitoring, draw management, inspection coordination, compliance documentation, and budget oversight all occur simultaneously across the life of the project, and SBA lending programs add an additional layer of required documentation and regulatory scrutiny. Many credit unions either underestimate that complexity or reach a point where loan volumes grow faster than their team can support.

Join Rachel André of Built for this discussion on the two pillars that separate programs that scale from programs that stall: operational infrastructure and team capacity. Learn how purpose-built loan administration technology and responsible agentic AI can support construction lending operations and help credit unions build scalable, compliant programs, and gain:

- A framework for identifying infrastructure gaps that may be limiting a CRE or SBA construction lending program
- Practical guidance on where agentic AI can create capacity without adding headcount
- Understanding of what a scalable, compliant construction lending program looks like

Relationship Lending at Scale: Improving the Community While Capturing More Yield and Deposits – *Mike Horrocks, Baker Hill* — Cedar *(2nd floor)*

Relationships and community focus have always been strengths of credit unions—but too often, growth comes at the cost of manual effort, stretched teams, and inconsistent borrower experiences.

In this session, we'll explore how leading credit unions are modernizing member business lending by automating loan renewals without sacrificing relationships. We'll walk through the core technology building blocks—data, underwriting rules, monitoring, and workflow automation—that make it possible to safely and confidently auto renew a large portion of the portfolio.

You'll see how up to 80% of member business borrowers can be auto renewed, allowing credit unions to:

- Increase yield by eliminating unnecessary touchpoints
- Retain and grow deposits through faster, more predictable renewals
- Free lenders to focus on exceptions, growth opportunities, and relationships that truly need attention

Leave with a practical framework for moving from relationship-based lending to relationship lending at scale—delivering better economics for the credit union and a better experience for business members.

Tuesday, September 15th *(continued)*

2:00 – 2:30 p.m. Networking Break – *visit our sponsors in the Product Expo Area* Prefunction

2:30 – 3:30 p.m. Breakout Sessions:

How Credit Unions Can Use AI to Improve Business Services Performance – *John Findlay, LemonadeLXP* Issaquah

Your business members don't come to you for basic transactions. They rely on you for expertise, guidance, and commercial lending, business line of credit, treasury management, and cash flow solutions. And when your team can't speak to those products with confidence, members notice.

The result? Missed lending opportunities, compliance risk, and a service experience that changes depending on who serves the member.

Join John Findlay of Lemonade LXP and dig into how AI puts product knowledge, policy clarity, and cross-sell recommendations directly in your business services team's workflow with real-time, contextual guidance during the member interactions that matter most. No hunting through PDFs. No "let me get back to you."

You'll gain a practical understanding of how AI builds confidence in business lending conversations, cuts onboarding time for business services staff, and drives measurable growth in commercial lending and business deposit relationships.

Your business members expect an expert on the other side of the desk. The question is: will your team be ready when they ask?

Beyond Rates & Products: The Real Secret to Growing Business Services – *Renee Myers, Total Merchant Concepts* Ravenna

Credit unions have never had more competitive products, better technology, or sharper pricing, yet many still struggle to significantly grow their business services portfolios.
So, what's missing?

It's not more offerings.
It's not better rates.
It's connection.

Join TMC to explore the often-overlooked factor that separates high-growth institutions from the rest: the ability to understand and adapt to how business owners think, communicate, and make decisions.

Using the DISC framework as a practical business tool, we'll learn how to move beyond transactional conversations and create meaningful, trust-based relationships that naturally lead to growth.

Tuesday, September 15th *(continued)*

2:30 – 3:30 p.m. Breakout Sessions (continued):

Construction Lending Risk Mitigation Growth Solutions for Credit Unions – *Marcus Carter, La Mesa Fund Control & Escrow* — Cedar *(2nd floor)*

This session will share practical, proven strategies for successfully growing a construction lending platform. Attendees will explore proven methods in Construction Risk Mitigation and industry best practices that support scalable growth, while also discussing how to control costs as a department expands. Through real-world examples and actionable steps, we'll discuss governance, underwriting enhancements, risk controls, technology enablement, talent development, and outsourcing to drive sustainable expansion.

Fast Decisions, Smart Governance: AI's New Lending Challenge – *Rob Newberry, Abrigo* — Ballard

Lenders are being pushed to make faster decisions, but speed creates a new challenge when AI enters the process. For credit unions, the question is no longer simply where AI can improve lending workflows. It is whether those faster decisions can be explained, governed, trusted, and defended. The challenge is clear: how do you accelerate lending without losing control of the decision?

This session explores a practical framework for responsible AI use in lending. We'll discuss governance questions leaders should ask, safeguards for data and decisioning, examiner readiness, and how institutions can identify use cases that support innovation while preserving accountability, credit quality, and member confidence.

3:45 – 4:30 p.m. Keynote: The Hidden Hour: What Leadership Doesn't See in the Member Business Lending Process – *Joshua Talbert & Donald Wichern, mysherpas; Heidi Prince, Mountain America Credit Union* — Metropolitan Ballroom A

Every credit union leader has a vision of what it takes to move a business loan from application to closing, but the reality often looks very different for the teams managing the process every day. In this interactive panel discussion, Joshua Talbert and Donald Wichern of mysherpas are joined by Heidi Prince, a leader from Mountain America Credit Union, to explore the gap between leadership expectations and day-to-day lending operations. Through real-world examples and candid discussion, they'll examine common process challenges, lessons learned, and strategies that have made a meaningful difference. Don't miss this opportunity to gain practical ideas for identifying inefficiencies, improving workflows, and strengthening the lending experience for both staff and borrowers at your credit union.

4:30 – 6:00 p.m. Networking Reception – *visit the Product Expo for refreshments* — Prefunction

Wednesday, September 16th

7:30 – 8:30 a.m. Breakfast and Product Expo — Prefunction

8:30 – 9:30 a.m. Keynote: Data, Defense, and Commercial Growth Strategies for Credit Unions – *Aaron Dils, Jack Henry* — Metropolitan Ballroom A

Small businesses continuously face unmet financial needs in areas such as access to capital, digital banking tools, and personalized guidance. Taking a deep dive into actionable data, Aaron Dils, Product Management Consultant at Jack Henry, will demonstrate how credit unions can uncover hidden SMBs operating as retail accounts today. Identifying these covert accounts and cross-selling them on business banking and cash management tools offers a significant revenue-enhancing opportunity and creates a win-win partnership that helps local proprietors scale over the long term. You'll learn how successful credit unions are utilizing a comprehensive tech ecosystem built specifically for SMBs that can help you build and foster a high-performing commercial portfolio.

9:45 – 10:45 a.m. Breakout Sessions:

Examiner-Ready AI – *Boris Fuzayloff, Quilo Solutions* — Issaquah

Moving beyond the AI hype requires separating common industry myths from regulatory reality while avoiding hidden implementation traps. Join Boris Fuzayloff, Co-Founder and CEO of Quilo, to discuss best practices and share practical experiences in bridging the gap between Gen-AI, Agentic AI, Machine Learning, and NCUA supervision.

We'll introduce a practical approach to being examiner-ready with AI, including how to explain AI-driven decisions, mitigate bias, monitor changes over time, and align AI use with existing policies.

You'll also hear how credit unions are managing vendor risk, protecting data privacy, and maintaining transparency when AI is part of the decision-making process. Plus, learn how leveraging collaborative AI with a "human-in-the-loop" oversight supports defensibility and compliance throughout the AI lifecycle to satisfy examiners and drive meaningful innovation for your members while increasing productivity.

Why This Sold (and That Didn't): A Buyer and Seller Perspective on Participations – *Kristi Dorsey, CUBG* — Ravenna

What separates a participation that sells quickly from one that struggles to gain traction? In this interactive breakout session, attendees will step into both the buyer's and seller's seat to evaluate real-world participation scenarios. Participants will review key deal details, decide whether each participation sold or stalled, and then explore the actual outcome. The discussion will highlight the specific factors that drive marketability – from structure and underwriting to presentation and risk perception – offering practical takeaways for buyers evaluating deals and sellers looking to improve placement success.

Wednesday, September 16th *(continued)*

9:45 – 10:45 a.m. Breakout Sessions (continued):

Laying the Foundation: Staffing and Structuring Treasury Management for Deposit Growth – *Sarah Nienke & Liz Volin, CUBG* — Ballard

As business deposit and treasury services continue to grow in complexity and importance, credit unions are asking a critical question: who should own Treasury Management – and how should it be structured? This session will explore practical approaches to establishing or enhancing a Treasury Management role or team, tailored to your credit union's size, strategy, and member needs. Attendees will leave with real-world insights on staffing models, role definitions, and compensation considerations to support sustainable growth.

11:00 – 11:45 a.m. Keynote: What AI ***Can't*** Do – *Mike Smith, CUBG* — Metropolitan Ballroom A

AI can analyze the numbers, but it can't sit across the table, build trust, or understand the story behind a deal. Join CUBG's Mike Smith for a fun, honest look at what AI can't do in commercial lending (yet). Because while technology keeps getting smarter, the best decisions still depend on something far less programmable – human judgment.

11:45 a.m. Conference Closes