# 2026 Boston Conference Agenda

## Monday, June 1st

*All conference events will take place on the third floor of The Westin Copley Place hotel. Agenda is subject to change.*

10:00 a.m. — Registration Opens — Essex Foyer

11:30 – 12:45 p.m. — Members Only Lunch – *CUBG Member CUs Only* — Staffordshire

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* — Essex North West

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.

Treasury Management Today: Trends, Tools, and Tactics for Deposit Growth – *Liz Volin & Sarah Nienke, CUBG* — Essex North Center

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.

Inside SBA Loan Servicing & Liquidation: What to Do, When to Do It, and Where to Look – *Jen Stoves, CUBG* — Essex North East

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.

4:00 – 5:00 p.m. — Welcome and Opening Keynote: Fearless Collaboration – *Doug Brown* — Essex Ballroom South

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.

5:00 – 6:30 p.m. — Welcome Reception — Staffordshire

## Tuesday, June 2nd

7:00 – 8:00 a.m. **Breakfast and Product Expo** – *sponsored by Creatio* — Essex Foyer

8:00 – 8:30 a.m. **Welcome & State of the Industry** – *Justin Conrey, CUBG* — Essex Ballroom South

Conference opening and an update on the state of the credit union industry from CU Business Group's President & CEO.

8:30 – 9:30 a.m. **Keynote: Key Insights on Today's Economy** – *Dr. Elliot Eisenberg, the Bow Tie Economist* — Essex Ballroom South

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.

9:45 – 10:45 a.m. **Breakout Sessions:**

**Relationship Lending at Scale: Improving the Community While Capturing More Yield and Deposits** – *Andy Ivankovich, Baker Hill* — Essex Center

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.

**AI in Small Business Lending: How CUs Can Compete and Win in a Speed-First World** – *Gord Baizley, JUDI.AI* — Essex North Center

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.

## **Tuesday, June 2nd** *(continued)*

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

Lending to Professional Practices: Strategies for Serving High-Value, Relationship-Driven Businesses – *Jay Noel, Campus FCU* — Essex North West

Professional practices represent some of the most stable and complex small business lending opportunities for credit unions. Join Jay Noel of Campus FCU as he shares how the credit union successfully serves professional practices such as medical, dental, veterinary, legal, accounting, and other licensed professions.

Learn about the unique financial characteristics of professional service firms, their common borrowing needs, and how credit unions can structure loan products to meet those needs while managing concentrations, regulations, and credit risk.

Capitalizing on Your Acquired Bank Competition – *Ted Rosen & Matt Regn, Expert Business Development* — Essex North East

As the merger and acquisition floodgates have opened, community banks in markets across the country are being acquired, almost always by larger banks, often headquartered far away. This has created a host of opportunities for credit unions to proactively reach out to the customers of these acquired institutions.

10:45 – 11:15 a.m. Networking Break – ***sponsored by PCBB*** – *visit Product Expo for refreshments* — Essex Foyer

11:15 a.m. – 12:15 p.m. Keynote: Today's Regulatory Environment – *Rodney Hood, former NCUA Chairman* — Essex Ballroom South

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.

12:15 – 1:30 p.m. Lunch — Staffordshire

1:30 – 2:15 p.m. Keynote – Unlocking the Small Business Opportunity – *Chris McNulty, Jack Henry* — Essex Ballroom South

Small businesses are the backbone of local economies, yet many remain underserved by traditional financial institutions. They face unmet needs in areas such as access to capital, digital banking tools tailored for entrepreneurs, and personalized financial guidance. Chris McNulty, Director, Strategic Partnerships & Product Management will share key insights from Jack Henry's latest research and discuss the small business market opportunity, highlight the gaps in how current providers are serving small businesses, and outline the unique role credit unions can play in closing these gaps to become the go-to partner for small business growth and success.

## Tuesday, June 2nd *(continued)*

2:30 – 3:30 p.m. Breakout Sessions:

Same Borrower, Different Rulebook: How Credit Unions Can Win in SBA Lending — Essex Center
*– Tucker Wade, GoDocs*

SBA lending presents a powerful opportunity for credit unions to expand commercial portfolios, deepen member relationships, and better serve small businesses and their community. While the borrower may look the same, SBA lending operates under a fundamentally different rulebook and treating it like standard commercial lending can lead to compliance risk, costly rework, and a frustrating borrower experience.

In this session, Tucker Wade, Senior Director of Legal and Compliance at GoDocs, will break down what makes SBA lending unique and why those differences matter. From evolving SOP requirements to eligibility, documentation, and servicing expectations, SBA lending requires a more disciplined and specialized approach to avoid post-close issues and deliver a smooth lending process.

Attendees will learn how leading credit unions are successfully building SBA programs that balance growth with control. This includes treating SBA as a distinct operating lane, implementing repeatable and audit-ready workflows, and embedding eligibility and SOP guidance directly into the lending process. By replacing manual, inconsistent approaches with structured guardrails, institutions can reduce risk while improving speed and transparency for borrowers.

The session will also highlight how thoughtful process design, such as standardized templates, checklists, and SBA-specific documentation, can eliminate friction, accelerate closings, and create a more predictable, borrower-friendly experience.

Whether you're launching an SBA program or refining an existing one, this session will provide practical strategies to grow safely, stay compliant, and deliver the level of service today's small business borrowers expect.

Beyond Rates & Products: The Real Secret to Growing Business Services — Essex North West
*– Cheri Perry, Total Merchant Concepts*

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.

This session explores 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, attendees will learn how to move beyond transactional conversations and create meaningful, trust-based relationships that naturally lead to growth.

## Tuesday, June 2nd *(continued)*

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

Construction Lending – Scaling Your Platform – *Marcus Carter, La Mesa Fund Control & Escrow* — Essex North Center

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.

Beyond Relationships: Building a Risk-Intelligent Commercial Lending Strategy – *Rob Newberry, Abrigo* — Essex North East

Relationship lending has long been a strength of credit unions — but in a complex and evolving economic landscape, relationships alone are not enough. Institutions must balance member focus with deeper risk insight, consistent underwriting, disciplined pricing, and portfolio-level visibility.

This session examines how credit unions can evolve from traditional relationship-based decision-making to a more risk-intelligent model. We'll discuss global cash flow analysis, relationship pricing discipline, exception management, and how to ensure credit culture supports both growth and consistency. Learn how to preserve relationship strength while strengthening credit performance.

Participants will walk away with insights to:

- Attract and engage business members more effectively
- Strengthen relationships and increase retention
- Uncover opportunities without feeling "salesy"
- Differentiate their credit union in a crowded, competitive market

When teams learn to connect first and present solutions second, business growth becomes a byproduct—not a struggle.

Because in today's market… the institutions that win aren't the ones with the best products, they're the ones who understand people the best.

3:30 – 4:00 p.m. Networking Break – *visit our sponsors in the Product Expo Area* — Essex Foyer

4:00 – 4:45 p.m. Keynote: The Future of the Digital User Experience – Ashley Miller, CSI — Essex Ballroom South

As customer expectations continue to rise, delivering intuitive and intelligent digital experiences has never been more important. Join Ashley Miller of CSI to explore the trends, technologies, and design strategies shaping the next generation of banking across channels, including the practical role of generative AI. Discover how leading institutions are using AI-driven capabilities to create faster, more engaging, and more differentiated user experiences.

4:45 – 6:30 p.m. Networking Reception – *visit the Product Expo for refreshments* — Essex Foyer

## Wednesday, June 3rd

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

8:30 – 9:30 a.m. Keynote: CRE Lending at an Inflection Point: Growth and Friction – *Dianne Crocker, Lightbox* — Essex Ballroom South

Join CRE expert Dianne Crocker for a data-driven midyear market update on commercial real estate lending, focusing on the forces driving momentum and the factors that could slow it. Capital markets have turned a corner, with pricing resetting to more attractive levels, debt capital returning, and lenders re-engaging as a new capital markets cycle begins. The discussion will examine macroeconomic forces shaping the outlook, including inflation dynamics, labor market softening, the expected path of interest rates, and heightened policy uncertainty surrounding the midterm elections, which may influence credit conditions, underwriting standards, and investment behavior through the second half of 2026.

Gain insight into distress indicators, asset repricing trends, and lender risk tolerance across property types, with a forward-looking view toward market conditions heading into 2027. This session provides a practical framework for navigating volatility and identifying opportunity amid evolving economic and market dynamics.

9:45 – 10:45 a.m. Breakout Sessions:

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

Moving beyond the AI hype requires separating common industry myths from regulatory reality while avoiding hidden implementation traps. Join us 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* — Essex North West

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, June 3rd** *(continued)*

Breakout Sessions (continued):

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| | **Laying the Foundation: Staffing and Structuring Treasury Management for Deposit Growth** – *Sarah Nienke & Liz Volin, CUBG*<br>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. | Essex North Center |
| 11:00 – 11:45 a.m. | **Keynote: What AI Can't Do** – *Mike Smith, CUBG*<br>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. | Essex Ballroom South |
| 11:45 a.m. | **Conference Closes** | |