



*The Independent Bankers Association of NYS presents the*

# 2020 Directors Conference



April 7, 2020  
Rochester, NY

April 8, 2020  
Poughkeepsie, NY

7

CPE Credits\*

# overview

The role of a community bank director is one that is always changing and has never been more critical to the success of your bank.

The 2020 IBANYS Annual Directors Conference is an informative and engaging event designed to help you gain the tools essential to guide your bank's growth and profitability and sustain its vision for the future.

Leave this event with innovative practices, new strategies, and creative tactics you can bring back to your bank and implement immediately!



**April 7, 2020**  
RIT Inn &  
Conference Center  
5257 Henrietta Road  
Henrietta, NY 14467  
(585) 359-1800

**April 8, 2020**  
Poughkeepsie  
Grand Hotel  
40 Civic Center Plaza  
Poughkeepsie, NY 12601  
(845) 485-5300



## who should attend

**DIRECTORS  
PRESIDENTS  
CEOS  
CHAIRMEN  
OUTSIDE COUNSEL**

Earn up to 7 CPE credits.

\*IBANYS has been authorized by the NYS Department of Education to award continuing profession education (CPE) credits.

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# agenda



8:30–9:00 am	<b>REGISTRATION AND CONTINENTAL BREAKFAST</b>
9:00–9:10 am	Introductions
9:10–10:00 am	<b>New Technologies: The Future of Payments</b> <i>Kevin Christensen, SVP-Market Intelligence and Data Analytics, SHAZAM</i> Evolving and emerging technologies like chip, P2P and voice payments are changing the payments landscape and businesses of all sizes need to stay informed. To remain relevant and competitive, you need to understand today's payment trends and consider how to meet the demands of modern commerce. Explore the benefits of new technologies, the challenges they present, and how increased options on payment networks could mean higher profitability for your institution.
10:00–10:50 am	<b>Bank Switching across New York State &amp; the Latest Consumer and Business Trends</b> <i>Bruce Paul, Managing Director, Rivel Research Group</i> The latest NY Banking Benchmarks have just been released and you will get an exclusive first peek at the latest results: <ul style="list-style-type: none"><li>• How many households and businesses are switching banks, right now.</li><li>• Why they are switching and what they are looking for in a new bank.</li><li>• Which banks currently perform the best for their own customers and will win the most share.</li></ul>
10:50–11:00 am	Networking Break
11:00–11:50 am	<b>Millennials to Boomers – Compensation Strategies to Obtain and Retain</b> <i>Tom Armstrong, Bank Managing Director, Compensation Consulting</i> A key factor in a bank's overall success is its long-term strategy. Looking beyond today and making critical compensation decisions regarding key employees will greatly influence the future of your institution. Designing compensation packages that are attractive to employees involves more than just offering competitive salaries and wages. Learn about current trends in compensation at community banks, examine solutions others have used to achieve financial goals and enhance shareholder value, and hear how compensation ties into succession planning.
11:50–12:30 pm	<b>LUNCH</b>
12:30–1:20 pm	<b>ROCHESTER: How to Meet Cybersecurity Compliance in 7 Easy Ways</b> <i>Mark Musone, Chief Technology Officer - DataSure24</i> With today's ever changing and ever increasing requirements, such as DFS, NY Shield Act and DFARS, it's often times impossible to know where an organization should focus their resources. In this presentation, Mark Musone will focus on seven actions that can be done easily, cost-effectively, and all-encompassing to optimize an organization's resources, to ensure that they are both meeting their obligations while at the same time choosing the best solution to keep their organization secure.
	<b>POUGHKEEPSIE: Cybersecurity</b> <i>Ryan Spelman, Senior Manager, CyberClarity 360</i> Cyber security is a problem that everyone is aware of. Many organizations have started to take strong steps in the direction of better security, but the threats of tomorrow continue to creep up on us. Artificial intelligence, internet of things, third party risk and more all influencing the cybersecurity posture of banks across the country. Join this session to learn more about what steps to take to "future proof" your bank.
1:20–2:10 pm	<b>Does Interest Rate Risk Still Matter?</b> <i>David Thomas, President &amp; CEO, EPG, Inc.</i> Given the current economic and interest rate climate, how much focus should be placed on Interest Rate Risk in 2020? Due to a combination of factors, such as the Fed likely on hold for 2020 along with muted inflation concerns, continued low interest rates and projected 'slow' GDP growth of roughly 2%, how should financial managers approach balance sheet management? Discussion points include: How much of our fixed rate mortgage production should we hold? To what extent should we extend our term funding? Where is the value in the bond market?
2:10–2:20 pm	Networking Break
2:20–3:10 pm	<b>Succession Planning and the Board's Fiduciary Duties</b> <i>Jeff Cardone, Esq., Partner, Luse Gorman P.C.</i> Four recent merger transactions were announced in upstate New York. Succession planning is more important than ever. Do you have to sell your bank if a bona fide offer is made? This presentation will provide an update as to what's going on in the community bank industry with respect to M&A matters and will discuss the Board's fiduciary duty requirements with respect to evaluating an M&A transaction and the importance of incorporating succession planning into the board's strategic plan for 2020 and beyond.
3:10–4:00 pm	<b>Fraud Trends 2020</b> <i>Jamie Card, Partner and Financial Institutions Team Leader, The Bonadio Group</i> This session will discuss the top fraud concerns for banks and how boards should ensure appropriate oversight of these concerns by management at their institutions.
4:00 pm	<b>CLOSING REMARKS – CONFERENCE ADJOURNS</b>

## REGISTRATION FORM

# Bank Directors Conference



**EMAIL**  
lindag@ibanys.net



**FAX**  
(518) 436-4648



**MAIL**  
IBANYS, 19 Dove St., Suite 101, Albany, NY 12210



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**REGISTRATION  
DEADLINE:  
WEDNESDAY,  
APRIL 1, 2020\***

Bank/Organization

Address

City/State/Zip

Phone

Fax

Attendee Name

Title

Email

Attendee Name

Title

Email

Attendee Name

Title

Email



**COST**  
Member: \$275 per person  
Non-Member: \$325 per person

### PAYMENT

☐ My check is enclosed \$\_\_\_\_\_ Make checks payable to *IBANYS*

☐ Charge \$\_\_\_\_\_ to ☐ MasterCard ☐ Visa ☐ Amex

Credit card #

Exp. date

CVV# (Amex on front of card)

Print card name

Credit card address (if different than above)

Signature

\*No refunds given after this date.