

*Independent Bankers Association of New York State presents*

# **A MID-YEAR CONFERENCE FOR ALL COMMUNITY BANKS "ALL BANKS ON DECK"**

**April 19 & 20, 2021 — VIA ZOOM**



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# Details - \*\*One registration Fee\*\*

**Event Platform:** ZOOM Webinar (registration is required) ([Registration form Page 10](#))

How to register: Each bank and supporting company of IBANYS will pay **ONE REGISTRATION FEE**. All employees of that bank/company may attend any and all speakers presentations.

- Each person must be registered (first & last name and email are required for each registrant).
- A unique registration link will be sent to each registrant.
- You may attend the entire event or select sessions.
- You log in five minutes prior to the start of your session.

IBANYS will send an email with a link to download the speaker presentations prior to the event.

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## EVENT SPONSORS



Federal Home Loan Bank  
NEW YORK



## AGENDA—APRIL 19, 2021

8:45 - 8:55 a.m.	<b>Introduction &amp; Welcome remarks</b> – <i>John Witkowski, President &amp; CEO</i>
9:00 – 9:50 a.m. -	<b>Compete to Win — Digital Strategies for Community Banking</b> <i>Norm DeLuca, Managing Director, Bottomline Technology</i> Banks - along with their boards, investors, and regulators - manage themselves by measuring balances, not customers. So strong performance on deposit balance growth since 2000 across banks of all sizes has masked a massive loss of customer market share from smaller banks to the national megabanks.
9:55 – 10:45 a.m.	<b>Syncing Portfolio Analytics, Stress Testing, and Loan Review: The Exponential Power of the Three Combined</b> <i>David Ruffin, Principal, IntelliCredit™</i> From a credit risk management perspective, each of these concepts is traditionally seen as separate disciplines, with separate deliverables. Going forward, it would be more effective if the three were synced holistically. Together, they are mutually informative and provide an efficient and dynamic solution to staying on top of, and ahead of, emerging credit risk in our portfolios. In this session, attendees will learn how to interpret the critical markers within each discipline, which better inform credit risk managers, and how to create an informative co-dependency among the three concepts.
10:45 – 10:55 a.m.	<b>Break</b>
11:00 – 11:50 a.m.	<b>Building High Performance Teams in an Agile Virtual World</b> <i>Steven Ingalls – Catalyzer</i> <ul style="list-style-type: none"><li>• It's a VUCA world and we're leading (and managing) in it.</li><li>• Everybody's talking agile – what does an agile organization really look like and is my industry suited to it?</li><li>• The key to any high performance team is trust – how is trust different when practiced virtually?</li><li>• Soft/Interpersonal Skills Development – whatever you thought you'd mastered is now different and got a little more complicated.</li><li>• Some challenges ahead for the blended workforce (and its leadership)</li></ul>
11:55 – 12:45 p.m.	<b>Faster Payments</b> <i>Shazam</i>
12:45 - 1:30 p.m.	Lunch
1:30 – 2:20 p.m.	<b>Balance Sheet Management</b> <i>Ryan Hayhurst, Managing Director, The Baker Group</i> Margin compression continues to be a challenge for community bank balance sheets. The low interest rate environment, excess liquidity and shifts in loan demand have created headwinds for the industry. Our session will look at optimal strategies to fight margin compression and improve the overall performance of your balance sheet .

## AGENDA—APRIL 19, 2021 (Continued)

2:20 – 3:10 p.m.

### **Overcoming Contact Reluctance**

*Gary Hoy, Appointment University*

Learn the foundational principles which lead to the flow of new business within your branch - less the "sales" environment. Understanding, and then overcoming the emotional walls to prospecting will transform your new business conversations...creating a culture of service, rather than sales.

## AGENDA—APRIL 20, 2021

8:45 - 8:50 a.m.

**Welcome remarks – *John Witkowski, President & CEO/ Mike Wimer, IBANYS Chairman***

9:00 – 9:50 a.m.

### **Continued Evolution of a Bank's Investment Portfolio**

*Jim Reber, President —ICBA Securities*

Community bank investment portfolios may seem to have changed little since the Great Recession, but that is a head fake. The actual securities that are available in 2021 are quite a bit different than even five years ago, and community banks have had to adapt. Some has been dictated by issuer constraints, some by tax code changes, some by investor demand. We'll analyze the "before and after" portfolio, and will discuss the bonds that are popular with investment managers today.

9:55 – 10:45 a.m.

### **Digital Marketing Strategies You Can Take to the Bank**

*Janet Farrell, Director, Social Media and Digital Services; Lynn Butler, Senior Account Executive; Jay Conway, SVP/Agency Principal, Account Supervisor — RDW Group, Inc.*

Digital Marketing. It's all the hype these days – and you should be doing it. Or more of it. But what does "digital marketing" really entail? What aspects of a digital marketing strategy should you prioritize? How do you stay on top of all the new evolutions in the digital space? Whether you are already engaged in a digital marketing strategy and looking for opportunities to refine or you're working to get started, this session is for you.

10:45 – 10:55 a.m.

Break

10:55 – 11:45 a.m.

### **FHLBNY's New Mortgage Asset Program (MAP)**

*Muriel Brunken, Director of Mortgage Asset Programs and Tom Settino, Director of Member Relations, Federal Home Loan Bank of New York*

Additionally, the FHLBNY has recently launched a new secondary market outlet for mortgages named the Mortgage Asset Program (MAPSM). Muriel Brunken, Director of Mortgage Asset Programs and Tom Settino, Director of Member Relations will explore the unique Member benefits afforded by MAP and how this platform could potentially assist you with your mortgage selling initiatives

11:50 – 12:30 p.m. –

### **ICBA Update**

*Robert Fisher, President & CEO, Tioga State Bank – ICBA Chairman*

## AGENDA—APRIL 20, 2021 (Continued)

12:30 – 1:00 pm.	<b>Lunch</b>
1:00 – 1:50 p.m.	<b>Cares Act Section 4013 Update</b> <b>Jamie Card, Partner and Financial Institutions Team Leader and Marc Valerio, Partner, The Bonadio Group</b> This session will provide a current update on the Cares Act Section 4013 and related accounting considerations and reporting requirements. The discussion will include insights regarding the impact to loans to industries most significantly impacted by the Pandemic (such as hotel loans), loans remaining on deferral, loan risk rating considerations, interest accrual considerations and best practices.
1:55 – 2:45 p.m.	<b>Bank Cybersecurity: Looking Back to Look Forward</b> <b>Chris Bedel, President &amp; CEO of Bedel Security</b> The past year has been a whirlwind for the entire planet, but especially for the banking industry. COVID-19 opened the door for remote access like never before. Pandemic response increased the pressure for digital and fintech adoption. To top it all off, we saw an unprecedented supply chain attack with SolarWinds. All of this means that we, as bankers, have to continue to evolve the way we manage cybersecurity. This presentation will talk about lessons learned from the past year and how we can use them to move forward.
2:45 - 3:00 p.m.	<b>Closing Remarks</b>

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## Meet the Speakers

### **Chris Bedel, President & CEO of Bedel Security**

Chris is an information security professional and entrepreneur, who oddly enjoys things like risk assessments, incident response walkthroughs, and security awareness training. He was the Information Security Officer for 8 years at a community bank, where he was integral in achieving 82% growth in assets while more than doubling net income during that time.

Looking for new challenges, Chris started Bedel Security in March 2015, where they help community banks with their information security programs by providing services to fill and/or support the CISO and ISO functions.

He has a Business degree from Purdue University with a minor in MIS and holds the CISM certification.

When not working on his business, Chris stays busy chasing after 4 kids and other animals with his wife on their 50-acre farm in Indiana.

### **Muriel Brunken, Director of Mortgage Asset Programs (MAP), Federal Home Loan Bank of New York**

Financial services executive with 25+ years' experience and record of managing complex, multibillion-dollar business transactions and strategic relationships in start-up and high growth environments. Well-established ability to leverage strategy, contract operations, service delivery, and new product development to build corporate and market value, and positive client experiences. Strong process manager and collaborative leader who builds cohesive teams grounded in open communications, teamwork, and accountability.

## Meet the Speakers (con't)

### **Lynn Butler, Senior Account Executive, RDW Group**

Lynn has nearly 25 years' experience in public relations and advertising, with 17 of those years at RDW Group. Her expertise lies in developing and executing strategic marketing communications and public relations plans for a wide variety of banking, B2B, healthcare, and nonprofit clients. Some of her former and current clients include Care New England, Centreville Bank, Day Kimball Healthcare, Stanley Tools, Union Savings Bank, and Warren Rogers Associates. A seasoned project manager, Lynn works closely with her clients to integrate digital strategies into their overall marketing plan to ensure that the efforts align with the company's marketing goals and business objectives.

Lynn earned her bachelor's degree in marketing communications and public relations from Rhode Island College and is a former member of PRSA (SENE), a member of the greater Providence Chamber of Commerce, and the Northern RI Chamber of Commerce.

### **Jamie Card, Partner, The Bonadio Group**

As a partner, Jamie serves as the leader for Bonadio's Financial Institutions Team and the Syracuse Office Commercial Team. With more than 20 years of financial services experience, Jamie's areas of expertise include: GAAS and PCAOB financial statement audits, audits of internal control over financial reporting, commercial loan reviews, implementation of new accounting standards, mergers and acquisitions, as well as other areas. She primarily serves public and non-public financial institutions.

Jamie enjoys spending time with her husband and two step-sons, whether it be boating on the St. Lawrence River or snowmobiling in Old Forge. As an avid member of her community, Jamie currently serves as Board Treasurer for the Friends of the Rosamond Gifford Zoo. She previously served as Board Member, COAP Committee Chairperson and Banking Committee Member for the NYSSPCA, and as Membership Secretary of The Vanderbilt Snowmobile Club.

### **Jay Conway, SVP/Agency Principal, Account Supervisor, RDW Group**

Jay has deep experience in the financial services category, providing strategic counsel, planning, marketing programs, and public relations support for a wide range of organizations. He currently works with Centreville Bank in Rhode Island, The Cooperative Bank of Cape Cod, and Union Savings Bank in Connecticut. Jay led the team that worked on the rebranding of Amica Insurance, which was rolled out in 19 markets. He spent 11 years on the client side with Old Stone Corporation/Old Stone Bank, which was a \$4.1 billion diversified financial services company headquartered in Providence with operations in multiple markets. Jay's experience also includes the healthcare, B2B, and professional services sectors.

Jay is a graduate of Providence College where he was president of the Providence Alumni Club and the National Alumni Association. He earned a master's degree in public relations from Boston University, and is an accredited member of the Public Relations Society of America. He is a recipient of the Rhode Island Advertising Club's Person of the Year Award.

### **Norm DeLuca, Managing Director, Bottomline Technologies**

Norm thrives on accelerating innovation in financial technology. As General Manager of Bottomline's Digital Banking and Business Solutions, Norm has proven that a deep understanding of banking and financial institution needs, regulatory trends, global market dynamics and technology capabilities are critical to driving market-changing innovation, winning and delighting customers. Norm brings an extraordinarily deep and rich understanding of the banking industry to Bottomline, with over 20 years' experience working for and/or with some of the world's largest banks, including Royal Bank of Scotland, Bank of America and Fleet Financial.



## Meet the Speakers

### **Janet Farrell, Director, Social Media and Digital Services, RDW Group**

As Director of Digital Services, Janet works to develop and oversee the execution of client strategies and campaigns that leverage interactive technology. She and her team collaborate to create positive change through the power of social influence, innovative digital strategies, and insight-driven reporting and analytics. Through various relationship-building technology platforms and strategies, her team works with clients to build meaningful and lasting connections, generate leads, foster relationships, and turn customers into brand advocates. Janet has applied her digital expertise across a variety of industry verticals including higher education, healthcare, banking, and B2B.

Janet earned her bachelor's degree in communication studies and journalism from the University of Rhode Island. She's worked on both the agency and client sides of the marketing business, thus offering a unique perspective and understanding of crafting marketing strategies for internal and external consumption.

**Robert M. Fisher** is chairman-elect of the Independent Community Bankers of America® (ICBA), the only national advocacy organization that exclusively represents community banks.

Fisher is president and CEO of Tioga State Bank in Spencer, N.Y.

Fisher serves in many leadership roles at ICBA. He is a member of the ICBA Executive Committee and board of directors, and is chairman of the Federal Delegate Board. He serves on the Nominating Committee and Policy Development Committee, which he previously chaired. He is Executive Committee liaison to the Cyber and Data Security committee and the Large Community Bank Council and is an ex-officio member on the ICBA Securities board of directors. He also is past chairman of the ICBPAC Committee and was the state delegate for New York on the Federal Delegate Board.

Fisher testified in 2017 and again in 2018 before the House Financial Services Committee on regulatory relief for community banks. A fifth-generation community banker, Fisher served on the New York State Banking Board from 2007 to 2011. He also is a current member and past chairman of the Independent Bankers Association of New York State.

In addition to his banking affiliations, Fisher serves as chairman of the Lourdes Ascension Hospital board in Binghamton, N.Y., and sits on the board of the New York Business Development Corp. He previously served on the board of the Empire State Community Development Corp.

Fisher has a Bachelor of Business Administration in finance from the University of Notre Dame.

He lives in Owego, N.Y., with his wife and three children.

### **Ryan Hayhurst, Managing Director, The Banker Group**

Ryan W. Hayhurst joined The Baker Group in 1991 and is a Managing Director and member of the Board of Directors. Hayhurst serves as Manager of the Financial Strategies Group and oversees the design and implementation of investment and asset/liability strategies for financial institutions. He is also integrally involved in the continued development of the firm's proprietary software designed to assist clients in the management of their investment portfolios and their overall interest rate risk profiles. Hayhurst regularly develops and presents educational seminars nationwide, with a focus on investment and interest rate risk management. He is a frequent speaker at financial institution conventions and investment conferences, and has served as a faculty member of several national and regional banking schools. Hayhurst holds a Bachelor of Business Administration degree from the University of Oklahoma.

## Meet the Speakers (con't)

### **Gary Hoy, Appointment University**

Through years of trial and error, Gary developed an amazing ability to “open doors.” He went on to individually counsel hundreds of business owners and many Fortune 200 companies when he understood what he was doing to schedule appointments could be taught. He authored a book (Call Power) on call reluctance that sold 50,000 copies. He decided to stay focused on helping individuals with one key element of sales – dealing with the reluctance associated with prospecting.

### **LTC (RET) Stephen A. Ingalls, President and CEO, Catalyzer**

Stephen A. Ingalls has served as Catalyzer’s President since 2011, and its President and CEO since early 2015. In addition, Mr. Ingalls leads the organization’s program management, curriculum development, and program execution efforts. Prior to joining Catalyzer in March 2010, Mr. Ingalls led and directed operations ranging from climate research in Antarctica and Greenland to attack helicopter deployments throughout the United States, Europe, and Korea. A 1982 graduate of the United States Military Academy at West Point, Lieutenant Colonel (Retired) Ingalls holds a Master of Science in Engineering Management from the University of Kansas, a Master of Military Art and Science from the United States Army Command and General Staff College at Fort Leavenworth, and a Master of Science in Aerospace Engineering from the Georgia Institute of Technology. He is a former Instructor and Assistant Professor of Aerospace Engineering at West Point and an Instructor of Tactics at the Command and General Staff College.

Highlights of his 22-year Army career include: facilitating the Army’s analog-to-digital transition in the late-1990s; the distinction of being the first brigade-level aviation operations officer in the Army’s history to lead a 4,400-soldier brigade combat team to a major deployment at the National Training Center in Fort Irwin, California; serving as a Longbow Apache Battalion Commander – responsible to form, field, train, and lead the fourth AH64D-equipped organization and first to deploy outside of the United States; and developing a 15-year strategic plan for over 30,000 Army forces throughout Korea to address Army transformation through 2015.

While on active duty, then LTC Ingalls received numerous Army awards and decorations. These include: the Legion of Merit, the Meritorious Service Medal with four oak leaf clusters, the Army Commendation Medal with one oak leaf cluster, the Tribal Order of the Athapaskan for significant contributions to the Apache (Helicopter) Fighting Force, and Noble Patron of Armor by the Armor Association for contributions to the combat readiness of armor and cavalry formations. He is a qualified fixed and rotary-wing aviator, with over 1,300 hours of flight time in 11 different aircraft. Mr. Ingalls holds multiple FAA certifications. He won a NASA-American Society of Engineering Educators Fellowship to Johnson Manned Spaceflight Center in the summer of 1994, where he analyzed next-generation space shuttle designs. In 2010, Mr. Ingalls was admitted into Sigma Gamma Tau, the National Honor Society in Aerospace Engineering, and he received his certification as a Project Management Professional (PMP) from the Project Management Institute in 2011.

Today, his greatest joys are his marriage to Cara, mentoring his children into adulthood, and serving gleefully as Elijah’s and Adalynn’s grandfather.



## Meet the Speakers (con't)

**Jim Reber is president and CEO of ICBA Securities,** ® part of the ICBA Services Network® and a wholly owned subsidiary of the Independent Community Bankers of America®. Reber joined the company in 1990 and was elected president and CEO in 2005.

Prior to joining ICBA Securities, Reber was senior vice president and investment strategist of Vining Sparks IBG, a leading broker-dealer for institutional investors, now ICBA Securities' exclusive broker. Reber also served as vice president of Union Planters Bank in Memphis.

With over 30 years of experience, Reber is a frequent speaker at bank conventions, seminars and conferences. He also writes a monthly investment column for the award-winning national magazine, *Independent Banker*®.

Reber is a certified public accountant and a chartered financial analyst. He is on the board of regents of the Paul W. Barret School of Banking and served as its chairman in 2017. Reber received a BS in accounting Magna Cum Laude from Christian Brothers University and serves on the Board of Trustees.

### **David Ruffin, Principal, IntelliCredit™**

David's extensive experience in the financial industry includes a long and pronounced emphasis on credit risk in a variety of roles that range from bank lender and senior credit officer to co-founder of the successful Credit Risk Management, LLC consultancy and professor at several banking schools. A prolific publisher of credit-focused articles, he is a frequent speaker at trade association forums, where he shares insights gained helping lending institutions evaluate credit risk—in both its traditional, transactional form as well as the risk associated with portfolios based on a more emergent macro strategy. David is an expert in assessing all aspects of the credit process and culture. Over the course of decades, he has led teams providing thousands of loan reviews and performed hundreds of due diligence engagements focused on M&A and capital raising. Most recently he headed the DHG-Credit Risk Management division at the Dixon Hughes Goodman accounting firm. David holds a B.A. from the University of North Carolina-Chapel Hill, a M.S. from East Carolina University and multiple degrees from the American Bankers Association's graduate lending schools.

### **Thomas Settino, Director of Member Relations, Federal Home Loan Bank of New York**

### **Marc Valerio, Partner, The Bonadio Group**

Marc is a partner in our Commercial Division and an active member of the Financial Institutions Team, Construction Team, Employee Benefit Plan Audit Team, and Privately Held Companies Team. Marc's responsibilities include the overall coordination and supervision of financial statement audits and other attest services including financial statement reviews, compilations, and agreed-upon procedures engagements, along with providing a wide range of consulting services to both public and private companies.

Marc has served on the Board of Directors of Faith Child Care and Nursery School since 2017 and previously served as the Campaign Treasurer for U.S. Congressman Tom Reed from 2013 - 2019. Marc enjoys spending time with his wife and kids, cooking, gardening, and playing golf and softball.

# "All Banks On Deck" Registration Form



**Complete the form below & mail, email to:**

**Mail:** IBANYS

19 Dove Street, Suite 101  
Albany, NY 12210

**Email:**

[lindag@ibanys.net](mailto:lindag@ibanys.net)

**Registration Deadline:**

**Wednesday, April 14, 2021**

**Questions:**

**Contact:** Linda Gregware

[lindag@ibanys.net](mailto:lindag@ibanys.net) or (518) 436-4646

**Bank/Organization:** \_\_\_\_\_

**Contact Person:** \_\_\_\_\_ **mail:** \_\_\_\_\_

**Address:** \_\_\_\_\_

**City/State/Zip:** \_\_\_\_\_

**Phone:** \_\_\_\_\_

**Attendee Name & Title**

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**Attendee Email (required)**

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## Payment

☐ **My check (made payable to IBANYS) is enclosed**

☐ **Charge**

☐ **Member:** \$895 per bank/company

☐ **Non-member:** \$1095 per bank/  
company

Visa/Mastercard/AMEX number: \_\_\_\_\_

Cardholder Name: \_\_\_\_\_

Expiration Date: \_\_\_\_\_

Billing Address of Card (if different from above): \_\_\_\_\_

\_\_\_\_\_

CVV (3 digits back of card/AMEX 4 digits on front of card): \_\_\_\_\_