

*Independent Bankers Association of New York State presents*

# 2021 “Come Back Celebration” Executive Fall Meeting

## WHO SHOULD ATTEND?

- ⇒ Chief Executive Officers
- ⇒ Chief Financial Officers
- ⇒ Chief Operating Officers
- ⇒ Presidents & Senior Managers
- ⇒ Bank Directors & ALCO Teams

September 13-14, 2021

1000 Island Harbor Hotel

200 Riverside Drive

Clayton, NY 13624

EARN UP TO  
6.0  
CPE CREDITS

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

## Overview

We are calling this The Come Back Celebration for good reason. It's been 18 months since IBANYS had our community banks together in one place. During this time, we have seen community banks lead the way in supporting their customers, small businesses and most importantly their communities through a difficult time. All of you have significantly changed or adjusted your business model to accommodate the pandemic.

This meeting is to celebrate you, your team and all the people you have supported in your community. We will cover a number of topics that will look at business before, during and the effect on banks and what to expect next.

All C-level suite, Senior Management and Bank Boards are welcome.

Please join us for the Come Back Celebration.

## Agenda

### Monday, September 13

	Guest Arrive—Off-site activities (optional add'l cost) <b>11:00 a.m.—Golf</b> —Thousand Islands Country Club, 21496 Clubhouse Rd., Wellesley Island, NY 13640 <b>11:30 a.m.—Clayton Island Tours—Boat Tour</b> —Clayton Harbor Municipal Docks
6:00—7:00 pm.	Networking Cocktails & hor d'oeuvres
7:00—8:00 p.m.	Dinner
8:00 p.m.	<b>The Post-Pandemic, Evolving Workforce and How You Should be Leading Them</b> <b>Keynote Speaker:</b> <i>Stephen A. Ingalls ("Steve"), President &amp; CEO—Catalyzer</i> Your workforce's "getting back to normal" is a pipe dream. That ship has sailed, and without evolving our leadership approaches - we're going to break our people. We'll highlight what we hear, see, and think, and offer some leader recommendations for your consideration/implementation moving forward.

### Tuesday, September 14

7:30—8:15 a.m.	<b>Breakfast/networking</b>
8:15—8:20 a.m.	<b>Introduction—</b> <i>John Witkowski, President &amp; CEO, IBANYS</i>
8:20—9:10 a.m.	<b>Cannabis - An Emerging Market</b> <b>Speakers:</b> <i>Corey Massella &amp; Matthew VanDerbeck both are Managing Directors—UHY.</i> The recreational cannabis industry will be heavily regulated and largely unsettled as the federal government continues to deliberate and state governments work to implement statutes and guidelines. A lot can be learned from how financial institutions are banking hemp versus cannabis. Financial institutions are waiting for industry and regulatory guidance, assessing risk and business case, and creating new policies and procedures. This continued uncertainty of how the new state recreational cannabis law will be implemented will require careful examination of banking practices and federal, state and local tax compliance. Challenges around the handling of cash is at the forefront. We will help you navigate through this ever-changing landscape.
9:10—10:00 a.m.	<b>Will Your Bank Emerge Stronger When the Liquidity Surge Recedes?</b> <b>Speaker:</b> <i>Reece McKenzie, Managing Director, New York Territory - IntraFi Network, LLC</i> It's easy to say that your bank has too much liquidity right now, but is it the right type of liquidity? How much of it is temporary or stimulus related? Can you count on it being there in the future and, if so, at what cost? Discover tactics your bank can use now to prepare to emerge strong and positioned to thrive when the market environment returns to normal.
10:00—10:10 a.m.	<b>Refreshment Break/Networking</b>

## Tuesday, September 14 (con't)

10:10–11:00 a.m.	<b>Upstate New York: Post Covid Market Perspective</b> <b>Speaker:</b> <i>Gerald D. Verdi, President—Verdi Planning Company</i> The presentation will concentrate on a 2021 mid-year primary research survey of consumer households in Upstate New York. Research examines banking attitudes and needs for urban and rural markets as the state emerges from Covid. Subjects and case studies to be covered are: delivery channel use and migration, financial concerns and priorities, interest in specific services and tools, branch optimization and transformation, digital banking apps of most value and opportunities for community bank growth.
11:00 –11:50 a.m	<b>The Pandemic Impact on Customer Loyalty Across New York, for You and Your Competitors</b> <b>Speaker:</b> <i>Bruce Paul, Managing Director , Banking Customer Research team—Rivel Inc</i> The pandemic has driven bank switching to an all-time high. Come find out what our latest survey of 22,000 households and businesses across the State tells us about how their bank performed, why they might want to switch, and what they think of your bank as a potential next bank. We will also share the actual ranking of which banks performed best.
11:50–12:45 pm.	<b>Lunch/Networking</b>
12:45–1:35 p.m.	<b>Data Infused Marketing</b> <b>Speakers:</b> <i>Lou Costello: Director of Sales for Spectrum Reach; Michael Schuler: Director of Market Research; Ben Collins: Account Executive - Spectrum Reach</i> The presentation will focus on utilizing data and market research to achieve marketing goals. We will discuss industry specific marketing information and cover some different tactics that utilize data to better reach a target audience. This will be a high level marketing overview and focus on the financial industry.
1:35–2:25 p.m.	<b>2021 Top Payment Trends for a Post Pandemic Recovery</b> <b>Speaker:</b> <i>Keith Ash, Senior Vice President Business Development - Strategic Resource Management, Inc.</i> As issuers are emerging from post-pandemic recovery, expected and unexpected developments have surfaced: M&As, regulatory changes, increased consumer spending, and uncertainty. Keith will cover trends that SRM is carefully tracking as we all plan ahead.
2:25–4:00 pm.	Refreshments Networking/Round Table Discussions

# Event Sponsors

Sponsor an event and have your company logo and link to your company added here. This information will be updated weekly and emailed, and placed in our weekly e-newsletter. Don't miss this opportunity to promote your company and the products and services you provide to all NY Community Banks. Complete the sponsorship form today, to showcase your company and your products and services.



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**ICBA**  
INDEPENDENT COMMUNITY  
BANKERS of AMERICA®

# Executive Fall Meeting Registration Form



**Dates:** Sept. 13-14, 2021

1000 Islands Harbor Hotel  
200 Riverside Drive  
Clayton, NY 13624

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

**Mail:** IBANYS (**NOTE NEW ADDRESS**)  
194 Washington Ave., Suite 420  
Albany, NY 12210

**Registration Deadline:** Friday, August 27, 2021

**\*No refunds will be given after this date**

**Questions: Contact:** Linda Gregware  
Lindag@ibanys.net or (518) 436-4646

**Registration Fees:** Includes all course materials and meals

☐ **Member:** \$475 per person

☐ **Non-member:** \$575 per person

☐ **Golf:** \$125 per person (optional) includes cart, lunch, & drink tickets

☐ **Boat Tour:** \$95.00 (optional) includes, lunch, bar, tour to Boldt Castle & Yacht House (approx. 4 hrs)

**Bank/Company:** \_\_\_\_\_

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

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

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

**Attendee Name:** \_\_\_\_\_ **Title:** \_\_\_\_\_

**Email:** \_\_\_\_\_

**Attendee Name:** \_\_\_\_\_ **Title:** \_\_\_\_\_

**Email:** \_\_\_\_\_

**Attendee Name:** \_\_\_\_\_ **Title:** \_\_\_\_\_

**Email:** \_\_\_\_\_

**Golf: \$125 per person.** list each participant and their handicap (11 a.m. shotgun start).— Thousand Island Country Club, includes cart, fees, lunch & drink tickets

**Boat Tour: \$95.00 per person** (optional) includes, lunch, bar, tour to Boldt Castle & Yacht House (approx. 4 hrs)

**Name:** \_\_\_\_\_

**Handicap:** \_\_\_\_\_

**Name:** \_\_\_\_\_

**Name:** \_\_\_\_\_

**Name:** \_\_\_\_\_

**Handicap:** \_\_\_\_\_

**Total Registrants:** \_\_\_\_\_ \$ \_\_\_\_\_

**Total Golfers:** \_\_\_\_\_ \$ \_\_\_\_\_

**Total Boat Tour:** \_\_\_\_\_ \$ \_\_\_\_\_

**TOTAL PAYMENT:** \_\_\_\_\_ \$ \_\_\_\_\_

## Payment

☐ My check (made payable to IBANYS) is enclosed

☐ Charge

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): \_\_\_\_\_

A block of rooms have been reserved at the Harbor Hotel 1000 Islands. Reservations can be made by contacting the Harbor Hotel 1000 Islands at (315) 686-1100. Refer to group: Independent Bankers Association. **Room cut-off: August 15, 2021.** (We cannot guarantee room availability and pricing after this date.) Single/Double rate— Village View—\$174/ River View—\$194 / River View with Balcony—\$214

**WE STRONGLY RECOMMEND YOU MAKE YOUR RESERVATIONS EARLY. THE ROOMS WILL SELL QUICKLY. Cancellations must be made 7 days prior to day of arrival.**