

The Independent Bankers Association of NYS presents the
46th ANNUAL CONVENTION – “VIRTUALLY UN-CONVENTIONAL”
SEPTEMBER 30–OCTOBER 2, 2020

ROARING INTO 2020



*Another Decade of Growth and
Prosperity for Community Banks*

**EARN UP
TO 14.5 CPE
CREDITS.**

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

INFORMATION & REGISTRATION

2020 VIRTUAL CONVENTION

September 30 – October 2

“VIRTUALLY UN-CONVENTIONAL”

details



**COMPLIANCE
STRATEGY
CYBERSECURITY
PORTFOLIO MANAGEMENT
FINTECH
COVID 19—WHAT HAPPENS NEXT**

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Event platform: ZOOM Webinar (registration is required)

HOW TO ATTEND Each bank and supporting company of IBANYS will pay **ONE REGISTRATION FEE**. All employees of that bank/company can attend any and all speaker presentations during the three days.

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

DRESS ATTIRE This is a webinar. *On your own—not required: footwear and masks.* Be comfortable – we can’t see you!

CPE CREDITS You can earn up to 14.5 CPE credits – Evaluation and Attestation forms will be provided.

NOTE

WEDNESDAY, SEPTEMBER 30

IBANYS ANNUAL MEETING—ATTENDANCE

REQUIRED. All IBANYS bank members are required to join the meeting on Wednesday, September 30 from 8:15–8:45 a.m. IBANYS will conduct the nomination and member vote for the 2020-2021 Board of Directors.

Schedule of events

WEDNESDAY

SEPTEMBER 30—8:15 AM—3:00 PM

8:15–8:25 am	Opening Remarks — <i>John Witkowski, President & CEO, IBANYS</i>
8:25–8:45 am	Chairman Remarks—Passing of Gavel — <i>Mike Wimer, Chairman of the Board, IBANYS, Cattaraugus County Bank, President & CEO</i> Incoming Chair Remarks — <i>Tom Carr, Incoming Chairman of the Board, IBANYS, Elmira Savings Bank, President & CEO</i> , Nomination and member vote for 2020-2021 Board of Directors
8:50–9:25 am	The New York State Economy During the Pandemic <i>Jaison Abel, Assistant Vice President & Head Regional Analysis, Federal Reserve Bank of New York</i> This session will provide a data-driven discussion of economic conditions in the nation and region during the coronavirus pandemic, including the depth of the downturn and the status of the recovery thus far.
9:30–10:20 am	A Stable Partner and a Strong Cultures <i>José R. González, President & CEO - Federal Home Loan Bank of NY</i> This will discuss the FHLBNY's efforts throughout the pandemic to support its members, its employees and the communities we all serve.

COMPLIANCE

10:30 AM– 12:15 PM

10:30–11:20 am Session A	Regulatory Trends and Forecast <i>Pam Perdue, Executive Vice President and Chief Regulatory Officer, Continuity</i> Compliance is a "dirty word" to many bank executives, because it's often difficult to identify and avoid the regulatory pitfalls that can impact plans for recovery, growth or innovation. In the first seven months of 2020, we had as much new regulatory information and guidance as in all of 2019. In these challenging times, you need more than statistics – you need straight talk and actionable recommendations to understand how to be strategic about compliance and risk management in uncertain times. After attending, you will be able to <ul style="list-style-type: none"> • Understand the regulatory context for banks in New York and the U.S. post-pandemic and post-election; • Predict the factors that will influence upcoming bank examinations given economic factors and trends; • Identify the criteria that regulators will be using to evaluate your institution's performance; and • Figure out a framework that allows you to maintain compliance with efficiency and effectiveness – no matter what happens at the Statehouse or the Capitol.
11:25–12:15 pm Session B	Community Bank Update <i>Jeff Cardone, Partner, and Ben Azoff, Partner, Luse Gorman</i> The COVID-19 pandemic has caused great uncertainty to the operational and financial performance of community banks, which has resulted in significantly reduced deal activity in 2020. While the near-term focus for community banks has been stabilizing their existing lines of business, banks considering the role of M&A and other strategic growth opportunities and capital management strategies, both during and after COVID-19, will need to recalibrate their strategy in order to better ensure deal success. This presentation examines the lessons learned from recent M&A transactions completed during the COVID-19 era, such as pricing considerations and structures, additional due diligence and merger agreement provisions and regulatory considerations, and also discusses emerging trends and considerations, including the impact of the 2020 presidential election on the regulatory environment, proactive capital planning to execute on growth opportunities and other more measured growth strategies, such as fee-generating business acquisitions, to diversify earning streams and enhance valuations.

MORNING KEYNOTE—ICBA UPDATE 12:20–12:40 PM

12:20–12:40 pm	ICBA Update <i>Robert Fisher, ICBA Incoming Chair, Tioga State Bank, President & CEO</i>
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12:40–1:15 PM

LUNCH BREAK

Schedule of events

WEDNESDAY

SEPTEMBER 30—8:15 AM—3:00 PM

STRATEGY

1:15—2:05 PM

1:15—2:05 pm Session A

Culture and Strategy: Is The Pandemic An Opportunity To Create Alignment?

Jeff Marsico, Executive Vice President, Kafafian Group

Most everyone wants a profitability culture. But how to build one is difficult. Bankers are weighed down by the expectations of employees that come from other institutions, and “the way it has always been done”. Does the disruption from the pandemic give you the opportunity to build strategic alignment if you’ve drifted? Alignment for all functional areas of the bank to maximize profits to benefit all constituencies: employees, customers, shareholders and community? For example, do you incent your commercial lenders on volume? Is this aligned with profitable behavior, balancing risk versus reward? Are operational areas held accountable for no audit findings or exam MRAs? Is this consistent with your profitability culture? This session will map alignment from your UBPR to your lender, branch manager, head of deposit operations with ideas to align your culture with your strategy that you can implement immediately.

AFTERNOON KEYNOTE SPEAKER 2:10 —3:00 PM

2:10—3:00 pm

Keynote Presentation: Siena Polls/Election 2020

Keynote Speaker Steven Greenberg, Principal and Founder, Greenberg Public Relations

THURSDAY

OCTOBER 1—8:30 AM—2:30 PM

CYBERSECURITY

8:35—10:20 AM

8:30—8:35 am

Introduction and Comments—John Witkowski, President & CEO, IBANYS

8:35—9:25 am
Session A

Cyber Crimes and Fraud During the Pandemic—Current Issues and What to Look For!

Charlie Perras, Assistant to Special Agent in Charge and Emily Granruth, Special Agent, United States Secret Service, Buffalo Field Office

9:30—10:20 am
Session B

Skimming, Scammers and Security

Mike Burke, Senior Robbery and Crisis Management Consultant, SHAZAM

Across the country, skimmers and the cloned cards they produce are costing banks millions of dollars in fraudulent transactions, re-issued cards and damaged reputations. Understand how skimming happens and what to do when it does occur. We’ll share real world examples and short videos to demonstrate how skimmers work, how data is collected and how easy it is to clone a card from the collected data. Once a card is compromised, learn how to mitigate the risk and ways to fight back.

PORTFOLIO MANAGEMENT 10:25 AM—2:30 PM

10:25—11:15 am
Session A

Trends in Small Business Lending

Patrick MacKrell, President, Pursuit

The COVID-19 crisis has dramatically shifted the small business lending landscape. Small businesses, and in particular the very small, are not seeking the same types of products and services that they have in the past. In this session, attendees will gain insight on current trends in small business lending and learn about alternative loan products that can help businesses succeed when bank financing is not an option.

11:20 am—12:10 pm
Session B

Balance Sheet Management: Strategies vs. Tactics for Earnings, Liquidity, Capital, and ALM

Scott Hildenbrand, Head of Balance Sheet Analysis and Strategy, Piper Sandler

There are effective tactics worth examining and executing in today’s rate environment and economic landscape. But don’t get comfortable that you have set a strategy simply by executing tactics. This session will cover a series of current themes including liquidity, balance sheet efficiency, securities, derivatives, and capital. The discussion will focus on advantageous tactics and longer-term strategy while highlighting the asset/liability sensitivity and impact to quality or quantity of earnings.

12:10—12:45 PM

LUNCH BREAK

Schedule of events

PORTFOLIO MANAGEMENT CONTINUED

12:45–1:35 pm
Session C

Scenario Analysis for Navigating Through the Storm

Grigoris Karakoulas, President, InfoAgora, Inc.

The unprecedented severity and uncertainty of the Great Lockdown recession has made imperative the application of scenario analysis for portfolio management within banks. This presentation will help community bankers to: (i) understand how to develop relevant and coherent scenarios that take into account the various fiscal stimulus programs; (ii) identify problem areas in the portfolios as the crisis unfolds by segmenting the portfolios into key CRE property types and C&I industry categories and applying the scenarios on the income and collateral value of those borrowers; (iii) assess the adequacy of the loss reserves by portfolio as the various forbearance programs expire; (iv) benchmark the provisions of their bank under different scenarios; and (v) apply stress testing to identify dangerous vulnerabilities and potential capital shortfall in their portfolios.

FINTECH

1:40–2:30 PM

1:40–2:30 pm
Session A

Adapting the Banking Experience in a Changing World

Gregory Beckwith, Team Leader & Sr. Sales Territory Manager and Christopher Wilk, Core Sales Territory Manager, COCC

The COVID-19 crisis has rapidly changed consumer behaviors and accelerated the adoption of new banking technologies. Even before the pandemic, recent innovation and evolving competition began to fuel the fastest pace of change in the history of banking, providing both new options for consumers and new opportunities for companies. FinTechs, the Big Techs, and the big banks are all adapting to trends at different speeds. The question becomes, how can you also leverage changing consumer habits to enhance your customer experience and your customer relationships? Join us to discuss key developments in the FinTech landscape, with a focus on the user experience in an increasingly digital world.

FRIDAY

OCTOBER 2–8:30 AM–12:30 PM

FINTECH

8:30–10:30 AM

8:30–8:35 am

Introduction and Comments

John Witkowski, President & CEO, IBANYS

8:35–9:25 am
Session B

Building Bridges With AI

Manish Nathwani, Senior Vice President, Product Development, SHAZAM

Artificial intelligence provides opportunities for community institutions and fintechs to partner using richer data and enhanced computing power in pursuit of a leading-edge consumer experience. In this session you'll learn how AI could potentially shape the future of banking and where your institution has opportunities to maximize its potential with strategic partnerships.

9:30–10:20 am
Session C

Stop the Rollercoaster: How to Invest in Digital AND Branch Experiences to Appeal to Multiple Generations

Tim Klatt, Director of Retail Strategies and

David Welsh, Vice President of Business Development, LaMacchia Group

Contrary to much of the media coverage and hype, you do not need to choose between your channels, picking one and forsaking the rest. During this presentation, La Macchia Group will discuss how data can empower each of your channels for success and how branding can unite them for a seamless customer experience.

COVID-19 – WHAT HAPPENS NEXT 10:30 AM–12:10 PM

10:30–11:20 am
Session A

PPP Update

Jamie Card, Partner and Financial Institutions Team Leader and Marc Valerio, Partner, The Bonadio Group

This session will provide current updates on PPP in regards to law, rules, and proposed changes. In addition to leading a discussion focused on the accounting for PPP and the related fees.

STRATEGY

11:20 AM–12:10 PM

11:20 am–12:10 pm
Session B

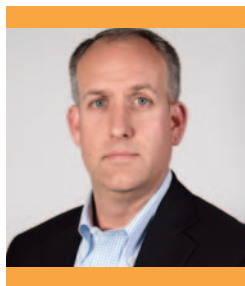
Building Your Bank's Digital Payments Strategy

Tina Giorgio, AAP, President & CEO, ICBA Bancard

There is a lot of buzz about payments – real-time payments, faster payments, digital wallets – the list goes on. What solutions are just buzz and what solutions are here to stay? And more importantly, how and when does a community bank deploy them? This session will give you a high-level look at what is happening and what you should consider when developing a strategy.

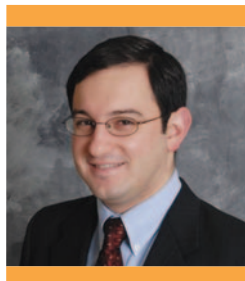
CLOSING REMARKS

Meet our speakers



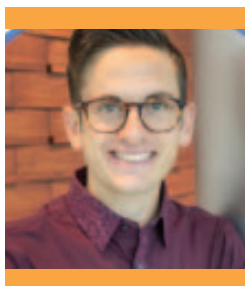
Jaison Abel, Federal Bank of New York

Jaison Abel is an Assistant Vice President and Head of the Regional Analysis in the Research and Statistics Group at the Federal Reserve Bank of New York. He serves on the Federal Reserve System Committee on Regional Analysis. His primary research interests are in the fields of urban and regional economics, industrial organization, the economics of innovation, and public finance. His work has been published in leading academic journals and featured by a number of prominent media outlets, including *The Economist*, *The New York Times*, *USA Today*, and *The Wall Street Journal*. He holds a Ph.D. in economics from The Ohio State University and a bachelor's degree in economics from the State University of New York at Geneseo.



Benjamin M. Azoff, Partner, Luse Gorman

Benjamin Azoff focuses his practice on financial institutions, including securities and general corporate law. His experience includes public and private offerings of equity and debt securities, mergers and acquisitions, mutual holding company reorganizations, mutual-to-stock conversions and branch acquisitions and sales. In addition, he regularly advises public companies on corporate governance, fiduciary duties, insider trading, stock exchange listing requirements and filings under the Securities Exchange Act of 1934, including proxy statements and periodic financial reporting. Mr. Azoff has also assisted a number of financial institutions with bank regulatory and compliance matters.



Gregory Beckwith, COCC

Team Lead & Sr. Core Sales Territory Manager, COCC. With a diverse background in the FinTech and Banking space, Greg enjoys combining his experience as a banker with his passion for technology. Beginning his career as a part time teller in college, he worked through the ranks in the branch network, finding himself in a back office role. After several years at a bank, he began at COCC as an Application Trainer, where he specialized in online and electronic banking. He has facilitated training focused on both the COCC INSIGHT core and the COCC iBanking digital platform. This experience uniquely positioned Greg become familiar with the flexibility of the system and how each client uses it uniquely.

Greg now holds the role of Team Lead and Sr. Core Sales Territory Manager, responsible for developing relationships, bringing additional client-owners into the COCC cooperative, and leading the Core Sales Team. Greg has a passion for working with community banks, and ensuring they have all the right technology and resources to outcompete the larger competitors.



Mike Burke, SHAZAM

Senior Robbery and Crisis Management Consultant. From teaching criminal justice classes, investigating bank robberies and embezzlement as a sergeant detective, and serving as the founding director of the Iowa Central Homeland Security Training Center, Mike Burke is an invaluable resource for organizations looking to improve their understanding and training in robbery and crisis management. His timely, comprehensive and thoughtful presentations regarding robberies, active-shooter scenarios and loss prevention help community institutions enhance their security measures and ensure regulatory compliance. As a member of the Midwest Financial Fraud Investigators, Mike partners with law enforcement and other financial institutions to share information about fraud.



Jamie Card, 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 stepsons, 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.



Meet our speakers



Jeffrey M. Cardone, Luse Gorman

Jeff Cardone specializes in the representation of financial institutions and other corporations and businesses with respect to various transactional matters, including mergers and acquisitions, purchase and assumption transactions, credit union acquisitions of banks, branch sales, mutual-to-stock conversions, mutual holding company formations, public offerings and private placements, charter conversions and ESOP transactions. Mr. Cardone also assists financial institutions with various corporate, regulatory compliance and enforcement, corporate governance, securities and executive compensation matters. With regards to executive compensation, Mr. Cardone has a strong background in Sections 280G, 409A, 162(m) and 457(f) of the Internal Revenue Code, and provides tax planning to clients to avoid or mitigate adverse tax consequences thereunder.

Mr. Cardone regularly advises board of directors and management on strategic planning matters and new legal developments impacting their business. He also regularly speaks about mergers and acquisitions, corporate governance, regulatory and compensation matters to various financial institutions industry groups, including New York Bankers Association, the Independent Bankers Association of New York State, New York Credit Union Association, Independent Community Bankers Association of Minnesota, Indiana Bankers Association, South Carolina Bankers Association and Wisconsin Bankers Association.



Robert M. Fisher, Tioga State Bank

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.



Tina Giorgio, ICBA Bancard

Chrystina (Tina) M. Giorgio is president and CEO of ICBA Bancard®, the largest national credit card program exclusively for the nation's community banks. Tina joined ICBA in 2016 and focuses on developing strategies to leverage the brand among current and new customers.

A former community banker with 30 years of experience, she served in senior leadership roles for nearly two decades at Sandy Spring Bank in Maryland, most recently as senior vice president of deposit operations and digital delivery. Her expertise also includes payment systems, digital banking, risk and fraud, vendor management, marketing, and client service. In addition, Tina has served on several boards and committees with the Federal Reserve, NACHA, and other industry organizations.

Tina holds a Master of Business Administration from UMass Amherst Eisenberg School of Business and a Bachelor of Science in business management from the University of Maryland University College and completed graduate work at the BAI program in Operations and Technology Management for Banking and Financial Services at Vanderbilt University. She has been an Accredited ACH Professional (AAP) since 1993.

Meet our speakers



José R. González, Federal Home Loan Bank of New York

José R. González was appointed President and CEO of the Federal Home Loan Bank of New York on April 2, 2014. Mr. González joined the FHLBNY on October 15, 2013, as Executive Vice President. Mr. González served as Vice Chairman of the Board of Directors of the FHLBNY from 2008 through 2013, and as an elected industry director since 2004. Prior to joining the FHLBNY, he served as Senior Executive Vice President, Banking & Corporate Development for OFG Bancorp (formerly Oriental Financial Group, Inc.). Mr. González is also a member of the Board of Directors of the Pentegra Defined Benefit Plan for Financial Institutions since July 2014.

Mr. González was a member of the Board of Directors of Santander BanCorp (“Santander”), a bank holding company, from 2000 to 2010. From 2002 to 2008, he was Vice Chairman of the Board, President and CEO of Santander. After joining Santander in 1996 as President and CEO of its securities broker dealer, Mr. González was named Senior Executive Vice President and Chief Financial Officer of the holding company in 2001.

Mr. González began his career in banking in the early 1980s as Vice President, Investment Banking, for Credit Suisse First Boston (“CSFB”) and, from 1989 through 1995, served as President and CEO of CSFB’s Puerto Rico operations. He served as President and CEO of the Government Development Bank for Puerto Rico, a government instrumentality that acts as the Commonwealth’s fiscal agent, from 1986 to 1989. He is a past President of both the Puerto Rico Bankers Association and the Securities Industry Association of Puerto Rico. Mr. González holds a B.A. in Economics from Yale University and M.B.A. and Juris Doctor degrees from Harvard University.



Steven A. Greenberg, Greenberg Public Relations

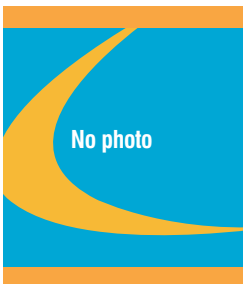
Steve’s 12 years in the New York State Assembly culminated as Press Secretary for New York State Assembly Speakers Mel Miller and Saul Weprin. For nine years, he was Communications Director for New York State Comptroller H. Carl McCall.

Steve has also been a campaign manager, communications director and senior advisor for many local and statewide political campaigns, including races for Comptroller and Governor.

Since founding Greenberg Public Relations in 2003, Steve has used his experience and contacts to create successful strategic communications, public affairs and public relations campaigns for a diverse array of clients, including: Albany Law School, Alliance of Automobile Manufacturers, ARC of New York, #bFair2Direct Care Campaign, Community Health Care Association of NYS, Compassion & Choices, HANYS, del Lago Resort and Casino, New York Bankers Association, New York Offshore Wind Alliance, New York State Education Department, State University of New York, University at Albany, and the Ultimate Fighting Championship (UFC).

Steve is also a pollster with the Siena College Research Institute, where he develops and serves as spokesman for Siena’s public opinion polling on state and national politics.

Steve appears regularly on Spectrum News’ nightly political news program Capital Tonight and on The Capitol Pressroom. In addition, Steve is a regular guest on radio shows aired in different regions across New York. His insights into government and politics are frequently sought out by journalists across the state and they have been quoted in such newspapers as *The New York Times*, *New York Post*, *New York Daily News*, *Albany Times-Union*, *The Buffalo News*, *Washington Post*, and *Associated Press*. He was named one of City & State’s Political PR Power 50 in January 2020.



Emily Granruth, United States Secret Service

Emily Granruth is a Special Agent for the United States Secret Service, currently assigned to the Buffalo Field Office. Granruth joined the agency in 2018, and has since participated in investigations involving protective intelligence, mobile wireless communications, and an assortment of financial crimes – to include unemployment and COVID-19 related fraud. Prior to the Secret Service, Granruth completed her undergraduate and graduate studies at Niagara University in Lewiston, New York.



Meet our speakers



Scott Hildenbrand, Piper Sandler

Scott Hildenbrand is a managing director and the head of the balance sheet analysis and strategy in the financial services group at Piper Sandler. Previously, he was a principal and chief balance sheet strategist of Sandler O'Neill + Partners, L.P. He headed the balance sheet analysis and strategy group, working with financial institutions on balance sheet strategy development, which includes interest rate risk management, investment portfolio strategy, retail and wholesale funding management, capital planning, budgeting, and stress testing. Hildenbrand also worked closely with the firm's investment banking group to identify and develop strategic opportunities for clients involved in mergers and acquisitions.

Hildenbrand previously worked in Sandler O'Neill's interest rate products group, focusing on developing and implementing structured wholesale funding strategies for financial institutions. He spent his first four years at the firm in the asset/liability management group. Prior to joining Sandler O'Neill in 2004, Hildenbrand worked as a financial analyst in asset/liability management at Tower Federal Credit Union in Maryland.

Hildenbrand serves as treasurer on the board of directors for Liam's Room, a not-for-profit organization that focuses on pediatric palliative care, a specialized approach to medical care for children with serious illnesses.

He is a frequent speaker at industry conferences and seminars. He holds a Master of Business Administration degree in finance from Loyola College in Maryland and a bachelor's degree with a concentration in accounting and finance from Gettysburg College.



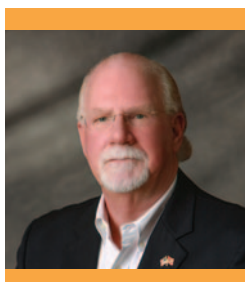
Grigoris Karakoulas, InfoAgora

Grigoris Karakoulas is a visionary business leader combining over 25 years of risk management and predictive modeling experience. He is the president and founder of InfoAgora (infoagora.com) which provides risk management consulting, predictive risk analytics, price optimization, scenario generation and CECL/stress testing solutions and model validation services. He is also Adjunct Professor in the Department of Computer Science at the University of Toronto. Grigoris has published over 40 papers on predictive modeling and risk management. He is on the PRMIA subject matter boards for Stress Testing and Enterprise Risk Management. He holds a Ph.D. in Computer Science (Artificial Intelligence).



Tim Klatt, LaMacchia Group

As the Director of Retail Strategies for La Macchia Group, Tim brings over 15 years of experience in geographical market analysis, strategy development and large-scale retail deployments for regional and national financial institutions, restaurants and big box brands. He has most recently helped La Macchia Group establish and lead its newest division, Vivalociti, to enable financial institutions to leverage data and technology to curate the next wave of in-branch experiences.



Patrick MacKrell, Pursuit

Patrick (Pat) MacKrell is president and CEO of Pursuit. For more than 65 years, Pursuit (formerly known as New York Business Development Corporation, The 504 Company and Excelsior Growth Fund) has partnered with banks to provide innovative lending solutions to help business owners follow their dreams. The organization offers a suite of more than 15 loan programs that provide funding from \$10,000 to \$5.5 million for almost any business need. To date, Pursuit has a combined portfolio under management of more than \$1.4 billion, more than 130 employees and offices that serve New Jersey, New York, and Pennsylvania.

Prior to joining Pursuit in 2001, Pat practiced commercial and banking law in New York, representing a variety of financial institutions and businesses. Pat is a veteran of the United States Marine Corps and served at numerous posts and stations prior to his release from active duty as a Major. He is a graduate of York College of the City University of New York and Albany Law School and is admitted to practice law in the state and federal courts in New York State.



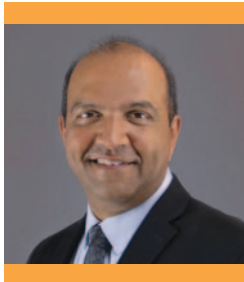
Meet our speakers



Jeff Marsico, The Kafafian Group

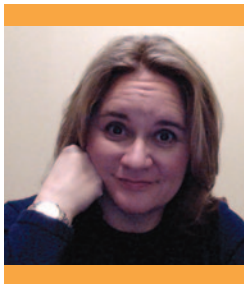
Mr. Marsico is an Executive Vice President, shareholder, and founding member of The Kafafian Group, where he specializes in facilitating the development of client strategies; mergers & acquisitions; profit/ process improvement consulting engagements; profitability consulting; and regulatory order assistance.

He began his banking career in 1985 and rose from a computer output operator, tape librarian, branch manager, and merger integration analyst. He began his bank consulting career in 1997, specializing in mergers and acquisitions, capital formation, profitability consulting, and strategy development. He interrupted his banking career and served seven years as a Military Intelligence Analyst in the United States Navy, earning three Navy Achievement Medals, the Kuwait Liberation Medal, the Southwest Asia Service Medal, the Combat Action Ribbon, Sea Service Ribbon, and other various commendations. He serves on the faculties of the ABA School of Bank Marketing Management and various state banking associations Executive Development Programs.



Manish Nathwani, Shazam

Senior Vice President, Product Development. With his quick wit and engaging personality, Manish makes complex technical subjects understandable for all audiences. His international experience paints a broad understanding of the payments ecosystem and the necessity and value of product development. He's an active member of the board of advisors of EMVCo® and the U.S. Payments Forum representing the key interests of debit networks among current and emerging technologies, such as mobile payments and the internet of things. Manish is an HP Mission Critical Consultant and member of the Accredited Standards Committee X9 and the American National Standards Institute.



Pam Perdue, Continuity

Pam Perdue is Executive Vice President and Chief Regulatory Officer at Continuity, a provider of regtech solutions for change management, implementation and execution. Pam previously founded three other regtech ventures: Compliance Compass, Compliance Coach, and My Compliance Info. An alumnus of the Federal Reserve System who has collected financial institution visits like tourists collect refrigerator magnets, Pam has visited over 1600 banks or credit unions in a supervisory or consulting capacity, and worked with tens of thousands more as a technology partner over her 30+ year career. Pam has served in C-level roles in banks ranging from startup/de novo stage to global organizations. She also serves on advisory boards for other early stage regtech ventures, including mobile banking and cannabis banking endeavors among others, where her clients know her as the "RegTech Diva." Pam's hobbies when she isn't building or growing fintech and regtech startups include singing and music production, paranormal investigations, death doula work, and watching as much ice hockey as possible.



Charles T. Perras, United States Secret Service

Assistant to the Special Agent in Charge Charles T. Perras began his career with the United States Secret Service in 2001. He was assigned to the Newark, NJ Field Office from 2001 to 2007. During his time at the Newark Field Office, Special Agent Perras conducted numerous investigations to include but not limited to counterfeit currency, credit card fraud, check fraud and computer crimes. Special Agent Perras' career continued when he was reassigned to the Presidential Protective Detail in Washington, DC. He spent a total of 6 years on the president's detail. Special Agent Perras worked with President George W. Bush as Well as President Barrack Obama. While assigned to the President's Detail, Special Agent Perras conducted a multitude of site security advances, close protection details and was a member of the Secret Service Presidents detail transportation section where he drove the presidential limousine. Special Agent Perras was also charged with the responsibility of being assigned as the Lead Special Agent for multiple foreign and domestic Presidential visits. Special Agent Perras also spent 2 years of his career in US Secret Service Headquarters conducting logistics. Upon completion of his headquarters billet, he was promoted to the Assistant to the Special Agent in Charge of the Buffalo Field Office. For the past 4 years, Special Agent Perras has supervised all investigation in the Western NY/Buffalo area. He also manages the Secret Service Buffalo Field Office Cyber Fraud Task Force (CFTF).



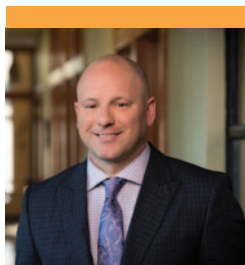
Meet our speakers



Marc Valerio, 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.



David Welsh, LaMacchia Group

As Vice President of Business Development, David's experience stems from over 20 years working within the financial industry. His experience has made him an expert in the latest trends in financial operations including technology, branch efficiencies, and custom branded experiences. David has worked on projects ranging from 500 square feet to as large as 115,000 square feet, allowing him to navigate the financial industry and offer solutions to his clients based on their specific needs.

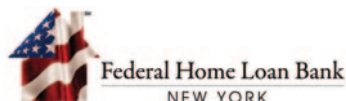


Christopher Wilk, COCC

As Core Sales Territory Manager, Chris Wilk works with prospective COCC clients to build a solid relationship with COCC, while fully committing himself to understanding a bank's needs. Chris brings eight years of banking experience, making him aware of the impact technology can have on a bank's customers and community. Chris is committed to maintain customer relationships by providing excellent service and meeting their strategic goals.



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Participant *registration*

WAYS TO REGISTER

EMAIL
lindag@ibanys.net

FAX
(518) 436-4648

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

Confirmations will be emailed.

Registration Fees

Bank registration fee entitles all bank employees to participate. See detailed agenda for speakers and sessions.

Member\$1,000

Non-Member\$1,200

All participants must be registered. A unique registration link to join the meeting will be sent to the registrant's email.

Bank/Organization

Address

Phone

Participant #1 (Print Name)

Email (must provide)

I will attend:

Compliance (Wed.)	<input type="checkbox"/> Session A	<input type="checkbox"/> Session B	
Strategy	<input type="checkbox"/> Session A (Wed.)	<input type="checkbox"/> Session B (Fri.)	
Cybersecurity (Thurs.)	<input type="checkbox"/> Session A	<input type="checkbox"/> Session B	
Portfolio Management (Thurs.)	<input type="checkbox"/> Session A	<input type="checkbox"/> Session B	<input type="checkbox"/> Session C
FINTECH	<input type="checkbox"/> Session A (Thurs.)	<input type="checkbox"/> Session B (Fri.)	<input type="checkbox"/> Session C (Fri.)
Covid 19—What Happens Next (Fri.)	<input type="checkbox"/> Session A		
OTHER:			
KeyNotes (Wed.)	<input type="checkbox"/>		
Entire Event	<input type="checkbox"/>		

NOTE

WEDNESDAY, SEPTEMBER 30

IBANYS ANNUAL MEETING—ATTENDANCE REQUIRED.

All IBANYS bank members are required to join the meeting on Wednesday, September 30 from 8:15–8:45 a.m. IBANYS will conduct the nomination and member vote for the 2020–2021 Board of Directors.

☐ I will attend

Participant #2 (Print Name)

Email (must provide)

I will attend:

Compliance (Wed.)	<input type="checkbox"/> Session A	<input type="checkbox"/> Session B	
Strategy	<input type="checkbox"/> Session A (Wed.)	<input type="checkbox"/> Session B (Fri.)	
Cybersecurity (Thurs.)	<input type="checkbox"/> Session A	<input type="checkbox"/> Session B	
Portfolio Management (Thurs.)	<input type="checkbox"/> Session A	<input type="checkbox"/> Session B	<input type="checkbox"/> Session C
FINTECH	<input type="checkbox"/> Session A (Thurs.)	<input type="checkbox"/> Session B (Fri.)	<input type="checkbox"/> Session C (Fri.)
Covid 19—What Happens Next (Fri.)	<input type="checkbox"/> Session A		
OTHER:			
KeyNotes (Wed.)	<input type="checkbox"/>		
Entire Event	<input type="checkbox"/>		

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☐ I will attend

This form may be copied for additional registrants.

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