

*Independent Bankers Association of New York State presents*

# 2024 Leadership Symposium

## WHO SHOULD ATTEND?

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



**October 7-9, 2024**

**1000 Island Harbor Hotel**

**200 Riverside Drive**

**Clayton, NY 13624**

**EARN UP TO  
10.0  
CPE CREDITS**

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

# AGENDA

**Monday, October 7, 2024**

10:30 a.m – Golf Registration	Thousand Islands Country Club, 21496 Clubhouse Rd., Wellesley Island, NY 13640 – <b>11:00 a.m. Shotgun start (promptly)</b>
5:30 – 6:30 p.m.	<b>Networking Cocktails &amp; hor d'oeuvres</b>
6:30—7:45 p.m.	<b>Dinner/Networking</b>
7:45—8:15 p.m.	<b>Chairman Message Monday Night Football</b>

**Tuesday, October 8, 2024**

7:15—8:00 a.m.	<b>Breakfast/Networking</b>
8:00—8:15 a.m.	<b>Introduction—John Witkowski, President &amp; CEO, IBANYS</b>
8:15—9:05 a.m.	<p><b>What Lies Beyond the Federal Reserve’s Monetary Policy Tightening Cycle?</b>  <b>Brian Jones, Economist - Federal Home Loan Bank NY</b></p> <p>Surging consumer prices prompted the Federal Open Market Committee to embark on the most aggressive tightening of monetary policy in over four decades. While inflation promises to remain above the 2% target desired by central bankers for some time, policymakers have signaled that they expect to begin lowering the federal funds rate this year. Real economic activity continues to expand at a near-trend pace, with labor markets cooling, suggesting that policymakers may ultimately engineer an ever-elusive soft landing? What lies ahead for the national and local economies over the balance of 2024 and beyond? What are the implications for interest rates and financial markets? What impact might the November elections have? Will housing markets remain challenged? What about commercial real estate? Will activity within the FHLBNY district continue to lag the remainder of the Nation or catch up over the course of 2025? Join FHLBNY financial economist Brian Jones for a discussion of these questions and other timely topics that will help you prepare for the year ahead.</p>
9:05—9:55 a.m.	<p><b>Solutions for Today’s Deposit and Funding Environment</b>  <b>Shannon Prendergast - Intrafi</b></p> <p>At IntraFi, we talk to banks daily about what their customers want, how the latest economic changes are impacting deposit costs and their bottom line, and tactics for building a resilient balance sheet. Discover deposit strategy and liquidity management best practices to consider for your bank’s unique goals.</p>
9:55—10:10 a.m.	<b>Refreshment Break</b>
10:10—11:00 a.m.	<p><b>Artificial Intelligence and the Future of Payments</b>  <b>Patrick Dix, Vice President of Client and Association Engagement - Shazam</b></p> <p>Artificial Intelligence is a topic almost every industry is trying to grapple with. The potential benefits and the uncomfortable challenges AI present make it hard to think strategically about.</p> <p>In this session we’ll give you a framework to think about new technologies and innovations like AI and how you might use them in your bank. We’ll talk about the ways AI is already in the marketplace, enhancing payments, authentication and the customer experience. We’ll also look down the road at the potential risks AI and it’s uses pose for banking in the future.</p>

## Tuesday, October 8, 2024 - Con't

11:00—11:50 a.m.	<p><b>Navigating Zero Trust: Building Your Strategy and Roadmap</b>  <b>William J. Nowick</b>, CISA, CISSP, QSA, PCIP - Principal - Wolf &amp; Company, P.C.</p> <p>We need a new security model that more effectively adapts to the complexity of the modern environment, embraces the hybrid workplace, and protects people, devices, apps, and data wherever they're located. In other words, we need to modernize our approach to cybersecurity. Zero Trust as "a cybersecurity strategy premised on the idea that no user or asset is to be implicitly trusted. It assumes that a breach has already occurred or will occur, and therefore, a user should not be granted access to sensitive information by a single verification done at the enterprise perimeter. Instead, each user, device, application, and transaction must be continually verified."</p> <p>This session is designed to equip you with the knowledge and actionable steps needed to kick-start your Zero Trust cybersecurity strategy and implementation. Whether you're starting from scratch or refining your existing security approach, this session will guide you through the essential elements of developing a robust Zero Trust strategy and creating a roadmap for success.</p> <p style="text-align: center;"><b>Key Takeaways:</b></p> <ul style="list-style-type: none"> <li>• Clear understanding of the Zero Trust model and its relevance.</li> <li>• Practical steps for assessing current security posture.</li> <li>• Strategies for building a robust Zero Trust architecture.</li> <li>• Roadmap for initiating your Zero Trust journey.</li> </ul>
11:50—1:00 pm	<b>Lunch/Networking Opportunity</b>
1:00—1:50 p.m.	<p><b>Community Development: Loans, Investments and Services</b>  <b>Steffani Jenkins</b>, CRA Liaison - ICBA CRA Solutions</p> <p>The current CRA requires that intermediate small and large banks provide CRA qualified Community Development loans, investments and services to the communities in which they operate. Creating partnerships and developing a strategy for providing qualified activities within each assessment area is integral to a successful CRA program. Learn what qualifies and how to make the most of your Community Development activities.</p>
1:50 – 2:40 p.m.	<p><b>A Strategic Upgrade Through Fintech Partnership</b>  <b>James Branco</b>, Upgrade</p> <p>Session description: Join us for an overview of the latest trends in fintech partnerships. The current environment highlights the need for new avenues of growth along with innovative ways to source deposits.</p> <p>First, we will discuss highlights of the latest trends in the lending and consumer credit landscape. Next, we will go into how fintech can offer a variety of solutions to achieve growth. Learn about the advantages a fintech partnership can offer a financial institution.</p> <p>Key Takeaways:</p> <ol style="list-style-type: none"> <li>1. Specific guidelines for effectively evaluating Fintech partnerships</li> <li>2. How to ensure the decision-making process and partnership are tailored to your goals and your risk appetite</li> <li>3. Update due diligence and onboarding checklists</li> </ol>
2:30—5:30 pm	<b>Clayton Island Tours—"Sunset Booze Cruise"</b>
6:30—9:00 pm.	<b>Reception &amp; Dinner</b>

**Wednesday, October 9, 2024**

7:15—8:00 a.m.	<b>Breakfast/Networking Opportunity</b>
8:00—8:15 a.m.	<b>President &amp; Chairman Remarks—Passing of the Gavel</b> <i>John Witkowski, IBANYS &amp; Steve Woodard, President , Alden State Bank, IBANYS Chairman/ Phil Pecora, President and CEO, Genesee Regional Bank, Incoming IBANYS Chairman</i>
8:15—9:05 a.m.	<b>2024 Regulatory Expectations and Enforcement and a look into 2025 Exam Hot Topics</b> <b>Robert Brosh, Esq. - Ncontracts</b> A review of 2024 examinations and enforcements as well as a look into 2025 and what to expect with exams.
9:05—9:55 a.m.	<b>"Breaking the Bank: Phishing to Full Compromise"</b> <b>Jorge Garcia, Security Analyst - Dox Electronics, Inc</b> This presentation will provide a detailed recap of our tactics, techniques, and the swift consequences, underscoring the critical need for robust cybersecurity defenses. Designed for non-technical professionals, this session will highlight the importance of awareness and proactive measures in preventing similar breaches
9:55—10:10 a.m.	<b>Refreshment Break</b>
10:10 - 11:00 a.m.	<b>Xa Vu - Travelers Insurance - Topic &amp; Description - TBA</b>
11:00 –11:50 a.m.	<b>Practical Ideas for Improving Profitability</b> <b>Brian J. McGuirk, Vice President, Business Development — Strategic Resource Management, Inc.</b> <ul style="list-style-type: none"><li>• Strategies for driving cost savings within major vendor contracts at banks (Core, Online Banking, Card Processors, and Networks).</li><li>• Opportunities for using propensity data to profitably grow deposits and cross-sell loans to your existing customers.</li></ul>
11:50 pm	<b>Lunch/Meeting Adjourns</b>

# Leadership Symposium Registration Form



**Dates:** October 7-9, 2024

1000 Islands Harbor Hotel  
200 Riverside Drive  
Clayton, NY 13624

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

**Mail:** IBANYS  
194 Washington Ave., Suite 420  
Albany, NY 12210

**Registration Deadline:** Tuesday, Sept. 25, 2024

**No refunds will be given after Sept. 6, 2024.**

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

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

☐ **Member:** \$750 per person (reg. 3 or more & save 20% )

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

☐ **Non-member:** \$895 per person

**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 -Thousand Island  
Country Club, includes cart, fees, lunch & drink tickets

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

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

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

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

**Payment:** (register 3 or more save 20%)

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

☐ **Charge**      ☐ **Please Invoice**

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

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

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

20% discount for 3 or more excludes golf

**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: September 6, 2024.** (We cannot guarantee room availability and pricing after this date.) Single/Double rate- Village View-\$209/ River View-\$229 (sold out) . **WE STRONGLY RECOMMEND YOU MAKE YOUR RESERVATIONS EARLY. THE ROOMS WILL SELL QUICKLY.** Cancellations must be made 7 days prior to day of arrival.