

# FORUM AGENDA

## WEDNESDAY, NOVEMBER 6, 2019

5:30-6:30pm **Welcome Reception**

*Dinner is on your own. Enjoy the evening!*

## THURSDAY, NOVEMBER 7, 2019

10:00am **Registration**

10:30-10:35am **Welcome & Announcements**

Sally Cline, President & CEO | West Virginia Bankers Association  
Kathleen Murphy, President & CEO | Maryland Bankers Association  
Bruce Whitehurst, President & CEO | Virginia Bankers Association

10:35-11:30am **Regional Economic Trends**

Oscarlyn Elder, CFA, CAIA, Group Managing Director  
SunTrust Private Wealth Management

11:30-12:30pm **Managing Interest Rate Risk, Liquidity and Performance in a Volatile Rate Environment**

Ryan W. Hayhurst, Managing Director  
The Baker Group

With the Federal Reserve on hold and the market pricing in rate cuts, finding a balance between interest rate risk, liquidity and performance has never been more critical. You can improve your liquidity position by holding a lot of cash, but performance suffers. You can increase performance with long term fixed rate assets, but you may have to take on significant IRR to get there. Managing any one of these issues in isolation is easy, but managing all three simultaneously is a challenge that all community banks must face.

This session will explore the unique relationship between IRR, liquidity and performance and give you specific ideas about how to manage all three simultaneously. Ryan will cover a range of interest rate risk related issues that may surface in the coming months, including what to expect in future exams and how to prepare a balance sheet today to protect against future rate hikes. Attendees will see bank-specific data and analysis that will include a peer group comparison, non-maturity deposit analysis, surge balance study and a Liquidity Stress Test.

Topics will include:

- Community bank IRR and liquidity trends and the impact of Fed policy in 2019
- What the highest performing banks do well to stay on top while still managing their risk profile
- ALCO best practices for complying with the heightened regulatory scrutiny on interest rate and liquidity risk management
- Strategies to more effectively manage liquidity without sacrificing performance
- Managing extension risk and price volatility in the bond portfolio with effective security selection

12:30-1:30pm **Lunch**



**MD-VA-WV  
CEO FORUM**

**November 6-8, 2019**

Lansdowne Resort & Spa  
Leesburg, Virginia



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1:30-2:30pm

**Eliminating the One-Size-Fits-All Approach: Building Modern Financial Experiences Through a Marketplace**

Dean Jenkins, VP Product Marketing & Shared Services  
Q2 Holdings, Inc.

A recent Accenture survey noted that 76% of business leaders think business models will be unrecognizable in the next five years. The change agent? The rise of application marketplaces and ecosystems. As the financial services market evolves, consumer demands will drive expectations for lightning-fast digital innovation, opportunities for fintech partnership and modern capabilities that resemble the largest digital-first brands in the world. Community banks must rethink the traditional paradigm of “build and deploy.” Instead, pipeline-driven product innovation will transform into an open platform for features and integrations that meet the needs of your retail and commercial account holders. In this session, Dean will show community banks how they can exceed account holder expectations and reinforce their place as the center of their account holders’ financial lives through the unbridled potential of a partner marketplace for financial services.

2:30-2:45pm

**Networking Break**

2:45-3:45pm

**Stepping Up Your Cybersecurity Management: How You’re Not Budgeting to Stay Safe & What You Can Do About It**

Will Nowik, Principal  
Wolf & Company, P.C.

These days, everything is electronic. That means you’re dealing with an ever growing cybersecurity risk. Your technology budget is creeping up but how do you know that you’re spending it in the right areas and on the right things. During this session, Will will dive into the common mistakes institutions are making as they develop and spend their budgets on cybersecurity. Attendees will learn:

- Common mistakes made when purchasing security tools and how they fit your overall security portfolio
- What personnel is needed for the tools they’re buying
- How to determine where they are spending too much money and not getting enough substance
- What investments they may be missing in your cybersecurity strategy

3:45-4:00pm

**Networking Break**

4:00-5:00pm

**Panel Session: M&A Trends/Capital Raising Heading Into 2020/Driving Shareholder Value**

**Moderator:** Laura Hamilton, VP, Corporate Services | OTC Markets

**Panelists:** Jeff Haas, Partner | Holland & Knight; Chad Hull, Managing Director | Boenning & Scattergood; Joe Thomas, President & CEO | Freedom Bank

In this panel discussion, we will look at the M&A and capital raising trends heading into 2020. The session will also address strategies on how drive shareholder value and improve your shareholder base.

6:00pm

**Reception**

7:00pm

**Dinner**



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# FORUM AGENDA

**FRIDAY, NOVEMBER 8, 2019**

7:30-9:00am **Breakfast & Roundtable Discussions**

9:00-9:30am **Political Engagement & Outlook**  
Rob Engstrom, Chief Political Strategist  
American Bankers Association

9:30-10:30am **Navigating With Excellence for Optimal Performance**  
Bill Bojan, Director, Business Risk Services  
CliftonLarsonAllen LLP

This session will engage participants in a discussion about leading practices for governing their community bank to ensure healthy direction, enhance strategy execution, and optimize bank value and performance. We will discuss three important and interrelated aspects of healthy bank governance:

- Strategic Alignment and Execution – and its important connection to risk management and board oversight
- Risk Management and Risk-Informed Decision-Making – and its important connection to strategy and board oversight
- Board Governance and Oversight – and its important connection to strategy and risk management

This session will provide important information and practical ideas in these critical areas for bank executives and bank directors to fulfill their fiduciary responsibilities, meet growing regulator expectations, and optimize the institutional value and performance of the community bank they manage and govern.

10:30-10:45am **Networking Break**

10:45-11:45am **Managing Uncertainty With a Focus On Behaviors**  
Kathy Pearson, President & Founder  
Enterprise Learning Solutions, Inc.

Today's business environment is no longer described as having an "ebb and flow", but rather a permanent "whitewater" condition. This increased speed of change has caused a movement from discrete-event strategic planning to more dynamic planning – the quarterly strategy "refresh", for example. However, many organizations struggle with the ability to stay nimble to respond to rapid market changes because of a variety of factors. This session explores the common barriers to agility, provides tools to overcome these barriers, and describes three concrete actions in achieving strategic agility.

11:45am **Adjourn**



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