



CFO & Financial Management Forum



**The Greenbrier | White Sulphur Springs, WV
December 9-10, 2021**

What is the CFO & Financial Management Forum?

The Forum provides a place for CFO's to stay up to date on the regulatory, legislative and COVID-19 changes impacting the banking industry. In the shifting landscape of the financial services industry, CFOs are confronted daily by situations that call for a range of expertise. The importance of reliable tools and techniques is critical to bottom-line performance.



Questions? Please contact
MBA's Ann DeVilbiss at
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443-837-1606

Thursday, December 9

8:00 am - Registration/Breakfast
9:00 am - 4:55 pm - CFO Forum
5:00 - 6:00 pm - Cocktail Reception
6:00 - 7:30 pm - Dinner

Friday, December 10

8:30 am - Breakfast
9:00 - 11:45 am - CFO Forum (Lunch included)

Session Topics

Strategic Plans, Capital Plans & Risk Appetites – How They Fit Together *Heather Archer Eastep, Partner, Hunton Andrews Kurth*

Strategic plans have multiple audiences. These documents should enhance shareholder value, provide management with roadmaps and address regulatory expectations. Recent supervisory thinking is that such plans should work together with capital plans and risk assessments. Those three documents create the framework for compliance management systems and enterprise risk management as well as meeting regulatory expectations for board oversight.

Fintech Disruption of the Core IT Obstruction

Aaron Silva, President & CEO, Paladin FS & Golden Contract Coalition

Fintech will disrupt every aspect of banking IT in the next 5 years, but nobody is giving banks a plan on how to find, assess, procure and implement friendly fintech alternatives. Even worse, few are talking about the market obstruction being executed by the major Core IT suppliers and how this could blow up an institutions' efforts in executing an innovation and digital transformation plan. In this session, we will reveal the shocking truth about the business and economic defects hidden deep inside supplier agreements preventing fintech adoption. You will leave with an implementable strategy for gaining the upper hand in your next contract renewal negotiation.

Remote Commerce: What's your Digital Strategy?

Patrick Dix, VP-Strategic Alliances, SHAZAM

New technologies that continue to grow worldwide, remove the need for physical terminals. Mobile commerce, electronic funds transfer, internet marketing, online transaction processing and electronic data interchange are just a few of the ways funds are moved from one to another. We'll review past technologies and the role security plays to ensure a payment ecosystem of excellence.



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Balance Sheet Optimization – Driving Profitability & Growth in 2022 & Beyond

Omar Hinojosa, Consultant, Taylor Advisors

In 2019, banks nationally were 87% dependent on net interest income. With the lion's share of earnings coming from Net Interest Margin (NIM), implementing a disciplined approach around NIM management to capitalize on opportunities and avoid mistakes will make the difference between underperforming and outperforming institutions. This presentation is designed to help you understand how to enhance balance sheet discussions to drive earnings improvement for your institution.

Vendor's Keeper: How to Make Sure Third-Party Vendors Aren't Creating a Compliance Nightmare

Paul Viancourt, VP-Solutions Architect, Ncontracts

Your financial institution is doing everything it can to remain compliant with applicable laws and regulations, but what about your third-party vendors? Regulators make no distinction between violations committed by a third-party vendor working on your behalf and your own institution. The only way to protect your FI from vendor compliance missteps is by integrating your vendor management with your compliance management system (CMS). This presentation will explore the overlap between compliance and vendor management, offering strategies and best practices for mitigating the compliance risk of third-party vendors. Don't let a vendor's missteps land your FI in hot water. Join us as we delve into the intersection of compliance and vendor management and what it takes to protect your FI from the reputational, financial, and regulatory risks of vendor compliance violations.

Deposit Strategies that Increase Franchise Value

Speaker TBD, IntraFi Network

Volatility is not the end of opportunity. These unprecedented times offer a unique opportunity for your bank to bolster customer confidence and strengthen relationships while at the same time enhancing its brand and growing franchise value. Discover how your bank can capitalize on customer flights to safety and provide access to multi-million-dollar FDIC insurance; offer deposit options that, unlike prime money market mutual funds, are not subject to floating net asset values, liquidity fees, or liquidity gates; showcase its dedication to providing personal service, transparency, and simplicity; and, manage liquidity with off- and on-balance sheet options.

Stress Testing: Best Hedge Against COVID-19 Credit Risk Uncertainties

David Ruffin, Principal, Intellicredit, a QwickRate company

The U.S. GDP suffered its worst decline on record in Q2. At the same time, banks reported strong quarterly earnings. So what's ahead for our industry? Given 2020's huge uncertainties, how can you start preparing? Be proactive. This session will discuss five effective ways to help safeguard your credit portfolio. Each one can help you plan for, measure, and control your bank's exposure to events that can send credit risk soaring. We'll also discuss the advantages of tools that include both top-down (portfolio level) and bottom-up (loan level) approaches. This time around, minimize your losses by knowing where your portfolio might be moving and what type of capital cushion you have.

Aligning Executive Incentives with Shareholder Expectations in the COVID-19 Era

Flynt Gallagher, President, Newcleus Compensation Advisors

As the investor base broadens within community banks, expectations of shareholders are evolving. Ultimately, valuations are driven by leadership talent. This initiates new considerations in executive development and incentives. Hence, there are a number of considerations that should be addressed around human capital. This session shines a spotlight on what banks can do internally to change culture, compensate employees and ultimately enhance shareholder value.

Plus Additional Timely Topics and Networking Opportunities!



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Registration Form

Name: _____

Title _____

Company Name: _____

Address: _____

City: _____ State _____ Zip _____

Phone: _____

Email _____

Guest Name: _____

Early Bird Registration: \$575 (Before Oct. 1)

Registration Special: \$675 (Before Nov. 1)

Registration: \$775 (After Nov. 1)

Spouse/Guest Registration: \$150

Hotel Details:

**The Greenbrier
101 Main Street West
White Sulphur Springs, WV 24986**

Please contact The Greenbrier directly at 855-453-4858 to make your room reservations.

Payment Options

Total: \$ _____

Check Enclosed

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Card Number: _____

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Make check payable to:
Maryland Bankers Association
186 Duke of Gloucester Street | Annapolis, MD 21401
Email: adevilbiss@mdbankers.com | Fax: (410) 269-1874

Due to necessary commitments, no refunds will be issued, however, substitutions are welcome.

Questions? Please contact MBA's Ann DeVilbiss at
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