

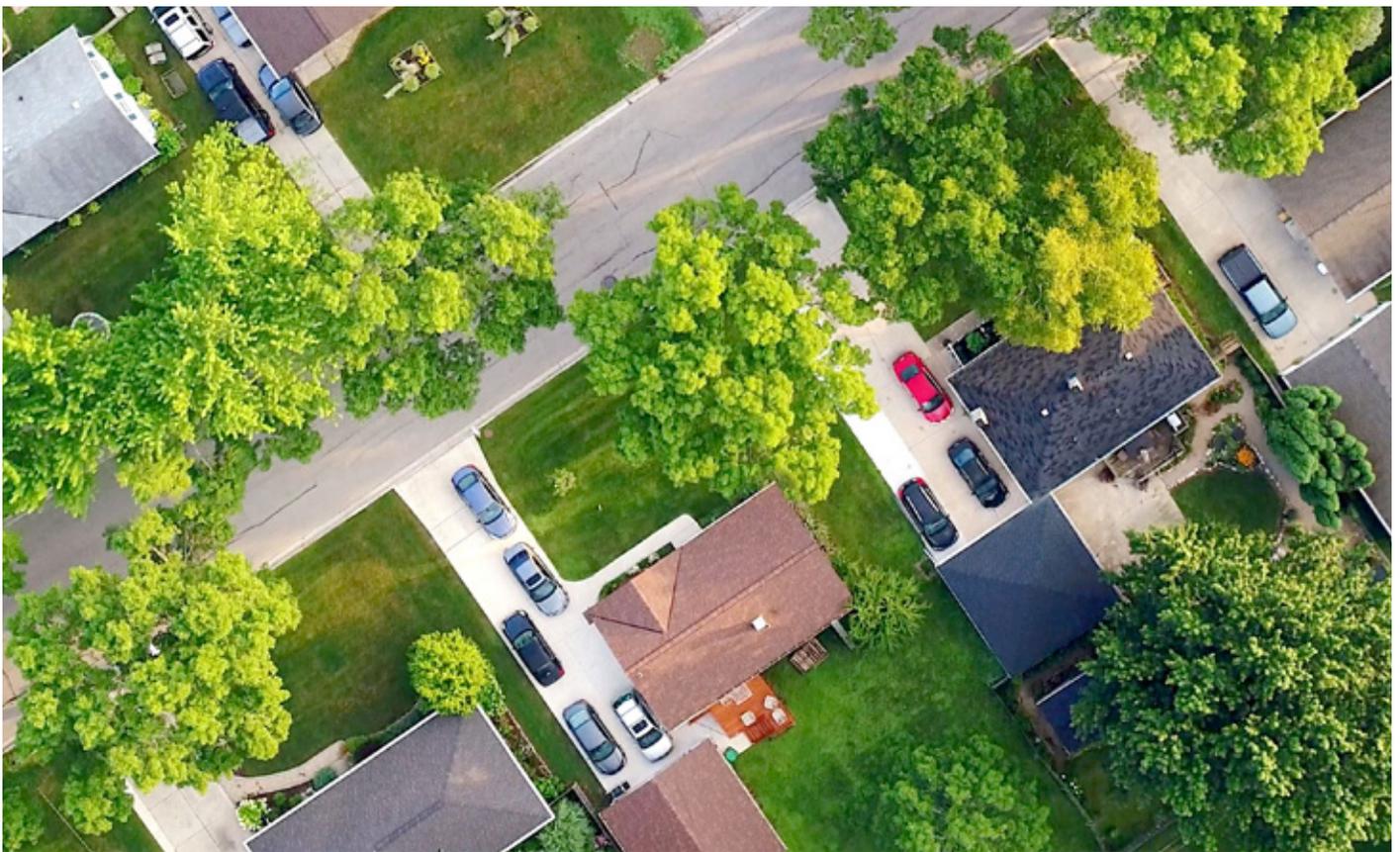
2022 Community Bankers Conference

Community Banks 2.0: Build, Accelerate, Serve

An executive conference created by SNL Financial

May 16–18, 2022

Four Seasons Las Colinas, Dallas, TX



Register Now:

spglobal.com/cbc

S&P Global

Market Intelligence

Program Description

For the last 10 years, the Community Bankers Conference, created by SNL Financial, has been the premier forum at which influential executives, board members, investors, technology providers, and advisers put forward their visions, views of the strategic issues facing community banks, and actions for success. We are excited for the 10th Annual Conference to return in-person, providing opportunities to re-connect with peers and strike up the kinds of valuable networking conversations that the virtual realm cannot provide.

Through panel discussions, networking events, and one-on-one conversations, you'll walk away with solutions for today and a vision for tomorrow. Discuss strategy, differentiation, and performance while listening to in-depth presentations and talking with peers. In addition, celebrate the Top Community Bank winners and enjoy a unique opportunity to learn from the best.

Community banks stand on a strong footing but face revenue headwinds and a changing competitive landscape.

The last 18 months have been monumental for the banking industry, providing community banks the opportunity to cement their status as trusted local partners while also highlighting the tremendous need for acceleration across many fronts. Historically low-net interest margins have weighed on profitability, calling for new ways to become more efficient, build scale, expand product offerings, and keep pace with digital adoption – or consider M&A to generate earnings growth.

With change comes opportunity – for those who are prepared. There's a renewed energy in the industry with the prospects of partnering with fintechs and making long-term investments to better serve customers and employees. Join S&P Global Market Intelligence for an information-packed event that will focus on the outlook for future profitability and different ways that community banks can respond to market forces that continue to reshape the industry.

Join us in May to gain important insights as you take steps to move your business to the next level.

Jimmy Pittenger
Senior Director

S&P Global Market Intelligence

Maureen McKenna
Senior Product Manager

S&P Global Market Intelligence

Advisory Board



James Beckwith
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Five Star Bancorp
\$2.4B, CA



Mary Jayne Crocker
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Bridgewater Bank
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\$7B, WA



C.K. Lee
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\$3.6B, OK



Trey Maust
Executive Chairman

Lewis & Clark Bank
\$425M, OR



Ami Myrland
SVP & CFO

Capitol Bank
\$455M, WI



Chris Nichols
Director of Capital Markets

SouthState Bank
\$40B, FL



Siya Vansia
Chief Brand & Innovation Officer

ConnectOne Bank
\$7.7B, NJ



Agenda

Agenda subject to change. Please see the website for the most up to date information: spglobal.com/cbc

Monday, May 16

12:00 p.m.

Networking Golf Tournament

As a prelude to the program, arrive early to participate in a fun preconference golf tournament. This 18-hole, par-70 course was home to the AT&T Byron Nelson PGA Tournament for many years. Box lunches will be provided, and groupings will be communicated closer to the event.

5:30 p.m. – 7:30 p.m.

Welcome Reception

All conference registrants are invited for cocktails and hors d'oeuvres and to meet with the event speakers and other attendees.

7:30 p.m.

Top Community Bank Dinner (by invitation only)

Executives from top-ranked banks in the S&P Global Market Intelligence 2021 Bank Rankings will be invited to enjoy fantastic cuisine while engaging in intimate discussions with other top-performing banks. Attendees will be encouraged to share strategies that have helped them achieve their status, offering valuable insights from peers. The 2021 Top Bank Rankings will be announced in March 2022.

Tuesday, May 17

7:30 a.m.

Registration and Continental Breakfast

8:30 a.m.

Welcome Remarks

- Maureen McKenna, Senior Product Manager – Commercial Banking, S&P Global Market Intelligence.

8:45 a.m.

Catalysts for Community Banking

Nathan Stovall, Principal Banking Analyst at S&P Global Market Intelligence, will lead us through the company's proprietary projections for community bank performance and the outlook for future profitability.

- Nathan Stovall, Principal Analyst, S&P Global Market Intelligence.

9:30 a.m.

Playing Offense: Turning Goodwill into Growth

Community banks developed a lot of goodwill with businesses in the early days of the pandemic, but how can they continue to capitalize on that for growth in the loan portfolio? We will discuss:

- Prospecting best practices for both commercial and consumer loans, in-person and virtually.
- External and internal data that can help identify growth opportunities and optimize loan pricing.
- Strategies for retaining PPP customers.

10:45 a.m.

Networking Break

11:15 a.m.

Channels for Customer Acquisition and Growth

- Opportunities to achieve growth differently in a technology accelerating world.
- Using data to determine optimal channel strategy.
- Enhancing existing channels and accessing new channels to attract customers.
- Finding the right balance between branches and digital offerings.
- Redefining the branch in the post-pandemic world.
- Evaluating banking-as-a-service.

12:30 p.m.

Top Community Bank Awards

Each year, S&P Global Market Intelligence ranks the top community banks in two categories: banks \$3B - \$10B in assets and banks less than \$3B in assets. We will recognize and celebrate those banks that make the prestigious annual ranking for 2021.

12:45 p.m.

Luncheon

1:45 p.m.

Building the Bench: How to Attract Talent to the Banking Industry

- Finding the best pools for mid-level and experienced talent.
- Retention best practices and succession planning as labor participation continues to struggle post-pandemic.
- How to fairly accommodate and compensate employees accustomed to greater flexibility.
- Professional development opportunities the workforce expects.
- What a hybrid workforce means for recruitment.
- The skillsets, personalities, and corporate culture that can yield the highest performing bank of the future.

3:00 p.m.

Networking Break

3:30 p.m.

ESG: Social Trends Impacting All Banks

Environment, social, and corporate governance (ESG) issues are gaining attention across many industries. But why should community banks, particularly private community banks, care about ESG? It's increasingly important as community bank constituents – customers, employees, and investors – expect banks to have a clear and well-articulated approach to ESG. Have no fear, ESG is already in community banks' DNA, it's just a matter of formalizing and communicating these priorities. During this session, we will focus on the "S" in ESG.

4:15 p.m.

Break

4:30 p.m.

Fintechs and the UX of the Future

Neobanks and fintechs will force the banking industry to continue to evaluate and adapt their customer experience.

- Where are people going to consume financial services in the next 5-10 years?
- How are banks going to deal with fintechs as an industry?
- What is the future of consumer financial services and related UX?
- How can banks take friction out of the user experience and embed what customers do into another experience?
- What opportunities do fintechs create for banks?

5:00 p.m.

Cocktail Reception

Wednesday, May 18

7:30 a.m.

Continental Breakfast

8:30 a.m.

What You Need to Know – A Series:

- Buy Now Pay Later (BNPL): Should banks be in the BNPL space and, if so, should they partner?
- Cryptocurrency: What to do when cryptocurrency is lending collateral? How do you educate your customers on bitcoin and other cryptocurrencies? When should your bank consider adding crypto capabilities?
- Blockchain: What is blockchain going to do to the industry/payments? How can community banks move toward embedded finance, and what products can be created on a blockchain? How will banks work with defi and smart contracts in the future?

9:30 a.m.

Refreshment Break

9:45 a.m.

Building Scale Through Automation

- Robotics Process Automation: The “lowest hanging fruit” for community banks to streamline operations and lower costs.
- How community banks can find opportunities to automate low-value back-office processes.
- Regulatory compliance and consumer protection: How to automate everything from risk assessments to policies and procedures to transaction monitoring to change management and reporting.
- Leveraging your core to help with automation.

11:00 a.m.

Investors' Views of the Industry Today and the Outlook for Tomorrow

- Assessing current valuations in the industry and how this should inform banks' strategic plans.
- Merging to gain scale to drive efficiency and invest in technology.
- How excess liquidity may drive M&A going forward.
- Regulatory atmosphere for the industry as a whole and for M&A.
- Looking through the crystal ball: What does the future hold?

11:45 a.m.

Conference Concludes, Buffet Lunch

The Essentials

How to Register

Online: spglobal.com/cbc **Phone:** 888-991-7786

Registration Fees

Community banker rate – client: \$595
Community banker rate – non-client: \$895
Standard rate – client: \$1,595
Standard rate – non-client: \$1,995
Guest registration: \$150

Current clients include any firm that currently subscribes to products/services offered by S&P Global Market Intelligence, excluding other conferences and training classes. The standard rate applies to attendees who are not bank officers or bank directors of an FDIC-insured financial institution, such as board advisors/observers, investment bankers, correspondent, and wholesale bankers (even if part of an FDIC-Insured Financial Institution), attorneys, accounting firms, and other vendors and service providers. S&P Global reserves the right to verify your company profile and adjust your registration rate, if necessary.

Health & Safety

The health and safety of our attendees are of utmost importance. S&P Global will follow the local jurisdiction and CDC guidelines during this event, monitoring the evolving situation closely to ensure the well-being of all guests and colleagues remain front of mind.

Guests are welcome!

**Four Seasons Resort and Club,
Dallas at Las Colinas**
4150 North MacArthur Boulevard,
Irving, Texas 75038

Guest registration includes access to the Community Bankers Conference cocktail receptions only. A guest is a spouse, significant other or friend who is not in a financial services occupation. A co-worker (even a family member co-worker) or an associate within the financial services industry is not considered a guest and should register as an attendee.

Accommodations

We have negotiated an excellent rate of \$279 (excluding taxes and fees) at the Four Seasons Resort. Hotel accommodations are not included as part of your registration. To reserve your room at the discounted rate, please call the resort directly at 972-717-2499 and mention the Community Bankers Conference. The conference rate is available pre and post conference based on availability. Make your reservations early.

[Book here.](#)

Join us for 18 holes

Arrive early on Monday, May 16, to participate in the preconference golf tournament. This 18-hole, par-70 course was home to the AT&T Byron Nelson PGA Tournament for many years. Participation in this tournament is an additional \$50 fee. Box lunches will be provided, and groupings will be communicated closer to the event.