



ABA Conference for **Community Bankers**

February 11-13, 2024

JW Marriott San Antonio
Hill Country Resort & Spa
San Antonio, TX

ADVANCE PROGRAM

aba.com/CCBPreview



American
Bankers
Association®



Community banking is about connecting with people

One fact has stood the test of time: building relationships is what community bankers do best. Meet us in San Antonio, TX to continue nurturing the industry connections that make us stronger. Get in-depth industry knowledge; hear real-world examples and case studies. Join us for an impactful educational and networking experience designed by, and for, community bank leaders.



EARLY BIRD DISCOUNT

Register before November 30 to save.
aba.com/CGBPreview



Schedule at a Glance

Schedule is subject to change. Visit aba.com/CCB for the latest updates.

Sunday, February 11, 2024

8:00 am – 12:30 pm	Golf Outing
7:30 am – 6:30 pm	Registration
2:00 pm – 3:00 pm	General Session
3:00 pm – 4:00 pm	Educational Sessions
4:15 pm – 5:00 pm	First-Time Attendee Orientation and Reception
5:30 pm – 9:30 pm	Opening Reception: The Big Game

Monday, February 12, 2024

7:00 am – 8:00 am	Breakfast with ABA Experts
8:00 am – 10:00 am	General Session
10:00 am – 11:00 am	Coffee Break in The Hub
10:15 am – 11:15 am	Guest Breakfast
11:00 am – 12:00 pm	Peer Exchange Sessions
12:15 pm – 1:15 pm	Lunch and Learn
1:15 pm – 1:45 pm	Dessert in The Hub
1:45 pm – 2:45 pm	Educational Sessions
2:45 pm – 3:30 pm	Innovation Showcase
3:45 pm – 4:45 pm	Educational Sessions
5:30 pm – 6:30 pm	Reception in The Hub

Tuesday, February 13, 2024

7:15 am – 8:00 am	Power Breakfasts
8:00 am – 10:00 am	General Session
10:30 am – 3:30 pm	Guest Tour
10:00 am – 11:00 am	Coffee Break in The Hub
11:00 am – 12:00 pm	Educational Sessions
12:15 pm – 1:15 pm	Power Lunches (RSVP Required)
12:15 pm – 1:15 pm	Networking Lunch
12:15 pm – 1:15 pm	CFO Exchange Lunch
1:15 pm – 2:15 pm	Spark!
2:15 pm – 3:15 pm	Educational Sessions
3:30 pm – 4:30 pm	Closing General Session
4:30 pm – 6:30 pm	MDI Partnership Summit Reception (Invitation Only)
5:15 pm – 6:15 pm	A Toast to Community Banking Reception

Wednesday, February 14, 2024

8:00 am – 12:00 pm	MDI Partnership Summit
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Keynote Speakers

Nikolas Badminton

Author, Advisor and Thought Leader

Nikolas Badminton has spent 30+ years working with leadership at over 300 organizations including NASA, United Nations, Google, Microsoft, Intel, United Way, Bayer, Bank of Canada, Rolls Royce, Procter & Gamble and more. Author of “Facing Our Futures,” Nikolas’ research has been featured by the BBC, VICE, The Atlantic, Fast Company, Business Insider, Forbes, Sunday Telegraph and more. He appears on SiriusXM and CTV, was a key advisor to the “Age of AI” series with Robert Downey Jr. and narrates the Franklin Institute’s series, “2050.”



Simon T. Bailey

Success Coach, Author, Entrepreneur, Television Host and Philanthropist

Simon T. Bailey is recognized among Success Magazine’s Top 25 alongside Brené Brown, Tony Robbins and Oprah Winfrey, as well as the leadersHum Top 200 Power List in 2023. With the Disney Institute as his launchpad, he’s left an indelible mark on 2,300+ organizations in 54 countries, such as American Express, Deloitte, Marriott, Visa, Stanford Health Care and Taco Bell. Through books, speeches and coaching, Simon captivates the lives of countless individuals around the globe, inspiring them to lead better, stay curious and embrace a growth mindset.



Colin Coggins and Garrett Brown

Leadership and Sales Mindset Advisors, USC Professors of Entrepreneurship

Colin Coggins and Garrett Brown, creators of the concept, and authors of the book of the same title, “The Unsold Mindset,” are known for their surprising and entertaining approach to leadership, personal and professional development, and the selling (of ourselves, our ideas, and, yes, products and services) we all do, every day. Their paths crossed at Bitium — a software startup acquired by Google. Today, they serve as adjunct professors of entrepreneurship at the University of Southern California’s Marshall School of Business.



The Promise and Perils of AI and ML in Cybersecurity

Artificial intelligence (AI) and machine learning (ML) can be risky and rewarding. When it comes to cybersecurity, you can never be too careful. By unpacking both the benefits and challenges of these technologies, you'll leave this session better equipped to make informed decisions about how your organization might implement them.

Managing Interest Rate Risk in Volatile Environments

Unrealized and evolving interest rate risk can be hard to manage—especially in the aftermath of uncertainty. How can you successfully navigate your bank's position in an unpredictable environment? In this session, learn about current economic and industry trends, where unrealized losses are headed and what peer community banks are doing from a balance sheet perspective down to the investment portfolio.

SARs and the Soaring Cases of Fraud

Financial institutions in the U.S. are filing increasing numbers of Suspicious Activity Reports (SARs). Disruptions from the pandemic created unique opportunities for financial crime, particularly fraud schemes involving checks, government benefit payments and investment accounts. Other schemes have included money laundering, identity theft, wire fraud and loan fraud, as well as fraud related to human exploitation and elder abuse. Hear about real-world cases of fraud detection, reporting and remediation, and forensic accounting best practices to protect your bank.

From SWOT to SOAR: High-Engagement Planning for Commitment and Ownership

The success of your organization hinges on its strategy—not the published strategic plan tucked in a three-ring binder, but the capacity of your people to think, learn, act and make daily strategic decisions. This session will provide an overview of a participatory and solution-focused framework that accelerates strategic planning and ensures ownership and commitment for swift and meaningful follow-through.

The High Importance of High Valuation

In the face of last year's sluggish M&A activity, some are cautiously predicting 2024 could see an M&A rebound. What steps can smaller financial institutions take now to ensure they achieve—and maintain—high valuations should they find they are being considered for mergers and acquisitions? Hear from a panel of banking experts who will offer tips and insights on what community bankers can do to market their institutions while safeguarding their value, resources and independence.

The ROI of Inclusive Banking: Strategies and Tools for Tapping into Underserved Markets

The world is changing. As the country's demographics shift, banks must adapt and attract a younger, more diverse customer base. By serving unbanked individuals, banks can increase community trust, build a pipeline of talent and boost profit. According to Fortune Magazine, inclusive banks are profitable: they're growing faster than their non-inclusive peers on several key metrics including deposits and customer acquisition costs. Led by the ABA Foundation, this session will elevate strategies and resources for unlocking opportunities to deepen community relationships and increase revenue.

Driving Business Through Data-Driven Marketing Intelligence

Banks can use their marketing team to drive business, fill the sales funnel and create multiple vertical revenue streams to increase the viability of an organization. Measuring marketing effectiveness through attribution and return on investment will help the marketing function show its impact on revenue.



Attracting, Retaining and Engaging Emerging Leaders

What can companies adopt, adapt and abandon to attract high-potential leaders to join their organization, and how can they ensure that new and existing upwardly career-focused employees remain invested and resilient at work? Hear the successful strategies from a community bank CEO and emerging leader and be ready to share what has worked at your bank in an open forum.

Leading a Multigenerational Organization

For the first time in American history, there are five generations present in the workforce and the banking industry is serving customers across six generations. As a result, banking professionals are faced with challenges due to differing mindsets, work styles and communication styles. In this session, get the knowledge, skills and strategies to maximize successful interactions across generations.

Using Teamwork: The Power of Connection

A team needs talent and commitment to excel in sports, but it needs connection to sustain champion status. In this session, learn from the current University of Georgia football chaplain and former star players how building connection through teamwork, collaboration and respect has been a huge determinant in the team's winning record. Learn how this approach can easily apply to the success of your bank.

Allies: How to Be Them, and How to Find Them

Women's initiatives are most successful when men practice allyship, and actively involve themselves in those endeavors. Women who are mentored or sponsored by allies have greater opportunities for success. In this session, learn how to practice allyship, or how to get connected with an ally, so that all women have opportunities for success.

A Win-Win: Investing in Your Leaders While Investing in Your Community

What happens to a community when small-town nonprofits are lacking in funds and human capital? Developing employees' professional skills and the next generation of leaders are top priorities for many community banks, along with ensuring their communities thrive. In this session, learn a new win-win approach to leadership development and rural giving by aligning your employees with the expertise and needs of community organizations.

Embrace Technology or Fall Behind

Most community banks are using technology to offer their customers digital account opening, digital lending and even chat bots. But what technologies are on your bank's innovation radar to deliver next? Banks that proactively embrace the technologies that enable real time payments, generative AI, cloud banking, embedded finance and more, will be better positioned to remain competitive in the evolving financial landscape. Learn to understand the uses, benefits and costs of new tech, and how it fits into your overall strategy.

Did I Choose the Right Core?

This session will help you make sure the answer is "yes." What criteria will ensure that you find the right solution and technology partner to help your bank achieve the best outcomes from core modernization? Learn which decision factors drove your peers in their core evaluation journeys, such as functionality, technology prowess, operational performance, long-term viability, partnership availability, consultation, technical support and cost.

A New Corner of the Core Marketplace

We know there are three, well-known large core providers in the U.S. What drives community bankers to transition to a core that breaks the mold? What motivated their decisions and what were the outcomes? While cost may be a consideration, it is not necessarily the most important determinant. Hear from bankers who have made the move, including ways they have (or haven't) managed the relationship.

Educational Sessions:

CRE Lending

The State of CRE Markets

The CRE industry is experiencing challenging and changing market conditions. There is much uncertainty as particular sectors in various markets have been affected in the last few years. This session will address the impact of CRE loans that require more oversight, CRE cap rate concerns and declining values and how these may affect the risk in your portfolio.

Mastering Your Approach for Training and Managing Your Book of Business

Being a commercial lender today is highly complex and requires competing responsibilities. In this session, we will discuss some tested and applied concepts to create for your staff from sales activities and calling efforts, which will include training and development to what is needed for portfolio management. Learn about a fully integrated approach and how to establish these practices in your unique markets.

Navigating Bank Asset Risks in Uncertain Times

As banks grapple with an evolving economic landscape, characterized by ever-increasing credit and interest rate risks, the importance of robust asset management strategies cannot be overstated. Join an insightful and timely session that delves into the intricacies of effectively managing bank assets in the face of these challenges. An expert panel of seasoned financial professionals will explore the key issues and best practices for mitigating credit and interest rate risks while maximizing the value of your bank's assets.



Can't Miss Moments

CoreConnection

Listen in as executives from the nation's top core processing providers participate in live discussions on community banking.

Innovation Showcase

Hear from industry providers in this rapid-fire networking session. Each presenter has five minutes to get straight to the point as they highlight the benefits of their solutions—without the small talk.

MDI Partnership Summit

Find out how you can support wealth creation and economic opportunity for all Americans. Delve into best practices for forging mutually beneficial, long-term partnerships between MDIs and larger banks.

Peer Exchanges

Discuss the latest challenges, issues, solutions and strategies with colleagues during facilitated sessions for CEOs, CFOs, board members, emerging leaders and mutual savings banks, as well as on topic areas like payments and CRE lending.

Spark!

Spark! is your chance to enjoy heartfelt stories from your peers that are fast, fun and focused. These five-minute presentations will surely ignite your inner leader and inspire you in your career.



BIG GAME TAILGATE PARTY

HIGH VELOCITY SPORTS BAR

Sunday, February 11 | 5:30 pm – 9:30 pm



TOUCHDOWN! Wear your favorite jersey and watch The Big Game at High Velocity, the JW Marriott's immersive sports bar. Experience the thrill of the game with 120-foot-long HD video walls with over 1,000 of your closest friends. Play your favorite tailgate games, win prizes and root for your team (or the commercials).



WILLY WONKA'S CHOCOLATE FACTORY

RECEPTION IN THE HUB

Monday, February 12 | 5:30 pm – 6:30 pm



Pure Imagination

CCB: the place to be
Is this candy-coated, fun reception
for your banks, communities
Find some renewed inspiration

You will grin to have been
at this Willy Wonka celebration
What you'll see will defy
explanation

If you want to view paradise
CCB is here — just view it!
Celebrate and network, do it
Want to find solutions?
There's nothing to it.

There is no fun we know
to compare with banker conversations
Enjoy sweets, peers to meet
All right here at CCB.



The Hub

The ultimate destination to mix and mingle with peers and industry providers.

THE HUB HOURS

Monday, February 12

10:00 am – 11:00 am

Coffee Break in The Hub

Monday, February 12

1:15 pm – 1:45 pm

Dessert in The Hub

Monday, February 12

5:30 pm – 6:30 pm

Reception in The Hub:
Willy Wonka's Chocolate Factory

Tuesday, February 13

10:00 am – 11:00 am

Coffee Break in The Hub

Over 100 Industry Providers

Find new products and solutions to help tackle the toughest challenges.

Headshot Studio

Show off your character, charisma and charm during a quick photo shoot.

T-shirt Shop

Design a boardwalk style t-shirt.

Zen Den

Relax, recharge and enjoy a quick chair massage.

The Alpaca Appeal

(Monday morning break only)

Meet real alpacas and learn about their local history.

Barista Bar

Stop by for novelty local coffees, lattes, espresso and more from a famous mobile coffee shop!

Roaming Magician

(Monday afternoon break only)

Abracadabra! Alakazam!
Be amazed by a close-up and sleight-of-hand magician.

Fiesta Flowers

Get creative and build one-of-a-kind paper dahlia flowers.

Bevs & Bites

Grab caffeine and satisfy your sweet tooth.

Big Prizes

Win amazing prizes and giveaways every time The Hub is open.

Paint for a Purpose

Participate in a charity project by painting a mural for a local children's hospital during breaks in The Hub.

Leather Branding

Design your own leather masterpiece.

Custom Cowboy Hats

(Tuesday morning break only)

Line up for your own cowboy hat to look and feel like an honorary Texan!

Essential Oil Bar

Learn the benefits and wonderful scents of each oil and combine them to make the perfect blend.

Phone Case Spin Art

Feel like a skilled artist after creating a one-of-a-kind spin art phone case.

Conversational Corners

Grab a seat, rest your feet, power up your phone and catch up with peers.

Podcasts and Digital Demos

Listen to podcasts from our industry experts, or watch demos on the newest products hitting the market.

Golf Outing

Sunday, February 11 | 8:00 am – 12:30 pm
Price: \$340

Play Your Way

Enjoy The Oaks course, host of the PGA TOUR's Valero Texas Open — with two great ways to play:

- **SCRAMBLE:** Each golfer hits their ball throughout the match, and the team captains choose the best shot and use the same spot for each player.
- **PLAY YOUR OWN BALL:** Each player on the team plays their own golf ball throughout the hole, and the team uses the lowest score on the hole.



Guest Program

GUEST BRUNCH

Monday, February 12 | 10:15 am – 11:15 am

A Different Kind of Career: Under Cover in the CIA

James Olson, Former CIA Chief of Counterintelligence
Guest brunch is included with guest registration.

GUEST TOUR

Tuesday, February 13 | 10:30 am – 3:30 pm
Price: \$165

River Barge Tour & El Mercado

Start the day with a narrated river barge cruise in brand-new, colorful, electric barges which will take you on an enchanting journey through San Antonio's rich history. Learn about unique points of interest and architecture along the Riverwalk, and enjoy a relaxing lunch at a nearby Mexican restaurant. At the end, stop and explore the largest Mexican market in the nation!





JW Marriott San Antonio Hill Country Resort & Spa

23808 Resort Parkway | San Antonio, TX, 78261

Room Rate

\$305 per night plus taxes and fees, single/double occupancy.

Relax in Beautiful Hill Country

Escape to a luxury haven nestled amid 600 acres of oak-covered hills in Texas Hill Country. Explore San Antonio's most popular attractions near the hotel, including wineries, SeaWorld, Shops at La Cantera, Natural Bridge Caverns and Six Flags Fiesta Texas. After an action-packed day at the conference, savor delectable fare at one of the six resort restaurants or rejuvenate in the luxury spa.

Reservations

SPARGO is the exclusive housing vendor of the 2024 Conference for Community Bankers. **Book your reservation by Jan. 17 at 2:00 pm ET to take advantage of ABA preferred rates.** Hotel availability may be viewed online or by contacting SPARGO.

Should you have any questions on housing, please contact ABA's Housing Center at **1-888-243-7419** or **ABAhousing@spargo.com**. ABA does not endorse booking hotel reservations via sources other than SPARGO, Inc.





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Washington DC 20036

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