

Speakers for Convention Only

	Topic	Speaker	Firm	Fee/Reqs
1.	<p>CRE Appraisal Hot Topics: Emerging Trends and Insights for 2025</p> <p>1. Residential Subdivision Development: Current Trends and Market Dynamics</p> <ul style="list-style-type: none"> • Overview of key drivers in residential subdivision development in Oklahoma and neighboring regions. • Impact of local market demand and demographic shifts. • Case studies on subdivision absorption analysis and the influence of lot sizes on market pricing. • The role of economies of scale in land valuation. <p>2. Artificial Intelligence (AI) in Commercial Real Estate</p> <ul style="list-style-type: none"> • Introduction to AI applications in CRE and their impact on valuation accuracy. • Using AI to enhance appraisal efficiency and data analysis in property assessments. • Ethical considerations and limitations of AI in appraisal practices. • Future of AI-driven appraisals: How technology is reshaping the appraisal industry. <p>3. Short-Term Rentals: Valuation Challenges and Market Impacts</p> <ul style="list-style-type: none"> • Analysis of the growing short-term rental market in Oklahoma, driven by platforms like Airbnb and VRBO. • How short-term rental income affects property valuations. • Regulatory changes and their influence on valuation approaches for short-term rentals. • Insights into adjusting comparable sales for short-term rental properties. <p>4. The Evolving Office Market: Post-Pandemic Shifts and Valuation Implications</p> <ul style="list-style-type: none"> • Overview of the Oklahoma office market: From urban to suburban shifts. • Impact of remote and hybrid work models on office space demand. • Trends in office leasing and vacancy rates: Implications for future office appraisals. • Case studies on key office property valuations in fluctuating markets. <p>5. General Hot Topics in Appraisal and Valuation</p> <p>This presentation is designed to offer actionable insights into the latest trends and challenges facing the Commercial Real Estate appraisal industry, providing valuable knowledge for senior management teams.</p> <ul style="list-style-type: none"> • Navigating interest rate volatility and its impact on property values. • Environmental and sustainability factors in appraisals: A growing consideration. • Appraisal process innovations: Embracing new technologies for faster, more accurate assessments. • Market predictions and emerging opportunities for CRE appraisers in 2025. 	Casey Mars, Andrea Johnson & Ethan Scott	Ace Appraisal Group	N/A
2.	<p>1. Economic Overview</p> <p>2. Market Update & Federal Reserve Policy Outlook</p> <p>3. Current Banking Trends and Regulatory Hot Button Items</p> <p>4. Interest Rate Risk & Investment Strategies for 2025 and Beyond</p> <p>This session will discuss the current economic environment, community banking trends, as well as interest rate risk and investment strategies for 2025 and beyond. As we move toward the second half of the year, this interactive discussion will help community bankers prepare</p>	Andrea Pringle	The Baker Group	

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	<p>their balance sheets for opportunities and defend against potential risk exposures in 2025 and beyond.</p> <p>5. Investment Portfolio Strategies to Manage Risk and Balance Cashflows, Price Risk, and Yield</p>			
3.	<p>1. The Power of Performance – How to Use Performance Management to Drive Success</p> <p>2. Team Dynamics – Understanding Management and Your Team Using Personality Assessments</p> <p>3. HR is Your Friend, Not Your Foe! (Or, something like this)</p> <p>4. Unconscious Bias – How Implicit Biases Impact Decisions We Make</p>	Jeff Faust	Barracuda Staffing & Consulting	N/A
4.	Current Employment Issues for Banks	Adam Childers	Crowe & Dunlevy	N/A
5.	Current Litigation Risks for Banks	Joel W. Harmon	Crowe & Dunlevy	N/A
6.	Best Practices for Deposit Account Operations	Joel W. Harmon/Zane Anderson	Crowe & Dunlevy	N/A
7.	Regulatory Headwinds – CPFB Etc...	Joel Harmon/Zane Anderson	Crowe & Dunlevy	N/A
8.	General Legal Update plus Cybersecurity	Anthony Hopkins	Crowe & Dunlevy	N/A
9.	<p>1. Litigation Trends Involving Banks – older cases impact on present day lending</p> <ul style="list-style-type: none"> • Late payments under notes and action of the lender in estoppel arguments by borrower <ul style="list-style-type: none"> • <i>Knittel v. Security State Bank, Mooreland, 1979 OK 47</i> • Pattern and practice and anti-waiver provisions issues arising from acceptance of late payments by lender <ul style="list-style-type: none"> • <i>Westinghouse Credit Corp. v. Shelton, 645 F.2d 869 (10th Cir. 1981)</i> <p>2. Words and Practices that Matter – Policies and Procedures</p> <ul style="list-style-type: none"> • Communications – email, social media, texts, letters, telephone conversations • Commercial lending versus Consumer lending <ul style="list-style-type: none"> ○ Language of contracts and lender’s policies ○ Express covenants and implied covenants • Anti-waiver provisions 	Kyle Goodwin & Billy Lewis	Goodwin Lewis PLLC	N/A
10.	<p>1. The Prosperity Paradox: Banking’s Biggest Hurdle</p> <ul style="list-style-type: none"> • Understanding how to use data and analytics in our decision-making regarding marketing and execution. • Exploring specific areas in which making a different decision will produce better results. These areas include targeting high-probability prospect conversions, eliminating barriers to growth, and understanding the role of a compelling offer. • Implementing an action plan designed to drive significant and sustainable results. <p>2. The Total Bank Makeover: A Proven Plan for Growth and Profitability</p> <ul style="list-style-type: none"> • Diagnose possible issues with your current growth strategy as they relate to people, processes, products, and promotion 	Preston Afrank + Bank CEO Presenter TBD	Haberfeld	Travel expenses

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	<ul style="list-style-type: none"> Determine changes your team can make to transform your organization to improve overall results Evaluate results from financial institutions like yours that have successfully undergone a “total banking makeover <p>3. Growing Forward: Actionable Strategies to Drive Results</p> <ul style="list-style-type: none"> Overview of key industry trends Strategies to capitalize on market conditions Develop an actionable plan that delivers results as you go 			
11.	<p>1. With a Washington “Twist:” Liquidity, Interest Sensitivity and Lending Washington and the regulatory community are keenly focused on the banking industry. This session will provide a look at important balance sheet management issues through these lenses and address questions such as: How are banks coping with new risk management guidance and related metrics of interest? What else is coming and likely on the way? What are resulting opportunities? Lastly, what do the regulatory and economic environments mean for bank M&A?</p> <p>2. Taxes, Taxes and yes taxes Unless Congress acts, the Tax Cuts and Jobs Act provisions governing flow through entities (199A), individual tax rates and estate tax provisions expire at the end of 2025, while corporate tax rates continue at 21%. Yet, these are not the only tax changes of recent vintage. The Inflation Reduction Act is replete with many of them. This session focusses on tax issues applicable to banks.</p> <p>3. Mergers & Acquisitions For would be buyers as well as sellers, bank boards and management need to prepare. There are numerous steps to succeed at M&A and this session will cover all of them. Moreover, banks are not the only available class of targets to consider. This session will discuss branch purchases, wealth management, p&c agency acquisitions and mortgage companies as well as bank mergers.</p> <p>4. Ownership Issues This session will discuss how to maximize shareholder returns. Attendees will be presented with a dozen ideas with tangible returns on how to achieve greater ROEs or earnings per share</p>	Peter Weinstock	Hunton Andrews Kurth	N/A
12.	<p>1. How to Manage Your IT Successfully through a Challenging Economic Time When the economy takes a downturn, businesses face hard decisions, and IT management is often caught in the crossfire. However, a strategic approach to IT can become the backbone of resilience and growth during tough times.</p> <ul style="list-style-type: none"> Prioritizing IT Investments: Understand how to identify mission-critical technology and cut unnecessary costs without compromising security or efficiency. Maximizing Existing Resources: Discover how to leverage your current IT infrastructure, software, and hardware to do more with less and ensure you’re getting the most out of your investments. Risk Management in Economic Uncertainty: Learn how to build an IT risk management plan that protects your organization against cyber threats, data breaches, and downtime during an economic crisis. 	Thomas H. Douglas	JMARK	

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	<ul style="list-style-type: none"> • Maintaining IT Agility: Explore strategies for staying flexible with your technology, allowing you to adapt quickly to changing market conditions and client needs. • The Role of IT in Business Continuity: Understand how a well-managed IT system can help maintain seamless operations, even during a financial downturn. <p>2. AI's Impact on Financial Services. What you Need to Know Today and be Prepared for Tomorrow</p> <p>Artificial Intelligence (AI) may have become a buzzword, but it's more than that. It's reshaping the financial industry. This presentation will break down AI's current impact and how to stay ahead of future changes.</p> <ul style="list-style-type: none"> • AI in Action Today: Gain insights into how AI is already transforming customer service, fraud detection, and data analysis within financial services. • Preparing for Tomorrow: Understand the trends that will shape the future of AI in finance, such as predictive analytics, personalized client experiences, and advanced cybersecurity measures. • Balancing Automation and Human Touch: Learn how to integrate AI solutions while maintaining the human relationships that define your brand and build client trust. • Managing AI Risks and Compliance: Discover how to navigate the regulatory landscape and mitigate potential risks associated with AI, ensuring compliance and protecting your clients' data. • Building an AI-Ready Culture: Explore how to foster a culture that embraces AI, equipping your team with the skills and mindset needed to adapt as this technology evolves. <p>3. The Good, the Bad, and the Ugly parts of the Digital Transformation on your Culture.</p> <p>Digital transformation is essential, but it's not always smooth sailing. This presentation dives into how technology reshapes company culture—for better or worse—and how you can navigate the change effectively.</p> <ul style="list-style-type: none"> • <i>The Good: Enhancing Collaboration and Efficiency:</i> Discover how digital tools can break down silos, improve communication, and boost overall productivity within your organization. • <i>The Bad: Addressing Resistance to Change:</i> Understand why employees resist digital transformation and learn strategies for encouraging buy-in and minimizing pushback. • <i>The Ugly: Avoiding a Toxic Tech Culture:</i> Explore the dangers of over-reliance on technology, such as burnout, isolation, or a loss of company identity, and how to maintain a healthy balance. • <i>Leadership's Role in Digital Transformation:</i> Learn how leadership can steer the cultural shift, leading by example and fostering a positive attitude toward technology changes. • <i>Building a Future-Proof Culture:</i> Understand how to create a culture that embraces digital transformation, ensuring your organization remains adaptable, innovative, and ready for whatever comes next. 			
13.	<p>1. Digitizing Commercial Banking – Enhancing Self-Service Options for Corporate Clients</p> <p>Digital transformation isn't just for retail banking. Corporate clients are demanding seamless, frictionless experiences, and banks that don't deliver risk being left behind.</p>	Jeff Bendure	JMARK	

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	<ul style="list-style-type: none"> Identifying Pain Points: Understand the most common frustrations corporate clients face with current digital banking services and how to solve them. AI and Machine Learning in Banking: Discover how AI can streamline processes, anticipate needs, and provide tailored experiences for your clients. Creating a Balance: Learn strategies for combining self-service efficiency with personalized, human support. Future-Proofing Digital Offerings: Understand how to ensure your digital solutions evolve with client expectations and technology trends. <p>2. Banking Beyond Failure – Overcoming Vulnerabilities in Your Bank</p> <p>No bank is immune to failures, especially when single points of failure (SPOFs) threaten technology and operations. From internet connectivity and ATM security to power supply and network issues, even having just one person who knows how to fix a problem can put your bank at risk.</p> <ul style="list-style-type: none"> Identifying SPOFs: Understand what single points of failure are and how they can jeopardize your bank's operations and technology. Mapping Vulnerabilities: Learn to spot the vulnerabilities in your bank's infrastructure and see how each weak link can disrupt your operations. The Human Element: Discover how cross-training and communication pathways can reduce dependency on key individuals and strengthen your team. Managing and Mitigating Risks: Explore strategies to proactively manage risks and prevent unexpected failures, ensuring seamless bank operations. Layered Security Approach: Understand the importance of using multiple layers of security to avoid putting "all your eggs in one basket." Redundancy in Bank Operations: Learn how to avoid operational "hostage" situations by building pathways and relationships that keep your bank running smoothly. 			
14.	<p>1. Key Oklahoma Legal Developments Every Banker Should Know</p> <ul style="list-style-type: none"> Critical Legislative and Regulatory Changes: Gain insights into recent Oklahoma banking law updates and new regulatory requirements, including FinCEN beneficial ownership rules. Impactful Court Decisions: Analyze recent Oklahoma court rulings affecting lenders, with practical risk management and creditor rights insights. Emerging Legal Trends: Explore upcoming legal and regulatory trends impacting banking operations, leveraging our annual report as the Oklahoma law firm for Finastra (LaserPro). Compliance Strategies: Develop robust compliance approaches to address the changing legal environment while maintaining operational efficiency. <p>2. Maximizing the Value of Outside Counsel: Proven Strategies for Bankers</p> <ul style="list-style-type: none"> Strategic Partnership Development: Learn how to transform the bank-counsel relationship from transactional to strategic, fostering long-term value. Effective Communication and Expectation Setting: Master techniques to streamline communication and set clear expectations, minimizing delays and misunderstandings. Cost Management and Value Optimization: Explore strategies for controlling legal fees while maximizing the quality and impact of legal services. Leveraging Specialized Expertise: Understand how to fully utilize your outside counsel's knowledge for complex transactions and risk management. 	David Randolph	Nexus Legal LLP	N/A

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	<ul style="list-style-type: none"> Performance Evaluation and Continuous Improvement: Learn methods for assessing counsel effectiveness and implementing feedback loops for ongoing enhancement of legal services. <p>3. Syndicated Lending Essentials: A Banker's Guide to Success</p> <ul style="list-style-type: none"> Syndication Structures and Dynamics: Understand key components of syndicated loans and the interplay between various roles and responsibilities. Risk Management in Multi-Lender Transactions: Navigate shared risks in syndications and learn strategies for balanced exposure among lenders. Negotiation Tactics for Syndicated Agreements: Gain practical tips for negotiating critical terms, with a focus on intercreditor arrangements and waterfall provisions. Multi-Jurisdictional Compliance and Coordination: Learn best practices for managing compliance across jurisdictions and coordinating effectively with multiple parties. Default and Enforcement Strategies: Develop approaches for addressing defaults and enforcing remedies in syndicated loans while balancing diverse lender interests. 			
15.	<p>1. What an Interest Rate Swap Is</p> <ul style="list-style-type: none"> When and why interest rate swaps were created Size of the global interest rate swap market Example swap rate derivation using forward floating rates The similarity of an interest rate swap and a conventional Treasury note/bond <ul style="list-style-type: none"> Principal = notional Price changes = MTM values Maturity = remaining life <p>2. How to Apply an Interest Rate Swap to Floating Rate Commercial Loans</p> <ul style="list-style-type: none"> Why community financial institutions use interest rate swaps Structuring an interest rate swap Cash flow diagrams Netting out of floating rate cash flows <p>3. The Advantages of utilizing Interest Rate Swaps Over Booking Fixed Rate Loans</p> <ul style="list-style-type: none"> Pricing advantages <ul style="list-style-type: none"> 10Y fixed vs 5Y fixed with a 5Y pricing reset vs 10Y floating with a 10Y interest rate swap MTM consequences vs. yield maintenance MTM calculations Additional structuring features <ul style="list-style-type: none"> Forwards starts Upfront fee income Various forms to deliver interest rate swaps <ul style="list-style-type: none"> Back-to-back program Loan-level program Balance sheet hedge on a fixed rate loan portfolio 	Rob Sabo	PCBB	

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16.	Today's Earnings Challenges: Looking Back and Looking Forward	Jason Elder	Performance Trust Capital Partners	N/A
17.	1. Workforce Development /The Future of the Workforce 2. Civic Engagement/The Importance of the Business Community at the Capitol	Chad Warmington	The State Chamber	N/A
18.	1. Mergers and Acquisitions in Today's Environment <ul style="list-style-type: none"> • Current market conditions – macro and banking • M&A market update – National and Oklahoma • Goals and strategies for successful transactions • Hypothetical transaction analysis 2. Developing an Acquisition Strategy for Community Banks <ul style="list-style-type: none"> • Market conditions and update • Components of a successful M&A strategy • Structuring a transaction • What has worked and what hasn't? 	Adam Glasier	Stephens Inc.	N/A
19.	1. Current and Future Threats to Banks 2. How to Better Detect and React to New and Emerging Attack Vectors 3. Using New Insights to Fight the Same Old Fraud 4. How to Get the Most Out of Your Current Fraud Budget 5. Training Your Institutions Team to Fight Fraud at All Levels	Ryan Hatch	Transfund	N/A
20.	1. Government Guaranteed Lending for Commercial Loans 2. How to Submit a Proposal and Type of Projects that are Eligible 3. How Banks Can Increase their ROI on Guaranteed Loans 4. Discussion on Underwriting Criteria 5. How to Mitigate Risk on Certain Loans	Kenny Quigley	USDA Rural Development	N/A