

Speakers for Both SMF & Convention

	Topic	Speaker	Firm	Fee/Reqs
1.	<p>1. Things You Don't Know That You Don't Know – Bank Technology Has Plenty of These Donald Rumsfeld, Secretary of Defense from 1975 to 1977 and again from 2001 to 2006 commented that there are things we don't know that we don't know. While Rumsfeld's quote related to national defense, the same is true of risks bank boards and CEOs are unknowingly taking every day regarding technology risks. This session will share examples of those risks and provide suggestions for how bankers can better manage the known and unknown risks in technology.</p> <p>2. A Winning Strategy – Using Technology to Help Your Bank Win Artificial Intelligence, Fintech, Apps, and more are all creating an ever-expanding selection of technology banks can choose from for a chance to enhance their success. However, many of these choices also come with risks that are not clearly understood. Hear about some of the wins, and fails, banks have had with technology and how you can increase your banks opportunity for a winning technology strategy.</p> <p>3. Technology Update for Bank Directors – What to Know & Questions to Ask Hear what directors should know about their bank's technology systems, processes, and people. Discover what risks are present today directors should watch for. Leave this session with questions directors can ask to drive better outcomes at the banks they serve.</p>	Robert Mendez	BankOnIT USA	
2.	<p>1. A Portfolio for All Seasons In times of market volatility and evolving Fed policy, it can be easy to fall into a habit of trying to time the market and lose sight of what is actually best for your portfolio. This session will focus on building a building a portfolio that is more indifferent to interest rates and performs well in all rate environments.</p> <p>2. One Size Does Not Fit All: Building the Best Portfolio for Your Bank This session will focus on portfolio fundamentals and ALM best practices to help participants gain a better understanding of how to build the best portfolio for their bank.</p> <p>3. The Right Tool for the Job: Using the Portfolio to Manage Interest Rate Risk The bond portfolio is a tool that helps us manage risk from other areas of the balance sheet. This session will help participants better understand how to identify what tools belong in their toolbox.</p> <p>4. Pulling the Right Levers: How to Make the Portfolio Work For You The bond portfolio is a lever to help us adjust the balance sheet. The session will help participants identify how to use their portfolio to optimize their balance sheet.</p> <p>5. Bond Math Basics: Convexity, Duration, and Other Fun Interest Rate Risk Fundamentals This session will focus on helping attendees build a better understanding of bond math basics such as duration and convexity. The goal of this session will not be to do a deep dive into these topics – but instead to make these concepts easier to understand and more applicable to the portfolio manager who also wears many other hats.</p>	Rachel Woods	BOK Financial	N/A
3.	<p>1. How Banks Can Use Swaps to Alleviate Repricing Risks 5-Years After the Big Refinance of 2020</p> <ul style="list-style-type: none"> • Rates are significantly higher today than they were 5-years ago and simple repricing of CRE Loans are not covering acceptable debt service levels. • Unhedged loans are riskier and therefore should be priced higher which increases the debt service problem. • Creative loan structuring is necessary to come up with an acceptable solution to avoid a TDR. 	Mike Bilello	Chatham Financial	N/A

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	<p>2. Basis Swap Education for Beginners</p> <ul style="list-style-type: none"> • What is a swap? • How is it priced and created? • How does it reduce risk? • What are the benefits and risks of hedging with derivatives. <p>3. Addressing the Risks of Managing a Derivative Program</p> <ul style="list-style-type: none"> • Dig deeper into the risks of hedging and not hedging. • Discuss the following risks. <ol style="list-style-type: none"> 1. Interest Rate 2. Credit 3. Liquidity 4. Market 5. Counterparty 6. Regulatory 7. Reputation 			
4.	<p>1. Creating Cybersecurity Metrics that Matter to the Business</p> <p>Cybersecurity metrics and key performance indicators (KPIs) effectively measure your cybersecurity program's success. Learn how to present essential cybersecurity metrics for the board to ensure that business leaders understand that money allocated to security is money well spent.</p> <p>2. Top 10 Cyber Threats & How to Mitigate Them</p> <p>Discuss the top 10 cyber threats and how to mitigate them in plain English. The talk includes Social Engineering, Third-Party Exposure, Remote Working, Configuration Mistakes, Poor Cyber Hygiene, Cloud Vulnerabilities, Mobile Device Vulnerabilities, Internet of Things, Ransomware, Poor Data Management, and Poor Post-Attack Procedures.</p> <p>3. Cybersecurity and Third-Party Risk</p> <p>Consider the risks associated with third parties before granting them access to your data. Third-party risk management is essential because failure to assess third-party risks exposes your organization to supply chain attacks, data breaches, and reputational damage.</p> <p>4. Implementing an Information Security Program</p> <p>A practical guide to building your information security program. This talk will cover the appropriate components and best practices from start to finish for your Information Security Program.</p>	Brandon Gettert	Curated Cyber	
5.	<p>SMF:</p> <p>1. Wire and Check Fraud (we are seeing a resurgence in both types including very creative criminals)</p> <ul style="list-style-type: none"> • Key recent cases • Best practices to prevent <p>2. Regulatory Update:</p> <ul style="list-style-type: none"> • Current Regulatory Actions and Trends (CFPB, FDIC, etc) • FinCen developments and financial crimes • Update on Fair Lending and Lending Discrimination Actions • Best Practices for servicing of SBA, FSA and USDA Guaranteed Loans <p>3. Current Issues in Account and Loan Operations:</p> <ul style="list-style-type: none"> • Collateral Perfection Issues • Best Practices for Avoiding Lender Liability in Today's Environment 	Joel Harmon, Zane Anderson, or one or more other Crowe & Dunlevy attorneys	Crowe & Dunlevy (sponsoring breakfast)	N/A

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	<p>4. General Legal Update</p> <p>5. Any other legal topic the OBA feels current or needed</p>			
6.	<p>Convention:</p> <p>Current Employment Issues for Banks</p>	Adam Childers	Crowe & Dunlevy	N/A
7.	Current Litigation Risks for Banks	Joel W. Harmon	Crowe & Dunlevy	N/A
8.	Best Practices for Deposit Account Operations	Joel W. Harmon/Zane Anderson	Crowe & Dunlevy	N/A
9.	Regulatory Headwinds – CPFB Etc...	Joel Harmon/Zane Anderson	Crowe & Dunlevy	N/A
10.	General Legal Update plus Cybersecurity	Anthony Hopkins	Crowe & Dunlevy	N/A
11.	<p>1. The Secret Relationship Between You and DATA</p> <ul style="list-style-type: none"> Lessons from Sully Sullenberger’s Landing on the Hudson Developing a Daily Data Disciple Which Data Matters <p>2. Deposits – the New Frontier (To Boldly Go Where No Bank Has Gone Before)</p> <ul style="list-style-type: none"> Using Data to Develop Strategies Lessons from an almost failed bank Lesson from a failed bank <p>3. Using Data to INSPIRE Performance (Lessons from the NFL)</p> <ul style="list-style-type: none"> How to make DATA a priority How to use DATA to predict performance How to use to DATA to get the best from your team <p>4. Loan Pricing – the Key to Deposit Gathering</p> <ul style="list-style-type: none"> Using DATA to influence Loan Pricing Using DATA to develop Loan Strategies Using DATA to get your Loan Officers to become the top deposit gatherers 	Mark Swanson	Deluxe	N/A
12.	<p>The NEW FDIC Third-Party Risk Management Guide: A Deep Dive</p> <p>As the financial landscape increasingly relies on third-party providers, effective third-party risk management (TPRM) is essential. The FDIC's new Third-Party Risk Management Guide for Community Banks introduces new expectations for financial institutions. This presentation will offer a comprehensive overview of the FDIC guidance, providing actionable steps to help establish your bank's TPRM program.</p> <ul style="list-style-type: none"> Explore the key elements of the recent FDIC guide and its implications for community banks. List practical insights into developing and implementing a robust Third-Party Risk Management (TPRM) program. Assess your bank's current TPRM program against the new standards. 	Consultant	Eide Bailly	N/A
13.	Empowering Community Banks with Microsoft CoPilot	Consultant	Eide Bailly	N/A

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	<p>Join us for an in-depth exploration of Microsoft Copilot, the AI-driven assistant revolutionizing banking operations. In this presentation, we'll delve into how Copilot can enhance productivity, improve decision-making, and drive innovation in the banking sector.</p> <ul style="list-style-type: none"> • Discuss how Copilot can streamline daily tasks and automate routine processes. • Assess Copilot's ability to enhance data analysis and insights for informed decision-making. • Explore opportunities to improve customer service and engagement through AI-powered interactions. • Identify new opportunities for growth and efficiency. 			
14.	<p>Post Election Tax Update – A Guide to Upcoming Events</p> <p>Join us for an essential session as we explore the tax landscape and its implications for the banking industry. Our knowledgeable speakers will provide valuable insights and guidance on significant tax events that bankers should be aware of.</p> <ul style="list-style-type: none"> • Tax Reform Updates: The latest changes in tax laws and regulations. • Key Deadlines: Important dates and deadlines for tax filings and compliance. • Industry-Specific Challenges: Tax considerations unique to the banking sector. 	Consultant	Eide Bailly	N/A
15.	<p>ESOPs within Your Community Bank</p> <p>This presentation will provide a comprehensive overview of Employee Stock Ownership Plans (ESOPs) and their potential benefits for community banks. We will discuss the structure, advantages, and considerations involved in implementing an ESOP in your institution.</p> <ul style="list-style-type: none"> • Understand the basic structure and mechanics of ESOPs. • Explore the potential benefits of ESOPs for community banks, including employee engagement, retention, and financial performance. • Discuss the tax advantages associated with ESOPs. • Evaluate the factors to consider when deciding whether an ESOP is right for your community bank. • Understand the regulatory requirements and compliance considerations for ESOPs. • Learn about the steps involved in implementing an ESOP. • Explore case studies of community banks that have successfully implemented ESOPs. 	Consultant	Eide Bailly	N/A
16.	<p>M&A Mechanics for Thinly Traded, Family-Owned, and Privately-Held Institutions</p> <p>This session offers a comprehensive overview of the M&A process tailored to thinly traded, family-owned, and privately-held institutions. From both buy-side and sell-side perspectives. The session will also cover best practices and key considerations critical to successful transactions.</p> <ul style="list-style-type: none"> • Understand Trends in the Community Bank M&A Market • Participants will explore key topics such as target identification, effective marketing, purchase price evaluation, legal and tax structures, deal financing, regulatory applications, acquisition accounting, and regulatory capital. 	Consultant	Eide Bailly	N/A
17.	<p>1. 2025 Community Banking Outlook</p> <p>The landscape in which community banks operate seems to be ever changing. This presentation will provide a recap of the major events that have occurred in the banking market in the previous year and an update on the legal, regulatory, strategic and corporate/risk governance that bank executives and directors should know in setting the strategic direction of the bank. The regulatory update will include a summary of major Supreme Court cases, CFPB rulemaking, including the implementation of Section 1071, and regulatory enforcement actions.</p> <p>2. Corporate Governance Best Practices for Community Banks</p>	Chet Fenimore	Fenimore Kay Harrison	

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18.	<p>1. Asset and Liability Management Beginning in late 2021, the banking industry experienced one of the fastest drains on liquidity in over 30 years. Amid a blistering pace of rate hikes by the Federal Reserve and record deposit outflows that brought several very large institutions to failure, inflation also became an issue on both sides of the balance sheet. This session will explore some of the trends Oklahoma banks experienced during this extraordinary cycle as well as an overview of best practices in asset and liability management.</p> <p>2. Bank Investment Portfolio Management The 2020 pandemic brought on fears in the banking industry that many top economists predicted would result in one of the worst recessions in the history of the United States. In an attempt to stave off another long recovery that could've rivaled The Great Recession, the Federal Reserve injected a record amount of liquidity into the system and Congress passed a record \$5 trillion in Pandemic Stimulus. Many banks fought margin compression during 2020 and 2021 by increasing their allocations into the investment portfolio. This session will explore the trends in the investment portfolio by Oklahoma banks over the last 5 years along with an overview of best practices in banking investment portfolio management.</p> <p>3. Bank Funding Strategies Oklahoma bankers experienced a record amount of stimulus injected into the system during the 2020 pandemic. Fast forward less than a year later, the Fed implemented aggressive tightening policies. Liquidity quickly drained from the system and banks were faced with a severe liquidity crisis. The regulatory fallout from several large bank failures made it clear that examiners were laser focused on liquidity risk management. This session will explore trends that Oklahoma banks experienced over the last 5 years along with an overview of best practices in bank funding strategies across several interest rate environments.</p> <p>4. Affordable Housing One of the biggest challenges bankers have faced over the past few years has been affordable housing. As home prices and interest rates surges following the 2020 pandemic, many bank customers were found it increasingly difficult to find affordable homes. This session will address these issues along with an overview of the affordable housing programs available to Oklahoma banks.</p> <p>5. Banking Legislation Over the past 5 years, Oklahoma bankers faced an incredibly challenging environment navigating a wide-range of banking legislation introduced by Congress. Similar to the regulations imposed on banks following the 2008 financial crisis, many of these regulations were imposed on community banks that played no part in the poor banking practices of the past two economic downturns. This session will review some of the proposed legislation being discussed on Capitol Hill along with an interactive discussion on how it could impact Oklahoma banks.</p>	Drew Simmons	FHLB Topeka	N/A
19.	Outlook for the Economic, Employment, and Inflation as the Fed Eases Policy Toward Neutral	Chris Low	FHN Financial \$5.500 Sponsor	Hotel Accommodations
20.	<p>1. Cybersecurity Threats: Ransomware Attacks, Data Breaches, Regulation Compliance</p> <p>2. Disaster Recovery: Business Continuity, Cloud Migration, Risk Management</p> <p>3. Emerging Technologies: Block Chain, Internet of Things, Ar</p>	Kevin Fream	Matrixforce	\$25k min. waived
21.	<p>1. M&A and Capital Markets Update</p> <p>2. Current Lending Issues</p> <p>3. Current Funding Issues</p>	Bob Luttrell, Kaitlyn Chaney Matt Brown	McAfee & Taft	N/A

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	4. Legal topics of interest per OBA			
22.	<p>1. Third-Party Risk Management – Is Your Program up to Par? In light of new regulatory guidance on third-party risk management, has your institution updated your program and approaches to risk assessment to ensure they address any and all emerging risks? Join us in reviewing the principles and key considerations to help you maintain an effective third-party risk management framework. We'll discuss imperative changes that warrant immediate action from all institutions, as well as other modifications you should consider as you explore offering new types of products and services.</p> <p>2. Navigating the Future of Banking: Effective BaaS Strategies & Maintaining Compliance In an era where digital transformation is reshaping the financial landscape, banks are increasingly partnering with fintech companies to offer innovative Banking as a Service (BaaS) solutions. While these partnerships can drive growth and customer satisfaction, they also introduce a complex array of regulatory and operational challenges. Join us for an insightful session where we delve into the intricacies of implementing effective BaaS strategies while ensuring stringent compliance with federal regulations.</p> <p>3. Understanding & Controlling Risks of Digital Marketing Initiatives Technological advances are providing many new ways to market to potential customers and expand your Bank's brand. While new methods of using data analytics may help find the best potential customer for your institution, could those methods create additional risk? Join us for a discussion about digital marketing initiatives and what they mean from a fair lending, CRA/REMA impact, reputational exposure and third-party risk perspective. We will focus on third party vendor management expectations, risk assessment documentation and governance oversight.</p> <p>4. Impact of FINTech on Your Model Governance Program Your institution utilizes many different systems and software, which is being accelerated through partnerships with fintech companies. Types of systems being onboarded may include Robotic Process Automation (RPA) or Artificial Intelligence (AI). With new technological innovations & more systems coming into play every day, it's critical to ensure these systems make it to your model inventory list for proper criticality evaluation. Attendees will learn tips and tricks on capturing these new systems as well as how to assess the criticality of each to identify the proper model risk management tactics to deploy.</p> <p>4. Section 1071 Update and Management Action Plan Development The CFPB announced new deadlines for compliance with Section 1071 of the Dodd-Frank Act one day after the Supreme Court ruled in its favor that the bureau's funding structure is constitutional. What does this mean for your institution and what actions should you be taking in the period leading up to reporting deadlines? Join us for a much-needed refresher on the Section 1071 requirements and discussions of what you should be communicating to staff, management and your Board of Directors related to action plans and benchmark dates.</p>	Melissa Correa	Mercadien	N/A
23.	<p>1. Debunking Common Misconceptions of Debit and Credit Card Profitability Is it possible to increase the bank's interchange income? Are contactless cards more secure? Do you really need to market debit cards? In this session we will be confronting the biggest interchange questions headfirst. Join us as PRI demystifies common misconceptions in order to reveal the truth behind debit and credit card profitability. Learn the truth behind the impact interchange can have on your bottom-line.</p> <ul style="list-style-type: none"> - Key components to maximizing interchange income - Understand trends in interchange, including fraud and regulation <p>2. Keys to Managing a Thriving Debit Card Program</p>	Mike Holt or Julie Ostenson	Profit Resources Inc.	Travel for speaker

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	<p>Are you managing your debit card as a service with an operational/risk lens? Or are you managing it as an income-generating product? In this session you will learn how to manage debit card as a profitable product. Find out where your largest debit card income opportunities are, how you compare to relevant debit card benchmarks and how to create a plan to close the gaps. Maximize the full potential of interchange income by managing risk, planning for the future, and driving improved profitability.</p> <ul style="list-style-type: none"> - How to address the debit card as a product - Benchmarks to understand if your debit card product is profitable - Three main components to optimize for a profitable debit card - How to manage and maximize debit card profit <p>3. Deposit Growth Strategies for Today, Tomorrow, and Forever</p> <p>The industry finds itself at a point where deposit growth pressures are intense. What can be done to attack today's problems, while creating a comprehensive strategy for ongoing deposit growth? Do we ever not need deposits? Is it solely retail's responsibility to grow deposits? What are the product, process, and people components essential to a long-term deposit strategy? Sit in on this session and learn some best practices garnered from experiences at community banks.</p> <ul style="list-style-type: none"> - Best practices for ongoing deposit growth - How to create a deposit growth strategy - How to design a profitable deposit product suite <p>4. Unlocking the Secrets of High-Performing Community Banks</p> <p>Discover the essential qualities that define high-performing, community banks and the strategic approaches that drive their success. In this session, Eric will unveil the attributes of consistently top-performing banks, highlighting the pivotal role of visionary leadership and the importance of fostering a culture of employee engagement. You will gain insights into how to align your organization's strategic objectives with top-quartile performance goals, ensuring sustainable growth and excellence.</p> <p>5. Growing Revenue in Economic Uncertainty</p> <p>Interchange income has long surpassed overdraft revenue as the number one source of deposit-based noninterest income. But have you maximized its potential at your bank? How to maximize debit card profit. In this session we'll dive into how to increase interchange income, reduce processor expenses, and establish your debit card as a profitable product. We'll share relevant community bank interchange benchmarks so that you can measure your program's success and recognize whether or not you have an opportunity to impact your bottom line.</p>			
24.	<p>1. Keys to Managing a Thriving Debit Card Program</p> <p>Are you managing your debit card as a service with an operational/risk lens? Or are you managing it as an income-generating product? In this session you will learn how to manage debit card as a profitable product. Find out where your largest debit card income opportunities are, how you compare to relevant debit card benchmarks and how to create a plan to close the gaps. Maximize the full potential of interchange income by managing risk, planning for the future, and driving improved profitability.</p> <ul style="list-style-type: none"> - How to address the debit card as a product - Benchmarks to understand if your debit card product is profitable - Three main components to optimize for a profitable debit card - How to manage and maximize debit card profit <p>2. Strategic Planning at a Time of Uncertainty</p> <p>The global pandemic is impacting the way that bankers are looking at their internal structure and staffing, how to best serve customers, and what services they're offering. The strategic plan that was drafted even just a year ago needs a fresh look to determine what the renewed focus should be for the</p>	Tom McGill or Eric Stables	Profit Resources Inc.	Travel for speaker

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	<p>immediate and long term future. Are there initiatives that must be reprioritized? Does the bank need to “catch up” with digital offerings? What do regulators want to see in a strategic plan? It’s time to take a fresh look at the strategic plan and what the pandemic impact is on the future.</p> <p>3. Deposit Growth Strategies for Today, Tomorrow, and Forever</p> <p>The industry finds itself at a point where deposit growth pressures are intense. What can be done to attack today's problems, while creating a comprehensive strategy for ongoing deposit growth? Do we ever not need deposits? Is it solely retail's responsibility to grow deposits? What are the product, process, and people components essential to a long-term deposit strategy? Sit in on this session and learn some best practices garnered from experiences at community banks.</p> <ul style="list-style-type: none"> - Best practices for ongoing deposit growth - How to create a deposit growth strategy - How to design a profitable deposit product suite <p>4. Strategies for Sustainable Earnings Growth</p> <p>Are you losing sleep over economic uncertainty? Are you worried about geo-political unrest around the globe? Uneasy about what's next on your regulator's radar screen? Prepare your organization for sustainable earnings growth regardless of the economic, political, or regulatory environment. In this session, you will learn simple strategies to increase non-interest income and control non-interest expenses that will help you grow your bottom-line regardless of external factors.</p> <ul style="list-style-type: none"> - How to increase non-interest income - How to reduce non-interest expense - Become more profitable <p>5. Winning Combination: Strategy, Culture and Process Improvement</p> <p>Does your strategic plan contain a component of continuous process improvement or does it make the list only if there is a significant catalyst for change? Does your bank’s culture support ideas from employees on how to improve processes throughout the company, whether it is how to serve the clients or operational tasks? In this session, we will take a look at how critical it is to have process improvement as part of the ongoing strategy and culture of your FI. By doing so, your FI will improve operational efficiencies and system utilization, increase employee engagement, and deliver a better client experience</p> <ul style="list-style-type: none"> - How to improve operational efficiency - Key tips for implementing change to operational processes - How to complete a process improvement project - Understanding process improvement and how it supports an improved customer experience 			
25.	<p>1. Unlocking the Secrets of High-Performing Community Banks</p> <p>Discover the essential qualities that define high-performing, community banks and the strategic approaches that drive their success. In this session, Eric will unveil the attributes of consistently top-performing banks, highlighting the pivotal role of visionary leadership and the importance of fostering a culture of employee engagement. You will gain insights into how to align your organization’s strategic objectives with top-quartile performance goals, ensuring sustainable growth and excellence.</p> <p>2. Strategies for Sustainable Earnings Growth</p> <p>Are you losing sleep over economic uncertainty? Are you worried about geo-political unrest around the globe? Uneasy about what's next on your regulator's radar screen? Prepare your organization for sustainable earnings growth regardless of the economic, political, or regulatory environment. In this session, you will learn simple strategies to increase non-interest income and control non-interest expenses that will help you grow your bottom-line regardless of external factors.</p> <ul style="list-style-type: none"> - How to increase non-interest income 	Mikelle Brady or Eric Stables	Profit Resources Inc.	Travel for speaker

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	<ul style="list-style-type: none"> - How to reduce non-interest expense - Become more profitable <p>3. Reduce Expenses to Better Align with Current Revenue Bank revenue has declined significantly, with no immediate return to pre-COVID levels. This session will cover key strategies for managing and reducing expenses across the bank. Benchmarks (where available) will be provided, and we will facilitate discussions on topics including technology, contracts, and overall bank efficiency.</p> <p>4. Winning Combination: Strategy, Culture and Process Improvement Does your strategic plan contain a component of continuous process improvement or does it make the list only if there is a significant catalyst for change? Does your bank's culture support ideas from employees on how to improve processes throughout the company, whether it is how to serve the clients or operational tasks? In this session, we will take a look at how critical it is to have process improvement as part of the ongoing strategy and culture of your FI. By doing so, your FI will improve operational efficiencies and system utilization, increase employee engagement, and deliver a better client experience</p> <ul style="list-style-type: none"> - How to improve operational efficiency - Key tips for implementing change to operational processes - How to complete a process improvement project <p>4. Growing Revenue in Economic Uncertainty Interchange income has long surpassed overdraft revenue as the number one source of deposit-based noninterest income. But have you maximized its potential at your bank? How to maximize debit card profit. In this session we'll dive into how to increase interchange income, reduce processor expenses, and establish your debit card as a profitable product. We'll share relevant community bank interchange benchmarks so that you can measure your program's success and recognize whether or not you have an opportunity to impact your bottom line.</p>			
26.	<p>1. Keys to Lending and Credit Success through a Recession A recession presents a different set of challenges for community bankers, particularly on the lending and credit side. However, with the right focus and plan in place, bankers can diligently manage through a recession to a favorable outcome. This session will cover what executives need to focus on and the details of how they can serve customers well and protect the bank.</p> <p>2. Managing Customer Relationships in a Multi-Channel World Banks have built out channels and created an ecosystem where customers can walk into any branch, call into the call center, transact at an ATM/ITM, and do those and many other things through the digital banking channel. The concept of a domicile branch is antiquated, yet still drives much of our reporting and decision making. As bankers fight for who owns a customer, the customer and ultimately the bank suffer. This session will cover some best practices in how to manage customer relationships in our multi-channel world with an eye towards improving the customer experience thereby driving increased profitability for the bank.</p>	Ty Glenham	Profit Resources Inc.	Travel for speaker
27.	<p>Creating a Culture to Capitalize on Today's Digital Capabilities Digital Transformation this. OmniChannel that. You can't get away from the buzzwords. To win in the digital space, however, it's less about buzzwords and Fintech and more about creating a culture in which digitization and creativity thrive. This session will put some common-sense parameters around digitization efforts and help position your bank for digital success both today and into the future.</p>	John Chappelle	Profit Resource Inc.	Travel for speaker

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28.	<p>1. Deposit Growth Strategies for Today, Tomorrow, and Forever The industry finds itself at a point where deposit growth pressures are intense. What can be done to attack today's problems, while creating a comprehensive strategy for ongoing deposit growth? Do we ever not need deposits? Is it solely retail's responsibility to grow deposits? What are the product, process, and people components essential to a long-term deposit strategy? Sit in on this session and learn some best practices garnered from experiences at community banks.</p> <p>2.. Keys to Managing a Thriving Debit Card Program Are you managing your debit card as a service with an operational/risk lens? Or are you managing it as an income-generating product? In this session you will learn how to manage debit card as a profitable product. Find out where your largest debit card income opportunities are, how you compare to relevant debit card benchmarks and how to create a plan to close the gaps. Maximize the full potential of interchange income by managing risk, planning for the future, and driving improved profitability.</p> <ul style="list-style-type: none"> - How to address the debit card as a product - Benchmarks to understand if your debit card product is profitable - Three main components to optimize for a profitable debit card - How to manage and maximize debit card profit 	Candace DeBarger	Profit Resource Inc.	Travel for speaker
29.	<p>1. Using your Bank Mission as a Springboard for the Future It's a balancing act. Community bank executives are consistently striving to be relevant to customers and clients while remaining true to their foundation. This session will explore how keeping a focus on the bank's mission and vision statements will help to guide the leadership team strategically towards innovation.</p> <p>2. Winning Combination: Strategy, Culture, and Process Improvement Does your Strategic Plan always contain a component of continuous process improvement or does it make the list only if there is a significant catalyst for change? Does your FI culture support ideas from employees on how to improve processes throughout the company, whether is it is how to serve the clients or operational tasks? In this session, we will take a look at how critical it is to have process improvement as part of the ongoing strategy and culture of your FI. By doing so, your FI will improve operational efficiencies, system utilization, increase employee engagement, and deliver better client experience.</p>	Eric Stables	Profit Resource Inc.	Travel for speaker
30.	<p>1. Preparing for a Focus on Process and Efficiency The last couple of years has pushed banks in a way that challenges how bankers serve customers—both internal and external. It's time to shift the focus to process efficiency and effectiveness throughout the bank. Are areas such as loan operations and deposit operations designed to best serve lenders and customer facing staff? Is the organization structured to most effectively serve the customer in a way that can be profitable for the bank? Many staff roles will need to be repurposed and workflows will need to be reengineered. This session will cover the main areas where the bank can focus in order to be a well-oiled customer service machine.</p> <p>2. Operational Resilience During Economic Uncertainty When it comes to the uncertainty of the economy, the only control you have is how you prepare. With continued talk of a potential recession, financial institutions are searching for creative ways to increase profitability and stay operationally nimble. This session will cover the steps to evaluate and redesign your current processes in order to pivot well amid any economic environment.</p> <p>3. Winning Combination: Strategy, Culture, and Process Improvement Does your Strategic Plan always contain a component of continuous process improvement or does it make the list only if there is a significant catalyst for change? Does your FI culture support ideas from</p>	Shannon Reid	Profit Resource Inc.	Travel for speaker

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	employees on how to improve processes throughout the company, whether it is how to serve the clients or operational tasks? In this session, we will take a look at how critical it is to have process improvement as part of the ongoing strategy and culture of your FI. By doing so, your FI will improve operational efficiencies, system utilization, increase employee engagement, and deliver better client experience.			
31.	<p>Cloud-Based Core: Hype vs Reality</p> <p>All the buzz in the industry is around the benefits of implementing a cloud-native core. As a bank's leadership develops its strategic plans, it's important to determine if and when this evolving segment of the industry is right for them. In this session we'll provide guidance on the pros and cons of moving to a cloud-native core and how you can prepare for this type of move.</p>	PRI Consultant	Profit Resource Inc.	Travel for speaker
32.	<p>In-House vs. Outsource. What powers the decision?</p> <p>When evaluating core implementation strategies, there are several key areas of consideration as a bank's leadership considers the pros and cons of an in-house environment vs. outsourcing. Banks small and large must consider all impacts from flexibility and agility to pricing. In this session we'll go through scoring the pros and cons of all considerations and ultimately how to make an informed decision about an in-house vs. outsourced strategy for core.</p>	PRI Consultant	Profit Resource Inc.	Travel for speaker
33.	<p>Branch Rationalization for Community Banks</p> <p>Since 2010, the number of bank branches has decreased by 17%. But in community banking, decisions about branch network changes must be made intentionally and strategically; after all, our branches are sometimes the only bank in the rural communities that we serve. This session will explore how to evaluate branch performance, market potential, and required capital investment, alongside analysis of deposit product offerings and maximizing other delivery channels.</p>	PRI Consultant	Profit Resource Inc.	Travel for speaker
34.	<p>Banking on AI: Unlocking the Power of AI for Oklahoma Banks</p> <p>AI is one of the most sought-after topics in almost every industry, including banking. Businesses want to know how AI can help them in practical ways. This presentation will demonstrate practical ways for businesses to integrate this new technology while also doing it safely.</p> <ul style="list-style-type: none"> • Brief history of AI in business • Real life examples of AI usage in banks • Why banks should use AI • How banks can safely integrate AI into their systems (with a focus on data protection) • Live demo and samples using Microsoft CoPilot and other AI programs 	Jason Rincker	Stronghold Data	N/A
35.	<p>Revolutionizing Customer Service in Community Banking</p> <p>Explore how AI can pave the way for stronger, lasting customer relationships through responsive, personalized, and effective service. Join us to discover the transformative potential of AI-powered communication tools in community banking. We'll take a look at how AI can impact customer interactions and create a foundation for stronger customer relationships. Key topics will include:</p> <ul style="list-style-type: none"> • Empowering Employees with AI: Learn how AI tools can assist bank employees in providing personalized, efficient customer service by automating routine tasks and offering real-time support. • Assessing and Enhancing Agent Performance: Explore how AI-driven analytics can assess agent performance, providing insights into strengths and areas for improvement, leading to better training and development programs. • Summarizing and Analyzing Customer Interactions: Understand how AI can summarize and search through customer interactions, identifying problem areas and weak points in service, enabling proactive solutions. 	Shayan Zadeh	Verge Network Solutions	N/A

Speakers for Both SMF & Convention

	<ul style="list-style-type: none">• Building Stronger Customer Relationships: See how AI tools can help banks anticipate customer needs, offer tailored solutions, and foster deeper, more trusted relationships with their customers.			
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