



2024

THE **ONE** CONFERENCE
LEVEL UP
OPPORTUNITY | NETWORKING | EDUCATION

Embassy Suites | March 7-8 | East Peoria, IL

ILLINOIS **B** BANKERS®



THE ONE LEVEL UP CONFERENCE

OPPORTUNITY | NETWORKING | EDUCATION



Thursday, March 7

12:30 p.m.

Opening General Session
Volunteer of the Year

1:45 p.m.

Break with Exhibitors

2:45 p.m.

Track Sessions (7)

4:00 p.m.

Track Sessions (7)

5:00 p.m.

Reception with Exhibitors

6:30 p.m.

Illinois Bankers PAC Brews

8:30 p.m.

Hospitality Suite with Karaoke and Games

Friday, March 8

8:00 a.m.

Track Sessions (7)

9:00 a.m.

Break with Exhibitors

9:30 a.m.

Track Sessions (7)

10:45 a.m.

Track Sessions (7)

11:45 a.m.

Lunch with Exhibitors

12:45 p.m.

Closing General Session &
FLA Graduation

LEVEL UP IN THE INDUSTRY

Ready to take your banking career to new heights? Secure your seat now and start your journey toward leveling up your banking career!

REGISTER THREE, GET THE FOURTH FREE!

ILLINOIS BANKERS PAC BREWS

Take this opportunity to level up your evening, have some fun, and learn more about the **Illinois Bankers PAC**. No industry faces the regulation and legislation that banking does, and a well-funded PAC ensures that the banker voice at the Capitol is strong. Enjoy great brews, network with colleagues, and support a great cause! 100% of your contribution goes to worthy political candidates who support the views and future of our industry.

Thursday, March 7
6:30 - 8:30 p.m.
Donnelly's Irish Pub
\$40 PP

Refreshments, food and transportation included

Disclaimer: A copy of our report filed with the State Board of Elections is (or will be) available on the Board's official website (www.elections.il.gov) or for purchase from the State Board of Elections, Springfield, Illinois. All contributions to Illinois Bankers PAC are voluntary. You may refuse to contribute without reprisal. Contributions to Illinois Bankers PAC are not tax deductible.

Book Your Room

Embassy Suites
100 Conference Center Dr.
East Peoria, IL 61611
Phone: (309) 694-0200

Deadline: Feb. 21, 2024

Fee (per person)

IBA Members \$345

NonMembers \$575

REGISTER 3, GET 1 FREE!

Level Up and Register

illinois.bank/theoneconference
217-789-9340



EDUCATIONAL TRACKS FOR EVERY BANKER!

One size does not fit all. That's why we offer seven education tracks, so that you and your team can tailor your learning experience to your specific roles and aspirations. Get ready to be inspired!



Bank Marketing



Lending



Human Resources



Retail Banking



Leadership Development



Risk/Financial Management



Technology & Operations



KEYNOTE SPEAKERS



Linda Clemons

CEO of Sisterpreneur[®] Inc

Beyond Words: Level Up With Nonverbal Expertise

Approximately 80% of communication is expressed non-verbally. Learn how to unlock and tap into the secrets of people's nonverbal cues and gain the advantage in any situation.



Craig Dietz

TEDx Speaker

Maximize Your Life Score

Maximize your life score with this extraordinary session on perseverance and determination. Get ready to Level Up with this narrative on the cultivation of resilience and leave with the tools to overcome many of life's challenges.



HUMAN RESOURCES



Holding People Accountable (Without Losing Them)

Angela Adams, HR Source

Many leaders struggle to hold employees accountable out of fear of making them mad or losing them. But is that best for your bottom line? Get more comfortable with holding employees accountable for their work responsibilities by using a four-prong approach of providing feedback, inspiring investment, designing creative solutions, and completing follow through.



Evaluating Practices to Maximize Talent

Barbara Low, Sr. Manager / Talent Management Consulting, Wipfli LLP

In today's challenging labor market, all employers are having difficulty attracting and retaining talent. Have you considered evaluating the policies and practices that may contribute to a low candidate pool? When was the last time you reviewed elements of the hiring process to determine where changes need to be made in order to meet the needs of today's workforce and provide an increased number of candidates? Have you considered analyzing your talent practices in order to create a strategic talent plan? This session covers areas to focus on for change to achieve better outcomes.



Succession Planning to Stabilize the Bank's Future Leadership

Barbara Low, Sr. Manager - Talent Management Consulting, Wipfli LLP

The changing workforce and aging baby boomers are realities leading more financial institutions to seek help in understanding which of their staff is able and willing to fill key roles over the next five years. Determining the depth of the talent pipeline internally and externally isn't easy. Succession planning is not a new concept, yet many struggle to create processes and a robust approach that moves beyond a static list of names kept in a file. A succession planning program includes a focus on positions critical to the company's strategic plan as well as a focus on employees and their development. This session will talk about the issues and challenges of succession in today's workplace and provide some practical approaches and tools to guide effective Succession Planning.



Employee Engagement & Retention: Why people leave & how to keep them

Drew Carter, Founder & CEO, Whistle Systems, Inc.

In the banking industry, the challenges of employee engagement and retention have reached a critical juncture. Despite a 5% salary increase in 2022, voluntary attrition rates have surged, surpassing 24%. Alarmingly, 66% of those who left chose to exit the entire industry. These trends underscore the pressing need for financial institutions to address the issue of employee turnover. This session is designed to provide insights, tools, and strategies to effectively understand and articulate the root causes of attrition and master the use of an employee evaluation framework to assess and enhance motivation within an organization. Drew Carter, CEO & Founder of Whistle Rewards, offers a comprehensive knowledge base and skill set to address the challenges of employee engagement and retention within the banking industry.



2024 HR Survival Kit

Michael Gifford & Emily Bennett, Howard & Howard Attorneys PLLC

HR is constantly evolving – do you know everything you need to know to avoid the many traps and pitfalls? We will review changes and updates to federal and Illinois law that took effect over the past year. This lively presentation provides an overview of key developments in federal and Illinois employment law, and action items for employers to take because of those changes. Participants will leave with up-to-date knowledge of legal obligations and considerations in an ever-changing landscape of a bank's obligations to its employees.

LEADERSHIP



Using Behavioral Science To Change Behaviors and Reduce Risk

Andrea Olson, CEO, Pragmadik

Data enables banks, credit unions, and fintech companies to better understand their users, edge out the competition, and provide the right product to the right person at the right time. However, finding clever ways to dice and display data isn't sufficient for changing behavior. That's where behavioral science can help. Behavioral science analyzes what actually gets people to change their behavior rather than going along with whatever common sense says might work. In this session, attendees will learn about the concepts behind the principles of behavioral science, biases that affect thinking, judgment, and consumer behaviors, along with techniques to overcome the intention-action gap through a blend of behavioral diagnosis and design.



How Do You Manage Projects?

David Noël, EVP of Support Services, Genesys Technology Group

Managing key initiatives and projects to completion has never been more important. Disruption in the banking industry is requiring that community financial institutions innovate and embrace new technology initiatives. Whether you are opening a new branch, becoming a Bank as a Service, launching new products both internally or externally, or layering Fintech technology into your forward-facing systems - getting things done efficiently is vitally important to your success. In this session, David Noël will walk you through some foundational concepts that will help you thrive in the new era of banking.



Motivate Your Bankers from Good to Great

Jack Kasel, Sales Development Expert & Community Bank Specialist, Anthony Cole Training Group

Imagine the impact if you could improve the performance of your middle producers by just 5-10%. This workshop will help bank managers understand the specific traits of a strong motivator as well as a 3-step approach to help your producers focus and develop their expertise and success with their targeted markets. Using huddles and a coaching approach called Where's Walter, bank managers will learn how to improve the skill levels of their middle producers. This focus on improving the middle majority can make a huge impact on your group's bottom line.



Banking is a Team Sport + Become a More Influential Leader

Joe Micallef, Grow Up Sales

Many bank leaders are struggling to build highly engaged and skilled teams that consistently produce great results. Joe Micallef will share how built and retained highly productive teams as a bank leader for 20 years through collaborative strategic planning, consistent coaching and regular feedback.



Secrets of High Performing Banks – Responding to Market Challenges

Shawn O'Brien, President, QwickRate

We're expecting a long road ahead for all banks in 2024, but some institutions will see it as a chance to seize opportunities and successfully strategize responses to the challenges. These high-performing banks know how to use publicly available performance data to their advantage. We'll show you how your bank can emulate the top performers by taking your cues from the numbers.

LENDING



Consumer Spending, a Driving Force to Commercial Lending

Bobby Martin, CEO and Co-Founder, Vertical IQ

In today's world, very few things remain predictable. One truth that continues to stand the test of time is that the economy starts and stops with the consumer—especially when consumer spending contributes 68% to GDP. Join us for a discussion on the impact of human nature and consumer spending on the commercial lending world. Find out who is anticipated to be the winners and the losers in the Commercial lending sector.



Why Getting More From Your Loan Review Is Now Critical

David Ruffin, Principal, IntelliCredit, a division of QwickRate

A loan review is a strategic asset for community banks and should be treated like one. While this hasn't been the case for decades, bankers now realize that new, dramatically improved processes — ones that can also be used for both internal and annual reviews — will not only make Loan Reviews more efficient, effective, and less intrusive to credit teams' day-to-day schedules but provide a source of valuable information to help the bank detect risk earlier. This capability is especially critical during unsettled credit times. In our session, we'll discuss innovative approaches and best practices that can profoundly reduce the burden that a loan review traditionally places on community bank teams — while also making this important discipline a more constant and strategic tool for minimizing the credit risk that lies ahead.



No Time to Waste: Targeting the Right Customer Industries for Commercial Deposits & Loans

Matt Murphy, Vice President - Commercial Banking, IBISWorld

With the current need to grow and retain deposits, and find commercial loan growth in an environment with lower loan demand, bankers are struggling to find the right customers in their market for those products and services. In addition, multiple bankers often call on the same businesses and need to set themselves apart from their competition. Using certain industry-level metrics such as Profit Margins, Revenue Trends, and various Financial Ratios, Marketing teams, and Sales Leaders can easily identify industries in their specific market that are cash-rich for deposit and treasury business or capital-intensive for commercial lending business. They can also use those same industry trends to craft compelling messaging, build rapport, and win more customers in those industries. Alternatively, Credit and Risk Departments can use industry metrics in order to understand which industries should be more heavily scrutinized to avoid bad loans and concentration risk.



Win New Commercial Customers through Advances in Technology

Nellie Schlachter, Director of Strategic Partnerships, Evolv

Utilizing the latest technology, your Commercial Loan Officers can win new customers and increase their value-add to existing ones by showing them how they can remove human error, produce more, and increase their company's output and profitability. Just as companies utilize Word and Excel on a daily basis for tasks they could be doing on a manual basis, they can gain business efficiency and productivity, while cutting expenses when they implement electronic invoicing and automated payment processing. The tight job market we are experiencing is expected to continue for the foreseeable future. Employees and their costs continue to rise, so the time is right to deploy technology that is not tethered to human interaction.



Are you prepared for the next Mortgage Market?

Kevin Carlson, Account Executive Sales Manager, Windsor Mortgage

This session will help attendees navigate the complex mortgage landscape and provide tools to maneuver through these uncertain times. Gain practical tips for surviving current economic and mortgage challenges, as the speaker shares his intimate stories of overcoming struggles. Attendees will walk away with tips, tactics, and tools to become successful. Don't miss this concise and insightful exploration of the mortgage landscape.

MARKETING



Increasing Employee Attraction and Retention with Company Culture

Brett Jackson, CEO, Systemax Corporation

Marketing isn't just for new leads. These days the competition for quality staff is fierce and we have seen many companies transfer their marketing efforts to employee attraction and retention. As the CEO of Systemax, a branding agency, Brett Jackson will walk you through how to build a desirable culture within your workforce, streamline an efficient onboarding process, and keep your staff engaged and loyal. Because, after all, you are nothing without your team.



Treat Your Website Like a Branch...Because It Is!

Crystal Steinbach, Digital Marketing Director, Mills Marketing

Your website draws thousands of daily visitors, far surpassing physical branches. But do you know their purpose, identity, and origin? Decode the true potential of your website – understand user intent, identity, and origins for enhanced customer experiences and to elevate your bank's brand. Gain insights into leveraging website data to maximize marketing ROI and drive strategic decisions. Discover the crucial data your marketing team should be sharing with leadership regularly. This session will empower you to reshape your website into a dynamic force for brand elevation and strategic growth because your website should be more than a digital brochure.



Keys to Marketing Success in 2024

Jim Perry, Senior Strategist, Market Insights, Inc.

The emotional and economic impact of inflation is a jarring example of how one crisis, one new trend or one new technology can turn your marketing, and your financial institution, upside down. Only the creative, agile marketer will be able to help their institution stay competitive and connected. This session explores emerging consumer behaviors and marketing trends and sets out three ways to keep your marketing less susceptible to emerging threats in the future.



Customer Journey Mapping

Robert Zondag, Principal - Strategy, Wipfli LLP

Is the customer at the center of your bank and your decisions? Many leaders overlook journey mapping as an effective tool to understand how customers experience their bank. This session aims to help firm leadership refocus teams on the customer.



Hit a Homerun with your Strategic Marketing Plan

Taylor Thoma, Director of Marketing, forbinfi

We will present a comprehensive guide to elevate your strategic marketing endeavors to unprecedented heights. In our session, "Hit a Homerun with your Strategic Marketing Plan," we will unveil a meticulously crafted 5-step framework designed to propel your brand to success. This strategic blueprint encompasses essential components, including a thorough leadership survey, insightful interviews to gauge brand perception, a roadmap for focused execution, metrics for measuring success, and a seamless strategy for communicating achievements to the bank's leadership. Together, these steps form a powerful arsenal to not only refine your marketing approach but also to provide compelling evidence of its impact to the highest echelons of your organization. Let's embark on this journey toward marketing excellence!

RETAIL



Pulling Strings for Non-Interest Revenue/Payments

Rob Coile, Strategic Resource Management

This presentation interprets the latest FED Interchange study, breaks down the data, and explains how to prepare your institution for what's coming next.



Transformative Branch Conversations

Jack Kasel, Sales Development Expert & Community Bank Specialist, Anthony Cole Training Group

Banking customer service expectations continue to rise and present greater challenges for banks to build trust and deepen relationships with the multitude of virtual channels. The gap continues to widen as depositors and lending clients shop competitive direct and non-bank options that have intensified the competitive bank environment. How does your bank compete and differentiate itself? It is not too late to consider the impact your branch people can have. Top-performing banks are arming their people with a transformative approach to initiating distinctive relationships with their clients and prospects, building trust through meaningful conversations. This workshop will provide an approach to developing your people, who are the essential differentiator for your bank from the many digital options.



How to go from Good Service Provider to Awesome Finance Professional in 5 Easy Steps

Joe Micallef, President, Sales Strategist and Coach, Grow UP Sales Consulting

When asked what makes your bank different, most bankers reply with "customer service". But can you articulate what specifically makes your customer service better? Retail Bankers will learn how to better describe their bank's unique Service Mission and how to create unforgettable customer experiences by adopting Joe Micallef's simple Service Excellence Model.



The Total Bank Makeover: A Proven Plan for Growth and Profitability

Nick Arrigo, Senior Consultant, Haberfeld

Does your financial institution need a "total banking makeover?" If your organization is struggling to grow new, retail and business customer relationships, you just might! Are you looking to add younger generations of customers? Are you interested in learning how, why and when people switch financial institution as well as how to capture more of the switch? When growth isn't happening, it isn't simply a "marketing problem." Your entire organization must be focused on a strategy to change the outcome. In this thought-provoking session, we'll explore all the changes that need to be made to give your bank a "growth" makeover.



Renewable Deposit Sources

Steve Christenson, EVP, Ascensus

Ascensus brings a new vision to gaining market share to banks and credit unions. With increased interest rates and uncertain returns on alternate investments, savers of all ages are seeking stable sources for their accounts. Help consumers build long-term, consistent savings with your organization, foster strong customer relationships and become a trusted source of education and safety. Learn how IRAs and health savings accounts can help expand your share of the market.

RISK MANAGEMENT



Managing the Compliance Program

Karen Leiter, Principal, CLA

Managing the Compliance Program: conducting regular risk assessments, understanding the role of oversight, and comprehending the “three lines of defense” model for managing compliance risk.



Risk's Role at ALCO

Mark Haberland, Managing Director, Darling Consulting Group

During this session, participants will gain valuable insights through discussion and case studies of how detrimental some practices can be to your bottom line and the success many institutions are having by promoting a collaborative culture at ALCO, improving the quality of risk model inputs and outputs to make the best decisions for their institutions. Turning your ALCO into a true Profit Center takes dedication to the process, but the results are game-changers!



Ponzi Schemes and Customer Fraud: What Financial Institutions Must Know to Minimize Exposure to Third Parties

Michael Campbell, Practice Chair, Polsinelli

Lawsuits against financial institutions for damages arising from their customers' engagement in Ponzi schemes and fraud are on the rise, as are the multi-million-dollar awards and settlements. In these lawsuits, third parties who suffered losses at the hands of bank customers seek to recover these from banks based on a variety of legal theories. The risk of these claims creates challenges for risk management officers, bank management, and staff, who must meet their suspicious activity reporting requirements while mitigating against potential third-party claims. Chief among these challenges are the missteps banks often make when they learn of potential fraud committed by their customers.



Seven Lessons Learned in Contract Negotiation

Rob Coile, Strategic Resource Management

This presentation covers the seven most common areas where contract negotiation lessons have been repeatedly learned. Additionally, real examples will be discussed to show institutions how to uncover hidden costs and enhance the revenue associated with their debit card portfolio.



Out with the Old: Liquidity, Funding, and Regulation

Ryan Smith, Managing Director, Piper Sandler

Join Ryan Smith of the Piper Sandler Financial Strategies team for a discussion of current themes in the financial industry. Banks are under the microscope in this environment and integrating new options into a strategic plan is essential. Themes will include rethinking liquidity and funding to ensure a modernized view on sources and measures. This will also cover the impact that new regulation may have on your bank's strategy. The discussion will include relevant market updates to contextualize the ideas and help management teams find more value in 2024 and beyond.

TECHNOLOGY AND OPERATIONS



Understand How to Get More Out of Your Technology Vendors

Charlie Kelly, Partner, Remedy Consulting

Bank CEOs are constantly looking for ways to improve their business performance, customer satisfaction, and regulatory compliance. One of the key factors that can help you achieve these goals is your technology vendors. Technology vendors provide you with the software, hardware, and services that enable your bank to operate efficiently, securely, and innovatively. However, not all vendors are created equal, and not all vendor relationships are optimal. In this presentation, we will discuss how you can get more out of your technology vendors by understanding the landscape and following some best practices for vendor selection, management, and evaluation.



How can AI help my bank?

Larry Hall, Director, Finlytica Corporation

AI offers tremendous potential for banks of all sizes. Unfortunately, community banks typically don't have the data and AI skills to take advantage of it. This educational session is designed to help community banks understand the opportunities presented by AI, the challenges involved in delivering AI to community banks, and the solutions available to help them jump-start their efforts and make the complexity of AI simple.



Your Bank Needs a Payments Strategy

Marisa Reynolds, SVP Fintech & Vendor Relations & Operations Liaison, Genesys Technology Group

In today's digital age, financial institutions cannot afford to overlook the significance of developing a comprehensive payment strategy to stay competitive and meet customer expectations. This session serves as a wake-up call for financial institutions to assess their current payment landscape, recognize the importance of a well-defined payment strategy, and adapt to the evolving customer expectations and technological advancements in the industry.



Forging Strong Security Leadership: A Top-Down Approach

Mishaal Khan, Solutions Architect, Mindsight

Building a resilient security posture begins with effective leadership. This talk dives into the essential steps for developing robust security leadership within your organization. We'll explore the key attributes and skills that security leaders need to cultivate, from strategic thinking and communication to crisis management and team empowerment. Attendees will gain practical insights into fostering a security consciousness and accountability culture by drawing on real-world examples and best practices. By the end of this session, you'll be equipped with actionable strategies to nurture and elevate security leaders who can confidently guide your organization through today's complex threat landscape. Join us in the pursuit of a stronger, more secure future.



The Top 6 Controls to Reduce Your Risk of a Cyber Incident

Nick Podhradsky, Executive Vice President, SBS CyberSecurity

Gone are the days of only having to worry about a "virus" getting onto your network and causing a few minor issues. Today's cyber-attacks are completely automated on the front-end, meaning getting access to your network has never been easier. Hackers tend to live in a network undetected for long periods of time, studying your environment and crafting a plan to achieve their objective, which is typically to steal money, data, or both. Then, to cover their tracks, the hacker will launch ransomware on your network as they leave, creating a whole new set of problems. How do you identify that an attack like this is occurring BEFORE it's too late? Alternatively, how can you prepare your organization to investigate what really happened when an attack does occur? This presentation will use an example of a real-world attack to walk you through the different steps a modern attack entails, show you how to prepare in advance to detect an attack at different stages, and make sure you're logging the right information to properly investigate what happened if an attack does occur.

CONTINUING EDUCATION CREDITS

HRCI / SHRM Credit

HRCI - This program has been submitted to the HR Certification Institute for review.

SHRM - The IBA is recognized by SHRM to offer Professional Development Credits (PDCs) for SHRM-CP or SHRM-SCP. This program is valid for 5 PDCs for the SHRM-CP or SHRM-SCP. Qualifying sessions include those in the Human Resources and Leadership Professional Tracks.

Continuing Professional Education

Continuing Professional Education (CPE) The IBA is recognized as a public accountant continuing professional education sponsor by the Illinois Department of Financial and Professional Regulation. Public accountants licensed in the state of Illinois will earn up to 8 credits of continuing professional education credit for attending the general and concurrent sessions.

Certified Financial Marketing Professional

American Bankers Association Professional Certifications are dedicated to promoting the highest standards of performance and ethics within the financial services industry. This program has been approved for up to 6.00 CFMP credits. This statement should not be viewed as an endorsement of this program or its sponsor. [Qualifying sessions are part of the Bank Marketing track.](#)

2024 CONFERENCE SPONSORS

