



THE **ONE** CONFERENCE 2023

BANKERS IN PARADISE



ILLINOIS
BANKERS

Embassy Suites | **March 2-3** | East Peoria, IL

THE
ONE
OPPORTUNITY,
NETWORKING AND
EDUCATION



THE ONE CONFERENCE 2023

THURSDAY, MARCH 2

12:30 P.M.

Opening General Session

Volunteer of the Year

1:45 P.M.

Break with Exhibitors

2:45 P.M.

Concurrent Sessions

4:00 P.M.

Concurrent Sessions

5:00 P.M.

Reception with Exhibitors

6:30 P.M.

Illinois Bankers PAC Brews

8:30 P.M.

Hospitality Suite & Game Night

FRIDAY, MARCH 3

8:00 A.M.

Concurrent Sessions

9:00 A.M.

Break with Exhibitors

9:30 A.M.

Concurrent Sessions

10:45 A.M.

Concurrent Sessions

11:45 A.M.

Lunch with Exhibitors

12:45 P.M.

Closing General Session

SECURE YOUR TICKET TO PARADISE!

Get your dose of paradise by booking your seat today, and be sure to bring your colleagues with you.

**REGISTER THREE,
GET THE FOURTH**

FREE!

SCAN THE CODE TO REGISTER



(W) <https://illinois.bank/theoneconference>

(E) registrar@illinois.bank

(P) 217-789-9340

REGISTRATION FEE (per person)

Member \$345

NonMember \$575

Associate Member (Non-Exhibiting) \$575

Thank you to our sponsors!





This year, say **YES** to The ONE Conference. We've created a **BANKERS PARADISE** where you and your colleagues can gain access to industry experts who solve real-world problems throughout seven unique professional industry tracks.



Bank Marketing



Human Resources



Leadership Development



Technology & Operations



Lending



Retail Banking



Risk/Financial Management

KEYNOTE SPEAKERS



Going ALL IN with Gian Paul

Thursday, March 2

In this program, Gian Paul discusses the keys to empowering you and your organization to commit to goals despite obstacles

hindering the ALL IN commitment needed for success. Paul's storytelling passionately describes the origination of a phrase birthed in a New York Giants locker room to becoming a yearly motto for many top corporations. Gian Paul implores his listeners to let ALL IN be more than just a slogan but become a lifestyle that will impact all parts of their existence.



Fearless Success with Kat Perkins

Friday, March 3

Kat Perkins is a nationally recognized motivational speaker who uplifts audiences across the country. Kat was a finalist on NBC's The Voice and

in 2022 was on tour with Kid Rock. During her speaking program, Kat discusses the importance of finding your passion, taking leadership roles, working with others, developing a positive attitude, and working towards your dreams. Get ready to experience laughter, a sense of confidence, and a full heart!



BANK MARKETING

The Future of Digital Marketing

Presented by: Brett Jackson, Systemax

Digital ads are everywhere now and the public is more aware that their data is being collected and redistributed/sold. Many are not happy about this. On many browsers, cookies have been discontinued. So, how does a marketer continue pushing relevant digital ads? In this session, Brett will discuss the obstacles marketers are currently facing and offer ways to work with this era of digital privacy, while still getting your campaigns in front of an interested and engaged audience.

Voice of the Consumer: Attracting New Business to Your Bank

Presented by: Steven Bruyn, Foresight Research

Let the banking consumer reveal what drives selection of a new primary financial institution. This survey of 3,000 banking customers and credit union members in Midwest locations (including 700 Illinois banking consumers in Chicago, downstate cities and rural Illinois) walks you through their existing banking relationships and products in place. Levels of satisfaction driving switching, the products they bring, the competitors who are vulnerable and their expectations of banking access are all disclosed. The results include: the best target market and marketing strategy including recommended marketing messages and media to reach the target.

How To Be The “Top Gun” In Your Market

Presented by: Joe Micallef, Grow Up Sales

Successful bank “instructor” Joe Micallef combines his love of movies and his 30 year banking career to deliver an exhilarating presentation that will inspire you to be more, do more and achieve more in your career. Joe is on a mission to energize bankers to seek extraordinary success and will share his top 6 tips for dominating your local market using thrilling clips from the Top Gun movies that will help you take flight.

Top Trends Transforming Retail Banking in 2023

Presented by: Joe Sullivan, Market Insights, Inc.

The speed and scope of change is not likely to slow down in 2023 and it is essential for bankers to know and understand the powerful forces that are currently shaping retail banking. An exploration of relevant trends can help bankers proactively adapt and be ready for what’s next. This thought-provoking and forward-looking presentation will examine five key areas: 1) Consumer Behavior, 2) Emerging Technology, 3) Product Innovation, 4) Operational Processes and 5) Talent Acquisition/Retention.

Are you building your brand through the right channels?

Presented by: Dailey Betz, Rivel, Inc

We’ve learned from our latest round of Rivel Banking Benchmarks, and through thousands of your customers and prospects, if your method of outreach is effective. Your customers are your greatest asset and ambassadors Are you focusing on their experience? Join us as we discuss consumers’ preferences on word-of-mouth recommendations, chatbots, social media and other forms of advertising.

HUMAN RESOURCES

Documentation Aggravations and Obligations

Presented by: Angela Adams, HR Source

HR professionals are tasked with drafting, handling and managing an incredible amount of documentation. This includes employment applications, Form I-9s, offer letters, employment agreements, and disciplinary records, just to name a few. We will take you to the next level in this essential session, leaving you confident and secure in your document management practices. We will discuss which HR documentation is necessary and which is not; how to ensure that your documentation is thorough and legally compliant; and requirements and best practices for document retention.

Organizational Culture: A Key to a High Performing Bank

Presented by: Barbara Low, Wipfli LLP

Culture has become a top priority for leaders as banks navigate change and look for ways to improve business results and long-term effectiveness. Culture impacts everything from attracting and retaining talent to problem solving to team collaboration to customer service to the achievement of business strategies. Unfortunately, culture is not readily understood by the leaders. They are often simply asked to change it without the benefit of understanding what the cultural gaps may be and/or what levers for change to focus on. We will provide insights into what really drives culture, how it can be assessed, where to focus attention to have the greatest impact on culture and employee engagement.

What Got You Here Won't Get You There: Gearing for Growth

Presented by: Jenifer Snook, Haberfeld

In an incredibly competitive environment, we can't just rely on "the way we've always done it." In fact, some of what we've always believed about employees just isn't true any longer. There are generational differences in what employees want and need from their work. If you want to attract and retain the best talent, now and in the future, you need to understand how they think and what they want.

Current Compensation Challenges & Being Strategic With Compensation

Presented by: Matt Brei, Blanchard Consulting Group

This session focuses on how Human Resource leaders can help their organization be strategic with its compensation dollars. Topics will include salary structures and decisions in the current market environment. We'll talk about current salary trends, increases in minimum wages and the impacts on your organization. We'll also focus on incentive plan design (both cash and equity) best practices and talk about strategies to attract and retain top talent. A general overview of employee/executive benefits and programs will also be discussed.

2023 HR Survival Update

Speakers: Michael Gifford, Attorney and Counselor; Emily Bennett, Litigator and Counselor, Howard & Howard

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

Social Engineering: How Creating a Human Firewall Could Be Your Greatest Cybersecurity Asset

Presented by: Joe Carty, Ironcore, Inc.

Social engineering remains the greatest threat to any security system. Social engineers deliberately deceive and manipulate people, exploiting human weaknesses for personal benefit. Awareness is the number one defensive measure. Bank employees need to be aware of social engineering and the tactics most commonly used by attackers. By ensuring proper training among employees, banks create a human firewall against what is the single greatest security risk in the decade ahead. Join Ironcore to discover more about social engineering tactics, how to train your employees and what to do in the event of a successful attack.

Top Trends in Mobile Banking

Presented by: Jim Perry, Market Insights, Inc.

To keep up with growing demands of digitally-savvy consumers, financial institutions must continue adapting to mobile market trends. According to an Ipsos-Forbes Advisor U.S. Weekly Consumer Confidence Survey: “Digital banking had been gaining momentum as consumers’ primary banking method well before the pandemic...but the pandemic turbocharged the need for remote or contactless banking services, pushing consumer adoption toward digital and away from the local branch.”

Walking the Talk of Diversity, Equity and Inclusion - A Blueprint for Accelerating DE&I Progress

Presented by: Jim Perry, Market Insights, Inc.

Social unrest, banking’s talent shortage and the “Great Resignation” have served as a wake-up call for leaders to reexamine their workplace culture and their diversity, equity, and inclusion (DE&I) programs. The ability to recruit and retain talent and outperform your peers increasingly depends on whether a workplace culture respects and values the unique needs, perspectives, and potential of all their team members.

Capturing and Documenting Operational Knowledge

Presented by: Robert Zondag, Wipfli LLP

The United States Census estimates that by 2030, Baby Boomers will be age 65 or older, moving toward that magic retirement age at a rate of about 10,000 a day. In less than 10 years, community banks will lose this collective wisdom they have relied on for decades. This webinar will discuss processes and strategies for capturing knowledge to create solid documented procedures. We will also discuss how this exercise can also be used to identify cost savings or increase capacity by reducing the time and resources needed to complete tasks.

Smart Strategies for Succession Planning In & After the Great Resignation

Presented by: Tom Blackwell, Angott Search Group

Our presentation will emphasize the significance of succession planning by sharing market trends and data to support it especially now in the Great Resignation. We will lay out specific steps to take in order to evaluate your current team and how to assess your bank’s various needs by providing real life examples of successes and failures in banks in regard to their succession planning process.

TRACK

LENDING

Leading Your Banking Sales Team: 5 Keys to Success

Presented by: Jack Kasel, Anthony Cole Training Group

Most banking sales managers have been promoted due to their success at building relationships and must transition to managing and coaching others to do those activities. These are very different skills, with the most important of them being the driving desire to develop and achieve success through others. Both roles do include relationship building and the ability to quickly and effectively find and develop a bond with others, however, the core skills of a sales leader manager must be transitioned from doing to teaching and coaching.

Strategic Loan Growth

Presented by: Tim Keith, Strategic Resource Management, Inc.

Following an unprecedented influx of federal stimulus, many financial institutions are looking to deploy excess liquidity into earning assets. How does one grow loans profitably during a pandemic when unemployment is elevated, and margins are compressed? This presentation will answer that question with real, actionable data.

Be the Confident & Courageous Champion your Colleagues, Customers and Competitors will Admire

Presented by: Joe Micallef, Grow Up Sales

The finance industry offers extraordinary opportunities for bankers to achieve great success, yet many bankers struggle to confidently distinguish themselves and capitalize on these opportunities. During this enlightening presentation, Joe Micallef will share insights from his successful 30 year banking career to help bankers build, and admirably convey, greater confidence by effectively overcoming any obstacles or limiting beliefs that are prohibiting their success.

Managing Loan Growth & Credit Quality in Uncertain Times

Presented by: David Ruffin, IntelliCredit

In the modern banking times, rarely have these two forces been of equal intensity at the same time – but they are and are presenting bank boards and management with competing, yet necessary strategy decisions. All the forces aligning to complicate commercial bank lending strategies (the evolving economy and prototypical borrower, the macroeconomic forces and the post-COVID credit risk fallout) have coalesced to present bank risk strategists with some daunting challenges. It would be a fool's errand to ignore the need to regain sustainable loan growth or likewise to presume the current stellar credit quality metrics will last.

Why Getting More From Your Loan Review Is Now Critical

Presented by: David Ruffin, IntelliCredit

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 are now realizing 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.

RETAIL

Reshaping Retail Banking: Branches of the Future and the Impact on Your Future Success

Presented by: Kevin Blair, NewGround

The financial services industry has changed forever. With a continuously increasing digital marketplace and a rapid decent in the need for physical branch locations, the future of branches has reached the tipping point. Financial service companies are competing for limited retail space for consumers to visit. Banking has shifted to an era less focused on physical presence and location and more inclined toward convenience, ease, and technological advance.

How to Grow Service Charge Revenue in the “No-Overdraft-Fee, Pay-Later” Environment

Presented by: Robert C. Giltner, RCGILTNER Services, Inc.

Deposit service charges, a critical revenue source, are down at community banks particularly as overdraft revenues have fallen below historical levels. Further, many large-bank and fintech competitors are offering “no overdraft fee” accounts. How can community banks respond to accomplish growing service charge revenue?

How to be the ONLY finance partner your customers will ever need

Presented by: Joe Micallef, Grow Up Sales

In a world where consumers and business owners rely on only one accounting firm, one law firm and one insurance agency, why do we think it's ok for them to use multiple banks to satisfy their finance needs. Most banks today can satisfy ALL their customer's finance needs, yet we share our customers with our financial institutions. During this enlightening presentation, successful bank coach Joe Micallef will share how you can position yourself as the ONLY finance partner your customers will ever need resulting in greater customer loyalty, profitability and growth.

What You Think You Know Just Ain't So – The Digital Divide

Presented by: Jenifer Snook, Habersfeld

The branch is dead...or is it? The pandemic moved many consumers toward expanded use of your digital banking channels; however, did it change everything indefinitely? In a world of fintechs, the data still shows the vast majority, more than 91%, of customer growth for community financial institutions, is still coming through your branch channels. Your digital banking channels are important, but it is imperative we don't neglect the value created by your branch teams. Join us as we explore strategies to grow your online and branch channels for long-term viability.

Real Life Lessons

Presented by: Corey Wrinn, Rivel Inc.

Rivel will present two competing case studies side by side from two very similar community banks that faced the same issue: how to make their brand stand out in a crowded marketplace and attract the newest customers. Each bank tackled the issue differently and Rivel will share which one succeeded and why. The results will be drawn directly from thousands of surveys of each bank's prospects.

TRACK

RISK MANAGEMENT

Ten Tools Tantamount To A Triumphant Return To Terrific Times

Presented by: Joe VanFleet, Howard & Howard Attorneys PLLC

It can no longer be argued that a Creditor's Rights practice is a commoditized legal service. Indeed, Covid-19, along with its Regulations, Executive Orders, and cultural impact have created an environment in which advising banks with respect to its risks and special assets clearly has become a niche area for attorneys. This presentation reviews the basics of Creditor's Rights in the Post-PPP world.

Current Compliance Topics and Trends that Impact Bank Strategy

Presented by: Kathy Enbom, Wipfli LLP

Responding to the rapidly evolving regulatory environment is not just for the compliance department anymore. The landscape has evolved and will continue to present both challenges and opportunities for bank leadership. This presentation examines some of the current hot topics and trends in compliance and discusses how they [should] impact bank strategy.

Managing Digital Assets in the "Great Resignation"

Presented by: Marc Courey, Wipfli LLP

Staff might be leaving as part of the "Great Resignation," but are your digital assets also leaving? Preserving and protecting your digital assets — and your rights as an employer — start by being prepared before employees depart. Even before employment begins, as well as during employment, we have to be aware of how staff losses impact digital assets and the agency.

Maximizing Margin Expansion in a Rising Rate Environment

Presented by: Tim Keith, Strategic Resource Management, Inc.

The prospect of a rising interest rate cycle portends an opportunity for expansion of Net Interest Margin (NIM). However, NIM expansion is not a given, and the range of impact from one financial institution to another will be significant. Data analytics that reveal the intersection of portfolio and customer relationship factors is fundamental to developing a strategy that produces the most positive impact on NIM. Any strategy that does not fully integrate marketing communication will be suboptimal. What is the best way to approach this unique historical challenge? This talk seeks to answer that question with data.

High Performance Banking – What Are the Numbers and What Drives Performance?

Presented by: Stephanie White & Tom Grottke, Financial Services Consulting, Crowe

Over the last decade, Crowe has tracked the performance of banks to identify trends and correlate strategies that lead to high performance. Crowe continues to gather insights into how High Performing Banks (HPB) outperform their peers consistently and have more opportunities for profitable growth. Becoming high performing for some banks may require a major transformation. During this session, experienced Crowe banking consultants share the results of their research into HPB and share the strategies and practices that HPB put in place to help them succeed and outlast the competition.

TECH & OPS

5 Things I Learned about Negotiating with a Core Vendor after Working for a Core Vendor

Presented by: Charlie Kelly, Remedy Consulting

Regardless of whether you opt to negotiate your next core renewal with your vendor on your own, or with the help of a consultant, get an interesting perspective from a former VP of Pricing and Contracts at a large core vendor. After leaving the vendor to become a consultant, Charlie really started to see the big picture when advising community banks on negotiating with large vendors. From funny stories to interesting analyses, you may not always like what you hear in this session, but you will come out with a new perspective.

Banking Crypto

Presented by: Joe Silvia, Dickinson Wright PLLC

Cryptocurrencies and blockchain technology is challenging banks trying to understand how it all works and where there are opportunities to provide services to customers using or holding cryptocurrency, as well as the cryptocurrency firms themselves. In this presentation, we will review what cryptocurrencies are, how they work, what use cases have been developed for them. We also examine recent regulatory activity related to banks providing services pertaining to cryptocurrencies and what banks need to know about the impact on banking. Identify what cryptocurrency is, how it works, and how the bank can provide services to the cryptocurrency industry.

Everyday Automation in Financial Service

Presented by: Matt Kramer, RSM US LLP

New and innovative technology for a wide array of business use cases is being developed and rolled out faster than we've ever seen. Does your organization use manual processes that are inefficient, prone to error or drain valuable resource hours that can be deployed more effectively elsewhere?

The Evolving Role of the Technology Professional

Presented by: Mark Scholl, Wipfli LLP

The future of the IT professional will be quite different than we've seen in the past. The fast-paced evolution of financial institution IT-dependent products and services, along with the increase in outsourcing of IT services, requires much more from your technology staff.

A Day in the Life of Cybersecurity Incident Response

Presented by: Scott Stevens, Integrity Technology Solutions

Community Banks focus a lot of time, effort, and investments into protecting their financial institutions from suffering cybersecurity breaches. Some of that effort is spent on proactively planning to the best of your ability for when a breach occurs. What REALLY happens when your bank has to respond to a real-life incident? What are your responsibilities?



Illinois Bankers PAC Brews

Waters Edge Winery and Bistro

MARCH 2 6:30 P.M. – 8:30 P.M.

We are taking you and your colleagues to the closest “paradise beach” by serving you cool refreshments – wine, beer, cocktails, and non-alcoholic beverages! – and savory bistro fare at the Waters Edge Winery. This evening reception is sure to make you feel relaxed and ready to take on the remainder of the Conference, while supporting an important industry cause – Illinois Bankers PAC! This event is held on March 2 from 6:30 p.m. – 8:30 p.m. and includes access to transportation.

\$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.

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valid for 6 PDCs for the SHRM-CP or SHRM-SCP. Qualifying sessions include those in the Human Resources and Leadership Development tracks and the opening general session.

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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 7 credits of continuing professional education credit for attending this conference.

CERTIFIED FINANCIAL MARKETING PROFESSIONAL

American Bankers Association (ABA) Professional Certifications has approved The ONE Conference for 6 CFMP credits for the Bank Marketing Track sessions. ABA Professional Certifications is dedicated to promoting the highest standards of performance and ethics within the financial services industry. This statement is not an endorsement of this program or its sponsor.



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