



# **2024 IBA/OBL Annual Convention**

## CHARTING NEW WATERS

June 24-27  
Omni Amelia Island Resort  
Fernandina Beach, FL

**The IBA and OBL reunite to navigate uncharted waters,  
setting the course for new possibilities in banking.**

# Amelia Island

## YOU'RE INVITED TO JOIN YOUR PEERS AS WE NAVIGATE UNCHARTED WATERS!

Join the Illinois Bankers Association and Ohio Bankers League as we set the course for new possibilities in banking as we present the 2024 IBA/OBL Annual Convention! Be among those who will learn the latest in banking trends and industry updates from executive-level presentations, engage with innovative leaders, and learn the latest advancements in the Marketplace. Designed for presidents & CEOs, senior executives, officers, and board of directors, the program is expected to attract more than 500 industry leaders and guests at the breathtaking Omni Amelia Island Resort.

Let's prepare to cultivate our strengths, solve pressing challenges and experience all the best Amelia Island has to offer.  
REGISTER TODAY!



To Register with the IBA visit:  
[www.illinois.bank/annual](http://www.illinois.bank/annual)



To Register with the OBL visit:  
[www.ohiobankersleague.com/CONV24](http://www.ohiobankersleague.com/CONV24)

RANDY HULTGREN, IBA President & CEO  
TOM CHAMBERLAIN, IBA Chair, and SVP & CLO,  
Iroquois Federal Savings & Loan Association  
ANTHONY NESTLER, Chair Elect and President & CEO,  
Hickory Point Bank and Trust

MIKE ADELMAN, OBL President & CEO  
RONALD ZIMMERLY, OBL Chair, and President & CEO,  
The Middlefield Banking Company  
JENNY SAUNDERS, OBL Vice Chair and Division President,  
FC Bank, a division of CNB



# GENERAL SESSIONS & PRESENTERS



## WOODWARD ON WASHINGTON: AN ECONOMIC, POLICY AND POLITICAL OUTLOOK

JOAN WOODWARD, EXECUTIVE VICE PRESIDENT OF PUBLIC POLICY, TRAVELERS

Join Joan Woodward as she shares her economic, public policy and political outlook in this data-driven analytical presentation. She will also discuss the most pressing challenges facing Congress and the Biden Administration throughout 2024. What do higher interest rates, coupled with elevated inflation mean for your organization and can the U.S. avoid a recession? Will legislation recently passed by Congress, such as the Inflation Reduction Act and the CHIPS Act, bring relief to consumers and businesses? Joan will explore those issues, as well as look at what the upcoming election might mean for insurance, tax policy and the economy.

Joan Woodward also serves as President of The Travelers Institute. She is a member of the company's Management Committee, Operating Committee, and the Environmental, Social, and Governance (ESG) Committee. She also serves on The Diversity Council and the Travelers Foundation Board. She is the current Chairperson of the Travelers Community Connections Campaign. Woodward joined Travelers in 2008 from Goldman Sachs to establish The Travelers Institute as the company's thought leadership and public policy platform. Prior to her 10-year career at Goldman Sachs, Woodward worked on Capitol Hill for 12 years.



## STRATEGIC BENCHMARKS: YOUR PEERS' PLANS & PRIORITIES FOR 2024 & 2025

LEE WETHERINGTON, SENIOR DIRECTOR, CORPORATE STRATEGY, JACK HENRY

What strategies are your peers pursuing over the next two years? Which competitors and threats keep them up at night? How many are focused on embedding banking (outbound) into 3rd parties? How many are focused on embedding fintech (inbound) into digital experiences? Which fintechs are banks embedding? And what about niche strategy? Join Lee Wetherington for a revealing look at where your peers are headed, why and what new opportunities are being presented by the ecosystem disruption reshaping financial services.

Lee directs the development of actionable insights, forecasts and strategy for Jack Henry and the financial services industry at large. To this end, he guides a team of analysts who track the trends and implications of emerging technologies disrupting and transforming the banking industry. Lee delivers keynotes nationwide focusing upon opportunities and challenges in fintech, payments, and digital banking, and he is widely known for his unique style of delivery.



## REGULATOR PERSPECTIVE

TRAVIS HILL, VICE CHAIRMAN, BOARD OF DIRECTORS, FDIC

Join FDIC Vice Chairman Travis Hill for updates on the agency's rulemaking agenda, as well as other regulatory and market developments. The session will begin with open comments and include a fireside chat with association staff. There will also be an opportunity for attendees to ask questions on site.

Travis Hill is the Vice Chairman of the FDIC Board of Directors. He has served in this role since January 5, 2023. Previously, he worked at the FDIC from 2018 to 2022, as Deputy to the Chairman for Policy and before that as Senior Advisor to the Chairman. In these roles, among other responsibilities, he oversaw and coordinated regulatory and policy initiatives at the agency and advised the Chairman on regulatory and policy matters. Prior to joining the FDIC, Hill served as Senior Counsel at the United States Senate Committee on Banking, Housing, and Urban Affairs, where he worked from 2013 to 2018. While there, he participated extensively in the drafting and negotiating of numerous bipartisan bills.

# AGENDA AT-A-GLANCE

Attendees are invited to all meals and receptions noted below, held at the Omni Resort

## SUNDAY, JUNE 23

8:00 PM – 10:00 PM

### HOSPITALITY SUITE

Say hello to fellow attendees prior to the official start of the event.

## MONDAY, JUNE 24

8:30 AM – 2:00 PM

### PAC GOLF OUTING

Help raise valuable funds while having some FUN at The Amelia River Club.

\*Pre-registration is required.

8:30 AM – 2:00 PM

### PAC EXPERIENCE

Private Boat Charter Tour

\*Pre-registration is required.

12:00 PM

### REGISTRATION OPENS

3:00 PM – 5:00 PM

### EXECUTIVES & DIRECTORS' WORKSHOP

Robert M. Fleetwood, Partner, Group Co-Chair; and John M. Geiringer, Partner, Regulatory Section Leader, Barack Ferrazzano Financial Institutions Group; and Scott Hildenbrand, Managing Director, Head of Piper Sandler Financial Strategies

5:00 PM – 6:30 PM

### MARKETPLACE GRAND OPENING & RECEPTION

Find business solutions, visit more than 50 partner booths, participate in Expo Activities, and win prizes!

6:30 PM

### DINNER ON YOUR OWN

Enjoy dining in any number of island restaurants.

8:00 PM – 10:00 PM

### WELCOME MIXER WITH ENTERTAINMENT

## TUESDAY, JUNE 25

8:00 AM – 9:00 AM

### BREAKFAST + RAPID-FIRE PRESENTATIONS

Hear demos from partners on the latest products and services for today's banker.

9:00 AM – 10:15 AM

### OPENING GENERAL SESSION: AN ECONOMIC, POLICY AND POLITICAL OUTLOOK

Joan Woodward, Executive Vice President of Public Policy, Travelers

9:00 AM – 11:00 AM

### GUEST ACTIVITY

Inner Coastal & Beach Ecology Tour

\*Pre-registration is required

10:15 AM – 11:00 AM

### BREAK IN THE MARKETPLACE

Find business solutions, visit more than 50 partner booths, participate in Marketplace activities, and win prizes!

11:00 AM – 12:15 PM

### CEO ROUNDTABLES: WHAT KEEPS YOU UP AT NIGHT

CEOs from IBA and OBL member banks are invited to join peer conversations. The groups will be broken down by asset size and will feature discussions led by association management team members. Topics will be determined in advance of the sessions with banker input regarding the question: "What Keeps You Up at Night?"

12:15 PM – 1:15 PM

### LUNCH IN THE MARKETPLACE

8:00 PM – 10:00 PM

### HOSPITALITY SUITE

Relax and unwind after a day of learning at a pool-side reception.

# AGENDA AT-A-GLANCE

Attendees are invited to all meals and receptions noted below, held at the Omni Resort

## WEDNESDAY JUNE 26

7:30 AM – 8:30 AM

### BREAKFAST IN MARKETPLACE

Find business solutions, visit more than 50 partner booths, participate in activities, and win prizes!

8:30 AM – 9:00AM

### RAPID FIRE PRESENTATIONS

Hear demos from partners on the latest products and services for today's banker.

9:30 AM - 1:00 PM

### GUEST ACTIVITY

Trip to Fernandina

\*Pre-registration is required

9:00 AM – 10:00 AM

### GENERAL SESSION: STRATEGIC BENCHMARKS: YOUR PEERS' PLANS & PRIORITIES FOR 2024 & 2025

Lee Wetherington, Senior Director, Corporate Strategy, Jack Henry

10:00 AM – 10:45 AM

### FINAL BREAK IN THE MARKETPLACE

Find business solutions, visit more than 50 partner booths, participate in activities, and win prizes!

10:45 AM – 11:30 AM

### CONCURRENT BREAKOUT SESSIONS

- **The Top 6 Controls to Reduce Your Risk of a Cyber Incident**  
Nick Podhradsky, Executive Vice President, SBS CyberSecurity
- **Maximizing Margin Expansion in Today's World**  
Tim Keith, Chief Strategist Account Boost, Strategic Resource Management
- **Balance Sheet Strategies for a Changing Rate Environment**  
Ryan W. Hayhurst, President, The Baker Group
- **Current Trends in Bank M&A and Financial Innovation**  
Jim Morrissey, Shareholder, Vedder Price P.C.

11:30 AM – 11:45AM

### BREAK- MOVE TO NEXT BREAKOUT SESSION

11:45 AM – 12:30 PM

### CONCURRENT BREAKOUT SESSIONS

- **Outlook for Community Banks as They Battle Revenue, Liquidity Pressures**  
Nathan Stovall, Director, Financial Institutions Research, S&P Global
- **Secrets of High Performing Banks – Responding to Market Challenges**  
Shawn O'Brien, President, QwickRate
- **Get to Know the Next Generation of Digital Consumers**  
Kyle Elliott Vice President, VISA, Inc.
- **Credit Trends – Managing Credit Risk**  
Tom Chester, Director, FORVIS

12:30 PM- 2:30 PM

### CLOSING LUNCH & REGULATOR PERSPECTIVE

Travis Hill, Vice Chair, Board of Directors, FDIC



MONDAY, JUNE

3:00 PM - 5:00 PM

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## EXECUTIVES & DIRECTORS' WORKSHOP



### EXECUTIVE BRIEFING ON CURRENT ISSUES AND OPPORTUNITIES

Robert M. Fleetwood, Partner, Group Co-Chair; and John M. Geiringer, Partner, Regulatory Section Leader, Barack Ferrazzano Financial Institutions Group

Repercussions from last year's bank failures, heightened regulatory scrutiny of fintech and other third-party relationships, as well as the continued slow-down in capital and M&A transactions, have created new challenges that banks must now address, on top of all the other issues already on their plate. This session features an executive briefing on current legal and regulatory issues and trends affecting financial institutions. The focus will be on practical suggestions and best practices taken from long-time experience in representing a large and diverse banking practice. At the end of this session, participants should understand the key legal and compliance challenges they are likely to face in the coming year.



### ANTICIPATION AND AUTHORITY: THE KEY TO A GREAT BALANCE SHEET STRATEGY

Scott Hildenbrand, Managing Director, Head of Piper Sandler Financial Strategies

Join this session for a discussion of current themes in the banking industry. The presenter will explain how anticipation and authority are key to having a great balance sheet strategy and will include market updates to contextualize the ideas. He will also highlight considerations and opportunities on the asset and liability sides of the balance sheet that will help management teams find more value for their institution and prioritize the right things as they plan ahead. At the conclusion of this session, participants should understand why anticipation and authority are key to a great balance sheet strategy.



WEDNESDAY, JUNE  
10:45 AM - 11:30 AM

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## CONCURRENT BREAKOUT SESSIONS

Attend one of four concurrent breakout sessions during two time slots.



### THE TOP 6 CONTROLS TO REDUCE YOUR RISK OF A CYBER SECURITY 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.



### BALANCE SHEET STRATEGIES FOR A CHANGING RATE ENVIRONMENT

Ryan W. Hayhurst, President, The Baker Group

It has been nearly two years since the Federal Reserve started their most aggressive tightening campaign since the early 1980s. The interest rate movements have been both quick and great in magnitude. Banks saw their margins expand in 2022 and then start to contract in 2023 as balance sheets eventually felt the full impacts of the rapid rate movements. Many believe the Federal Reserve is close to or possibly done raising rates. Is your balance sheet ready for the next cycle? This session will discuss the current economic and interest rate environment, banking trends, and balance sheet strategies for today’s environment. Lastly, this section will highlight today’s best practices for asset liability management programs to prepare the bank for the changing landscape and ensure a favorable regulatory examination.



### MAXIMIZING MARGIN EXPANSION IN TODAY’S WORLD

Tim Keith, Chief Strategist Account Boost, Strategic Resource Management

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.



### CURRENT TRENDS IN BANK M&A AND FINANCIAL INNOVATION

Jim Morrissey, Shareholder, Vedder Price P.C.

This session will discuss the current state, and emerging trends, relating to bank M&A activity, bank capital raising/financing options and financial innovation. With respect to bank M&A, we will discuss notable recent trends relating to traditional bank M&A and bank/fintech M&A. We will also review and assess current options for banks looking to raise capital and/or enhance liquidity. In addition, we will explore the opportunities presented by financial innovation, including the latest payment trends, such as FedNow, and discuss the cyber and fraud risks associated with financial innovation, and how banks address these emerging risks while pursuing financial innovation opportunities.

WEDNESDAY, JUNE 26  
11:45 AM - 12:30 PM

## CONCURRENT BREAKOUT SESSIONS

Attend one of four concurrent breakout sessions during two time slots.



### **OUTLOOK FOR COMMUNITY BANKS AS THEY BATTLE REVENUE, LIQUIDITY PRESSURES**

Nathan Stovall, Director, Financial Institutions Research, S&P Global

The session will highlight revenue headwinds facing banks due to persistent liquidity pressures in 2023 and the likelihood for that headwind to continue amid regulatory scrutiny. We'll discuss how banks are likely to slow growth as funding costs continue to rise and concern over commercial real estate exposures grow and highlight how banks have responded to pressures by focusing on efficiency, risk management and the repositioning of their balance sheets to improve profitability and liquidity. We'll also discuss how the challenges could lead to more M&A activity as banks seek to cut costs and gain scale.



### **GET TO KNOW THE NEXT GENERATION OF DIGITAL CONSUMERS**

Kyle Elliott, Vice President, VISA, Inc.

Engaging with digital consumers is essential to stay current in today's market. But who are they? What do they want? And how are their actions accelerating payments innovations? Take a deep dive into Visa research of the attitudes, behaviors, and expectations of the next generations of consumers.



### **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. Using a proprietary index of "true" community banks, we'll discuss



### **CREDIT TRENDS – MANAGING CREDIT RISK**

Tom Chester, Director, FORVIS

The economy in any state is a concern for an institution. Are you sticking to the facts? Do you need legal counsel? In this detailed presentation, our professionals dive into several different aspects of credit trends and risk such as historical data on credit quality, observations on overall credit risk, and discuss their thoughts on loan concentrations and structures. Our leaders at FORVIS provide guidance and expertise when it comes to timely, money-saving actions for the financial institution and its clients. At the end of this discussion, the audience will be able to determine best practices when it comes to credit administration and have a better grasp on credit loss, credit management, and how to not repeat history!





# PAC EXPERIENCES

Support the Illinois Bankers PAC and Ohio BankPac via these unique excursions.

**MONDAY, JUNE 24**  
**8:30 AM - 2:00 PM**

## **PAC GOLF OUTING**

The PAC Golf Outing will be held at The Amelia River Club, 4477 Buccaneer Trail, Amelia Island, FL 32034. Known for its incredibly smooth TifEagle greens, manicured fairways and challenging pin positions, Amelia River is one of the most prestigious courses in all of North Florida.



## **AMELIA ISLAND PAC EXPERIENCE**

Ahoy! Come set sail with us as we navigate on a private boat charter through the Intracoastal Waterway and its stunning scenery of marshes, moss-draped live oak trees, and the sun-drenched beaches of the Atlantic Ocean. Attendees will watch for dolphins, manatees, sea turtles, and even whales. Alligators, armadillos, bobcats, and more wildlife can also be spotted on our excursion.



## **PAC EXPERIENCE PRICING**

The cost to participate in a PAC experience is \$250 per person for bankers, guests and PAC sponsoring service providers. Non-PAC sponsoring service providers may attend for \$375 per person. Golf club rental is \$75 per set and will be handled directly by the Amelia River Club. Please indicate if you will golf or attend the private boat charter event when registering for Convention. A separate invoice will be sent from the PAC for the fees associated with these events.

### Disclaimers

Illinois Bankers PAC: 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](http://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.

Ohio BankPAC: Ohio BankPac accepts personal contributions only. No corporate donations are accepted. All contributions are voluntary. You have the right to refuse.

# SPECIAL EVENTS

## SUNDAY, JUNE 23

8:00 PM - 10:00 PM

### HOSPITALITY SUITE

Say hello to fellow attendees prior to the official start of the event.

## MONDAY, JUNE 24

8:00 PM – 10:00 PM

### WELCOME MIXER WITH ENTERTAINMENT

The associations are happy to be back together for the Annual Convention, where attendees can reconnect with friends and establish new relationships. Join convention-goers for a special outdoor welcome mixer especially for IBA and OBL attendees.

## TUESDAY, JUNE 25

8:00 PM - 10:00PM

### HOSPITALITY SUITE

Just because the sun goes down doesn't mean the day is over. Attendees and guests are invited to join sponsors for some special pool-side hospitality.



# GUEST ACTIVITIES

Guest activities are included in the guest registration fee. An RSVP is required for each event.

## TUESDAY, JUNE 25

9:00 AM - 11:00 AM

### INNER COASTAL & BEACH ECOLOGY TOUR

Stroll through the Sunken Forest and various trails at Drummond Point Park to grasp an overview of how the beach, the maritime forest and the marsh create Amelia Island. Also learn about fascinating birds and animals, a few edible plants and the history of Omni Amelia Island. Plus! Enjoy a Shark Tooth Discovery during a stroll along the Eastern Sea Shore.

\*Guests will be greeted by a naturalist guide at the Conference Center Parking Lot where they will hop on their Island Hoppers (golf carts!) to begin the tour. Snacks and beverages will be provided.

## WEDNESDAY, JUNE 26

9:30 AM - 1:00 PM

### TRIP TO FERNANDINA

Take a 20-minute open-air historic trolley ride from the OMNI Resort to downtown Fernandina, a 52-block National Register of Historic Places. Guests will enjoy a docent-led one-hour walking tour of Centre Street, where they will hear fascinating stories of the families, businesses and marine industries that shaped downtown Fernandina over the past 175 years. Attendees will discover historic buildings like the Customs Office (now a Post Office), Courthouse and Chandlery Building, and learn how a town decimated by fires and hurricanes rebuilt time and time again. Guests will have time to stroll through local shops and grab a bite at a local eatery before a return trip to the Omni Resort.

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JUNE 24 -27, 2024  
Omni Amelia Island Resort  
39 Beach Lagoon Rd.  
Fernandina Beach, FL 32034

# Amelia Island

## OMNI AMELIA ISLAND RESORT

Rooms are available for \$339/night plus taxes and resort fee through May 23, 2024 or while space remains. [Click here](#) for an online reservation or call 888-261-6161.

## PARKING

Paid valet parking is available for \$25 per vehicle per night.

## AIRPORT

Jacksonville International Airport is a 45-minute/30-mile drive to the convention venue.

## CANCELLATION

All cancellations must be received in writing to [education@illinois.bank](mailto:education@illinois.bank) or [education@ohiobankersleague.com](mailto:education@ohiobankersleague.com) by Friday, June 7. A \$100 cancellation fee per registration will apply. No refunds will be made after Friday, June 7. Substitutions are always welcome.

## CONVENTION FEES (PER PERSON)

IBA/OBL Member Banker/Vendor \$895  
IBA/OBL Nonmember Banker \$1,890  
IBA/OBL Member Guest/Spouse \$495

Fees include all scheduled sessions and official meal functions as outlined in the convention agenda.



To Register with the IBA visit:

[www.illinois.bank/annual](http://www.illinois.bank/annual)



To Register with the OBL visit:

[www.ohiobankersleague.com/CONV24](http://www.ohiobankersleague.com/CONV24)

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“The OBL and IBA are pleased to partner for this annual event once again, and we encourage industry leaders to join us for an event like no other as we navigate uncharted waters together!”

-RON ZIMMERLY  
OBL Chair | President & CEO of The Middlefield Banking Company

“We look forward to welcoming bankers from Illinois and Ohio to Amelia Island this summer for an Annual Convention filled with relevant speakers, timely sessions, networking opportunities, and a vendor marketplace to help our banks succeed.”

-T.J. BURGE  
Chair, Annual Convention Committee & Vice-Chair, Illinois Bankers Association  
President & CEO, Community Partners Savings Bank

