



# Virtual **BANK DIRECTORS' SYMPOSIUM**

Thursday, August 1, 2024 • 9:00am - 2:45pm

The Bank Directors' Symposium is a must-attend for all Directors and CEOs, with a special focus on the banking industry's current and future outlook. The objective of this symposium is to provide updates on topics including bank leadership strategies, economic outlook, the roles of the board and management in the credit process, regulatory expectations, maximizing margins and interest rate risk, information security, and critical areas for a bank's success.

## Welcome & Opening Remarks

*Callan Stapleton, CAE, EVP & President of Business & Education Services, Illinois Bankers Association*

## Industry Overview

*Karl Nelson, Founder & CEO, KPN Consulting*

## Bank Leadership Strategies to Attract and Retain the Best Employees

*Chris Scaffidi, Senior Director, The Pacific Institute*

Millions of workers are leaving their jobs - and not just entry-level workers. Resignations are highest among mid-career employees. Their departure can be devastating to your bank, wiping out stability, forcing an expensive hiring process, and leaving your team short-staffed. Learn about "collective intelligence" and what successful banks are doing to keep their most valuable employees.

## Depository Resilience: Strategies for a Shifting Interest Rate Environment

*Katie Hopkins, Director-Advisory Services, ALM First*

Following significant rate movements in a short period of time and significant consumer behavior shifts, depositories everywhere must proactively manage their interest rate risk exposure and balance sheet dynamics. In this session, we will review critical balance sheet management principles, including hedging and funding strategies. Through real-life examples highlighting traits that separate high-performing depository institutions from the rest of the industry, learn practical strategies and insights that can help your own institution navigate these challenges effectively.

## The Board's Role in Overseeing Credit Risk

*David Ruffin, Principal, Intellicredit, a QwickRate company*

This session will explore the complementary but distinct roles of the board and management and practical suggestions on how those roles can be successfully managed. Regulatory expectations will be addressed as well as meeting fiduciary duties and strategic imperatives. We will also discuss stress testing limits and techniques and strategies to manage and control CRE and other asset-liability concentrations will be emphasized.

## Maximizing Margin Expansion in a Dynamic Rate Environment

*Tim Keith, CEO, Infusion Marketing Group*

The elevated interest rate environment and uncertainty of the future path 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.

## The Art of Communicating to the Board: IT Edition

*Nick Podhradsky, Executive Vice President at SBS CyberSecurity*

How can Information Technology and Information Security Management and staff communicate more effectively with the Board? How do we understand the personality and the risk appetite of the Board? What must be reported to the Board, and what can help the Board better understand the cybersecurity risk footprint? This session discusses the appropriate cadence of reporting, simplifying complex topics, and how to leverage Board education opportunities.

## Concluding Remarks & Adjourn

*Karl Nelson, Founder & CEO, KPN Consulting*

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(per organization)

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