MONDAY, OCTOBER 26, 2020

8:00 - 9:00 a.m.  Coffee & Network with Sponsors

Marketplace will be open all day!

9:00 - 9:05 a.m.  Welcome & Announcements

9:05 - 10:05 a.m.  Managing to the “What If?”: Staying Profitable in a Perfect Storm

Bryan Ridgway | Syntellis Performance Solutions

Profitability is at the heart of any financial institution’s long and short-term strategy. Whether adding value for shareholders, members, or individual stakeholders, the need to provide and increase value is undeniable. Given the perfect storm that the industry has sailed into, including impacts from the COVID-19 pandemic, low and volatile interest rate environment, looming presidential election, and overall economic uncertainty, it is critical to understand what levers most impact performance and value. In this session, insights will be shared to help you align your profitability and scenario analysis processes to best prepare for and navigate these turbulent times. Specific topics include:

- The key components of Risk-Adjusted Return on Capital (RAROC) that should be on your radar
- Utilizing these profitability components to make better empirical decisions
- The importance of scenario analysis and identifying which levers to pull to maximize value

10:05 - 10:25 a.m.  Networking Break - Visit the Marketplace!

10:25 - 11:25 a.m.  LIBOR Transition

FHLB Atlanta

11:25 - 11:45 a.m.  Networking Break - Visit the Marketplace!

11:45 a.m. - 12:45 p.m.  CARES Act Impact and Tax Relief Opportunities Under CARES Act

Josh White & Jacob Pensler | Elliott Davis

The CARES Act not only provided stimulus to the economy, but also created some benefits, as well as complexities for the banking industry. In this session, we will explore those challenges, as well as the accounting and tax benefits created by the Act.
MONDAY, OCTOBER 26, 2020

12:45 - 1:45 p.m.  Lunch/Sponsor Roundtables/Marketplace

1:45 - 2:45 p.m.  CECL Update – Lessons learned and current trends

Patrick Vernon | Crowe, LLP

Join us for an update on the impact of CECL to SEC filers post-implementation. This session will discuss lessons learned from the implementation process, as well as best practices for CECL modeling. We will also discuss current trends in the industry relating to CECL reserves, and challenges faced as institutions react to changes in the macroeconomic environment.

2:45 - 3:05 p.m.  Networking Break - Visit the Marketplace!

3:05 - 4:05 p.m.  Topic: Bank Earnings in the Current Environment

Marty Mosby | Vining Sparks

As U.S. interest rates have now plummeted back to zero again and the economy is now heading into a recession, you will likely be asked by your Board and regulators how your bank is going to perform. This unprecedented rapid shift from earnings tailwinds into headwinds will likely push U.S. Bank earnings down meaningfully this year. In this type of operating environment it is important to understand your bank’s exposure to lower interest rates and higher credit costs and whether, or not, your bank is positioned to survive a severely adverse stress test.

• Overview of the expected impacts from this economic shut-down and return to a zero interest rate policy again and how your bank’s pressured profitability level should compare to peer banks.
• How best to measure these impacts and ensure your bank’s capital and liquidity positions can survive such a downturn.
• Highlight actions that can be taken now to offset some of the negative earnings impacts currently materializing.

4:05 - 5:00 p.m.  Visit the Marketplace!
TUESDAY, OCTOBER 27, 2020

8:00 - 9:00 a.m.  Coffee & Network with Sponsors  
*Marketplace will be open all day!*

9:00 - 9:05 a.m.  Welcome & Announcements

9:05 - 9:35 a.m.  Industry Update  
*Bruce Whitehurst | Virginia Bankers Association*

9:35 - 10:35 a.m.  Economic Update  
*Fletcher Mangum | Mangum Economics*

10:35 - 11:00 a.m.  Networking Break - Visit the Marketplace!

11:00 a.m. - 12:00 p.m.  Election 2020: Outcomes and Implications  
*Alex Vogel | The Vogel Group*  
A discussion and analysis of the current political/policy environment facing the industry, including a discussion of the upcoming Presidential and Congressional elections.

12:00 - 1:00 p.m.  Lunch/Sponsor Roundtables/Marketplace

1:00 - 2:00 p.m.  Making Sense Out of Change  
*Jonathan Kraftchick | Cherry Bekaert*  
Now more than ever, status quo is not an option. Some of us embrace this, but most of us chose accounting because of its stability. While we may intuitively know that change must happen for progress to occur, for many of us, the idea of change brings frustration and fear. While you may not be able to change reality, you can certainly change your perception. During this course, we’ll explore common psychological reactions to change and explore techniques and other tips on how to mitigate the perceived threat and how to learn to embrace a little more chaos in your life.

2:00 - 3:00 p.m.  Roundtables

2:00 - 4:00 p.m.  Visit the Marketplace!
8:00 - 9:00 a.m.  
Coffee & Network with Sponsors  
*Marketplace will be open all day!*

9:00 - 9:05 a.m.  
Welcome & Announcements

9:05 - 10:05 a.m.  
Fintech (Different Channels/Fintech Marketing)  
Q2

10:05 - 10:25 a.m.  
Networking Break - Visit the Marketplace!

10:25 - 11:25 a.m.  
Paycheck Protection Program – Loan Forgiveness Process  
*Paula King and Zach Langley | Abrigo*  
With the SBA’s Paycheck Protection Program your borrowers received a loan to help support them through this pandemic. Now it is time for the forgiveness process. Join us as experts present tips on how to apply and achieve loan forgiveness.

11:25 - 11:45 a.m.  
Networking Break - Visit the Marketplace!

11:45 a.m. - 12:45 p.m.  
Real Estate Update & Trends

12:45 - 1:45 p.m.  
Lunch/Sponsor Roundtables/Marketplace

1:45 - 2:45 p.m.  
Regulatory Update - Helping Customers Navigate The Landscape Around Addressing Repayments & Deferrals  
*Tom Thurmond | Thurmond, Clower & Associates*

2:45 - 3:05 p.m.  
Networking Break - Visit the Marketplace!

3:05 - 4:05 p.m.  
The “One Stop Shop” Phenomena - Building Highly Functional Cross-Department Teams to Create Wholistic Customer Relationships  
*Joe Micallef | Grow UP Sales Consulting*

4:05 - 5:00 p.m.  
Visit the Marketplace!