



## 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**

*Kirk Malmberg & Reggie O'Shields | FHLBank Atlanta*

LIBOR is used to set interest rates for trillions of dollars of financial instruments, such as commercial loans, mortgages, securities and derivatives. It has been called the most important number in finance. With LIBOR likely to expire at the end of 2021, now is the time for all banks to prepare for this transition and the adoption of alternative reference rates. Executives from Federal Home Loan Bank Atlanta will provide a deeper understanding of what is being done currently to facilitate the transition, what your organization needs to be doing now to prepare, and the future impact this shift will have on the financial services industry.

11:25 - 11:45 a.m.

### **Networking Break - Visit the Marketplace!**



## MONDAY, OCTOBER 26, 2020

- 11:45 a.m. - 12:45 p.m. **Caring About the CARES Act**  
*Josh White, CPA, CFIRS & Jacob Pensler, CPA | 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.
- 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. **Preparing Your Bank for Whatever May Lie Ahead**  
*Marty Mosby | Vining Sparks*  
As this year of economic disruption and then recovery continues to create an unprecedented level of uncertainty, community banks are being asked more questions about stress testing and expected loan losses. Upcoming regulatory reviews and strategic board discussions will likely focus on reviewing what could happen to your bank under a worst-case scenario. This presentation focuses on stress testing techniques, long-term credit trends, what our credit cycle monitor foreshadows for 2021 loan losses, as well as interest rate risk in a prolonged zero interest rate policy. This should prepare you to look for opportunistic earnings and risk management initiatives to take advantage of the current operating environment while being prepared to absorb whatever loan losses might arise.
- 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*
- 9:40 - 10:40 a.m.      **Economic Update: May You Live in Interesting Times**  
*Fletcher Mangum | Mangum Economics*  
 An update on recent economic trends in Virginia and nationally.
- 10:40 - 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. 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 & Visit the Marketplace**
- 3:00 - 4:00 p.m.      **Mix & Mingle Happy Hour**  
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WEDNESDAY, OCTOBER 28, 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.

**Access to Data & The Challenges Lenders Face**

*Taylor Adkins & Felix Rivas | Q2*

As bankers, we know the challenges with loan applications, especially as we've attempted to automate them during the pandemic. Regardless of the asset class, loan applications often are missing data, have inaccurate data or information is lacking to make a decision. As a result, most are forced to simply rely on credit scores to underwrite loans. These challenges increase time to deliver a loan (and increase time for repayment), leave customer loyalty unrealized, and often result in credit score penalties. Fintechs that provide loans have those challenges and more because they don't offer banking services. As a banker, we think that is ok. However, that leaves a market that is frustrated. In this session, learn how powerful marrying account-holder information – such as direct deposit dates, the length of direct deposit transactions with an employer, and spending habits – with innovative fintech lender's models can be for bankers. This valuable data will not only allow for better, faster lending decisions without compromising consumers' credit scores but will also help lenders deliver an improved borrower experience. We will discuss additional benefits, including loyalty incentives, instant loan funding, and views that remind borrowers of their payment schedule and the money they may save through lower loss rates.

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, CPA & 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!**



WEDNESDAY, OCTOBER 28, 2020

11:45 a.m. - 12:45 p.m.

**CRE: Are We Still Singing Kumbaya?**

*John Levy | John B. Levy & Company*

During this session, John Levy will discuss the impact that COVID-19 has had on the commercial real estate market. He has described CRE in the current environment as a “thousand-piece jigsaw puzzle that was thrown up in the air and now we’re trying to put it back together again. And it’s terribly complex.”

Session topics will include:

- Is there light for the lodging sector?
- Is the multifamily sector going to hit the brakes?
- Are there opportunities in office properties?
- How do capital markets and CMBS view CRE today?
- And, why would borrowers choose capital markets versus local institutions for financing?

While the complexity of this environment is unlike any before, raising creative capital in complex times is what John Levy has done for nearly 40 years. Tune in as John explains what strategies need to be implemented to help users and providers of capital effectively navigate the current CRE market.

12:45 - 1:45 p.m.

**Lunch/Sponsor Roundtables/Marketplace**

1:45 - 2:45 p.m.

**Managing Credit Risk in a COVID-19 Pandemic**

*Tom Thurmond | Thurmond, Clower & Associates*

We will discuss regulatory, congressional and accounting guidance on how to handle customers prudently in the midst of economic chaos created by the COVID-19 pandemic.

2:45 - 3:05 p.m.

**Networking Break - Visit the Marketplace!**



WEDNESDAY, OCTOBER 28, 2020

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*

Most customers prefer single service providers for all their important needs and challenges. However, when it comes to their finance needs, very few banks are effective at presenting themselves as a single service provider and struggle to coordinate wholistic solutions. Banks ideally would like to be a "one stop shop" for their customers but fail to properly engage their staff and their customers. The easiest way to grow your Bank is by offering more valuable solutions to your existing customers and improving collaboration between departments.

At the conclusion of this session participants will understand how to explore their customers broader needs, offer more valuable solutions and create highly effective market teams across the Bank.

4:05 - 5:00 p.m.

**Visit the Marketplace!**