



CONFERENCE AGENDA

TUESDAY, SEPTEMBER 19, 2023

11:00 AM

Golf Registration Open

Lower Lobby

11:30 AM – 5:00 PM

Golf Outing

McGregor Links Country Club
359 Northern Pines Road
Wilton, NY 12831

11:00 AM

Registration Opens

Lower Lobby

Welcome Bag sponsored by BBH Solutions, Inc.;
Name Badge Lanyards sponsored by BHG
Financial; Notebooks provided by Cobblestone
Management, LLC

2:30 – 3:30 PM

Retail Division Organizational Meeting

*All retail and small business bankers
encouraged to attend*
Saratoga Ballroom 1

Trust Division Organizational Meeting

*All trust and investment bankers
encouraged to attend*
Saratoga Ballroom 2

4:00 – 5:00 PM

EDUCATION TRACK - SMALL BUSINESS

Saratoga Ballroom 2

Two Problems Facing Bankers Today

Mark Trinkle, Chief Growth Officer,
Anthony Cole Training Group

It is more difficult than ever to differentiate and compete today with the evolution of direct bank and digital offerings. Bankers are struggling to connect with prospects, they are getting more resistance and fewer meetings. According to a recent McKinsey study, more than 3/4s of buyers say they now prefer digital self-serve and remote contact over face-to-face interactions. So, prospecting and selling virtually are here to stay, and they will live side by side with in-person selling.

In this 1-hour workshop, Mark Trinkle, Chief Growth Officer & Banking Specialist with Anthony Cole Training Group, will address these two problems facing bankers today:

1. What to do about fewer prospect meetings
2. How to help position value and differentiate other than on price



EDUCATION TRACK - *RETAIL*

Saratoga Ballroom 1

Recruitment, Retention and Creating a Positive Culture

Tom Schin, Director, Talent Acquisition & Workforce Services, Alaant Workforce Solutions

Do you find that you're struggling with retaining your best people? You're not alone. The reality of today's employment market is that candidates have more choices, there's more demand for their skills, and it creates havoc for businesses and their respective culture. A common result of this is that engagement can plummet rapidly (or already has). We'll talk about what the market looks like, and things you can do from a people leadership vantage point to better connect and understand the people working with you. Stronger engagement helps with retention and creating a better culture for you and your teams.

EDUCATION TRACK - *TRUST*

Saratoga Ballroom 3

Retirement Planning After the SECURE Acts (1.0 and 2.0) and the Proposed IRS Regulations

Part 1 of 2 Sessions. Part 2 will be held tomorrow at 1:30 PM **Raymond C. Radigan**, Senior Managing Director, Wealth Advisor, Peapack-Gladstone Bank

- The enactment of recent tax laws has dramatically
- changed the rules governing US retirement
- plans and has made a significant impact on
- retirement planning. This presentation will cover
- these new provisions and how they could impact
- you and your clients when saving for retirement
- and how to make prudent decisions when
- withdrawing funds from a retirement account.

- It will also focus on the revised minimum
- distribution rules that apply not only while
- the account owner is alive, but how these
- funds can be distributed after death. Potential
- beneficiaries of a retirement plan include
- a spouse, children, a disabled individual or a
- trust for the benefit of intended beneficiaries.

EDUCATION TRACK - *INVESTMENT MANAGEMENT*

High Rock

The Latest on ESG and Impact Investing

Jared R. Kelly, CPA, MBA, Principal, Wolf & Company, P.C

- Investing strategies focused on ESG are not
- just the latest trend, rather such sustainable
- investment approaches had previously been
- referred to as investing around PPP (People,
- Profitability, and Planet) and Impact investing.
- Frameworks are maturing and regulatory
- requirements are beginning to surface related
- to the topic of ESG and supporting retail and

institutional investors achieving their Impact investment goals. In this session, you will learn the background for the renewed focus on sustainable impact investing as well as how investment managers are incorporating principles for responsible investing into investment strategies now and what can be expected in the future.

Key Takeaways:

- How institutional investors are changing their investment strategies around environmental and social issues
- What frameworks managers and advisors are using to meet ESG investment goals
- Understand the specific issues being captured into ESG ratings and how ESG ratings are getting captured in investment decisions
- The developments within the regulatory environment in response to concerns of greenwashing
- A peek into the future of ESG investing and reporting

5:00 – 7:00 PM

Opening Reception in Exhibit Hall

Gallery/Lower Lobby

Start collecting those Exhibit Hall Passport Stamps for your chance to win an Apple Watch!

Dinner on your own

WEDNESDAY, SEPTEMBER 20, 2023

7:30 – 4:00 PM

Registration Open

Lower Lobby

7:30 – 8:30 AM

Breakfast in Exhibit Hall

Gallery/Lower Lobby

Sponsored by Vanguard

8:40 AM

Welcome Remarks

Clare M. Cusack, President & CEO, New York Bankers Association

8:45 – 9:45 AM

EDUCATION TRACK - GENERAL SESSION

Saratoga Ballroom

**Inflation & Growth Normalization:
Escaping the Vortex**

*Meghan Shue, Head of Investment Strategy
Wilmington Trust*

This comprehensive analysis of the current factors that directly affect every part of the business of banking will explore the inflationary vortex, expectations for deceleration, and how these factors and more might influence monetary policy.

10:00 – 11:00 AM

EDUCATION TRACK - RETAIL

Broadway 1

**Addressing and Preventing Check
and Wire Fraud**

Federal Bureau of Investigation

Banks issued roughly 680,000 reports of check fraud to the Financial Crimes Enforcement Network, also known as FinCEN, last year. That's up from 350,000 reports in 2021. Meanwhile the U.S. Postal Inspection Service reported roughly 300,000 complaints of mail theft in 2021, more than double the prior year's total. Cases of wire fraud are also up dramatically. Hear directly from a law enforcement official on what is going on and how to protect yourself, your customers, and your bank

EDUCATION TRACK - TRUST & INVESTMENT MANAGEMENT

Travers / Alabama

Current Trends in Planning with Cryptocurrency
Jill Choate Beier, Esq., Partner, Norfolk Beier PLLC

This session will provide a brief overview of digital assets and cryptocurrency and then discuss the current trends in planning with cryptocurrency as well as recent developments in the laws surrounding cryptocurrency that will impact both investment management and the estate planning process.



EDUCATION TRACK - SMALL BUSINESS

Broadway 2

Sharpen Your Relationship Building Skills

Mark Trinkle, Chief Growth Officer,
Anthony Cole Training Group

Today's buyers can research, find options, rates and even purchase every product online which is changing the role of lenders today. Relationship building, consultative bankers differentiate themselves by helping their potential buyers self-discover why they need their product. They do that by managing the conversation skillfully and tailoring their questions for resonance so that they are speaking the prospect's love language. They bring indispensable value through the questions they ask and the way in which they ask those questions.

Mark Trinkle, Chief Growth Officer with Anthony Cole Training Group, will help small business lenders create greater demand for their products and services by helping them engage and gain insights from their prospects. Mark will teach and demonstrate:

- How to have a relationship building conversation about things that matter utilizing a pre-call plan, with specific questions to ask to tailor for resonance
- The specific skills needed to be a relationship building, consultative banker
- A skillful 'drill down' questioning approach that will help lenders to be a guide for their prospects

• 11:15 – 12:15 PM

• **Compliance and Risk Management
Organizational Meeting**

• All compliance and risk management bankers
encouraged to attend
• Broadway 4

• **EDUCATION TRACK - SMALL BUSINESS**

• Broadway 2

• **Commercial Real Estate Lending Concerns
in Troubled Times: Working Constructively
With Borrowers Utilizing "Prudent" Loan
Accommodations and Workouts to Meet
the Best Interests of Both the Financial
Institution and the Borrower**

• **Christopher Palmer**, Managing Partner, Cullen
and Dykman LLP; **Samit G. Patel, Esq.**, Partner,
Cullen and Dykman LLP

• This session will provide a review of current guidance and insight into how to implement prudent CRE loan accommodations and workout arrangements, even if these arrangements result in modified loans that have weaknesses that result in adverse classifications. Particular focus will be on short-term loan accommodations and managing concentration risk.

• This discussion will also include a primer and update on the New York Foreclosure Abuse Prevention Act (FAPA) and its potential impact on real estate finance.



EDUCATION TRACK - TRUST

Broadway 1

Current Trends in Long Term Care and Special Needs Planning

Tara Pleat, Esq., Partner, Wilcenski & Pleat PLLC

This session will discuss demographic trends that are having a profound impact on philosophy, planning and trust administration for seniors and individuals with disabilities as well as the effects changes in the delivery of services to seniors and individuals who are disabled are having on the advice being given to clients. The session will also discuss the interplay between special needs planning and retirement accounts, SECURE 2.0, as well as other developments in the field including supported decision making, in New York and nationally.

EDUCATION TRACK - RETAIL & INVESTMENT MANAGEMENT

Travers / Alabama

Rate Strategies and Margin Compression

Kenneth J. Entenmann, CFA, Chief Investment Officer & Chief Economist, NBT Bank

Interest rate uncertainty and conflicting economic signals present challenges for investment managers, but will also provide insight for the retail frontline team as they seek to identify potential long term clients for the bank. This session will explore the smartest moves in this paradoxical market environment.

- 12:15 – 1:15 PM
- **Lunch in Exhibit Hall**
- Gallery/Lower Lobby

Remarks

- *The Honorable Pamela J. Hunter, Chair, New York State Assembly Banks Committee*

- 1:30 – 2:30 PM

EDUCATION TRACK - SMALL BUSINESS

Broadway 2

Breaking Barriers in Small Business Lending

- *Bryce E. Cutler, Vice President, Business Banking Manager, Capital Bank, A Division of Chemung Canal Trust Company; Chris Levy, President & Chief Executive Officer, Pursuit; Jennifer Palmer, Chief Executive Officer, JPalmer Collective*

- This session will focus on alternative lending strategies for small businesses. The panel of speakers will discuss strategies to find alternative ways to make small business loans to those who may not meet traditional credit requirements and strategies to help entrepreneurs find creative financing opportunities to start or grow their businesses.



EDUCATION TRACK - COMPLIANCE

Broadway 3

CFPB Small Business Lending Rule: A Review of the Data Collection and Reporting Requirements and a Status Update on the Legal Challenges to the Rule

Joseph D. Simon, Esq., Partner, Cullen and Dykman LLP

This session will provide a review of the new CFPB regulation requiring covered financial institutions to collect and report data on covered small business loan applications. There will be a discussion of the types of applications covered, what data must be collected, and the tiered compliance dates set forth in the regulation. There will also be an up-to-the-minute status update on the legal challenges to the regulation, as well as a brief discussion of the similar data collection requirements for New York State chartered banks under Part 76 of the regulations of the Department of Financial Services.

EDUCATION TRACK - RISK MANAGEMENT

Broadway 1

Enterprise Risk Management: Core Principles of the Second Line Function

Raji Sathappan, CPA, MBA, CRCM, CAMS, CISA, Managing Director, The Mercadien Group

- An effective challenge model that uses the
- core principles of the second line function is
- critical to ensure effective overall management
- of risks that an institution takes and holds to
- achieve its strategic goals. Join us to learn best
- practices on the scope and make up as well
- as the essential components of an impactful
- model: strategic goals, risk identification, risk
- assessment, risk mitigation/response and
- risk monitoring and reporting.

EDUCATION TRACK - RETAIL & INVESTMENT MANAGEMENT

Travers / Alabama

Current Trends and Challenges in Retail Banking and Investment Management

Sam Guerrieri, Executive Vice President, Wealth Brands and Marketing, Canandaigua National Bank & Trust; Jesse A. Tomczak, Executive Vice President and Chief Banking Officer, Pioneer; Mark Yrsha, Executive Vice President, Chief Banking Officer, Arrow Financial Corporation

- Top bankers from the retail and trust areas
- of the bank discuss a wide range of challenges
- they face and solutions they have implemented
- while further breaking down silos and exploring
- a more holistic approach to banking, from
- account opening through wealth management
- and beyond. The panelists will share their insights
- and experiences in this transformational time
- for the banking industry.

EDUCATION TRACK - TRUST

Broadway 4

The Benefits of Naming a Trust as Beneficiary of a Retirement Plan and How the Rising Interest Rates Have Affected Estate Planning Strategies Part 2 of 2 Sessions

Raymond C. Radigan, Senior Managing Director, Wealth Advisor, Peapack-Gladstone Bank

This presentation will continue to focus on retirement planning after the enactment of the SECURE Acts (1.0 and 2.0) and the Proposed IRS Regulations, with a particular emphasis on naming trusts as beneficiaries of retirement plans. The presentation will also focus on the estate planning strategies that work better in a rising interest rate environment (the Qualified Personal Residence Trust and the Charitable Remainder Trust) and those that work better in a lower interest rate Environment (Inter Family Loans, GRATs, Charitable Lead Trust, and the Intentionally Defective Grantor Trusts).

2:45 – 3:45 PM

EDUCATION TRACK - GENERAL BREAKOUT

Travers / Alabama

Legislative and Regulatory Update

Niall O’Hegarty, General Counsel, New York Bankers Association; **Jill M. Sandhaas**, Partner, Shenker Russo & Clark LLP; **Brent G. Weitzberg, Esq.**, Vice President, Government Relations, New York Bankers Association

NYBA’s government relations team will review the important changes coming from Albany and Washington this year for every area of banking. Legislators and regulators in both capitals were very active in 2023. Our experts will discuss NYBA’s role in advocating for the best outcomes for the industry and what new mandates may be coming your way soon.

EDUCATION TRACK - GENERAL BREAKOUT

Broadway 3 -4

Mental Health & Wellness: Tools for Resilience

Beth Gray, OTD, MS, OTR/L, Founder, Beth Gray Mental Health Coaching

This session will improve attendee’s understanding of mental health, its relationship to contemporary banking stressors, and will provide opportunities to explore and develop skills for positive mental health self-care and interpersonal communication skills that support effective teams.

- Upon the conclusion of the training, participants will be able to:
- Define mental health and be able to differentiate responses to stress that impact daily job functioning and performance
- Identify their personal stigma and biases about mental health
- Understand the challenges in addressing mental health and wellness issues in the workplace
- Identify and implement communication skills that reflect organizational cultural values and facilitate an effective and inclusive workplace community
- Identify and implement practical solutions to support self and team members’ mental health and wellness

EDUCATION TRACK - GENERAL BREAKOUT

Broadway 1 -2

The Human Side of Innovation

Maura Charles, Founder, Keep It Human

Keeping banking relationships human is getting more complicated as we live in an increasingly digital world, and financial institutions compete on the customer experience more now than at any other time. How do we help our leaders and teams to have more impact in this new and constantly changing world? Digital and Transformation Leader Maura Charles will help you understand how focusing on emotional intelligence, human behaviors, and relationships is essential to helping the digital work your teams are taking on. She’ll share approaches that will help them be more effective so that your organization can succeed in the modern marketplace, whether you are just starting on your digital journey or re-inventing for the future.

4:00 – 5:00 PM

EDUCATION TRACK - GENERAL SESSION

Saratoga Ballroom

Perspectives on Current Balance Sheet Challenges

John Buhmaster, President & CEO, 1st National Bank of Scotia; **John Olert**, Managing Partner, Continental Insights; **Michelle Plummer**, CPA, Senior EVP, Chief Operating Officer & Chief Financial Officer, The Bank of Greene County; **Shannon Prendergast**, Managing Director, New York, New Jersey & Delaware, IntraFi
Moderator: John Buhmaster, President & CEO, 1st National Bank of Scotia

Banks are facing enormous balance sheet challenges that are squeezing margins. Deposit insurance, liquidity, bond durations, interest rate uncertainty, cost of funds – these are just some of the factors at work on today's bank balance sheet. Our panelists, from various perspectives, will offer their views on these challenges and how they may best be managed.

5:45 PM

Excursion to the Evening Celebration

(meet in the hotel lobby and follow along for an entertaining walk to the Evening Celebration)

6:00 – 9:00 PM

Evening Celebration and Dinner

Canfield Casino

Music by Ten Most Wanted Band

Entertainment sponsored by Wolf & Company, P.C.

THURSDAY, SEPTEMBER 21, 2023

7:30 – 10:30 AM

Registration Open

Lower Lobby

7:30 – 8:30 AM

Breakfast in Exhibit Hall

Gallery/Lower Lobby

8:30 AM

Welcome Remarks

Clare M. Cusack, *President & CEO, New York Bankers Association*

8:30 – 9:30 AM

EDUCATION TRACK - GENERAL SESSION

Saratoga Ballroom

Best Practices for Fraud Prevention at Every Level of the Bank

Presented by AI Oasis

This session will offer actionable advice that will empower your financial institution to effectively combat financial crimes in real time with the highest degree of effectiveness and efficiency. At any given moment today, increasingly sophisticated fraudsters are inventing new ways to exploit vulnerabilities in systems, both human and electronic.

9:45 – 10:45 AM

EDUCATION TRACK - COMPLIANCE

Broadway 3

Navigating the Cybersecurity Storm: From Trends to Triumphs

William J. Nowik, *CISA, CISSP, QSA, PCIP, Principal, Wolf & Company, P.C.*

There's no denying that cybercrime is on the rise, and that means your institution needs to do everything it can to prepare for the worst. To that end, we'll look at cybersecurity trends from the top down, addressing examiner points of focus, financial institution trends with their cybersecurity programs, and taking a look at what is coming next. We'll discuss these topics and how management can be instrumental in making cybersecurity an organizational focus, why organizations need to change their view of security and threats in our new and evolving cybercrime and regulatory landscape, and what actions they can take to begin minimizing risk.

Key Takeaways:

- Cybersecurity trends in regulatory exams and compliance
- Predicting future trends and things you need to consider as you move forward
- What actions your institution can take to bring your cybersecurity program to the next level

EDUCATION TRACK - RISK MANAGEMENT

Broadway 1

Growth vs. Governance: The Lessons a Failure Can Continue to Provide

John Olert, *Managing Partner, Continental Insights*

The bank failures that occurred recently were primarily a result of the bank failing to properly assess and manage risk and its leaders' failure to recognize the magnitude of risk exposure created by investment decisions during a period of rapidly rising interest rates. This session will focus on what we all can learn from this experience and proactively take steps to ensure the safety and soundness of our institutions. By assessing the missteps, banks can emerge stronger and more informed.



11:00 – 12:00 PM

EDUCATION TRACK - RISK MANAGEMENT

Broadway 1

Cyber Fitness – Best Practices for Creating a Risk-Based Approach to Control Costs and Reduce Cyber Risk

Dan Maynard, Chief Operating Officer, GreyCastle Security; Jeff Miller, Channel Account Manager, Arctic Wolf

Arctic Wolf and Greycastle Security will discuss tailoring existing risk management efforts around forthcoming NYS DFS regulatory changes. Attendees will also learn key tools for making risk management a more proactive and effective company-wide effort. With minor tweaks to your risk management mindset and program, you will not only be more in line with regulators, but (and even more importantly), more secure. Lastly, our presenters will talk about controls that cyber insurers are looking at to help you reduce your cyber insurance rate and better safeguard consumer information.

EDUCATION TRACK - COMPLIANCE

Broadway 3

What MOVEit Taught Us Again on Vendor Management

Carl Cadregari, CISA, CCSFP, CHQP, Executive Vice President, The Bonadio Group; Christopher Salone, CISA, CCSFP, MBA, Consulting Manager, The Bonadio Group

In this presentation we will cover basic cyber hygiene and then move into what issues and vulnerabilities caused the MOVEit breach to

occur. Attendees will then gain an understanding of how we can learn from the breach to build effective vendor management programs, which include our 3rd and 4th parties. We will also look ahead to discuss emerging threats and how regulatory bodies such as NYS DFS is addressing cybersecurity with new amendments to third party risk management.

12:00 – 1:00 PM

EDUCATION TRACK - GENERAL SESSION

Saratoga Ballroom

The Transformative Power of AI for Banks

Brooke Ybarra, Senior Vice President, Innovation & Strategy, American Bankers Association

Discussion around artificial intelligence (AI) has been unavoidable over the past year as ChatGPT captured the public’s imagination. In this session we will develop a foundation for understanding what AI is, the opportunities and risks that must be weighed, and potential use cases for banks. We’ll also explore policymaker reactions and activity.

1:00 PM

Closing Remarks

Clare M. Cusack, President & CEO, New York Bankers Association

1:00 PM

Adjourn