

CONFERENCE AGENDA

TUESDAY, SEPTEMBER 17, 2024

11:30 AM

Golf Registration Open

Ballroom Foyer – 1st Floor

12:00 PM – 5:00 PM

Golf Outing *Pre-registration required*

Robert Trent Jones Golf Course
at Cornell University
213 Warren Road
Ithaca, NY 14850

11:30 AM

Registration Opens

Ithaca Downtown Convention Center
Ballroom Foyer – 1st Floor
Welcome Bag sponsored by NYBA Profit
Solutions; Name Badge Lanyards
sponsored by COCC

3:00 PM – 4:00 PM

Retail Division Organizational Meeting

*All retail and small business bankers
encouraged to attend*
Ballroom A – 2nd Floor

3:00 PM – 4:00 PM
Trust Division Organizational Meeting
*All trust and investment bankers
encouraged to attend*
Ballroom B – 2nd Floor

3:00 PM – 4:00 PM
Risk Management & Compliance Division
*All risk management and compliance bankers
encouraged to attend*
Ballroom C – 2nd Floor

5:00 PM – 7:00 PM
Opening Reception in Exhibit Hall
Ballroom C, D, E - 1st Floor

Start collecting those Exhibit Hall Passport
Stamps for your chance to win a 64 GB 10th
Generation Apple iPad

WEDNESDAY, SEPTEMBER 18, 2024

7:30 AM – 4:00 PM
Registration Open
Ballroom Foyer – 1st Floor

7:30 AM – 8:30 AM
Breakfast in Exhibit Hall
Ballroom C, D, E - 1st Floor



8:40 AM

Ballroom D - 2nd Floor

Welcome Remarks

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

8:45 AM – 9:50 AM

EDUCATION TRACK - KEYNOTE SESSION

Ballroom D - 2nd Floor

AI Today, Tomorrow, and Beyond

Richard Entrup, *Managing Director and Head of Emerging Solutions, Enterprise Innovation, KPMG LLP*; **Peter Torrente**, *US Sector Leader – Banking & Capital Markets, KPMG LLP*

AI is poised to transform every industry and banking is no exception. Where will the world and GenAI be in the next 3-5 years? And how will the business of banking change? Join KPMG's head of emerging solutions, Richard Entrup, and US Banking & Capital Markets Sector Leader, Peter Torrente, to learn how GenAI may shape our industry in the years to come.

10:00 AM – 10:50 AM

EDUCATION TRACK - RETAIL

Ballroom A - 2nd Floor

Deposits: Strategies for Acquiring, Retaining and Pricing

Steve Spino, *Senior Vice President, Deposit Funding Specialist, R&T Deposit Solutions*

- The competition for deposits has never been fiercer, between attractive government bonds and FinTechs with little overhead. Customers have more options than ever to secure the highest yield on their deposits, putting banks in a race to offer the highest annual percentage. This session will review the deposit landscape and discuss ways that banks are competing for new deposits, retaining their current deposits and developing pricing.

10:00 AM – 10:50 AM

EDUCATION TRACK - INVESTMENT MANAGEMENT

Ballroom B, C - 2nd Floor

Navigating the Noise: Managing Portfolios through Inflation, Interest Rate, Global Conflict and Election Cycles

Moderator: Geoffrey E. Blyth, Senior Vice President, Chief Investment Officer, Tompkins Community Bank

Panelists: Mike Lawhead, Vice President, Senior Portfolio Manager; Allen Margolius, Vice President, Senior Portfolio Manager; John Shea, Senior Portfolio Manager, Tompkins Community Bank

- The stock market continues to climb higher despite challenging economic conditions, and customers are increasingly looking to portfolio managers to guide their funds. This panel

will evaluate the current economic challenges portfolio managers face and identify the key factors that bankers should be focusing on when working with their clients.

10:00 AM – 10:50 AM

EDUCATION TRACK – COMPLIANCE

Ballroom A, B - 1st Floor

Recent Developments under the Community Reinvestment Act

Erik Walsh, Counsel, Arnold & Porter

With the new Community Reinvestment Act Rules on hold for the foreseeable future, how should financial institutions be approaching their CRA obligations? This session will provide an overview of the new CRA rules and considerations for preparing for them (should the Rules survive the current legal challenge), and a general discussion of CRA best practices under the existing rules.

11:00 AM – 11:50 AM

EDUCATION TRACK – COMPLIANCE

Ballroom A, B - 1st Floor

Preparing for DFS Exams: Best Practices and Emerging Trends

Brian H. Montgomery, Senior Counsel, Pillsbury Winthrop Shaw Pittman LLP

Which best practices can you implement to prepare for and streamline the NYS Department of Financial Services examination process? This session also addresses emerging issues that DFS examiners are focusing on, including fair lending and deposit account fees.

11:00 AM – 11:50 AM

EDUCATION TRACK - SMALL BUSINESS & TRUST

Ballroom A - 2nd Floor

Making a Difference to Business Owners by Providing Transition Planning Advice

Sam Messina, Director of Business Development, Paramax Corporation

Selling a small business is a difficult decision for any business owner. Bankers can make that decision easier by having proactive conversations about succession planning and positioning themselves as trusted resources when the time to sell arrives. In this session you'll learn the key considerations for building the right advisory team, the importance of timing in planning transitions, and how to understand

the unique goals of business owners. We'll also explore exit strategy alternatives, discuss the divestiture process, and highlight the advantages of partnering with an experienced, licensed M&A advisory firm to guide your clients toward better decisions and outcomes.

11:00 AM – 11:50 AM

EDUCATION TRACK – RISK MANAGEMENT

Ballroom B, C - 2nd Floor

Model Risk Management in an Evolving World

Rita Griffith, CISA, CFE, IT Assurance Senior Manager, Wolf & Company, P.C.

As technology continues to change the way we rely on and interpret data, developing a strong model risk management program becomes paramount to ensuring strategic decisions are made using reliable, accurate information. Many institutions are struggling, as they try to harness the data, to gain insights into customer's behavior and leverage that information to gain a competitive advantage. The failure rate for big data projects is reported to be between 60-85%. This session shares the key steps to take to ensure your project is successful.

12:00 PM – 12:50 PM

Lunch in Exhibit Hall

Ballroom C, D, E - 1st Floor

1:00 PM – 1:50 PM

EDUCATION TRACK - GENERAL SESSION

Ballroom A, B - 1st Floor

What's Going on in Albany & Washington: An Update

Niall O'Hegarty, General Counsel, New York Bankers Association; Jill T. 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 highly active in 2024. Our experts will discuss NYBA's role in advocating for the best outcomes for the industry, what new mandates may be coming your way soon, and those that didn't make it across the finish line.



1:00 PM – 1:50 PM

EDUCATION TRACK - GENERAL SESSION

Ballroom A - 2nd Floor

Building Customer Relationships for the Long-Term Wealth Journey

Amber J. Cavallaro, Vice President, Retail Banking Manager, Solvay Bank; **Tracey J. Kearns**, Vice President of Retail Banking, First National Bank of Scotia; **Garry L. Michel**, CFP, Vice President, Financial Advisor, Walden Savings Bank; and **Jesse A. Tomczak**, Executive Vice President, Chief Banking Officer, Pioneer

Competition for customer accounts from FinTechs and other financial institutions is fierce. Often when banks secure new accounts, it is only a sliver of the customer or business's potential financial portfolio. This panel of bankers will discuss strategies to attract new customers, provide tips on creating and fostering meaningful and holistic client relationships and how to become the trusted adviser who partners with customers throughout their financial journey – from account opening to wealth management.

1:00 PM – 1:50 PM

EDUCATION TRACK - GENERAL SESSION

Ballroom B, C - 2nd Floor

Economic Insights & Trends

Kenneth J. Entenmann, CFA, Senior Vice President, Chief Investment Officer and Chief Economist, NBT Bank

- As economic indicators signal cooling inflation, experts continue to watch the Federal Reserve for interest rate reductions after this decades-high period. General uncertainty about interest rates and recent volatility in financial markets, combined with a presidential election, has created unique challenges for investment managers and their teams. This session will help make sense of the economic data available and where we go from here.

2:00 PM – 2:50 PM

Networking/Community Service Project

Ballroom C, D, E - 1st Floor

- Please join us in the Exhibit Hall as we assemble supply kits for The Learning Web! The Learning Web is a local organization dedicated to empowering local youth to become self-assured, self-directed, productive adults. They offer a series of tailored, community-based learning experiences that help each young person successfully transition into positive adulthood.

- Thank you to all our exhibitors for participating in this impactful program.

3:00 PM – 3:50 PM

EDUCATION TRACK - SMALL BUSINESS

Ballroom A, B - 1st Floor

Small Business Administration: Changes, Efficiency Updates and Moving Forward

- **Grace H. Connors**, Deputy District Director Small Business Administration



This session will include a deep dive into current SBA lending trends, SBA loan program enhancements and recent loan program changes. We'll discuss the SBA's new Working Capital Pilot Program recently announced, as well as the Investing in America initiative. You'll learn how the SBA is partnering with lenders to aid in this important economic initiative.

3:00 PM – 3:50 PM

EDUCATION TRACK - TRUST

Ballroom A - 2nd Floor

Trends in Service Delivery Impacting and Informing Planning for Seniors, Individuals with Special Needs and Special Needs Trust Administration

Tara Anne Pleat, Esq., Partner, Wilcenski & Pleat PLLC; Jacqueline Weimmer, First Vice President, Senior Trust Officer & SNT Department Manager, Orange Bank & Trust Company

This session will discuss changing demographic trends that are impacting the philosophy, planning and trust administration for seniors and individuals with disabilities. We will look at the effects that changes in the delivery of services are having on the advice being given to clients and highlight some of the legislative updates at the federal and state level seeking to positively impact supports and services available to seniors and individuals with disabilities.

3:00 PM – 3:50 PM

EDUCATION TRACK – COMPLIANCE & RISK MANAGEMENT

Ballroom B, C - 2nd Floor

Creating a Strong Risk and Compliance Culture

Stephanie Lyon, Vice President, Regulatory Compliance, Ncontracts

In an ever-evolving regulatory landscape, building a robust risk and compliance culture is a strategic imperative that can make or break your institution. Join us for an engaging and insightful session where we will delve into the core elements of what constitutes a strong risk and compliance culture, why it is vital to your institution's success, and how you can cultivate it. This session will empower you with practical insights and tools to assess your current culture, understand the distinct yet interconnected roles of risk and compliance, and recognize the tangible benefits of getting it right.

4:00 PM – 5:00 PM

EDUCATION TRACK - KEYNOTE

Ballroom D - 2nd Floor

From Rust Belt to Tech Hub: What New York's Semiconductor Leadership Means for Upstate

Kevin Younis, Chief Operating Officer and Executive Deputy Commissioner, Empire State Development

With over \$112 billion in new industry chip investments announced, New York State is leading the resurgence of America's semiconductor manufacturing. These investments, fueled by

the \$52 billion federal CHIPS & Science Act and New York's \$10 billion Green CHIPS program, will transform the I-90 corridor across upstate New York State into a global hub for chip manufacturing and innovation, powering economic growth for the surrounding communities, fueling demand for new small businesses and housing. Empire State Development is at the forefront of these initiatives, and this session will discuss the impact these investments will have on New York State, what opportunities there are for development and how banks can help fuel and sustain this growth.

6:00 PM – 8:00 PM

Evening Reception

Personal Best Brewery
321 West State Street
Ithaca, New York

Sponsored by Wolf & Company, P.C.

9:00 PM – 10:30 PM

BOB After Dark

Ithaca Social, Hotel Ithaca

THURSDAY, SEPTEMBER 19, 2024

7:30 AM – 12:00 PM

Registration Open

Ballroom Foyer – 1st Floor

7:30 AM – 8:30 AM

Breakfast in Exhibit Hall

Ballroom C, D, E - 1st Floor

8:45 AM – 9:50 AM

EDUCATION TRACK - KEYNOTE

Ballroom D - 2nd Floor

How I Grew Customer Relationships and Developed Executive Skills Along the Way

Jeffrey H. Barker, Retired New York State Market President, Bank of America, N.A.

How did a Barnes and Noble executive transition his skills to a successful 28 year career at Bank of America? Through his unique story, Jeffrey H. Barker will share specific retail skills that drove consumer banking and business integration success in both his New York and nationwide responsibilities that can be applied to anyone who is managing a team.

10:00 AM – 10:50 AM

EDUCATION TRACK - RETAIL

Ballroom A, B - 1st Floor

Where Do Customers Get Financial Advice?

Jim Perry, Senior Strategist, Market Insights

Understanding where customers turn for financial advice is crucial for banks hoping to attract and retain clients. While personalized financial advice remains a key driver of customer satisfaction, traditional sources of guidance are being overtaken by tech-driven alternatives. This session will examine the shifting landscape of financial advice, focusing on how the internet, social media, and technological advancements have transformed the way customers seek guidance. It will explore the impact of financial apps, robo-advisors, and AI on personalized financial planning, emphasizing the importance of trust and credibility in these digital resources.

Learn how community banks can capitalize on their unique strengths to build trust and offer hybrid models of financial advice, combining traditional in-person services with cutting-edge digital solutions. Participants will discover strategies for integrating innovative technology while maintaining the personal touch that sets some banks apart.

10:00 AM – 10:50 AM

EDUCATION TRACK – COMPLIANCE

Ballroom B, C - 2nd Floor

Update: DFS Cybersecurity Regulation Rules

Jeff Miller, Northeast Channel Manager, Adlumin

This session highlights 23 NYCRR 500 vs. it's second amendment, particularly around the changes and their implementation timelines for companies of all sizes; whether Limited Exempt, Class A, or standard Covered Entities. Topics to be covered include enhanced governance requirements, additional responsibilities for senior governing bodies and the requirement for senior management to annually certify compliance. With the ruling, there will be expanded risk assessment, including mandatory detailed and frequent risk assessments and increased focus on third-party service provider risk management. Finally, new technical controls, such as enhanced multi-factor authentication (MFA) requirements, mandatory encryption of non-public information both in transit and at rest and specific requirements for penetration testing and vulnerability assessments, will be

reviewed. These changes are designed to address evolving cybersecurity threats and ensure a robust security posture for financial services entities.

11:00 AM – 11:50 AM

EDUCATION TRACK - TRUST

Ballroom A, B - 1st Floor

Trust Legislative and Regulatory Update: Multiple Person Accounts, Secure Act 2.0 and the Estate Tax

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

This session will review the new proposed legislation regarding multiple person accounts that was recently passed by the New York State Senate and Assembly. The bill includes a uniform Account Signature Card that must be used upon the opening of all multiple person accounts starting July 1, 2025. Furthermore, this Signature Card must be sent to all previous owners of multiple person accounts. It has been argued, however, that this new legislation would introduce needless confusion and cause significant administrative burdens to the banking industry. Governor Hochul has until the year end to either approve or veto the bill, or to make significant changes through chapter amendments. This session will also give an update on the Secure Act 2.0 and summarize the provisions of the Final Regulations on required minimum distributions, if published before September 17, 2024. Finally, this session will review certain estate planning strategies to consider before the Federal estate tax exemption is decreased on January 1, 2026.

11:00 AM – 11:50 AM

EDUCATION TRACK - RISK MANAGEMENT

Ballroom B, C - 2nd Floor

Electronic Payments Risk Management and Cybersecurity

Elyssa Morgan, AAP, APRP, Vice President, Membership, NEACH; Joe Nompleggi, Records Administrator & IT Support, NEACH

In an era where payment systems and technologies are rapidly advancing, the need for robust risk management and cybersecurity measures has never been more critical. This session offers invaluable insights into navigating the evolving threats and vulnerabilities inherent in payments.

• Led by industry experts, this session delves into the intricacies of payments risk management, exploring both primary and ancillary risks that impact payment processes. Attendees will gain a comprehensive understanding of the role of third-party relationships, effective onboarding practices, business client due diligence, and the significance of audit and risk assessments in safeguarding these transactions. Moreover, the session sheds light on emerging threats and provides practical strategies for recognizing and mitigating risks proactively. Our presenters will share best practices for ensuring transactional security and instilling confidence in payment processes.

12:00 PM – 1:30 PM

EDUCATION TRACK - KEYNOTE

Ballroom D - 2nd Floor

Fraud Prevention Across Every Aspect of the Bank

Federal Bureau of Investigation; New York State Police; Paula Benda, Executive Vice President, Risk, Fraud and Cybersecurity, American Bankers Association

• Financial fraud continues to grow, hurting consumers, and impacting banks' bottom lines. According to a report commissioned by the Association for Financial Professionals, check fraud continues to be the payment method most susceptible to fraud, with electronic payment options vulnerable to fraudulent activity. Join law enforcement professionals and industry experts to learn about fraud trends and what you can do to protect your customers and secure your bank, whatever your role.

1:30 PM

Closing Remarks

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