

Retail & Small Business + Trust & Investment Conference
Building a Holistic Financial Experience

CONFERENCE AGENDA

Wednesday, September 14, 2022

11:00 AM	Golf Registration Opens	Hotel Lobby
12:00 PM - 4:00 PM	Golf Tournament	The Sagamore Golf Club
	Enjoy an afternoon beside breathtaking Lake George at The Sagamore's Donald Ross-designed golf course. In classic Ross fashion, The Sagamore Golf Course uses the natural environment to give each hole its challenge and beauty. Group transportation to the Course will leave from the front of the hotel at 12 Noon. The first tee-off is at 12:30 pm. Pre-registration is required, boxed-lunch provided.	
12:00 PM - 7:30 PM	Registration	The Sagamore Conference Center Foyer
2:30 PM - 5:30 PM	Exhibitor Registration and Set up	Bellvue Room
4:00 PM - 6:00 PM	Community Service Project <i>Sponsored by M&T Bank</i>	Bellvue Room
	Take part in this fun Paint & Sip community service project. In partnership with the Splashes of Hope organization, we will create a whimsical mural to be gifted to a children's healthcare facility in New York State. Enjoy a beverage and great networking opportunities while giving back to the community!	
6:30 PM - 7:30 PM	Opening Reception in Exhibit Hall	Bellvue Room
7:30 PM - 9:00 PM	Dinner	Shelving Rock Terrace

Thursday, September 15, 2022

7:00 AM - 4:30 PM	Registration	The Sagamore Conference Center Foyer
8:00 AM - 9:00 AM	Breakfast in Exhibit Hall <i>Sponsored by The Vanguard Group</i>	Bellvue Room

9:15 AM - 9:45 AM	WELCOME REMARKS	Nirvana/Wapanak Room
	<p>Clare M. Cusack <i>President & CEO</i> <i>New York Bankers Association</i></p>	
9:45 AM - 10:30 AM	GENERAL SESSION	Nirvana/Wapanak Room
	<p>Think Like a Brand, Not a Bank <i>Liz High, Author, Founder, and Strategy, Insight and Brand Consultant</i></p>	
	<p>With the ongoing digitization of banking, data shows that banks succeed when they distinguish themselves by shepherding real connections with customers and creating meaningful experiences throughout their financial lives. Harnessing this power within financial services demands a new way of thinking across all areas of the bank. It's not quick. It's not easy. But it's a shift that any financial institution can adopt and it's worth the investment to distinguish your bank in this competitive market. To be relevant today and ensure growth tomorrow, financial institutions can take a cue from consumer brands to develop a strategy and identity that resonates with both team members and customers at every level of the bank.</p>	
10:30 AM - 11:00 AM	<p>Refreshment Break in Exhibit Hall <i>Sponsored by Rondout Savings Bank</i></p>	Bellvue Room
11:00 AM - 12:15 PM	GENERAL SESSION	Nirvana/Wapanak Room
	<p>How ESG Can Create Value in Every Aspect of the Bank <i>Mary F. Green, Vice President, Client Portfolio Manager ESG & Hermes, Federated Hermes, Inc.</i></p>	
	<p>Environmental, Social and Governance (ESG) in finance has become both a driving and polarizing topic amidst shifting regulatory winds. Getting to the heart of this emerging trend presents an unparalleled opportunity for banking—especially in light of the impending \$68 trillion wealth transfer to younger generations of Americans. This session will help cultivate a deeper understanding of ESG to create value in every aspect of the bank, while also taking the politics out of this important and increasingly popular area of banking. Mary Green will bring you up to date with the current regulatory landscape, increase your ESG fluency and highlight the benefits of authentic ESG integration and engagement to help align your customers with their goals, and ultimately strengthen your client relationships.</p>	

12:15 PM - 1:15 PM

Lunch in Exhibit Hall

Bellvue Room

Sponsored by Federated Hermes

1:30 PM - 2:45 PM

BREAKOUT SESSIONS

EDUCATION TRACK – WEALTH MANAGEMENT

Wapanak Room

Challenging Times: Recession, Inflation, and the Impact on Financial Markets

Kenneth J. Entenmann, Chief Investment Officer & Chief Economist, NBT Wealth Management

There are plenty of worrisome trends in the current economy. The lack of material improvement in the supply chain, labor market, and energy supply-demand dynamics remains troubling. Combine that with a contentious U.S. election season, slowing and perhaps recessionary economies in China and Europe, weakening housing and manufacturing, the continuing Russia-Ukraine war, and geo-political tension in Asia, plus persistently high inflation, makes for a market that may be in for rocky period. Back by popular demand, Ken Entenmann will provide an educational and dynamic look at how these factors may impact the financial markets.

EDUCATION TRACK – TRUSTS & ESTATES

Abenia Room

Recent Legislative Developments in New York: Supportive Decision Making (SDM) legislation and Special Needs Trusts

Tara Anne Pleat, Esq., Co-Owner and Co-Manager, Wilcenski & Pleat Law

Legislative, judicial, and demographic activity are having a profound impact on legal arrangements for seniors and individuals with disabilities in New York State and beyond. This talk will focus on New York's recently enacted Supported Decision Making (SDM) legislation which will have a profound effect on every aspect of the banking relationship and a new paradigm for consumer decision making. In addition, the proposed SECURE Act regulations and their interplay with disabled and chronically ill beneficiaries will be discussed, as well as the impact local and national staffing shortages in the service delivery system (both for seniors and the disabled) are having on the practical advice being given to families and fiduciaries alike.

EDUCATION TRACK – RETAIL BANKING

Evelley Room

DEI: Creating a Stronger All-Inclusive Workplace

Angela S. Dixon, Senior Vice President and Chief Diversity Officer, Berkshire Bank

Sponsored by Brown Brothers Harriman

“Creating a Stronger, All-Inclusive Workplace” will focus on a critical aspect of any organization’s Diversity, Equity, and Inclusion (DEI) program...INCLUSION. This session will explore the role of inclusion, the impact that unconscious bias can have on creating an inclusive organization and ways to identify and mitigate some of these pitfalls. Participants will walk away with practical approaches to practice intentional inclusion, highlighting the importance of creating a sense of community within the workforce and safe spaces for critical conversations. We will also explore the importance of valuing diverse perspectives and creating space for ideas to be heard. Developing a sense of belonging creates an opportunity to attract, retain and grow your best talent. We will highlight the value of employee resource groups (ERGs). Participants should come prepared to share their experiences as we all participate in this learning opportunity.

EDUCATION TRACK – SMALL BUSINESS

Triuna Room

Community Reinvestment Act Overhaul and New Small Business Lending Data Requirements

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

On May 5, 2022, the federal banking regulators issued a joint Notice of Proposed Rulemaking to “strengthen and modernize” the regulations that implement the Community Reinvestment Act (CRA). This proposed overhaul has widespread ramifications for almost every bank in New York. Meanwhile, the New York Department of Financial Services has proposed new rules to extend the scope of the New York State CRA law to minority- and women-owned businesses, and the CFPB is in the process of finalizing rules under Section 1071 of the Dodd-Frank Act that will impose sweeping new data collection and reporting requirements for small business lending. This presentation will provide a general overview of these rulemakings, including aspects of the rules that are intertwined, and discuss key implications and strategies for how banks can prepare for the new rules.

2:45 PM - 3:00 PM

Refreshment Break in Exhibit Hall

Bellvue Room

3:00 PM - 4:30 PM

GENERAL SESSION

Nirvana/Wapanak Room

A View from the C-Suite

Co-Moderator: Daniel Arciola, Managing Director, President, Brown Brothers Harriman Trust Company, N.A., NYBA Trust & Investment Division Chair 2022

Co-Moderator: Steven G. Santino, Executive Vice President, Retail Market Manager, Northern Connecticut, M&T Bank, NYBA Retail Division Chair 2022

***Thomas Amell**, President and Chief Executive Officer, Pioneer Bank*

***Cheryl D. Bowers**, President and Chief Executive Officer, Rondout Savings Bank*

***Sean M. Willett**, Executive Vice President, Chief Administrative Officer, Five Star Bank*

A favorite and new tradition at NYBA conferences, this dynamic discussion among several banking leaders explores the broad theme of creating the holistic financial experience, as well as perspectives on a wide range of topics such as leadership, career advancement, the industry's evolution, and more. Don't miss this invaluable opportunity to learn from these exceptional leaders in the New York banking industry.

6:00 PM - 9:00 PM

New England Clambake

Mountainview Terrace

Friday, September 16, 2022

7:00 AM - 12:00 PM

Registration

The Sagamore Conference Center Foyer

8:00 AM - 8:45 AM

Breakfast in Exhibit Hall

Bellvue Room

Sponsored by Federated Hermes

8:45 AM - 10:00 AM

BREAKOUT SESSIONS

EDUCATION TRACK – WEALTH MANAGEMENT

Triuna Room

Financial Trends and Pricing Opportunities

***David Lincoln**, Partner, WISE Insights*

This session will focus on recent financial trends for bank wealth managers, including the implications of a rising expense environment and sizable increases in compensation in particular. Firms also face perennial pressure to invest in technology and the client experience. Lacking the favorable market environment of 2021, many bank wealth managers need to find ways to 'fund' these and other expenses.

The session will suggest that improving pricing strategies and fee realization rates represent two high-impact ways to relieve margin pressures in a rising expense environment. A few extra basis points on assets from better pricing, fewer discounts and more active price management can have a significant impact for many banks and trust companies.

EDUCATION TRACK – TRUSTS AND ESTATES

Abenia Room

Complicated and Evolving New IRA Distribution Rules: Are You Ready?

Jake W. Cooper, CFP, Vice President and Senior Financial Advisor, High Probability Advisors

Just when we thought IRA distribution rules changed enough for a while with the Setting Every Community Up for Retirement Enhancement Act of 2019 (the SECURE Act), there are more possible changes in the offing. The IRS proposed some regulations earlier this year to modify or clarify some of the rules that came from the SECURE Act, creating more complexity in the distribution rules. This session will provide a practical guide for navigating the new rules.

EDUCATION TRACK – RETAIL BANKING

Wapanak Room

Three Steps to Building a Winning Leadership Strategy: Culture, Coaching & Mentoring

Tami M. Gunsch, Banking Strategist

A strong leadership culture is essential to attract, engage, develop, and retain colleagues. This session will cover practical insights for a winning leadership culture and provide a roadmap for employee development and engagement. It will also provide a roadmap for creating your own coaching and mentoring programs with inspiring new ideas. Successful leaders surround themselves with the best, most diverse talent. By providing talent with a platform for growth, combined with meaningful coaching and mentoring, a visible increase to productivity, morale, and retention will be undeniable.

EDUCATION TRACK – SMALL BUSINESS

Evelley Room

SBA Lending, Alternative Lending Solutions and Access to Capital

Chris Levy, Executive Vice President and Chief Operating Officer, Pursuit

Access to capital for small businesses is a top-of-mind topic for all banks facing increasing regulatory scrutiny in unbanked and underbanked areas. Pursuit works with banks, economic development organizations and more to provide small businesses lending programs by offering over fifteen different loan programs to

help provide access to capital to businesses that may be unable to obtain financing through conventional means. This session will specifically focus on an overview of SBA loan programs, including the 504 and 7(a) programs to help fit the needs of small businesses, as well as new developments in small business lending generally.

10:00 AM - 10:30 AM

Refreshment Break in Exhibit Hall

Bellvue Room

10:30 AM - 11:45 AM

BREAKOUT SESSIONS

EDUCATION TRACK –

WEALTH MANAGEMENT & SMALL BUSINESS

Triuna Room

How Lenders Can Add Value to the Small Business Relationship

Donald E. Gibson, *President and Chief Executive Officer, The Bank of Greene County*

Allen E. Austin, IV, *Vice President, Director of Corporate Cash Management and Administration, The Bank of Greene County*

Anthony Pili, *Senior Vice President, Orange Bank & Trust*

Some of the best in the business tell you how they built a successful service culture by expanding upon their banking relationships with their small business customers. These top bankers share how they tapped into the growth potential of providing one-stop-shops for business owners and all their financial needs, as well as how to bridge the customer relationship between small business lending and wealth management.

EDUCATION TRACK – TRUSTS AND ESTATES

Abenia Room

How Generational Differences Impact Estate Planning and Trust Administration

Raymond C. Radigan, *Senior Managing Director and Regional Team Lead, First Republic Trust Company*

Richard G. Chalifoux, *Managing Director and Senior Trust Officer, First Republic Trust Company*

General traits and characteristics of each generation – from the Silent Generation to Generation Alpha – can have an impact on Estate Planning and Trust Administration. Each generation has lived through certain social issues and technological advances at the same life stage that could have impacted their beliefs, goals, expectations and needs. This presentation will also review how certain modern, social, and technological trends could affect estate planning in current and future years.

EDUCATION TRACK – RETAIL BANKING

Wapanak Room

Growing Relationships at the Bank Begins with Engaging Conversations at the Branch

Mark Trinkle, *Chief Growth Officer, Anthony Cole Training Group*

“Branches are the storefront for the entire firm” according to Jennifer Piepszak, Co-CEO of Consumer Banking for JPMorgan Chase. Nearly nine out of ten new investment customers come from internal referrals and 75% of new small business customers start as consumer customers of Chase.

Most community banks don’t operate like the banking giants, but that does not mean the premise isn’t the same. With deposits at an all-time high, are your frontline bankers asking enough of the right questions and having engaging conversations with your clients? Your people are your leading resource in this omnichannel world. The opportunity is tremendous, if your bankers are skilled enough because they are the entry way to growth, for both your customers and your bank.

12:00 PM - 1:00 PM

CLOSING GENERAL SESSION

Nirvana/Wapanak Room

How to Innovate for Customer Experience, Empower Employees, and Inspire Cultural Development Across the Finance Spectrum

Casey A. Christopher, *Chief Empowerment Officer, Quontic Bank*

Lisa Simpson, *SVP, Chief Experience Officer, Rondout Savings Bank*

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

This fireside chat focuses on the customer experience as the culmination of our two days of exploring how the people in your organization embrace your brand, what it means to serve a customer throughout the financial continuum, why innovation means more than just technology, and how you can ensure your bank’s culture and values can set you on a path of growth – personally and professionally.

1:00 PM - 1:15 PM

CLOSING REMARKS

Nirvana/Wapanak Room

Clare M. Cusack

President & CEO

New York Bankers Association

1:15 PM

Grab and Go Lunch

Sponsored by Flushing Bank

The Sagamore Conference Center Foyer