

# 2020 RMA-CAVA Spring Conference

Hotel Roanoke & Conference Center  
Wednesday, April 29 - Friday, May 1, 2020

## Wednesday, April 29, 2020

Start	End	Activity	Room Assignment
10:30 AM		<b>Golf Outing at Roanoke Country Club</b>	Pre-conference Activity
4:00 PM	11:00 PM	<b>Exhibitor Setup</b>	
5:30 PM	6:30 PM	<b>CAVA Board of Directors Reception</b>	
6:30 PM	8:30 PM	<b>CAVA Board of Directors Meeting &amp; Dinner</b>	
8:30 PM	9:30 PM	<b>CAVA Board and Sponsor Dessert Reception</b>	
9:30 PM	10:30 PM	<b>Hospitality Suite</b>	

## Thursday, April 30, 2020

Start	End	Activity	Room Assignment
8:00 AM	9:00 AM	<b>Continental Breakfast for Roundtable Attendees, Past Presidents, Board Members</b>	
9:00 AM	11:15 AM	<b>Credit Risk Managers Roundtable</b>	
9:00 AM	10:30AM	<b>Past Presidents Meeting/Breakfast (Lacy Cross)</b>	
10:30 AM	12:15 PM	<b>Conference Registration/Sponsor Exhibits</b>	
12:00 PM	12:50 PM	<b>Conference Opening Luncheon: <span style="color: red;">Session Title: RMA National Update</span> Bill Loftus, Director of Member Relations, Risk Management Association</b>	
12:50 PM	1:10 PM	<b>BREAK</b>	
1:10 PM	2:00 PM	<b>General Session: <span style="color: red;">Session Title: Arming the Third Line of Defense – Value added Loan Review, Emerging best Practices</span> Peter Cherpack, Executive Vice President, Partner   Senior Director Credit Technology, Ardmore Banking Advisors, Inc.</b>	
2:00 PM	2:50 PM	<b>Day 1 Keynote: <span style="color: red;">Session Title: A Fireside Chat - Client Selection in a Changing Economy</span> Dontá Wilson, Senior Executive Vice, Chief Digital &amp; Client Experience Officer, Truist</b>	
2:50 PM	3:10 PM	<b>REFRESHMENT BREAK</b>	
3:10 PM	3:35 PM	<b>Breakout Sessions with Sponsors</b>	
		<b>Session 1:</b> Williams Mullen - platinum	
		<b>Session 2:</b> ERI - gold	
		<b>Session 3:</b> Nationwide - gold	
		<b>Session 4:</b> Froehling & Robertson - gold	
3:35 PM	3:45 PM	<b>Room Switch</b>	
3:45 PM	4:10 PM	<b>Breakout Sessions with Sponsors</b>	
		<b>Session 5:</b> Tranzon - silver	
		<b>Session 6:</b> Boxwood Means - silver	
		<b>Session 7:</b> ABTV – gold	
		<b>Session 8:</b> PayNet - gold	
4:10 PM	4:25 PM	<b>BREAK</b>	
4:25 PM	5:15 PM	<b>General Session: <span style="color: red;">Session Title: Federal Reserve</span> Lisa White, Executive Vice President, Supervision, Regulation &amp; Credit, Federal Reserve Bank of Richmond</b>	
6:00 PM	6:30 PM	<b>Cocktails</b>	
6:30 PM	8:30 PM	<b>Buffet Dinner</b>	
8:30 PM	10:30 PM	<b>Hospitality Suite</b>	

Friday, May 1, 2020

Start	End	Activity	Room Assignment
7:15 AM	8:00 AM	<b>Buffet Breakfast/Networking/Sponsor Exhibits</b>	
7:45 AM	8:00 AM	<b>RMA CAVA Announcements</b>	
8:00 AM	8:50 AM	<b>General Session: Session Title: Leading through Change</b> Tol Broome, Director of Commercial Credit Delivery, Truist	
8:50 AM	9:40 AM	<b>Day 2 Keynote: Session Title: Customer Life Cycle Reimagined - Technology &amp; Macro-Economic Trends Impacting Bank Strategy</b> Justin Bakst, Managing Director, Darling Consulting Group (DCG)	
9:40 AM	10:00 AM	<b>REFRESHMENT BREAK</b>	
10:00 AM	10:25 AM	<b>Breakout Sessions with Sponsors</b>	
		<b>Session 9:</b> Williams Mullen - platinum	
		<b>Session 10:</b> ERI - gold	
		<b>Session 11:</b> Nationwide - gold	
		<b>Session 12:</b> Froehling & Robertson - gold	
10:25 AM	10:35 AM	Room Switch	
10:35 AM	11:00 AM	<b>Breakout Sessions with Sponsors</b>	
		<b>Session 13:</b> ABTV - gold	
		<b>Session 14:</b> PayNet - gold	
		<b>Session 15:</b> Motleys - silver	
		<b>Session 16:</b> Partner – gold (2 <sup>nd</sup> in General Session room)	
11:00 AM	11:50 AM	<b>General Session: Session Title: Labor Replacement and Alternatives</b> Roy Choudhury, Managing Director & Partner, Boston Consulting Group	
11:50 AM	12:05 PM	<b>Conference Wrap-up</b>	
1:00 PM		<b>Downtown Roanoke Food &amp; Cultural Tour</b>	Hotel Roanoke Lobby
1:00 PM		<b>Roanoke Mountain Adventures – Mountain Biking (Equipment included, Multiple experience levels)</b>	Hotel Roanoke Lobby
2:00 PM		<b>Riddle Me Roanoke – Escape Room (Minimum of 4 conference attendees required for this 2:00 PM event)</b>	
5:30 PM	7:00 PM	<b>Reception/Cocktails at Hotel Roanoke</b>	
8:30 PM	10:30 PM	<b>Hospitality Suite</b>	

**Bill Loftus**  
**Director of Member Relations**  
**Risk Management Association**



Bill Loftus is the Director of Member Relations for the Risk Management Association. Having joined RMA in July 2013 as Director of Credit Risk, Bill assumed his new role in August 2017. At RMA, Bill's responsibilities include managing a team of regional managers who service and support all of the association's institutional membership. Bill chairs and produces RMA's Annual Risk Management Conference, which routinely draws over 700 bankers per year from across the US and Canada.

Prior to joining RMA, Bill spent 27 years in the banking industry and was most recently an SVP and Business Banking Manager for Wells Fargo Bank in Plymouth Meeting, PA. Bill worked for Wells Fargo and its predecessor banks as a Business Banker and Manager for 14 years. Prior to joining Wells Fargo, Bill was a government contracts lender and auto floor plan lender in the Northern Virginia market. Bill holds his MBA from Virginia Tech and a BA in Economics from John Carroll University.

**Session Title: RMA National Update**

Bill will provide an update of RMA National's programming and project focus.

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**Peter Cherpack**  
**Executive Vice President, Partner | Senior Director Credit Technology**  
**Ardmore Banking Advisors, Inc.**



Mr. Cherpack is a partner and EVP at Ardmore, division manager of the Credit Technology group focusing on credit data management and risk control automation for community banks. Peter has been with Ardmore since 2002 and specializes in assisting financial institutions in credit data management best practices, CECL/ALLL calculations, stress testing, loan review automation and concentration reporting solutions.

Mr. Cherpack is a nationally recognized thought leader in best practices for concentration management, stress testing and CECL's impact on community financial institutions, and a business partner of Computer Services, Inc. (CSI) and Argus Information Systems. A frequent speaker, making presentations to regulatory agencies, national and state Banking organizations including: The Risk Management Association (RMA), CBANC, The American Bankers Association (ABA), Western Independent Bankers and the American Bankers Association Graduate School of Commercial Lending. Peter is also frequently published and cited in The American Banker, Bank Director, The RMA Journal, and Journal of Risk Management among other industry periodicals.

Before joining Ardmore, Mr. Cherpack worked for nearly 20 years at PNC Financial as Vice President in the Network Services Division supporting bank-wide projects involving technology support services.

As part of Ardmore Banking Advisors, Mr. Cherpack brings a unique mix of banking and technological knowledge, along with extensive experience in credit/risk business process and data analysis solutions.

**Session Title: Arming the Third Line of Defense – Value added Loan Review, Emerging best Practices**

"Arming the Third Line of Defense" – Value added Loan Review, Emerging best Practices. Peter will provide insight on how to ensure ongoing management of risk in today's tight margin environment bank management is looking closely at all departments of the bank, and while often overlooked, Loan Review departments in all sizes of banks are under a new level of scrutiny. What do they contribute, what value do they create, can they be more efficient? What are the characteristics of an effective and strategically focused Loan Review Department as the 3rd line of credit defense. How can your bank better equip your Credit 3rd Line of Defense to bring more value to your institution?

**Dontá L. Wilson**  
**Chief Digital & Client Experience Officer**  
**Truist Financial Corporation**



Dontá Wilson is a member of the Executive Management Team for Truist Financial Corporation, the nation's sixth largest bank and premier financial services company serving approximately 10 million households.

Wilson is responsible for leading digital transformation and ensuring a world-class, distinctive client experience for all Truist clients. In this role, he oversees Digital Banking, Digital Sales, Digital Strategy and Innovation, Experience Design, Intelligent Automation, Client Experience, Client Insights and Analytics, Marketing, Corporate Communications, Truist Ventures and the Truist Foundation.

He began working at Truist's predecessor, BB&T, in Bank Operations in October 1995 while in college and has more than 20 years of experience in the financial services industry. Wilson has always been active in his community, having served and currently serving on many not-for-profit, educational and community service boards. He is a member of Kappa Alpha Psi, Sigma Pi Phi (Boule) and ELC.

Wilson earned his bachelor's degree in management from the University of North Carolina at Charlotte and an MBA from the University of Maryland. He is also a T.E.P. graduate of the Tuck School of Business at Dartmouth.

**Session Title: Fireside Chat --Client Selection in a Changing Economy**

Dontá will discuss the challenges associated with client selection in a changing economy and the importance of client connection, use of technology to manage client performance and ensuring a strong relationship with clients to encourage communications.

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**Lisa White**  
**Executive Vice President, Supervision, Regulation & Credit**  
**Federal Reserve Bank of Richmond**



Lisa White was appointed executive vice president for Supervision, Regulation and Credit in 2017 with responsibility for managing supervisory risk and responding to regulatory and compliance issues for both the Fifth District and the Federal Reserve System.

White provides strategic leadership and direction for the Richmond Fed's supervision of community, regional and large banks for the collection and validation of financial and structural data from firms, and for the provision of discount window services to depository institutions within the Fifth District.

White joined the Richmond Fed in 1995 and has served in several roles, including conducting community bank examinations, managing credit and market risk specialist teams and leading the examination team dedicated to Bank of America. She has also led the Richmond Fed's supervisory program for large financial institutions, including Capital One, BB&T and E\*TRADE.

She received her bachelor's degree in economics and political science from Albion College and her master's in business administration from Wake Forest University.

**Session Title: Federal Reserve**

Lisa will share her perspectives on top risks facing financial institutions including a focus on operational risk and the important role customer-facing bankers play in managing it. The discussion will also highlight the challenges facing the industry and regulators as the landscape of credit and financial services extends beyond the perimeter of traditional banking.

**Tol Broome**  
**Director of Commercial Credit Delivery**  
**Truist**



J. Tol Broome, Jr. began his banking career with BB&T in Wilson, NC in 1983 after receiving a B.S. in Business Administration from the University of North Carolina. Past positions held with BB&T include Leadership Development Program Manager, Business Services Officer, Senior Loan Administrator, Commercial Finance President, Specialized Lending Group Manager, Chief Commercial Credit Officer and Director of Regional Corporate Banking and President of BB&T Home Mortgage.

Broome currently is Director of Commercial Credit Delivery for Truist in Charlotte, NC. In this role, he oversees commercial credit process and systems improvement, as well as the Business Banking Direct channel. He also is a member of the Bank's Senior Leadership Team and is on the Board of McGriff Insurance.

Broome currently serves on the RMA Learning and Development Council. Additionally, he is a past Chair of the RMA Board of Directors and a past member of the Mortgage Bankers Association Residential Board of Governors and Housing Policy Council Executive Committee. He is married to Pam and has three children, a son-in-law and daughter-in-law and two granddaughters.

**Session Title: Leading through Change**

“Leading Through Change” will discuss the consequences of not adjusting to changing times, the need to believe to achieve a successful transformation, being willing to break the norm and think outside of the box, incite movement in your team and understanding how leadership plays a role in bringing it all together.

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**Justin Bakst**  
**Managing Director**  
**Darling Consulting Group (DCG)**



Justin provides risk management education and strategic consultation to financial institutions leveraging DCG's analytics solutions. Justin has been a thought leader in risk management including interest risk, credit risk, and liquidity risk, as well as emerging risks including artificial intelligence and machine learning.

Justin's focus is developing and implementing solutions that analyze customer behavior patterns to proactively manage embedded risks and drive higher levels of earnings.

Justin is a frequent speaker and author with the RMA, American Banker, NY Times, and CIO Magazine.

**Session Title: Customer Life Cycle Reimagined - Technology & Macro-Economic Trends Impacting Bank Strategy**

Today's banking environment is spawning new challenges and opportunities. Technology innovation coupled with a flat to inverted yield curve is impacting bank strategy and risk management in distinct new ways. Best-in-class institutions are leveraging this uncertainty to expand their technology capabilities to grow market share and better serve customers. At the heart of this technology advancement is customer analytics creating new opportunities to quantitatively and qualitatively examine the customer lifecycle. This session will provide a backdrop of economic and technology trends impacting best practice risk management, while also providing bank leaders with actionable deposit and loan gathering strategies.

**Roy Choudhury**  
**Managing Director & Partner**  
**Boston Consulting Group**



Roy is Managing Director & Partner (MDP) at Boston Consulting Group (BCG) focusing on Financial Institutions (FI) based in New York. He leads the Capital Markets practice.

Roy also focuses on IBOR Transition assisting industry working groups, trade associations, and financial market participants in planning and execution of programs focused on IBOR transition to Alternate Reference Rates (ARR) across the G5 currencies. He is a member of the Alternate Reference Rate Committee (ARRC) and co-chairs the Operations & Infrastructure working group and client outreach and communication sub-working group. He assisted ISDA and other trade associations in conducting a Global Market Survey on IBOR transition readiness (IBOR Global Benchmark Transition Report).

He has also authored a number of articles and presented at industry conferences on IBOR transition.

Roy has extensive experience in assisting banking and capital markets firms across a range of topics including, funding and liquidity, asset liability management, funds transfer pricing, capital management, intraday liquidity management, collateral management, secured funding, derivatives reform, deposit and pricing strategy, credit, market and operational risk measurement and management, risk appetite, risk data aggregation and reporting, recovery and resolution planning, risk technology, location strategy (outsourcing), blockchain, robotics process automation, machine learning, and contract digitization. He has executed clients' engagements across North America, Europe, UK, Singapore, Hong Kong, and China.

Roy holds a MBA (Finance) from Melbourne Business School, and is a member of The Institute of Chartered Accountants of India.

**Session Title: Libor Replacement and Alternatives**

Roy will provide an overview of the background and basis of the Libor transition and discuss the alternatives. As a member of ARRC he will discuss the identified impact and challenges related to the suspension of Libor in the upcoming year and efforts being made to ensure market industry transition readiness.