

# Winter 2025 Newsletter

## PRESIDENT'S CORNER



Happy New Year! As the newest RMA Buffalo Chapter President, I look forward to a productive term, continuing to work with the existing membership, and getting to know some new faces also! With the new year upon us, I would like to thank everyone who made 2024 a success. A special thanks to Nicholas Alberalla for the last two years of chapter leadership.

Through the next two years, I look forward to continuing the traditions that have made the RMA Buffalo chapter successful. Supporting the Buffalo finance community with programming, training, and networking opportunities will remain our priority. While the Buffalo RMA Chapter will continue to operate under the RMA

brand, this is all in the midst of the historic merger of the Bank Administration Institute and the Risk Management Association into one umbrella organization, ProSight Financial Association.

If you are interested in becoming more involved with the Chapter, please reach out to myself or any board member. We are also actively recruiting non-members to our Chapter. Please contact Charlie Brooks, if you know anyone that might be interested. As you can see from our Board listing, we have a wide variety of professions involved in our chapter - from bankers, to CPA's, attorneys and more. All are welcome! I thank all of you and your respective institutions for your continued investment in RMA! See you at the next event!

Adam Zebrowski  
LaBella Associates, D.P.C.  
Vice President

## RMA BOARD MEMBERS

### **President:**

Adam Zebrowski, Labella Associates

### **First Vice President:**

Jessica Kreuzer, Northwest Bank

### **Second Vice President:**

Dan Sarzynski, Rupp Pfalzgraf

### **Immediate Past President:**

Nicholas Alberalla, Community Bank, N.A.

### **Secretary:**

Sharon Brautigam Murphy, Community Bank N.A.

### **Treasurer:**

Nicholas Alberalla, Community Bank, N.A.

### **Chapter Administrator:**

Neth Nusbaum, M&T Bank

### **Membership:**

Charlie Brooks, M&T Bank

### **Members/Various Committee Chairs:**

Jeffrey Simmons, M&T Bank

Nancy Cox, Bonadio Group

Jessica Chue, HSBC

Dimitrios Gogos, Evans Bank

Paul Coleman, Key Bank

Michael Welch, Evans Bank

Jeremy Blecha, Tronconi Segarra & Associates

Mark Aardema, M&T Bank

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# Geopolitical Risks on the Rise: Practical Advice for Banks

**August/September 2024 RMA Journal**

Geopolitical risk is becoming an increasingly urgent concern for banks, driven by the growing unpredictability of global events and their far-reaching consequences. In an interconnected world where political volatility, conflicts, and regulatory shifts are more frequent and intense, banks benefit from staying ahead of these challenges.

This is not just a concern for large, multinational banks, either. Community banks are also vulnerable to the ripple effects of global instability. Even institutions that operate primarily on a local level can be impacted by geopolitical developments, particularly when their clients are tied to global supply chains or international markets.

With this in mind, we asked two experts from global risk consultancy Control Risks to identify five key geopolitical issues that banks should closely monitor over the next 12 months. Their insights are crucial for understanding and mitigating the potential risks that could disrupt the financial sector in the year ahead.

**Read the entire article in the August/September 2024 edition of the RMA Journal.**

<https://www.rmahq.org/the-rma-journal/current-issue/>

## Additional RMA Resources

- **Will This Plane Ever Land?** <https://www.rmahq.org/blogs/2024/will-this-plane-ever-land/>
- **Why Check Fraud Is Spreading and So Hard for Banks to Prevent** by Michael Bender <https://www.rmahq.org/journal-articles/2024/october-november-2024/why-check-fraud-is-spreading-and-so-hard-for-banks-to-prevent/?gmssopc=1>
- **Webcast: Navigating IT Risks in the Digital Age: A Focus on Cybersecurity and Regulatory Compliance** <https://www.rmahq.org/webcast-recordings/10-10-2024-navigating-it-risks-in-the-digital-age-a-focus-on-cybersecurity-and-regulatory-compliance/>

## 2025 CALENDAR OF EVENTS

March 2025 – Economic Review

April 2025 – Women's Golf Event

Summer 2025 – Member Appreciation Event! Look out for additional information

## RMA TRAINING

### **RMA's Virtual Courses**

The financial services industry is constantly growing and changing, and so are the risks it faces.

Based on deep industry knowledge from the banking experts who make up RMA's membership, RMA's courses give you the expertise you need to stay ahead.

Register on our new training portal, RMA Ignite, to get started.

[https://learning.rmaignite.com/Saba/Web\\_spf/NA10P1PRD074/questapp/home](https://learning.rmaignite.com/Saba/Web_spf/NA10P1PRD074/questapp/home)

## YOUNG PROFESSIONALS

RMA's Young Professionals find that networking is a powerful tool for their career development, offering invaluable opportunities to build connections and gain insights from experienced leaders in the field. Engaging with others at events and through professional groups helps foster collaboration, career growth, and personal development. By expanding their network, young professionals can open doors to new career opportunities and mentorship that can accelerate their success.

Be sure to join RMA and then be on the look out for information regarding upcoming events! The best way to start to build a network is to show up!

## RECENT CHAPTER EVENTS

### **October 2024 –**

#### **Lending Horror Stories/Construction Lending:**

RMA held a very interactive panel of construction professionals who shared their expertise and insights at the Buffalo Club! There were 40 individual professionals in attendance, and some great networking opportunities before and after the panel.

### **November 2024 –**

#### **RMA/CPA Networking Mixer**

Over 40 professionals attended this networking event at Resurgence Brewing Company. People were able to reconnect with old friends and meet new contacts at this favorite annual event.

## AFFINITY GROUPS

There are some exciting events in the works with our affinity groups. In 2024 we hosted our first annual women's golf event at the Paddock golf dome where we enjoyed snacks and beverages and learned tips from pro golfer Cindy Miller. We plan to bring this back in April of 2025, so be on the lookout! It was a very well attended event and we learned a lot of valuable tips.

In October 2024 RMA participated in the Buffalo Niagara Partnership Young Professionals Event by hosting a booth and enjoyed talking with many professionals.

## RMA UPDATES

### RMA & BAI Together we're ProSight

Helping leaders act with confidence

Discover ProSight

RMA and BAI have come together as ProSight Financial Association. This strategic combination brings together RMA's expertise in serving commercial banking and its risk management needs and BAI's knowledge in serving retail banking and its regulatory compliance requirements.

The trusted programs and products we provide are delivered with your best interests in mind to help you address the challenges and opportunities you and your organization are facing. You can learn more about our offerings at our new [website](#).

## EDUCATION

As part of our ongoing commitment to education, we are excited to announce a series of educational opportunities this March 2025 focused on 'Detecting Problem Loans and Problem Loan Workouts.' These sessions will provide valuable insights and practical strategies for identifying early signs of loan distress and navigating the complexities of loan workouts. Stay tuned for more details on how these programs can help enhance your skills and support your professional growth in these critical areas.

As part commitment to provide valuable educational opportunities, we want to hear from you! Understanding your professional development needs is crucial to ensuring that our educational offerings are relevant and impactful. Please take a moment to share what types of educational topics or skills you would like us to focus on in upcoming events, so we can better serve your growth and success.

Please reach out to Jessica Kreuzer, our Education Chair with your suggestions!

[Jessica.Kreuzer@northwest.com](mailto:Jessica.Kreuzer@northwest.com)

## KEEP IN TOUCH



<https://community.rmahq.org/buffalo/home>



<https://www.linkedin.com/company/rma-the-risk-management-association-buffalo-chapter>