

2020 Bank Executive Winter Conference

December 3-4 | 10:00 am - 1:00 pm | Virtual Event

December 3rd

10:00-10:05 AM Welcome

Howard Headlee, President & CEO,
Utah Bankers Association

Glen Simecek, President & CEO,
Washington Bankers Association

Dennis McCuiston, DMC, Host,
McCuiston TV on PBS; Emcee

10:05-10:55 AM Post- Election Panel Discussion

James Ballentine, EVP, Congressional
Relations and Political Affairs, ABA

Geoff Gray, Lobbyist, Federal Home
Loan Bank of Des Moines

Howard Headlee, President & CEO
Utah Bankers Association

Glen Simecek, President & CEO,
Washington Bankers Association

Brian Smith, Lobbyist, Wells Fargo

Now that the election is finalized, this panel of D.C. insiders will share their perspectives on how the results will impact our industry, from potential regulatory changes, executive appointments, committee and agency leaders, the possible legislative agenda, and how these changes will trickle down to affect your bank.

10:55-11:10 AM Break

11:10-12:05 AM COVID-19 State Update



Paul Benda, SVP, Risk and Cybersecurity
Policy, ABA

Dr. Ali H. Hokdad, Chief Strategy Officer, Popular
Health, University of Washington Institute for
Healthy Metrics and Evaluation

Mary Huynh, MPH MPP, Deputy Director
CDC Public Health Advisor Office of Immunization
and Child Profile, Prevention and Community Health,
Washington State Department of Health



Rich Saunders, Executive Director
Utah Department of Health

Much of the COVID-19 response has been led at the state level. Paul Benda will lead a discussion with the Washington and Utah state health officials about trends at the state level, how bankers can be prepared for the coming months, and what we can all expect going into 2021.

12:05-12:15 PM Break

12:15-1:15 PM Breakout Sessions



CFO: ALCO and Balance Sheet Management
Al Forrester, Principal-Advisory Services, FICAST

COVID-19 has likely changed the banking industry "forever" and redefined best practices for prudent balance sheet management activities and processes. Bank CFOs and ALCOs must look at the bank through different lenses, and adjust risk presentations, the nature of conversations, and the dynamics of strategy discussions in a meaningful way. ALCO processes that create clarity, enable effective challenge, and facilitate

focused and persistent conversations on business issues that truly matter - make a real difference. This session will share crucial balance sheet risk management lessons from this unfortunate pandemic and present important considerations and suggestions for lending, deposit and investment strategies as well as overall balance sheet risk management strategies (including interest rate risk, liquidity, and credit/capital management).



CEO: Change Intensity + Culture
Consistency: Help from Neuroscience

Sharon Dye, President
Sharon Dye Consulting & Assoc.

By its nature, a pandemic destroys the status quo. Now more than ever, leaders need to embrace, maneuver, and strategically steer change. Leading the charge to move through all of the change and knowing how to maintain a culture that will support marketplace success can be intimidating. Here's the good news: research has taught us a lot about how our brains process change. Using those findings from neuroscience, we will discuss how the brain responds to change and how you as a leader can prepare prior to change implementation. Knowing how to be prepared will increase your ability to change as needed and protect your culture.



Recalibrating Strategy in a Time of
High Risk and Uncertainty

Paul Godfrey, William and Roceil Low Professor of
Business Strategy, BYU Marriott School of Business

2020 has been a year like no other! As the year ends, banking leaders continue to face an unprecedented decision environment. Teams had no playbook to consult for guidance in handling the initial Coronavirus economic hard-stop, and the now lurching restart. The reality of a difficult winter of COVID-19, with numbers that make March—May of 2020 pale in comparison, means that pandemic related uncertainty will continue into 2021. Looking back 9 months, some decisions have been good, and others have yielded experience; however, most teams lack the time and energy to catch their breath. Teams need to cull out the important lessons from this frenzied time and decide what to start, what to stop, and what to keep doing to navigate the risky and uncertain waters that lie just ahead. Leaders and their banks need to recalibrate strategy to prepare for 2021 and beyond to help them:

- **Prepare** for a world that will continue to require flexible and adaptive actions.
- **Anticipate** and respond to the competitive challenges of societal mega-trends.
- **Design** proactive responses to deep currents of change.
- **Develop** responses to deep currents of change.
- **Leverage** past successes/ failures into future performance gains

1:15 PM

Adjourn

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December 4th

10:00-10:05 AM **Welcome**

10:05-10:45 AM **Banking Delusions of Digital Transformations**



Ron Shevlin, Director of Research
Cornerstone Advisors

The banking world appears convinced that the coronavirus crisis has helped accelerate the digital transformation of banking. Many of the perspectives on digital transformation are flat out wrong and/or miss the point of what digital transformation is, however. Reductions in branch usage, incremental adoption of digital banking tools, and bank employees working from home didn't come anywhere close to qualifying as evidence of digital transformation. In this session, Ron will cover the four things that banks need to do to make this transformation happen.

10:45-10:55 AM **Adapting Continuing Education for a New Reality**



Laurie Stewart, President & CEO
Sound Community Bank
Past-Chair, American Bankers Association

10:55-11:00 PM **Break**

11:00-11:45 AM **EDP Graduation**

Join Utah and Washington as each state celebrates the accomplishments of their 2020 Executive Development Program students.

12:00-1:00 PM **What in the World is Going On?**



Jon Huntsman Jr., Former Governor of Utah
U.S. Ambassador
Howard Headlee, President & CEO, Utah
Bankers Association

Join us as we close out the conference for a conversation with Jon Huntsman, former Governor of Utah and U.S. Ambassador to China and Russia about the current state of America, its place in the world and how it impacts each one of us. The conversation will cover key geopolitical issues and economic trends to watch, and what the banking industry should be prepared for after a year like no other.

1:00 PM **Adjourn**

