

Executive Development Program 2027



A 12-month program designed to motivate and accelerate the development of Utah Banking Industry Leaders

UTAH BANKERS
ASSOCIATION

2027 Executive Development Program



The strength of our industry depends on our ability to develop talented people and prepare them for greater responsibility. As banking continues to change, that investment in leadership has never been more important.

The Executive Development Program (EDP) provides more than 175 hours of intensive education designed to give rising leaders a deeper understanding of banking and the skills to lead effectively. Participants learn from experienced industry professionals, explore the issues shaping our business, and gain valuable perspective beyond their individual roles and institutions.

We consistently see EDP graduates return to their banks with greater confidence, a broader understanding of the industry, and a stronger foundation for taking on new challenges and leadership opportunities.

EDP is an opportunity to recognize your top talent, invest in their potential, and prepare both them and your institution for long-term success.

Howard Headlee
President & CEO
Utah Bankers Association



Banking continues to evolve, and the leaders of tomorrow will need more than expertise in a single area. They need a broad understanding of the industry, strong leadership skills, and the ability to see how the many pieces of a financial institution work together.

That is what makes the Utah Bankers Association's Executive Development Program (EDP) so valuable. EDP gives rising leaders the opportunity to step outside their day-to-day roles and gain exposure to leadership, advocacy, credit, risk management, employee relations, and other critical areas of banking. Along the way, they gain a broader perspective of the industry while building relationships with peers from across Utah that will serve them throughout their careers.

Developing great leaders requires intentional investment. EDP gives banks a proven way to prepare talented employees for greater responsibility while helping strengthen the future of banking in Utah.

I encourage every bank to consider who within their organization is ready for that next step.

Shelly Holt
President & CEO
First Community Bank
UBA Chair 2026-27

Program Curriculum

THE BIG PICTURE AND BANK EVOLUTION
January 14, 2027

This class will introduce and examine the evolution and importance of the banking system and the attendees' place in it. We will discuss the historical aspects of the banking and financial system, and explore the root causes of the financial crisis, its effect on the industry, and lessons to take into the future.

Session Objectives

- Profile banking's financial underpinnings
- Challenge participants to examine their personal brands
- Create an understanding of the financial system, the way money moves and mega trends in banking
- Help participants understand their place of leadership within the financial system

Instructor: *Matt Sheehan, Managing Director, Brean Capital*



LEADING YOURSELF: BUILDING CREDIBILITY, COMPETENCE AND CONFIDENCE
January 15, 2027

Personal integrity, trustworthiness and self-awareness are the foundation of any leader. In this interactive session, you will learn practical skills for developing and communicating your values and leadership approach. You will explore habits for self-reflection and a proven model for receiving feedback from others. All participants will walk away with a plan for building stronger trust and enhancing their credibility with their teams and colleagues.

Session Objectives

- Clearly understand and communicate your leadership philosophy, values and priorities.
- Develop habits to strengthen your self-awareness.
- Learn how to establish trust and credibility with your colleagues and customers.
- Develop a practice of regularly receiving feedback to improve your leadership and strengthen your relationships.
- Strengthen your leadership versatility through effective listening and adaptability.

Instructors: *Dr. Michelle Wheatley and/or Chris Wheatley, Wheatley Leadership Group*



LEAD LIKE A PERSON, NOT LIKE A POSITION
February 19, 2027

Leaders often have great position skills. They know their job. They know company processes. But do they know how to lead people? Lead Like A Person Training is designed to help leaders, particularly first-time leaders and those who support first-time leaders, develop the skills to connect to their team. The result is improved accountability, increased collaboration, and greater productivity.

Session Objectives

- Understand what is effective people leadership and why it matters
- Identify mistakes we make in developing leaders and how to overcome them
- Learn key principles in bridging the skill gap for new leaders
- Focus on three key people leadership skills: listening, communicating, recognizing
- Apply the skills learned to to each individual's leadership challenges

Instructor: *Mark Carpenter, Author and Consultant*

"Participating in the Executive Development Program has been very rewarding. The leadership skills I've gained have been invaluable to my growth as a leader within my bank. I particularly enjoyed the program's exposure to various banking functions that aren't part of my daily responsibilities. This understanding of the 'bigger-picture' inner-workings of my institution enables me to make more informed decisions in my daily work. It was also such a please getting to know my classmates and build long-lasting relationships."

Kara Claffey, VP Risk and Compliance, Celtic Bank





EFFECTIVE INTERPERSONAL CONFLICT AND PRINCIPLED NEGOTIATION
March 19, 2027

Effective managers are problem solvers whom employees can rely on to mitigate difficult situations. In today's banking environment, those with a positive pattern of negotiating ethical solutions quickly become the most valuable players in their organizations. This session is about recognizing patterns of conflict, defining the clash, and mustering the courage to leverage change and create solutions. Participants will be armed with the necessary tools to effectively negotiate to find solutions. This session includes no lecture as participants will be negotiating a live scenario-based conflict within the first 30 minutes. The remainder of the day will be dedicated to interactive banking-related challenges and diffusing common emergencies.

Session Objectives

- Understand the value and importance of productive conflict
- Understand intent vs. impact and its role in interpersonal conflict
- Practice a technique to overcome interpersonal conflict
- Identify your standard conflict strategies and their consequences
- Learn a new approach to negotiation that opens the possibility of both parties getting more of their needs met
- Practice using the new negotiation approach

Instructor: *Dr. Michelle Wheatley and/or Chris Wheatley, Wheatley Leadership Group*

UNDERSTANDING THE FUNDAMENTALS OF FINTECH
April 2, 2027

The term fintech is being used today within financial services to describe everything from products to technologies to business models. Understanding the fundamentals of fintech – both the impact and the opportunity it creates – is essential for bankers to meet consumer demands, respond to challenges from non-traditional competitors, and succeed in the increasingly digital age.

Session Objectives

- Understand the fintech ecosystem and how digital innovators are disrupting banking
- Recognize the role of fintech in deposit displacement and the unbundling of the banking system's value chain
- Explore how fintech uses data to remap and remove friction from the customer journey
- Identify opportunities for banks to establish working partnerships and create frameworks for collaboration with fintech companies
- Prepare a bank's culture for the impact of fintech and the effect of digital transformation

Instructors: *Dave DeFazio, Partner, Strategy Corps and Joe Sullivan, President & CEO, Market Insights*

UNDERSTANDING BANK FINANCIAL STATEMENTS
May 7, 2027

This session will focus on calculating and interpreting key banking ratios so that a comparison with the Bank Performance Report can be performed to determine how your financial institution compares to your peer group of banks. We will accomplish this by understanding the items on the balance sheet and income statement and how each account relates to the other. We will calculate and interpret earnings and performance ratios that bank management should monitor to ensure a safe, sound, and high performing bank.

Session Objectives

- Analyze a balance sheet (including earning assets, the types of debts typically found and stockholders' equity accounts)
- Calculate and interpret key bank earnings and performance ratios and how they compare to peer banks
- Identify liquidity and other funding source opportunities and threats

Instructor: *Duncan Taylor, President & CEO, Washington Bankers Association*



EXECUTIVE DEVELOPMENT PROGRAM MENTORSHIP PROGRAM

One of the unique aspects of the EDP is the mentorship program. It was designed to pair EDP students with an executive mentor from their bank who works with them on a monthly basis to reinforce the classroom learning experience, introduce them to key executives at their institution, and pair them with business experts for assistance in their homework preparation. Each student is required to have a mentor for the duration of the program; they are expected to interact with them frequently and to use them as a sounding board to assist in understanding topics that may be outside their current knowledge base. This is one of the few banking-related executive development programs in the country where mentor and mentee are partnered to ensure the most complete development of the student.



BANK PROFITABILITY
June 4, 2027

Unlike the manufacturing and retail industries, financial institutions rely largely on the assets and liabilities on their balance sheets to generate income. This session will examine how banks make money, the capital required versus the risks inherent in the balance sheet, and an overview of how bank profitability is performed. The day begins with an overview of the industry, and drills down into organizational, product, and customer profitability details, and discusses how profitability is utilized in strategic decision making.

Session Objectives
- Orient attendees on how profitability reporting is accomplished
- Identify effective ways to use profitability data, with an emphasis on strategic decision making
- Build an understanding of funds transfer pricing, and risk adjusted return on capital

Instructor: *Duncan Taylor, President & CEO, Washington Bankers Association*

LEGISLATION, POLITICS & ECONOMICS
July 16, 2027

This class is designed to broaden participants' understanding of the complexities of the legislative process locally and nationally. More specifically, we will review legislation and its negative and positive impact on the banking industry. We will discuss the differences among various banking organizations, their purpose for existence, and key legislative and political challenges facing each organization.

Session Objectives
- Discuss the role politics has in the banking industry today both on a national and local level
- Identify how legislation has negatively impacted the banking industry over the years and what the results have been
- Define how credit unions are benefiting from the current political environment and what this means to our industry

Instructor: *Howard Headlee, President & CEO, Utah Bankers Association*

CREDIT RISK & REVIEW
August 6, 2027

In today's current economic environment, managing the commercial and consumer loan portfolio is paramount in order to maintain a safe and sound financial institution. The class begins with a discussion of those macro economic, industry, business and management factors that must be considered as part of credit and risk assessment. This is followed by an examination of the bank's loan management functions including: identification of potential problem loans, management oversight of the loan portfolio, and the bank's corrective action plans when problems are identified.

Session Objectives
- Assign credit risk ratings utilizing a clear, measurable and objective risk rating system
- Review of essential loan documentation procedures to ensure the bank's collateral position is legally enforceable
- Discuss effective methods of performing an internal loan review including an assessment of the bank's asset quality trend and performance/capital ratios

Instructor: *Kate Dixon, Director of Credit Review, Heritage Bank*

"The UBA does a fantastic job getting a vast array of individuals with great knowledge to teach us and help us improve. I enjoyed the interaction we were able to get with each instructor and have even interacted with some outside of EDP. Appreciate the effort and time that goes into a great program helping future leaders of banking."

Matt Ingles
AVP Product Delivery Manager
TAB Bank

"I have really loved the banking classes. There has been a really good variety of topics that cover the most important areas of banking. The instructors have been very well prepared and entertaining to listen to. And it has been great to network with others in the industry. The executive banking course has exceeded my expectations."

David Snedaker
Chief Risk Officer
WEX Bank

"I am grateful for the opportunity to have participated in this year's EDP class. It has been full of amazing speakers with insight and expertise that is unmatched. I am confident the knowledge and relationships I have obtained throughout this program will take me to the next levels of my career."

Tommie Richardson
Model Risk Management Director
Optum Bank

ASSET LIABILITY MANAGEMENT
September 10, 2027

Bank managers and leaders need to understand the relationships among financial goal setting, budgeting and planning, and the ALCO and balance sheet management process. Externally, bank regulators, shareholders, stock analysts, and the SEC all expect that bank management have an effective plan and process in place to reach financial goals while managing the relationship between various forms of risk and return. The focus of this session is to introduce and apply various tools and techniques in developing an effective ALCO process.

Session Objectives
- Understand the difference between a static and dynamic ALCO process and why it makes sense to convert to dynamic
- Understand and apply the most crucial decision-making tools in growing, maintaining, pricing, and assessing deposits
- Be able to discuss issues involved in making ALCO decisions using enterprise risk management metrics

Instructor: *Nick Anderson, CEO, OneAccord*

"Participating in the Executive Development Program has allowed me to step out of my everyday banker role and gain insight from a variety of subject matter experts in all aspects of banking and leadership. Additionally, the networks formed with others bankers around the state has been a highlight. I would recommend the program to anyone looking to excel in the banking industry."

Debbie Leech, Commercial Portfolio Manager, Zions Bancorporation

AUDIT & COMPLIANCE
October 15, 2027



The U.S. government must ensure that all financial institutions are operating in a safe and sound manner. Banking leaders must learn how to maximize their profits yet stay within a framework provided by certain regulatory oversight groups. Find out who these oversight agencies are, how they measure your bank's overall health and how they audit your bank. As a future leader of a bank, you will need to understand what the consequences may be if your bank is unable to comply with the standards set by your oversight agency.

Session Objectives
- Review the history of banking problems and how the regulatory agencies are structured
- Explore the different ramifications when a bank falls outside the safe and sound criteria rating
- Interact with regulators to discover what actually happens in the field

Instructor: *Brett Goodnack, Compliance Advisor, Compliance Alliance*

CREDIBILITY & ETHICS
November 5, 2027

Banking is one of the most competitive professions on the planet. The banking industry has seen numerous examples of what happens when professionals violate the rules of integrity and ethics in order to satisfy the demands of a competitive environment. This class is designed to help participants understand the principles of ethics and engage in experiential learning activities to measure how they would deal with ethical issues via case studies and hypothetical exercises.

Session Objectives
- Explore the importance of values clarification and its relationship to ethics
- Engage in a group experiential ethics and moral dilemma exercise
- Develop an understanding of the nature of ethical dilemmas, the principles for resolving them, and how to apply them in the banking environment

Instructor: *Karl Ahlrichs, Founding Partner, Hiring Smart*

HOMEWORK

Participants are required to complete 6-8 hours of homework prior to each class. This prepares them to best understand the topics, challenges them to be proactive in their learning, and to seek out the advice of key individuals within their own institution when needed. After completing their individual homework the participants then confer with an assigned and diversified study group (bankers with differing skill sets) within their class to compare notes and learn how their peers approached the questions.



2027 EXECUTIVE DEVELOPMENT PROGRAM

Who Should Attend?

This program is designed for self-starters, bankers who want to proactively direct their own careers. Group study exercises and activities promote a team learning environment where the focus is more than just on the individual but on the 'we' as a team, where everyone works together to achieve a common goal. This executive level program appeals to critical thinkers who want to challenge their understanding of the banking industry, who are eager to learn and share their newly discovered knowledge in better serving their organizations.

This program is designed for those:

- Motivated and driven to succeed
- With at least three years in a management position or equivalent banking experience
- Key producers that a bank wants to retain for the long term and develop for significant leadership roles
- High-potential employees poised to move into new positions
- Anyone considering attending Pacific Coast Banking School would find this an excellent precursor

Cost for Program

UBA Members: $3,900 per student until November 30, $4,250 thereafter.
Non Members: $7,000 per student until November 30, $7,500 thereafter.



"I have really enjoyed each monthly class. The different topics have helped round out my banking knowledge. The material was directly applicable and helped me see the larger picture of the banking industry. I have also met a lot of people from different banks and roles and feel that the networking is also a great opportunity for the future."

Shawn Thredgold, VP Credit and Counterparty Risk, First Electronic Bank

Program Location

All sessions will be held in Salt Lake City, with the majority of sessions at the Wasatch Retreat and Conference Center (75 South 200 East, Salt Lake City).

Attendance

Attendance is required at all sessions. UBA recognizes that certain absences cannot be avoided and will approve missed courses on a case by case basis. It is still expected that all course work be completed for any missed class. In order to complete the entire program, there can be no more than two absences.

It is each student's personal responsibility to attend all scheduled classes and events, complete all homework assignments, and fully participate in all group assignments and team building exercises.

Registration Information

For information on how to apply and submit your application, please visit our website at www.utah.bank or call (801) 364-4303. This form requires managerial and executive management approval. You may submit your application online or submit your completed form and payment info to: Utah Bankers Association, 175 S Main Street, Suite 1420, Salt Lake City, UT 84111.



"The EDP Class has been challenging and eye opening for me. It has been a great experience to learn and deepen my knowledge of many different aspects in banking. I also think that interacting with other bankers from many different roles in banking has been invaluable. The instructors have been wonderful and the materials and instruction have been well received."

JoAnne Robinson, SVP Commercial Credit Operations, Celtic Bank

"It has been a pleasure being able to be part of the EDP 2024 program. The classes each month have provided me with valuable tools, knowledge and leadership skills that will enhance my career in banking indefinitely! The instructors have been exceptional, and it has been great connecting with amazing bankers from various financial institutions throughout the state. Thumbs up for me! Thank you!"

Kandice Hansen, VP / Commercial Lender / Branch Manager, Altabank

With today's bankers facing unprecedented economic, regulatory, and competitive pressures, the need for strong leadership has never been greater.

Step up your career.

UTAH BANKERS ASSOCIATION

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