



# UBA Bank Executive Winter Conference

New Year Risk Radar

December 6, 2019 | Little America Hotel

## AGENDA

- 7:30 – 8:45 am **CEO and Past Chairman Breakfast** (by invitation)
- 8:00 am **Registration and Breakfast**
- 9:00 am **Welcome**  
**Kay Hall**, Executive Vice President and CFO, Zions Bank; Chairman, Utah Bankers Association
- 9:10 am **New Year Risk Radar Regulator Panel**  
*This distinguished panel of regulators will identify the top risks facing banks in 2020 and present a clear vision from each agency's perspective of what banks should be focused on for the coming year.*  
**Lee J. Kapos**, Director, Financial Institution Supervision and Credit, Federal Reserve  
**Gary D. TeKolste**, Assistant Deputy Comptroller, OCC  
**Darryle P. Rude**, Chief Examiner, Utah Department of Financial Institutions  
**Bob Preite**, Field Supervisor, FDIC  
Moderator **George Sutton**, Jones Waldo
- 10:10 am **Break**
- 10:30 am **Planet of the Apps – the Evolving Battle for Customers and Cross Selling in a Mobile World**  
*"How would you describe your relationship with your financial institution?" When asked that question, only about half of surveyed consumers identified themselves as "loyal." Nimble competitors are rushing in to capitalize on this weakness, and surely that's one reason that Venmo, Acorns, Square, and PayPal are now offering debit cards to their users, enticing customers with a new place to keep their funds - instead of a checking account at a traditional banking provider. We'll share ongoing research by Ron Shevlin from Cornerstone, that reveals how consumer purchase behaviors and changing attitudes about traditional banking products have created an opening for digital trendsetters to reimagine how financial services can work in a modern world. What You'll Learn:*
  - How fintech innovators are poised to threaten the role and relevance of traditional banking providers
  - How the latest trendsetting fintech providers are making banking easier and more intuitive for customers
  - Innovative new ways that robo-banks and algorithms are automating financial advice
  - The latest stats and research that show whether payment services are really winning the battle for millennial customers
  - How new products from the biggest banks will change the banking landscape in 2019
  - Whether voice activated banking services like Bank of America's Erica have lived up to the hype
  - How AI and asynchronous chat services allow American Express to evolve app-based customer service strategies**Dave DeFazio**, Partner, StrategyCorps
- 11:15 am **Using Social Media and Online Tools to Build Your Brand, Grow Relationships, and Serve More Customers**  
*Regardless of your bank's business plan, banking comes down to relationships and in today's marketplace, online tools such as LinkedIn and Facebook are playing an ever-expanding role in establishing and maintaining relationships. How can your bank integrate these social platforms into your business? How can opportunities presented by the platforms expand or even transform your business? How can ignoring these tools be catastrophic to your business?*  
*As the owner of LinkedIn, Microsoft is integrating member data into their Office platforms such as Outlook.com, Office 365 and others. Facebook is building an empire of social engagement and conversation options. So many things to think about, so where should you start? This session will reveal several strategies you can "take to the bank" and help ensure you're getting the most out of your time online and the importance of building a personal brand to support the overall goals of your bank.*  
**Eric Cook**, Digital Strategist, WSI
- 12:00 pm **Lunch and Program**  
**A Conversation with Jon M. Huntsman, Jr.**
- Presentation of 2019 UBA Executive Development Program Graduates**
- 2:00 pm **Adjourn**