Independent Bankers Association of New York State presents

NEW YORK COMMUNITY BANKS

Committed to supporting our communities

Spring Virtual Meeting—April 14 & 15, 2025

FOR ALL COMMUNITY BANKS

To receive CPE credits you must be registered, signed into your computer, complete an attestation and evaluation form and return them to IBANYS. Call-in participants and group viewers will not be awarded CPE credits.

EARN UP TO (12) CPE CREDITS

IBANYS has been authorized by the NYS Department of Education to award continuing professional education (CPE) credits

Details - **One Registration Fee**

Event Platform: ZOOM Webinar (registration is required) (Registration form Page 10)
How to register: Each bank and supporting company of IBANYS will pay **ONE REGISTRATION FEE**. All employees of that bank/company may attend any, and all speaker presentations.

- Each person must be registered (**first & last name and email are required for each registrant**).
- A unique registration link will be sent to each registrant.
- You may attend the entire event or select sessions.
- You log in five minutes prior to the start of your session.

IBANYS will send an email with a link to download the speaker presentations prior to the event.

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AGENDA—APRIL 14, 2025

8:30 – 8:45 am — Welcome & Opening Remarks — John Witkowski, President & CEO, IBANYS

8:45 – 9:35 am

5 Deadly Sins for Sponsors

Wade Connor, Regional Director and David Barrer, National Director of TPA Markets, Pentegra

Despite all the 401(k) media attention and national plan fiduciary discussion, plan sponsors continue to make very common mistakes year over year that are relatively easy to identify, fix and avoid. We will explore these areas and also discuss a way to insulate yourself from being exposed to this risk.

9:35 – 10:25 am

Overcoming the Challenges of Capital Allocation

Chris Schutt, Director, Balance Sheet Strategies, Performance Trust

Conventional analytics often focus on short-term trends, leading to reactive decisions. To better equip yourself for the future of banking, it's essential to adopt best practices that incorporate realistic scenarios and timely insights, enabling proactive, strategic choices. In capital allocation, success lies in balancing risk and opportunity, prioritizing investments that align with long-term goals and evolving market shifts. Chris Schutt, an industry expert, outlines this forward-thinking approach, helping to ensure sustained growth and adaptability in an increasingly dynamic industry.

10:25 – 10:35 am — **Break**

10:35 – 11:25 am

Third Line of Defense: Outsourcing your Consumer Compliance Audit Function

Patrick Farrelly, Office Managing Partner – NY – Capital Region, UHY, LLP

Scott Rein, Consulting Principal, UHY Advisors Northeast, Inc.

UHY, a leader in Consumer Compliance Audit solutions, will provide an overview of the benefits of outsourcing and co-sourcing the third line of defense. As New Risks, Regulations, and enhanced technologies emerge the resources needed to keep up with the pace of change can be a burden on your bottom line.

While compliance functions are centered around enabling business operations and protecting financial institutions by complying with laws, regulations, and examiner expectations, this all comes with a cost. Whether it's Compliance Risk Assessment, Training, or Audit Services, an outsourced or co-sourced partner can provide the compliance support and help desk services needed in today's rapidly changing landscapes while reducing the impact on your bottom-line!

11:25 – 12:15 pm

Core, Side-Cores, and Digital Innovations

Jeff Ostheimer, Managing Director , Technology Advisory, Strategic Resource Management

In an environment of changing technology, changing expectations, and the influence of AI, having a core processing and digital banking systems in place that fits your institution's future is critical. This session will cover best practices for a forward-thinking core and digital banking strategy and help you understand the implications of open architecture and integrating fintech offerings into your platforms.

12:15 – 12:45 pm — **Lunch**

12:45 – 1:35 pm

Top 10 Areas for Leadership Development

Anne Schutt, Vice President, Business Development, Midwestern Securities Trading Company

Leadership training equips leaders with the foundational skills to manage effectively, resolve conflicts, and build trust within their teams. In this talk we will explore 10 leadership training topics that can boost the effectiveness of current and future leaders. Topics include: Conflict resolution, emotional intelligence, effective communication, roles and responsibilities, problem solving, virtual adoption, building trust, task delegation, leadership styles and engagement. As we learn more about each topic, attendees can rank themselves for each area to walk away with awareness on what areas they should focus their future leadership development.

1:35 – 2:30 pm

Faster Decisions, Better Business Outcomes: Why Data Quality Is Your Competitive Edge

Sondra Vidal, Account Executive, RelPro

In today's evolving data landscape, the question remains: What does "high-quality data" really mean, and why does it matter for your business? During the webinar you'll get advice on the following: • Why it is important to ensure a solid data foundation • Using data as a driver for better go-to-market plays • How to evaluate and measure data quality • How to operationalize good data practices • The advantage your organization will have as a result of adopting high-quality data solutions

2:30 pm — **Day 1 Adjourns**

AGENDA—APRIL 15, 2025

8:30 – 8:45 am	Introduction & Opening Remarks — **John Witkowski, President & CEO, IBANYS**
8:45 – 9:35 am	**Strategic Perspectives on Open Banking: The Impact of the CFPB's Final Rule** **Elyssa Morgan, AAP, APRP, Vice President, Membership-NEACH — Advisor-NEACH Payments Group and Caitlyn Mullins-Smith, Director-NEACH Payments Group** This session offers a high-level overview of the CFPB's new rule on open banking and data sharing. Gain strategic insights into the compliance and risk management challenges this rule presents, as well as the broader opportunities it unlocks. We'll explore how open banking can drive revenue growth, foster innovation, and create new lines of business, all while aligning with your institution's long-term goals. Equip yourself with the knowledge to guide your bank through this regulatory evolution with confidence and foresight.
9:35 – 10:25 am	**You Can't Eat a Click – Make Your Digital Strategy Payoff** **Dan Marks, President, Infusion Marketing Group** Bankers have become enamored with all things digital - and rightfully so, as the pandemic accelerated the already high-trajectory trend away from branches to digital engagement. But it takes humans to build, execute, measure and iterate an increasingly successful digital engagement strategy. And it takes humans to know the do's and don'ts as we face endless options with limited budgets in the digital landscape.
10:25 – 10:35 am	**Break**
10:35 – 11:25 am	**Lead Your Banking Team to Success – 5 Keys to Success** **Mark Trinkle, Chief Growth Officer Anthony Cole Training Group** Most banking sales managers have been promoted due to their success at building relationships and must transition to managing and coaching others to do those activities. These are very different skills, with the most important of them being the driving desire to develop and achieve success through others. Both roles do include relationship building and the ability to quickly and effectively find and develop a bond with others, however, the core skills of a sales leader manager must transition from doing to teaching and coaching. Participants will learn a framework of five leadership activities to put in place to help them lead their team to greater success. 1. Guiding the team to set extraordinary goals 2. Managing excuse making 3. Understanding the Will to Sell and Sales DNA factors beneath sales behavior 4. Following a coaching process 5. Coaching the deal and coaching for skill development
11:25 – 12:15 pm	**Strategy First** **Glenn Grau, Executive Vice President, Sales PW Campbell** Driving institutional success requires the integration of strategies and tactics across departments and initiatives. When not aligned, activities can slow or derail goals from being met. The retail and commercial banking plan must include integration with technology and online presence, branding and marketing, and facilities planning. This session will provide a roadmap for success through integration of planning of network optimization and coordination of the online and in-person consumer experience.
12:15 – 12:45 pm	Lunch

AGENDA—APRIL 15, 2025 (con't)

12:45 – 1:35 pm	**The Inflation Reduction Act of 2022 (IRA) provides incentives for investing in renewable energy projects such as solar energy property.** **Mark A. Stebbins, CPA, Director, Freed Maxick, Donnely L. Warrant, CPA, Director, Freed Maxick and Danial Montante, President & Co-founder, Montante Solar** The purpose of the session is to: • Set the stage for why investing in solar energy property can be valuable to customers and IRA implications. • Identify customers that may consider investing in solar energy property and how to discuss this topic with them. Educate Client Relationship Managers on this topic and understand what additional back-office support is needed.
1:35 – 2:25 pm	**Innovation Project: Technology Resource for Community Banks in NYS** **Hazma Qadir, Director of Strategic Innovation and Operations First National Bank of Scotia, Krista Carr, Managing Partner, Innovation, Momentum Ventures & John Witkowski, President & CEO, IBANYS** IBANYS and the team at Momentum are partnering to provide a resource for community banks as they prepare for technological advancement in their organization. We will discuss our time-line to roll out this partnership to benefit our banks in NYS.
2:25pm	**Closing Remarks/Conference Adjourns**

IBANYS Annual Convention

SAVE THE DATE: July 14-16, 2025

Turning Stone Resort & Casino
5218 Patrick Road
Verona, NY 13487

2025 Virtual Spring Conference Registration Form

April 14-15, 2025

independent BANKERS ASSOCIATION℠ of New York State, Inc.
Community Bankers. Serving the Community, Serving You!

Complete the form below & mail, email to:

Mail: IBANYS
194 Washington Ave., Suite 420
Albany, NY 12210

Email: lindag@ibanys.net

Registration Deadline:

Wednesday, April 9, 2025

Questions:

Contact: Linda Gregware
lindag@ibanys.net or (518) 436-4646

Bank/Organization: ____

Contact Person:______________________________**Email:**____________________

Address: ____

City/State/Zip: ____

Phone: ______________________________

Attendee Name & Title	**Attendee Email (required)**
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Payment

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◯ **Non-member:** $1125 per bank/company

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