

Independent Bankers Association of NYS Presents:

2025 Executive Leadership Symposium



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

October 6-8, 2025

Watkins Glen Harbor Hotel
16 North Franklin Street
Watkins Glen, NY 14891

IMPORTANT DETAILS

To Registration

- Complete the registration form on page 6 and email to Lindag@ibanys.net with payment information.

Accommodations

A block of rooms have been reserved at the Watkins Glen Harbor Hotel. Reservations may be made by contacting the hotel at (607) 535-6116. Refer to group: Independent Bankers Association. **Room cut-off: September 5, 2025.** We cannot guarantee room availability and pricing after this date.

- Single/Double Village View: \$239
- Single/Double Lake View: \$259

We strongly recommend you make your reservations early, as the rooms sell quickly.

Cancellations must be made **7 days** prior to your day of arrival.

Recreational Activities

- **Monday, October 6, 2025.** Golf outing at Mark Twain Golf Course, 2275 Corning Road, Elmira, NY 14903. Modified shotgun starts promptly at 11:00 a.m. Please arrive by 10:30 a.m. \$125 per person – includes greens fees, cart, lunch and drink tickets. Registration required.
- **Tuesday, October 7, 2025** - Cruise on Seneca Lake with Cocktails and hors d'oeuvres. Open to all registrants. We recommend you dress comfortably. You may want a sweater or jacket.

Sponsorship Opportunities

- Please complete the sponsorship form on page 7 and email to Lindag@ibanys.net. Please indicate the event you would like to sponsor. First come, first serve basis.

Dress Attire

- Business Casual

MEETING AGENDA

MONDAY, OCTOBER 6, 2025

10:30 a.m.	Golf Registration – Mark Twain Golf Course, 2275 Corning Rd., Elmira, NY 14903
5:30 —6:30 pm.	Cocktails & hors d’oeuvres/Networking
6:30 — 7:45 p.m.	Dinner/Networking
7:45 — 8:15 p.m.	Chairman and Presidents message , Golf Prizes & Monday Night Football – Kansas City Chiefs vs Jacksonville Jaguars

TUESDAY, OCTOBER 7, 2025

7:15 – 8:00 a.m.	Breakfast/Networking
8:00. – 8: 15 a.m.	Opening Remarks – John Witkowski, President & CEO, IBANYS
8:15 – 9:05 a.m.	Building Franchise Value Through Balance Sheet Management <i>Leah Viault, Managing Director, Financial Strategies, Piper Sandler</i>
9:05- 9:55 a.m.	Credit and Debit Card Options for Community Banks <i>Troy Cullen, ICBA Payments, EVP and Chief Revenue Officer</i> After 40 years in business, ICBA Payments is reinventing its business model to better meet the current and future issuing needs of community banks. Hear from Troy Cullen on the latest in payments, challenges facing community bank card programs, ICBA Payments business transformation, and how ICBA Payments can be a solution for community banks.
9:55 – 10:10 a.m.	Refreshment Break
10:10 – 11:00 a.m.	Let’s Talk Core and Where are We Going? <i>Elizabeth Mead , Director, Core & Digital Integrations Strategic Resource Management Inc.</i>
11:00 – 11:55 a.m.	Driving Net Interest Margins with your Data and Brand <i>Dan Marks, CFO, Infusion Marketing Group</i> Profitability for community banks remains constrained, and with interest rates likely staying elevated for longer than initially anticipated, banks must find ways to grow margins. During this session we will discuss how you can harness data to launch effective multi-channel marketing campaigns to attract profitable deposit customers and borrowers, and how to leverage your brand to rise above the competition.
11:55 – 12:30 p.m.	Lunch/Networking Opportunity
12:30 – 1:20 p.m.	"You CAN Dream Bigger" - Reclaim Your Advantage: What Community Banks Have That Big Banks Don't <i>Lisa Pent, Founder and CEO, PentEdge, Philip Samuelraj, Head of Tech & AI, PentEdge</i> Community banks don't have to be tech pioneers to lead with impact. Learn how AI can serve as a low-risk entry point to strengthen operations, reduce friction, and build a smarter foundation for the future."

1:20 – 2:10 p.m.	<p>Regulatory Developments Impacting New York State and Federally Chartered Institutions</p> <p><i>Ross B. Hofherr, Partner, Harris Beach Murtha</i></p> <p>An Institution’s primary regulator can have a big impact on an institution’s compliance, audit, and reporting functions. Institutions often weigh the pros and cons of a New York State charter versus a Federal charter, particularly given the different oversight priorities of the New York Department of Financial Services (DFS) and the Office of the Comptroller of Currency (OCC). This session will cover developments and challenges in complying with state and federal regulations and the differences and similarities in each regulator’s priorities.</p>
2:10 – 2:20	Refreshment Break
2:20 – 3:10 p.m.	<p>Community Banking Audit, Accounting and Tax Hot Topics in 2025</p> <p><i>Jamie Card, Partner & Paul Fries, Partner, The Bonadio Group</i></p> <ul style="list-style-type: none"> • CECL, the new accounting standard that never seems to go away! We’ll discuss key issues management and board members should continue to focus on. • Federal legislation and its impact on banks and their customers – We’ll talk about everything from taxes to tariffs to regulation and the impact the changes at a Federal level will have on your bank and your customers. • Accounting pronouncements applicable to banks in the current year and near future – understand how these standards will impact your bank and what you need to do to ensure that they’re implemented in a timely and efficient manner
3:30 – 5:30 p.m.	Cruise on Seneca Lake with Cocktails and hors d’oeuvres
6:00 – 8:00 p.m.	Dinner

WEDNESDAY, OCTOBER 8, 2024

7:15 – 8:00 a.m.	Breakfast/Networking
8:00 – 8:15 a.m.	<p>President & Chairman Remarks – Passing of the Gavel</p> <p><i>John Witkowski, President & CEO, IBANYS & Phil Pecora, President & CEO Genesee Regional Bank – IBANYS Chairman</i></p>
8:15 – 9:05 a.m.	<p>Winning with Talent When There aren't Enough Bankers</p> <p><i>Wade Shows, MSOD, CPCC, Executive Coach & Leadership Consultant, Smith & Wilkinson</i></p>

CONCURRENT SESSIONS

PRESIDENT & CEO SESSION

9:10 – 11:00 a.m.	President and CEO Roundtable: <i>Moderated by: Jeff Marsico, President, The Kafafian Group</i> No bromides or vagaries. Get some real-world use cases from your peers on the most pressing issues you face. Expect a short survey in the weeks prior to the Symposium.
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LEADERSHIP SESSIONS

9:10 – 10:00 a.m.	Leading Through Innovation: Cybersecurity and AI in Modern Banking <i>Dylan Moore, Director of Financial Services, Pioneer-360</i> If there's one thing that's become absolutely clear, it's this: cybersecurity and artificial intelligence are not "back office" concerns anymore. They are front-and-center issues that demand board-level engagement and strategic oversight." For further insight, this talk focuses on the new Cybersecurity reality, how AI can be a double-edged sword, strategic leadership in a tech-driven era, and what we're seeing on the ground.
10:00 – 10:10 a.m.	Refreshment Break
10:10 – 11:00 a.m.	Demystifying AI Risk Management <i>Speaker to be announced, Wolf & Company</i> In this presentation, we will delve into the critical aspects of AI risk management. We will discuss the essential policy statements you need to consider when drafting your AI policy, including acceptable use policies and operational guidelines for authorized AI systems. Additionally, we will address third-party risks and the key questions you should be asking your third-party vendors. Finally, we will explore the inherent risks of using AI systems and the controls you should implement to mitigate these risks. Join us to gain valuable insights and practical strategies for managing AI risks effectively.

GENERAL SESSION

11:00 – 11:50 a.m.	Update on Innovation Project <i>Hamza Qadir, Director of Strategic Innovation and Operations First National Bank of Scotia & Krista Carr, Managing Partner, Innovation, Momentum Ventures</i>
11:50 – 12:30 p.m.	Lunch/Meeting Adjourns



**EXECUTIVE LEADERSHIP SYMPOSIUM
REGISTRATION FORM**

Dates: October 6-8, 2025	Complete the form below & mail or email to:	Registration Deadline: Friday, Sept. 19, 2025 NO REFUNDS will be given after Friday, September 5, 2025.
Watkins Glen Harbor Hotel 16 North Franklin Street Watkins Glen, NY 14891	IBANYS 194 Washington Avenue, Suite 420 Albany, NY 12210 lindag@ibanys.net	Questions: Contact: Linda Gregware lindag@ibanys.net or (518) 436-4646

Registration Fees:

_____ Member: \$850 per person _____ Non-member: \$995 per person
(register 3 or more & save 20% (banks only))

Bank/Company: _____

Address: _____

City/State/Zip: _____ Phone: _____

Attendee Name _____ Title _____

Email (required) _____

Attendee Name _____ Title _____

Email (required) _____

Attendee Name _____ Title _____

Email (required) _____

_____ Golf: \$125 per person — **Includes** cart, lunch & drink tickets

Name: _____ Handicap: _____

Name: _____ Handicap: _____

Name: _____ Handicap: _____

Payment: (register 3 or more save 20% (banks only) does not include golf)

_____ Check is enclosed Charge _____ Invoice: _____

Visa/Mastercard/AMEX: _____

Card holder name: _____

Expiration Date: _____ CVV(3 digits on back/AMEX 4 digits on front) _____

Bill address of card if different than above: _____

SPONSORSHIP OPPORTUNITIES

2025 EXECUTIVE LEADERSHIP SYMPOSIUM
October 6-8, 2025
Watkins Glen Harbor Hotel

This conference combines a balance of casual networking time and educational programming. Sponsorships are great platforms to position your company; as a sponsor you associate your company with one of our events and you are able to connect with your target audience, expose your brand, and leverage your advertising dollars in a cost-effective manner.

BENEFITS OF SPONSORSHIP

- Signage at registration area & event sponsored
- Recognition with company and logo on IBANYS website
- Recognition in IBANYS weekly e-newsletter includes company and link to your company
- Recognition from the podium opening evening and throughout the event.
- Sponsor Ribbons
- Some levels of sponsorship include complementary registration(s)**

SPONSORSHIPS

- Dinner (Monday) \$5,000 – **Wolf & Co.**
(includes 2 Comp registrations)
- Dinner (Tuesday) \$5,000 –
(includes 2 Comp registrations)
- Seneca Legacy Tour Boat \$5,000 – **FHLB NY**
(includes 2 Comp registrations)
- Cocktails and hors d'oeuvres (Monday) \$3,500 –
(includes 1 Comp registration)
- Cocktails and hors d'oeuvres (Tuesday) \$3,500 –
(includes 1 Comp registration (during boat cruise))
- Dinner Wine (Monday) \$2,000 **Lee & Mason**
- Dinner Wine (Tuesday) \$2,000 **Agri Access**

- Lunch (Tuesday) \$2,500 **COCC**
- Lunch (Wednesday) \$2,000
- Breakfast (Tuesday) \$1,750
- Breakfast (Wednesday) \$1,750
- Refreshment Breaks (Both days) \$750 **BMO**

GOLF SPONSORS **T.Gschwender**

- Golf Tournament \$1,500 (2 comp golfer)
- Refreshment Cart: \$500
- Lunch Boxes: \$750
- Golf Balls: \$750
- Tee Sponsors: \$150

Bank/Company: _____
Address: _____
City/State/Zip: _____
Visa/Mastercard/AMEX: _____
Card holder name: _____
Expiration Date: _____ CVV(3 digits on back/AMEX 4 digits on front) _____
Bill address of card if different than above: _____
Please Invoice: _____ Event Sponsoring: _____