

BankChat 2025

Community Bank Risk Professionals Training & Networking

Presented by Saltmarsh, Cleaveland & Gund / www.saltmarshcpa.com/bankchat

Monday, April 14 & Tuesday, April 15

Day 1 – Monday, April 14 8:45 AM – 4:45 PM (CDT)		
TIME	MINS	TOPIC/DISCUSSION
8:00 – 8:45 am	45	Client Only Pre-Session
8:45 – 9:00 am	15	Welcome & Logistics/Administrative Matters
9:00 – 9:50 am	50	Blue Ocean Strategies – Navigating Headwinds & Charting Unique Paths to Success <i>Chris Black, CEO (Thread Bank) & Scott Gupton, EVP/Chief Operating Officer (INSBANK)</i> Some banks have moved beyond competition and explored unique opportunities—uncontested market spaces that redefine banking. Inspired by Blue Ocean Strategy, today’s discussion will focus on innovation, customer-centric transformation, and creating new demand rather than battling for existing market share. Let’s shift from the red ocean of competition to a future where banking is reimagined, competition is irrelevant, and growth is limitless.
9:50 – 10:10 am	20	Break
10:10 – 10:35 am	25	Reading the Tea Leaves: Anticipating Crypto, DeFi & CBDC in 2025 <i>Kevin Tran, Partner (Nelson Mullins)</i> Kevin will provide an insightful briefing on the potential legislative and regulatory changes in crypto, DeFi, and CBDC driven by newly elected and appointed pro-crypto officials. We will explore how the changes could shape the future of digital finance and what to expect from policymakers in 2025.
10:35 – 11:15 am	35	Regulatory & Legislative Update <i>Colin Barrett, President/CEO (Tennessee Bankers Association/TBA)</i> As President and CEO, Colin leads the TBA’s initiatives to support and advocate for the state's banking industry. Colin will brief us on regulatory and legislative changes and other pertinent issues we should be aware of as we navigate strategy and manage risks in the year ahead.
11:15 – 11:30 am	15	Break
11:30 – 12:30 pm	60	AI: Practical & Safe Uses for Anyone <i>Nick Schuster, National Sales Director (Cash Transactions, LLC)</i> Most agree that artificial intelligence (AI) offers transformative potential for all sectors, banking included. However, integrating AI effectively and safely is a critical concern for strategic bank leaders and risk professionals alike. Nick presents a practical approach to AI, uniquely designed to inspire us to use free or low-cost tools to enhance operations while protecting security and compliance. With inspirational guidance on better prompts, Nick delivers a stepping off point to using AI to achieve your objectives amidst the distractions of the modern era.
12:30 – 1:30 pm	60	Lunch
1:30 – 2:00 pm	30	Attendee & Vendor Introductions
2:00 – 2:45 pm	45	Third Party Partnerships for Strategic Growth & Innovation <i>Jen Saylor, Senior Director (Credit Karma)</i> We know how banks feel about TRPM, but what about Fintechs? This session flips the script and explores third-party relationships from the Fintech’s perspective. Discover how they are responding to sponsor banks and regulators, and learn how to nurture these relationships to benefit all.
2:45 – 3:00 pm	15	Break
3:00 – 3:45 pm	45	<div> Breakout 1 ERM: Developing a Risk-Aware & Culture-Driven Risk Management Framework <i>Ginger Devine, EVP Chief Risk Officer (Citizens First Bank) & Regina Phillips, Compliance Director (Raymond James Bank)</i> Delve into effective strategies for developing a comprehensive risk management framework that integrates risk awareness into the organizational culture. Discover methods to define and implement suitable risk acceptance and tolerance levels, enhancing the bank's resilience and decision-making capabilities. </div> <div> Breakout 2 Interest Rate Risk – Strategy/Impact of Proper Loan & Deposit Call Report Coding <i>Jake Thurman, Senior Consultant; Michael Finley, Manager; Julie Longabach, Manager; Josh Strickland, Shareholder (Saltmarsh)</i> This roundtable discusses the intricacies of interest rate risk strategy, including the critical role of accurate loan and deposit call report coding. Learn and share with real world examples and best practices to enhance risk management of this critical area. </div>

3:45 – 4:00 pm	10	Break	
4:00 – 4:45 pm	45	<u>Breakout 1</u> Credit Cycle Roundtable – Impact of the Election <i>Michael Finley, Manager, Paul Allen, Director, Josh Strickland, Shareholder (Saltmarsh)</i> The group will explore how economic conditions and administrative policies—such as immigration, tariffs, regulatory changes, and interest rates—might affect your loan portfolio, as well as strategies for monitoring and responding to these uncertainties effectively.	<u>Breakout 2 (Bankers Only)</u> TPRM Roundtable: Which Vendors Do You Love? <i>Jason Keith, Senior Technology Risk Consulting Manager, Kristen Stogniew, Shareholder (Saltmarsh)</i> This roundtable will share what bankers love most about the vendors they work with and how they evaluate vendors to help with TPRM oversight.
4:45 pm	--	Dismissal	
7:00 pm	--	Group Dinner	

Day 2 – Tuesday, April 15 9:00 AM – 3:00 PM (CDT)			
TIME	MINS	TOPIC/DISCUSSION	
9:00 – 9:45 am	45	<u>Breakout 1</u> Beyond Compliance: Essential Strategies for Community Development Identification & Reporting (CRA) <i>Lorraine Faust, Director of Fair Lending/Fair & Responsible Banking (Saltmarsh) & Brian Waters, President/COO (findCRA)</i> Learn essential strategies for identifying and reporting community development activities – loans, services, and investments – currently or under the new (enjoined) interagency final Community Reinvestment Act (CRA) rules. This session will provide practical insights to help your bank maximize its impact, meet regulatory expectations, and strengthen community partnerships.	<u>Breakout 2</u> Regulatory Future Proofing <i>Jason Keith, Senior Technology Risk Consulting Manager (Saltmarsh)</i> When bankers gather, there’s a mix of optimism and angst about the current regulatory approach out of Washington. This session aims to foster an open, organic discussion about what regulatory changes mean for all of us. We acknowledge that we don’t have all the answers, but by sharing insights and experiences, we can better understand the landscape. We’ll reflect on the lessons learned from the regulatory cycles spanning the Obama, Trump, and Biden administrations. This historical perspective can guide us in "regulatory future-proofing" our strategies. While the exact answers remain elusive, the essential risk management processes for running a smart banking operation are well within our grasp.
9:45 – 10:00 am	15	Break	
10:00 – 11:00 am	60	<u>Breakout 1</u> Fair Lending: You Ran the Analysis, Now What? <i>Lorraine Faust, Director of Fair Lending/Fair & Responsible Banking (Saltmarsh), Ginger Devine, EVP Chief Risk Officer (Citizens First Bank), Josh Beasley, VP/Compliance Director (Wilson Bank & Trust)</i> How do you move from analysis to action? This session will help you interpret the results of your fair lending analysis, identify potential issues, and implement corrective actions.	<u>Breakout 2</u> Securing Payments: Strategies to Combat Fraud and Errors <i>Susann Goar, Sallie O’Brien, and Michael Maricelli, Senior Consultants (Saltmarsh); Elvis Huff, Director of Information Security and Madison Beale, Fraud Manager (Wilson Bank & Trust)</i> By their very nature, payments are vulnerable to fraud and operational errors. This session will delve into best practices for mitigating risks in checks, wires, card, ACH, and P2P, including enhancing security, tracking and reducing losses, and ensuring compliance.
11:00 – 11:45 am	45	<u>Building Your Team: Lessons and Tools for Growth and Succession Planning</u> <i>Moderated by Kristen Stogniew, Shareholder & Paul Allen, Director (Saltmarsh); Tim Skelton, BSA Officer (Wayne County Bank); Natasha Simmons, BSA Officer (PCB Bank); Ginger Devine, EVP/Chief Risk Officer (Citizens First Bank); Carrie Birkie, VP/Risk Operations Officer (Commercial Bank & Trust Co); Natasha Simmons, BSA Officer (PCB Bank); Colleen Brinker, SVP/BSA Officer (Republic Bank & Trust)</i> Staffing is a major challenge across all areas of the bank, exacerbated by competition from remote employees, an aging workforce, and high comp expectations. This session presents case studies and tools that banks use to strengthen their teams, create career paths, and ensure continuity despite these hurdles. Additionally, we cover effective team-building techniques to enrich employees’ lives and enhance productivity when multiple team members work together.	

11:45 – 12:45 pm	60	Lunch
12:45 – 2:15 pm	90	MasterClass: Inside the Fraudster’s Mind (A Strategic Deep Dive into Deception & Defense) <i>Jonathan Turner, Chief Ethics & Compliance Officer (Avanos Medical)</i> Understanding fraud isn’t just about detection—it’s about anticipation. Strategic leaders and anti-fraud professionals alike must think like fraudsters to stay ahead of them. This session explores the psychology of deception, the motivations behind fraud, and the tactics used to exploit organizations. Leadership must first recognize that fraud impacts strategy, and should foster environments that minimize risk. Anti-fraud personnel must stay one step ahead, leverage behavioral insights to strengthen defenses, and study real-world cases to sharpen investigative skills. An often-requested speaker, Jonathan will decode the fraud mindset and help you transform risk into resilience.
2:15 – 2:30 pm	15	Break
2:30 – 3:00 pm	30	The Future of Risk Management & Auditor/Consulting Partnerships in Banking <i>Moderated by Kristen Stogniew, Shareholder (Saltmarsh)</i> We will build on the insights gained at BankChat 2025 to develop best-practice strategies and frameworks for future collaborations between banks and their third-party auditors and consultants. Our goal is to define a collective vision of the ideal partnership. By working together, we can ensure a safe and strong future for community banking!
3:00 pm		End of Event