



OFFICIAL PROGRAM GUIDE
October 2-3, 2025



Conference 2025

DRIVING GROWTH

MISSION-DRIVEN BANKS FUELING ECONOMIC CHANGE

National Bankers Association Annual Conference

Park Hyatt Washington, D.C.

nationalbankers.org

Our Mission

To empower communities through job creation, supporting small businesses, and fostering economic growth in underserved areas.



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modernize &

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**Minority
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Institutions**

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A Letter from the CEO

Dear Friends,

Welcome to the 2025 National Bankers Association Annual Conference. It is an honor to gather with so many leaders, innovators, and advocates who share a deep commitment to ensuring mission-driven banks remain at the forefront of fueling economic change.

First and foremost, I want to thank our sponsors, members, and strategic partners. Your steadfast support enables us to come together each year—not only to exchange ideas, but to push our sector forward in tangible ways. What we have achieved together is a direct result of your commitment.

This year, we convene at a critical moment. For the last five years, what made our institutions strong—our diversity, our role as minority banks, and our commitment to equity—has been our defining advantage. Today, those very values place a target on our backs. Attacks on DEI and other headwinds have created a challenging environment, but they also make our gathering here more important than ever.

Despite the shifting political climate, our sector continues to grow. Minority Depository Institutions have increased assets, expanded reach, and demonstrated resilience in the face of uncertainty. These successes are proof that our mission is not only enduring, but also essential.

This conference is about more than dialogue. It is about charting the path forward—strengthening partnerships, developing new strategies, and ensuring that every community we serve has access to opportunity. By being here in person, we affirm our collective strength and resolve.

Thank you for being part of this important work. I look forward to the conversations, connections, and momentum we will build together over the next two days.

With gratitude and determination,

Nicole A. Elam

President & CEO, National Bankers Association
Executive Director, National Bankers Association Foundation



A Note from the Board Chair

Dear Colleagues and Friends,

It is my privilege to welcome you to the 2025 National Bankers Association Annual Conference. Over the next two days, we have an opportunity not only to celebrate the progress of our sector but also to chart the path forward in an environment that continues to test our resolve.

Our theme this year, ***Driving Growth: Mission-Driven Banks Fueling Economic Change***, could not be timelier. Despite headwinds and shifting political climates, Minority Depository Institutions are experiencing growth in assets, reach, and impact. This momentum is not accidental; it is the result of collaboration, innovation, and an unshakable belief in the communities we serve.

This conference reflects that growth. You will hear fresh insights on how data informs better policy, how political dynamics shape opportunity, and how banks are embracing technology and efficiency to position themselves for the future. Sessions like ***The State of MDIs: A Sector Poised for Growth*** and ***Growing Smarter: Managing Risk and Driving Efficiency*** highlight our sector's resilience and readiness. Conversations on cybersecurity, innovation, and small business lending underscore the many ways MDIs are building capacity and expanding access.

Our panels and fireside chats—from Wally Adeyemo on leadership to Cristian deRitis on economic realities—are designed to equip you with both knowledge and tools to navigate today's challenges while seizing tomorrow's opportunities. Together, they reflect a sector that is not standing still, but growing smarter, stronger, and more impactful.

I want to thank our members, partners, and sponsors whose support makes this convening possible. Your investment in this work fuels the momentum we see across the sector.

As Chairman, I am inspired by what we have achieved—and by what we will build together. I hope this conference leaves you with new ideas, deeper relationships, and a renewed sense of what's possible when mission-driven banks lead the way.

Sincerely,

Todd McDonald

Todd McDonald
Chairman, National Bankers Association
President, Liberty Bank & Trust

CONFERENCE SCHEDULE

Thursday, October 2nd

NBA Board of Directors, Member Banks & Advisory Council Members Only

9:00am – 10:00am Executive Park	NBA Board of Directors Meeting Guest: Huntington Bank
9:00am – 11:00am Green Park	NBA Strategic Advisory Council Meeting
11:15am – 11:45am Salon 1-2	NBA Meeting on Legislative and Regulatory Updates

Thursday, October 2nd

Open to All Conference Attendees

9:00am – 5:00pm Salon 1 Foyer	Registration
9:00am – 12:00pm	FICO Office Hours <i>Sign up in advance or on site</i>
11:00am – 5:00pm Greenwich Park	U.S. Department of Treasury ECIP Office Hours <i>Sign up in advance or on site</i>
11:00am – 12:00pm Gallery Ballroom	Networking Lunch <i>Sponsored by Huntington Bank</i> 
12:00pm – 12:15pm Gallery Ballroom	Welcome Remarks Chairman's Remarks: Todd McDonald, President, Liberty Bank & Trust and Chairman, National Bankers Association
12:15pm – 12:45pm Gallery Ballroom	From Data to Decisions: Policy Insights with Mark Calabria, Chief Statistician of the United States Moderator: Kevin Boyce, Founder & Vice Chairman, Adelphi Bank

CONFERENCE SCHEDULE

Thursday, October 2nd Open to All Conference Attendees

12:45pm – 1:15pm
Gallery Ballroom

The White House View on Growth and Opportunity

A Fireside Chat with Sam Geduldig, Managing Partner, CGCN Group and Mike Williams, Founder & President, The Williams Group

1:15pm – 1:30pm
Gallery Ballroom Foyer

Partner Pavilion Exhibitor Break *Sponsored by Banc Consulting Partners*



1:30pm – 2:40pm
Gallery Ballroom

Policy Talks: What Washington Insiders Think

The Administration's Midterm Outlook

- Mike Williams, Founder & President, The Williams Group
- Ja'Ron Smith, Partner, CGCN Group

The State of the Electorate: Where Voters Stand Today

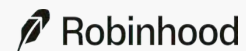
- John Anzalone, Founding Partner, Impact Research

The Power of Narrative: How the Parties are Battling for America

- Mike Williams, Founder & President, The Williams Group (moderator)
- Ashley Etienne, Political News Contributor, Former Senior Advisor to Presidents Obama and Biden, Vice President Harris, and Speaker Pelosi
- Matt Rhoades, Managing Partner, CGCN Group and Former Campaign Director for Mitt Romney

2:40pm – 2:55pm
Gallery Ballroom Foyer

Partner Pavilion Exhibitor Break *Sponsored by Robinhood*



2:55pm – 3:15pm
Gallery Ballroom

Policy, Politics, and Banking: A CEO's Perspective on the Trump Era *Sponsored by IntraFi*



A Conversation with Mark Jacobsen, Co-Founder & CEO, IntraFi and Rob Blackwell, Chief Content Officer and Head of External Affairs

3:15pm – 3:30pm
Gallery Ballroom Foyer

Partner Pavilion Exhibitor Break

CONFERENCE SCHEDULE

Thursday, October 2nd Open to All Conference Attendees

3:30pm – 5:00pm

Drawing Room 2

Salon 1-2

Salon 3-5

Ask the Experts Breakout Groups *Sponsored by FICO*



3:30pm – 4:10pm: Attend First Breakout Group of Choice

4:20pm – 5:00pm: Attend Second Breakout Group of Choice

1. Navigating the Future Workforce: Transitions, Technology and Talent

- Tonia Cotton, Account Executive, Insperity
- Chris Wilds, Automation, Technology & Operations Director, The Lab Consulting
- Cheryle Thorne-Harris, Pillar Program Director, National Bankers Association Foundation

2. The New Data Playbook: Storytelling for Impact

- Rukiya Kelly, Head of Corporate Impact & Engagement, FICO
- Kylie Patterson, Senior Vice President for 3rd Party Engagement, Citi
- Elise Pietro, Research and Impact Manager, National Bankers Association Foundation

3. Regulatory & Legal Roundtable: Fintechs, ECIP, M&A and More

- Jo Ann Barefoot, Co-Founder & CEO, Alliance for Innovative Regulation
- Neil Grayson, Partner, Nelson Mullins
- Rob Klinger, Partner, Nelson Mullins
- Lashania White, Associate, Nelson Mullins

CONFERENCE SCHEDULE

Thursday, October 2nd Open to All Conference Attendees

5:00pm – 6:00pm
Salon Foyer

Welcome Reception
Sponsored by Huntington Bank



- Remarks: Nicole Elam, President & CEO, National Bankers Association
- Recognition of NBA Board of Directors
- Recognition of NBA Foundation Board of Directors
- Recognition of NBA Strategic Advisory Council

6:30pm – 8:30pm
Blue Duck Tavern

NBA Member CEO Dinner (Invitation Only)
Sponsored by Wells Fargo



CONFERENCE SCHEDULE

Friday, October 3rd Open to All Conference Attendees

8:00am – 12:00pm Salon 1 Foyer	Registration	
8:00am – 12:00pm Salon 1	U.S. Department of Treasury ECIP Office Hours <i>Sign up in advance or on site</i>	
8:00am – 9:00am Gallery Ballroom	Networking Breakfast <i>Sponsored by Huntington Bank</i>	
9:00am – 9:15am Gallery Ballroom	The State of MDIs: A Sector Poised for Growth <i>Sponsored by Fiserv</i> Presentation: Anthony Barr, Research & Impact Director, National Bankers Association Foundation	
9:15am – 9:45am Gallery Ballroom	Growing Smarter: Managing Risk and Driving Efficiency in MDIs Presenter: Mike Hardy, Director, Strategy& PwC	
9:45am – 10:00am Gallery Ballroom Foyer	Partner Pavilion Exhibitor Break	
10:00am – 10:30am Gallery Ballroom	Risk Ready: Cybersecurity and IT Strategies for Minority Banks <i>Sponsored by Mastercard and Wells Fargo</i> Remarks: Jonathan Jacob, Head of MDI & Strategic Client Partnerships, CIB Client Growth Segments, Wells Fargo A Conversation with Alissa Abdullah, Deputy Chief Security Officer, Mastercard and Corey White, CEO, Cyvatar	 
10:30am – 10:45am Gallery Ballroom	Awards Presentation • Presentation of Corporate Excellence Award • Presentation of Kim D. Saunders Women in Banking Award • Presentation of B. Doyle Mitchell, Sr. Trailblazer Award	

CONFERENCE SCHEDULE

Friday, October 3rd Open to All Conference Attendees

10:45am – 11:15am Gallery Ballroom	Leadership in a Changing World: A Conversation with Don Graves, Former Deputy Secretary U.S. Department of Commerce  Moderator: Robert James II, President & CEO, Carver Financial Corporation
11:15am – 12:25pm Gallery Ballroom	Networking Lunch <i>Sponsored by Huntington Bank</i>  Recorded Remarks: Senator Tim Scott, Chair, Senate Committee on Banking, House and Urban Affairs
12:25pm – 12:35pm Gallery Ballroom	Presentation: The State of Small Business by Natalie Maderia Cofield, CEO, Association for Enterprise Opportunity
12:35pm – 12:45pm Gallery Ballroom	Driving Revenue and Growth with Clover <i>Sponsored by Fiserv</i>  Speakers: Leslie Pearce, SVP & Head of Relationship and Strategy for Financial Institutions, Fiserv; Nicole Valentin-Smith, Vice President, Strategic Client Engagement Corporate Social Responsibility, Fiserv
12:45pm – 1:15pm Gallery Ballroom	Building Capacity, Expanding Access: The Future of Small Business Growth <i>Sponsored by JPMorganChase</i>  - Kristina Sicard, VP, Senior Business Consultant, Chase (moderator) - Melissa Bradley, Managing Partner, Black Economic Alliance Entrepreneurs Fund - Andre Perry, Senior Fellow & Center for Community Uplift Director, Brookings Institution
1:15pm – 1:30pm Gallery Ballroom Foyer	Partner Pavilion Exhibitor Break
1:30pm – 2:00pm Gallery Ballroom	Economic Risks, Realities & What's Next A Conversation with Cristian deRitis, Deputy Chief Economist, Moody's Analytics and Brendan Pederson, Financial Services Reporter, Punchbowl News

CONFERENCE SCHEDULE

Friday, October 3rd Open to All Conference Attendees

2:00pm – 2:05pm	Partner Highlights
2:05pm – 2:25pm Gallery Ballroom	Innovating with Integrity: A Fireside Chat with Adam Frankel, General Counsel, Chime <i>Sponsored by Chime</i>  Moderator: Chris Brummer, Agnes Williams Sesquicentennial Professor of Financial Technology, Georgetown Law
2:25pm – 2:45pm Gallery Ballroom	Real-Time Payments, Real-World Impact: A Fireside Chat with Denise Leonhard, General Manager, Zelle <i>Sponsored by Zelle</i>  Moderator: Chris Brummer, Agnes Williams Sesquicentennial Professor of Financial Technology, Georgetown Law
2:45pm – 3:00pm Gallery Ballroom Foyer	Partner Pavilion Exhibitor Break <i>Sponsored by TD Bank</i> 
3:00pm – 3:30pm Gallery Ballroom	Innovations in MDI Mortgage Lending <i>Sponsored by The Council of FHLBanks</i>  Remarks: Kimani Little, Vice President, Government Relations, Federal Home Loan Bank of New York • Anthony Barr, Director of Research and Impact, National Bankers Association Foundation (moderator) • Joan Fleming, Senior VP, Residential Lending & Community Development, Citizens Savings Bank and Trust • Ralph Walker Jr., Associate Vice President of Mortgage, Liberty Bank and Trust • Steve Thomas, CEO, FutureWave Finance
3:30pm – 4:30pm Salon Foyer	Dessert Reception & Awards Presentation <i>Sponsored by Huntington Bank</i> 

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Join the movement to empower communities and foster economic growth. Become a Strategic Partner or Advisory Council Member!

Join us today!

Board of Directors



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Cynthia Day, First Vice Chair, Citizens Trust Bank
Robert Cooper, Second Vice Chair, OneUnited Bank
Rey Garcia, Treasurer, Texas National Bank
Cynthia Newell, Secretary, CityFirst Bank
Patrick Cooper, At-Large, Commonwealth National Bank
Kenneth Kelly, At-Large, First Independence Bank
Dr. Kase Lawal, At-Large, Unity National Bank
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B. Doyle Mitchell, At-Large, Industrial Bank
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Suchitra Padmanabhan, At-Large, CBW Bank
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Denise Luu, East West Bank



About Us

The NBAF (the nonprofit arm of the NBA) ensures underserved communities have fair access to transformative financial education, services, and resources to eradicate the wealth divide. To accomplish this, we support the work of Minority Depository Institutions (MDIs) through our four strategic pillars.



Providing Pathways to Financial Prosperity



Financial Wellness

Develops innovative financial education programs and services that benefit households, small businesses, and nonprofits.



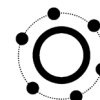
Entrepreneurship & Small Business

Provide capacity- building services and facilitate access for undercapitalized businesses.



Research & Impact

Publish cutting edge sector research and use insights to inform the development of responsive products, services, policies, and solutions to advocate for marginalized communities and decrease the racial wealth gap.



Collaboration & Capacity

Serve as a central point for collaboration and capacity building. By working together and sharing resources, MDIs can improve operational efficiencies, access larger pools of capital and have a greater voice in shaping policy.

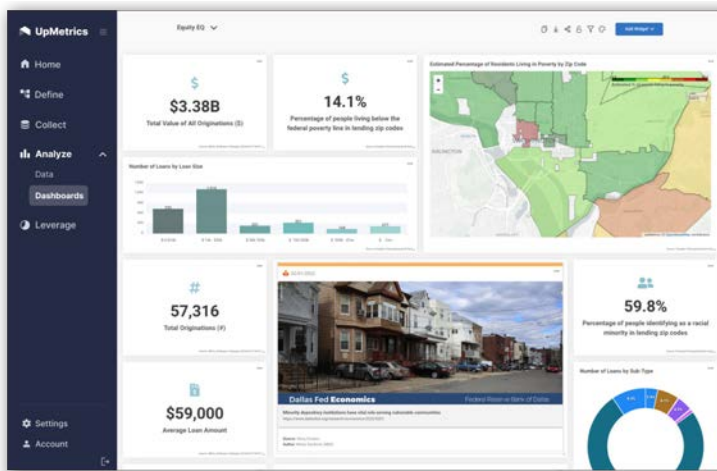
Transform your compliance and impact reporting with EquityEQ

EquityEQ

in partnership with



EquityEQ is powerful tool co-developed by the National Bankers Association and UpMetrics. Our dashboard converts your lending and deposit data into a centralized hub with 50+ appended data points highlighting the characteristics of the places you serve.



Key Features

- Real-time dashboards, easily filtered by major indicators.
- Save images, embed dashboards on your website, or download data in CVS format.
- Pricing is tailored to your institution's size, ensuring accessibility and equity.



For Individual Financial Institutions

- Reduce time spent on compliance including geo-coding loans and Excel-based calculations.
- Showcase your impact through compelling visualizations to attract new partnerships and investments.
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For Institutional Investors

- Track aggregate performance of your investee cohort.
- Visualize changes in lending and deposit activity, accompanied by demographic analysis.
- Combine quantitative data with qualitative metrics for a holistic understanding of impact.



Digitization Program for Mission-Driven Lenders

Digital transformation is **no longer a choice** for financial institutions but a **necessity to thrive** in today's technology-driven world.



MDI ConnectTech supports investments in technology and talent to enable MDIs to:

Multiply their lending capacity.

Increase customer access to financial products and services

Increase customer affordability to financial products and services

Join us in our mission to **drive positive change in underserved communities** through digital transformation.

[Click here to learn more](#)

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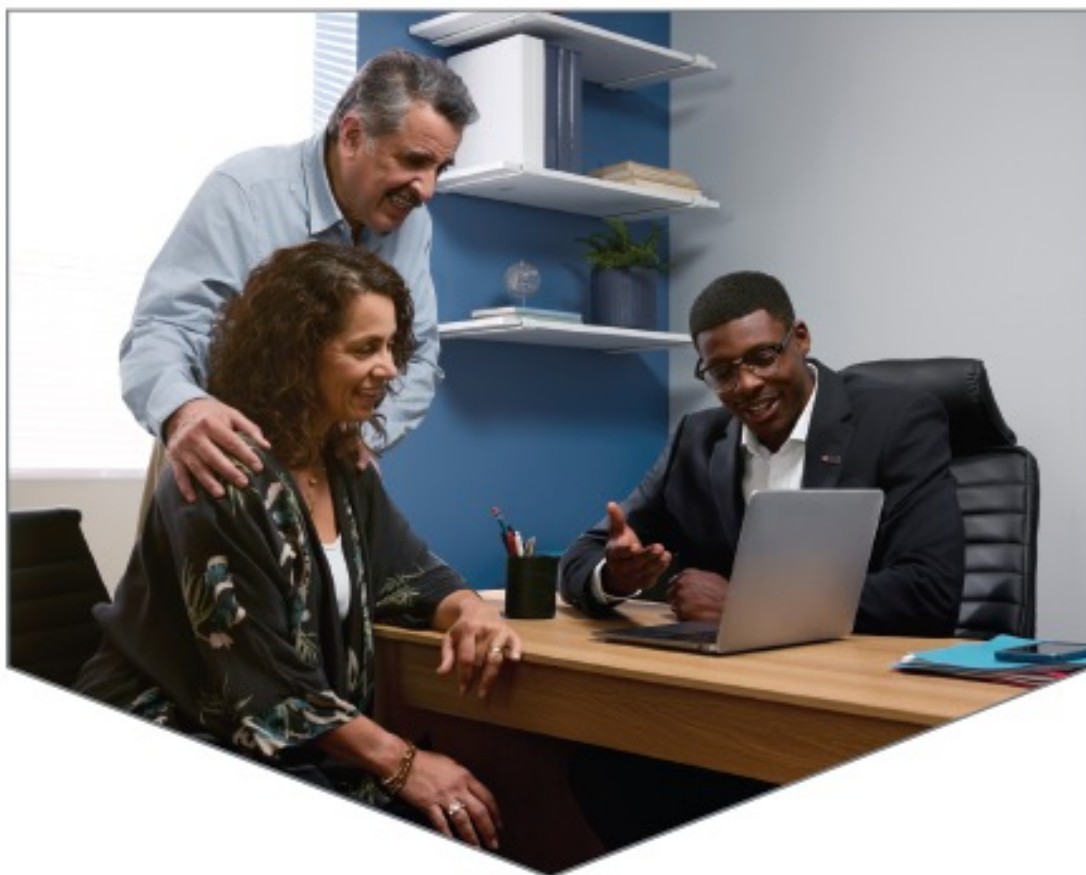
Partnerships
& Collaboration



The best people bring out the best in people

When organizations set out to make our communities better, we take notice. That's why we're proud to support the National Bankers Association and its members for helping families reach their goals, supporting small businesses so they can thrive, and strengthening the communities we serve. Your efforts don't just make a difference, they inspire us all.

[huntington.com/Community](https://www.huntington.com/Community)



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is a group of initiatives dedicated to help close the wealth gap. Whether it's growing your small business, becoming a homeowner or building generational wealth, U.S. Bank is committed to supporting you in reaching your goals.

Access your financial goals: usbank.com/access

U.S. Bank is proud to support the National Bankers Association National Conference.



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FICO

Lenders Leading Financial Inclusion

Empowering lenders and consumers for over 30 years

We believe the path to empowering people and economies is through a focus on financial literacy and investment in innovation that responsibly broadens access to credit. As part of our core principles, we stand for fairness, inclusivity, and responsibility and for objectively providing people an opportunity to pursue financial education and prosperity. That's FICO.



Join our Lenders Leading Financial Inclusion Program pilot

FICO is looking to partner with MDIs who wish to responsibly expand lending to underserved communities. In-kind services and complimentary access would be a part of joining our cohort.

For more information and a demo, visit us at our booth in the exhibit hall or scan the QR code to apply.



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The Power of Partnership

In a changing industry, Fiserv is proud to support the National Banker Association's mission of providing a stronger voice for minority bankers.

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“

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chime.com/our-impact

Real Member. Paid testimonial. Information complied from Hero Metric Survey responses from 35,000 active Chime members - July 2024



Brittany F.
Babylon, NY



The FHLBanks' mission

is to provide reliable liquidity to member institutions to support housing finance and community investment





Robinhood Markets is proud to support the **National Bankers Association** and its 2025 Annual Conference.

Through our platform, products, and partnership we seek to inspire thoughtful conversations around building better financial futures for all.



**Big hearts
deserve a
big hand.**

We applaud you for all the truly meaningful work you do in our community.

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America's Most Convenient Bank®

Dear NBA Members,

At Zelle®, we believe financial services should be a force for strength, opportunity, and upward mobility. For generations, MDIs have carried out that mission — expanding access to capital, supporting local businesses, and helping families build brighter futures in communities that have often been underserved.

Your work is more than banking. It's about trust, responsibility, and creating pathways to lasting financial wellbeing.

We are proud that Zelle helps support the important work you do every day. We look forward to continuing to stand beside you, providing the tools you need to serve your customers, grow your institutions' service offerings, and amplify your impact.

With respect and gratitude,



Denise Leonhard
General Manager, Zelle



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BCP is honored to support the mission of the National Bankers Association in strengthening minority and mission-driven financial institutions.



BancAlliance is proud to support the National Bankers Association and its 2025 Annual Conference

The BancAlliance network is a shared loan platform that identifies, evaluates, and refers loan and loan programs to its exclusive group of community bank members. Its mission is to enable its members to help diversify into C&I (Non-CRE) and consumer loans in a manner consistent with regulatory standards, without changing the nature or mission of the traditional community bank. Through BancAlliance, community banks are supported in diversifying their loan portfolios, in terms of loan types and interest rate risk.

Interested in Learning More?

Contact Wayne Gore: wgore@alliancepartners.com

NBA
National Bankers Association



Conference 2025

DRIVING GROWTH

MISSION-DRIVEN BANKS FUELING ECONOMIC CHANGE



National Bankers Association

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