



# National Bankers Association Annual Conference

Emerging Trends: The Changing Face of Banking

The Royal Sonesta | Washington, DC | Capitol Hill

**OCTOBER 19-20, 2023**



**OFFICIAL PROGRAM GUIDE**

[nationalbankers.org](https://nationalbankers.org)

# Our Mission

Advocate for the nation's Minority Depository Institutions (MDIs) and champion their vital role in eliminating the racial wealth gap

The National Bankers Association is working to

CAPITALIZE

MODERNIZE

STRENGTHEN

MINORITY DEPOSITORY INSTITUTIONS



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# A LETTER FROM THE CEO

Dear Esteemed Members and Guests,

The National Bankers Association would like to extend a warm welcome and express our gratitude to all the member banks, Minority Depository Institutions (MDIs), and strategic partners present at the 2023 National Bankers Association Annual Conference. Your presence and support are invaluable to our mission of closing the racial wealth gap and further promoting the interests of MDIs throughout the country.

I welcome you all to this year's conference to examine the theme of Emerging Trends in the Changing Face of Banking. These next two days mark a pivotal time as we gather to celebrate our achievements, identify areas for growth for 2024, and commune with our financial services brothers and sisters in the last quarter of the year.

As the CEO of the National Bankers Association, I am, as always, honored to be surrounded by so many talented professionals, all of whom have contributed to our success over the last 96 years. Our mission to close the racial wealth gap is close to my heart, and it is a privilege to see it come closer to fruition year after year.

I am confident that this year's conference will be even more exciting than the last. With an impressive lineup of speakers and panelists sharing insights on crucial industry topics, we will surely gain valuable knowledge to help us navigate the challenges ahead.

The financial services industry is ever evolving, and we recognize the need to stay ahead of emerging trends to remain relevant and competitive. This year's conference will provide a platform to discuss and analyze these trends and allow us to make more informed decisions as we look toward the future.

In closing, I would like to extend my heartfelt appreciation to each of you for your continued support of the National Bankers Association. You are the driving force behind our success, and your dedication and commitment have made us what we are today.

On behalf of the National Bankers Association, I wish you all a fruitful and enjoyable conference experience.

Sincerely,



Nicole A. Elam, Esq.

CEO

National Bankers Association



# A NOTE FROM THE BOARD CHAIR

On behalf of the National Bankers Association, welcome to the Association's 2023 Annual Conference. As the Board Chair, I am honored to have you all here as part of this prestigious gathering of financial services industry professionals.

This year's conference theme is "Emerging Trends: The Changing Face of Banking." We have worked diligently to curate a comprehensive program to spark meaningful discussions, foster connections, and provide valuable insights into the ever-evolving landscape of the financial services industry.

Throughout the conference, you will hear from top-tier speakers, engage in interactive sessions, and participate in thought-provoking panel discussions. Our goal is to provide a platform that not only educates and informs but also inspires and challenges you to think differently about the future of banking and where you stand in it.

As an attendee of the National Bankers Association Annual Conference, your presence signifies your dedication to MDIs and the work they do to support our underserved communities. Your commitment and expertise allow us to collectively shape the future of banking and pave the way for innovation, inclusion, and sustainable growth.

I want to express my gratitude to the organizing committee, sponsors, speakers, and all those involved in making this conference a reality. Your contributions have been invaluable, and we would not be here without your support.

Lastly, I encourage you to embrace every opportunity this conference presents. Conduct meaningful conversations, ask questions, and take advantage of the space the National Bankers Association has created to form new connections. Let this conference be a catalyst for your professional growth and a source of inspiration as you navigate the ever-changing dynamics of the financial services industry.

Thank you for being an integral part of the 2023 Annual Conference and for your continued support and commitment to this work. The National Bankers Association could not be who we are without you.

Sincerely,



Robert E. James, II  
Board Chair, National Bankers Association  
CEO, Carver Financial Corporation



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# National Bankers Association Annual Conference

Emerging Trends: The Changing Face of Banking

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**@NationalBankers1927 | #NatBankersConf**

### NBA Board of Director & Advisory Council Events



9:00am – 5:00pm

12th Floor

8:45am – 10:15am

Jewel C

10:15am – 10:30am

10:30am – 11:30am

Jewel C

11:30am – 12:00pm

#### Registration

**NBA Board of Directors Breakfast with Rep. Steven Horsford & Meeting**  
Sponsored by Lendistry

#### Break

**NBA Strategic Advisory Council Meeting**

#### Lunch/Exhibitor Break

12:00pm – 12:15pm

Crown Ballroom

12:15pm – 1:15pm

Crown Ballroom

### MDI Partnership Summit Hosted by NBA and ABA

#### Welcome Remarks

- **Nicole Elam**, President & CEO, National Bankers Association
- **Julie Thurlow**, Chairman, American Bankers Association Board of Directors and President & CEO, Reading Cooperative Bank

#### Lunch and Learn: A Legislative and Regulatory View on MDIs

Part 1: A panel of federal banking agency officials will provide updates on key programs, legislation, and regulations of interest to MDIs.

#### Speakers

- **Mike Williams**, Founder & President, The Williams Group (moderator)
- **Noel Poyo**, Deputy Assistant Secretary for Community Economic Development, U.S. Treasury Department
- **Grovetta Gardineer**, Senior Deputy Comptroller for Bank Supervision Policy, Office of the Comptroller of the Currency
- **Art Lindo**, Deputy Director, Federal Reserve Board

Part 2: A panel of experts will provide insight on changes they're seeing from regulators and how MDIs can keep pace.

#### Speakers

- **Mike Williams**, Founder & President, The Williams Group (moderator)
- **Neil Grayson**, Partner, Nelson Mullins
- **Jarryd Anderson**, Partner, O'Melveny & Myers

1:15pm - 1:30pm

1:30pm - 2:30pm

Crown Ballroom

2:30pm - 2:45pm

2:45pm - 3:30pm

Crown Ballroom

3:30pm - 3:45pm

## Break

### Deposits and Capital: Investing in the Future of MDIs

Deposits and capital are key to maximizing impact in communities, but high interest rates and an uncertain economy can make this challenging. A panel of industry experts will discuss vehicles for deposit and capital for MDIs.

#### Speakers

- **Bruce DeWitt**, Head of MDI Partnerships, J.P. Morgan Commercial Banking (co-moderator)
- **Jim Sills**, President & CEO, M&F Bank (co-moderator)
- **Paul Welch**, Head of Private Equity, Elizabeth Park Capital Management and Portfolio Manager, Mission Driven Bank Fund
- **Diane Ellis**, Senior Managing Director, IntraFi
- **Trevor Montano**, Founder, Managing Member, West Potomac Capital LLC

## Break

### Economic Opportunity Coalition Roundtable: Understanding Commitments to MDIs

The Economic Opportunity Coalition (EOC) is a historic effort to catalyze and align public and private investments to accelerate inclusive economic growth. Hear from the EOC about partnership opportunities and provide insights on what you, as an MDI, need from the EOC in this interactive session.

#### Speakers

- **Chris Weaver**, Executive Director, Economic Opportunity Coalition
- **Nicole Elam**, President & CEO, National Bankers Association

## Break

**Ask the Experts Breakout Groups**

These interactive breakout sessions allow for MDIs to engage with experts and find practical solutions related to fintechs, special purpose credit programs, compliance reporting, climate finance, and more.

**1. Fintech Playbook**

Do you need a tool to assess your technology needs? Onboarding and managing new tech partners is a top priority, but many MDIs have capacity constraints with conducting due diligence and trust issues with the sustainability of emerging fintechs. Discuss what you should consider before utilizing innovative technologies and partnerships and learn about new resources to self-assess your tech needs.

- **Margaret Colvin**, Innovation Officer, OCC
- **Gareth Henley**, Innovation Officer, OCC
- **Nat Hoopes**, Head of Public Policy, Upstart
- **Brooke Ybarra**, SVP, Innovation & Strategy, ABA

**2. Special Purpose Credit Programs (SPCPs)**

Although SPCPs have been permitted for more than 40 years, few lenders have implemented them to support underserved small business owners. Discuss what you could be missing out on by not utilizing a SPCP.

- **Andrew Moss**, Director of Minority Outreach & Project REACH, OCC
- **Jevaughn Sterling**, EVP, Regional Commercial Banking Manager, Amegy Bank
- **Kitty Ryan**, SVP, Fair & Responsible Banking, ABA

**3. Compliance Reporting & Impact Measuring**

Are you missing out on impact investments because of your lack of data collection and reporting? Is keeping up with compliance reporting overrunning your staff? Understand how the EquityEQ tool can improve and streamline your compliance and impact reporting.

- **Anthony Barr**, Research & Impact Director, National Bankers Association
- **Rachelle Gregory**, Chief Impact Officer, Carver State Bank
- **Hana Freymiller**, Chief Impact Officer, West Potomac Capital
- **Krista Shonk**, VP and Senior Counsel, Regulatory Compliance & Policy, ABA

**4. Bank Balance Sheet Strategies**

How can you optimize your balance sheet to achieve your organization's unique strategic goals? Glean how different banks – each with a different mix of assets and liabilities, liquidity position, and capitalization needs – can use flexible deposit pricing and funding tactics to address today's economic environment and empower their organizations to thrive now and in the future.

- **Patrick Kealey**, Managing Director, Mid-Atlantic, IntraFi
- **Katie Solano**, Vice President, MDI Relationship Manager, Wells Fargo

**5. Greenhouse Gas Reduction Fund & Climate Finance**

The future of finance is green, and many MDIs aren't ready. Learn what you can do to get prepared and maximize the lending you're already doing. Plus find out how federal programs can help you provide accessible, affordable financing for clean projects, particularly in low-income and disadvantaged communities.

- **Trenton Allen**, CEO, Sustainable Capital Advisors
- **Joe Pigg**, SVP & Senior Counsel, ESG & Mortgage Finance, ABA



## NBA Annual Conference

5:00pm – 7:00pm

Sapphire Room & Terrace

### Welcome Reception

Open to all NBA Annual Conference Attendees and MDI Partnership Summit Participants

#### Remarks

- **Nicole Elam**, President & CEO, National Bankers Association
- **U.S. Representative Maxine Waters**, Ranking Member, House Financial Services Committee
- **U.S. Senator Mark Warner**, Senate Committee on Banking, Housing & Urban Affairs

7:00pm – 9:00pm

### NBA Member CEO Dinner (Invitation Only)

*Sponsored by Wells Fargo*

#### Speaker Guests

- **U.S. Representative Maxine Waters**, Ranking Member, House Financial Services Committee
- **U.S. Senator Mark Warner**, Senate Committee on Banking, Housing & Urban Affairs



WELLS  
FARGO

8:00am – 12:00pm

12th Floor

8:30am – 8:45am

Crown Ballroom

### Registration

#### Welcome Remarks

- **Robert E. James II**, NBA Board Chair and President & CEO, Carver Financial Corporation
- **Greg Cunningham**, Chief Diversity Officer, U.S. Bancorp

#### Presentation of Kim D. Saunders Women in Banking Award

#### Breakfast with the Regulator

A Conversation with **The Honorable Michael Hsu**, Acting Comptroller, Office of the Comptroller of the Currency  
*Sponsored by Wells Fargo*

**Moderator: Joe Quiroga**, President, Texas National Bank

#### The Future of Community Development Banking

A Conversation with **Marcia Sigal**, Acting Director, CDFI Fund  
*Sponsored by Wells Fargo*

**Moderator: Brian Argrett**, President & CEO, Broadway Financial Corporation

#### Presentation of B. Doyle Mitchell Trailblazer Award

**Remarks: Erica Miles**, SVP, Diverse Segments, Representation & Inclusion, Wells Fargo

#### Exhibitor Break

*Sponsored by Elizabeth Park Capital Management*

#### Advancing Minority Banks in Uncertain Times

A Conversation with **The Honorable Graham Steele**, Assistant Secretary for Financial Institutions, U.S. Department of the Treasury  
*Sponsored by Chime*

**Moderator: John Lewis**, CEO, Harbor Bank of Maryland

#### Exhibitor Break

*Sponsored by Federal Home Loan Bank of Atlanta*

WELLS FARGO

8:45am – 9:15am

Crown Ballroom

WELLS FARGO

9:15am – 9:45am

Crown Ballroom

9:45am – 10:00am

10:00am – 10:30am

Jewel Conference Center

10:30am – 10:45am





10:45am – 11:15am

Crown Ballroom



11:15am – 11:30am



11:30am – 12:00pm

Crown Ballroom



12:00pm – 12:15pm



12:15pm – 1:15pm

Crown Ballroom



1:15pm – 1:30pm

### The U.S. Economy

Keynote by **Jared Bernstein**, Chair, Council of Economic Advisors, Executive Office of the President  
Sponsored by *IntraFi*

### Exhibitor Break

Sponsored by *O'Melveny & Myers*

### Regulatory Insights

A Conversation with **The Honorable Martin Gruenberg**, Chairman, Federal Deposit Insurance Corporation  
Sponsored by *U.S. Bancorp*

**Moderator: Todd McDonald**, President, Liberty Bank & Trust

### Exhibitor Break

Sponsored by *Robinhood*

### Title Sponsor Luncheon

Sponsored by *U.S. Bancorp*

### Strategies for Evolving in a Changing Banking Industry

Fireside Chat with **Marcus Martin**, Head of ESG, Digital Innovation & Capital Markets, U.S. Bancorp

**Moderator: Kenneth Kelly**, Chairman & CEO, First Independence

### Presentation of Corporate Excellence Award

**Remarks: Tyann Williams-Allen**, Director of Access Banking, U.S. Bank

### Regulatory Insights

A Conversation with **The Honorable Rohit Chopra**, Director, Consumer Financial Protection Bureau

**Moderator: Robert E. James II**, NBA Board Chair and President & CEO, Carver Financial Corporation

### Exhibitor Break

Sponsored by *FIS*

1:30pm – 2:15pm

Jewel Conference Center

**The State of MDIs: Impact, Digitization, and More***Sponsored by Moody's Analytics*

Now more than ever MDIs need data for compliance and impact reporting, marketing, and product development. Get the most informed research from the National Bankers Association reports. Then, join the discussion where experts expound on (1) using data and research to advance economic justice and uplift the sector, (2) trends in the public and private sector on impact and compliance reporting, and (3) how digitalization can unleash new opportunities for MDIs.

**Panelist**

- **Anthony Barr**, Director of Research & Impact, National Bankers Association Foundation (moderator)
- **Greg Robinson**, Managing Director, Moody's Analytics
- **Janis Bowdler**, Counselor for Racial Equity, U.S. Department of the Treasury
- **Aron Betru**, Senior Advisor, Milken Institute and Chief Strategic & Operating Officer, Trident
- **Cynthia Newell**, SVP & Chief of Staff, City First Bank

**Exhibitor Break***Sponsored by BNY Mellon*

2:15pm – 2:30pm

2:30pm – 3:00pm

Crown Ballroom

**The Future of Small Business Lending***Sponsored by Kresge Foundation*

Small businesses are in dire need of easier access to loans during a time of shrinking funding. Meanwhile MDIs are searching for more ways to answer the call in the face of a changing banking landscape. Learn how tech-driven innovations and smart regulations can help you be prepared for the future of small business lending.

**Panelist**

- **Ashley Bell**, Chairman & CEO, Redemption Holding Company (moderator)
- **Don Cravins**, Under Secretary of Commerce for Minority Business Development Agency, U.S. Department of Commerce
- **Everett Sands**, CEO, Lendistry

JPMORGAN  
CHASE & CO.

3:00pm – 3:30pm

Crown Ballroom

zelle®

3:30pm – 3:45pm

3:45pm – 4:15pm

Crown Ballroom

citi | Citi Foundation

fiserv.

4:15pm – 4:45pm

Crown Ballroom

4:45pm – 5:00pm

usbank

5:00pm – 6:00pm

Sapphire Room & Terrace

### The Future of Climate Finance

*Sponsored by JPMorgan Chase & Co.*

MDIs can play a key role in climate finance. Learn how banks are leveraging existing portfolios and partners to better serve customers, start new climate programs, and expand business into the future of lending.

#### Panelist

- **Dom Mjartan**, President & CEO, Optus Bank (moderator)
- **Ben Ratner**, Executive Director of Sustainability, JPMorgan Chase
- **Trenton Allen**, CEO, Sustainable Capital Advisors
- Holly Li, Program Director, Net Zero Finance, Ceres Accelerator, Ceres

### Exhibitor Break

*Sponsored by Zelle*

### Live Podcast: The Changing Face of Banking

*Supported by Citi Foundation*

#### Panelist

- **Jo Ann Barefoot**, CEO & Co-Founder, Alliance for Innovative Regulation
- **Alexandria Currie**, Program Director – MDI ConnectTech, National Bankers Association Foundation
- **Rohit Mathur**, CEO, Bridge Foro
- **Brandon Andrews**, Co-Founder, Gauge

### The Future of AI

A Conversation with **Dudley White**, President, Core Account Processing Solutions, Fiserv

*Sponsored by Fiserv*

**Moderator: Carlos Naudon**, President and CEO, Ponce Bank

### Closing Remarks

### Closing Reception

*Sponsored by U.S Bancorp*

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# Stable, Cost-Effective Balance Sheet Essentials

## RECIPROCAL DEPOSITS

**GROW CORE DEPOSITS & FRANCHISE VALUE**

Most reciprocal deposits are reportable as nonbrokered and can help strengthen your bank's balance sheet. With IntraFi's ICS® and CDARS® services, your bank can build loyal, local customer relationships and receive deposits that typically come in large-dollar increments. The inventor and largest provider of reciprocal deposit services, IntraFi provides high per-depositor and per-bank capacity, thanks to The Power of Many®—its unparalleled network of thousands of financial institutions. Discover how your bank, no matter its size, can benefit from reciprocal deposits in today's competitive marketplace.

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# Creating Opportunities for Racial Equity

Moody's is a global integrated risk assessment firm empowering organizations to make better decisions through our credit ratings, research analysis, insights and analytical tools for risk measurement. We believe that greater transparency, more informed decisions, and fair access to information open the door to shared progress.

Introducing Moody's Creating Opportunities for Racial Equity (CORE) - evolving the way we engage, empower and invest in our community.



**ENGAGE** more diverse businesses by broadening CORE's outreach inside and outside of Moody's



**EMPOWER** diverse businesses with information, data and insights to grow and scale



**INVEST** to provide more access to, and understanding of how diverse businesses can leverage, capital

Want to learn more about CORE? Visit us at [core.moody's.io](https://core.moody's.io)

MOODY'S | CORE

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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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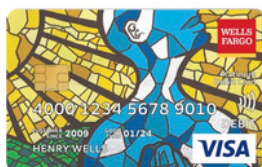
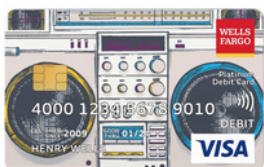
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**Closing the Racial Wealth Gap  
One Bank at a Time**



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



is proud to sponsor the

# National Bankers Association's Annual Conference

and its mission to eliminate the nation's wealth gap by supporting Minority Depository Institutions. We applaud their commitment and share their passion to create change through policy, partnerships, and community collaboration.

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Become a Strategic Partner or Advisory Council Member!**

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**Travis Kiyota**, East West Bank





# About Us

The National Bankers Association Foundation, the 501(c)(3) arm of the National Bankers Association, provides free programs and services to support MDIs and the communities they serve.



## Financial Wellness

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



## Small Business & Entrepreneurship

Empower minority-owned businesses through capacity building and capital access for effective competition and entrepreneurial growth.

[Click here for our latest](#)

[Research](#)



## Research & Impact

Publish innovative sector research to drive responsive solutions, policies, and products, advocating for marginalized communities and reducing the racial wealth gap.



## Collaboration & Capacity

Enhance collaboration and capacity building, boosting operational efficiency, expanding capital access, and amplifying policy influence.

and

[Resources](#)



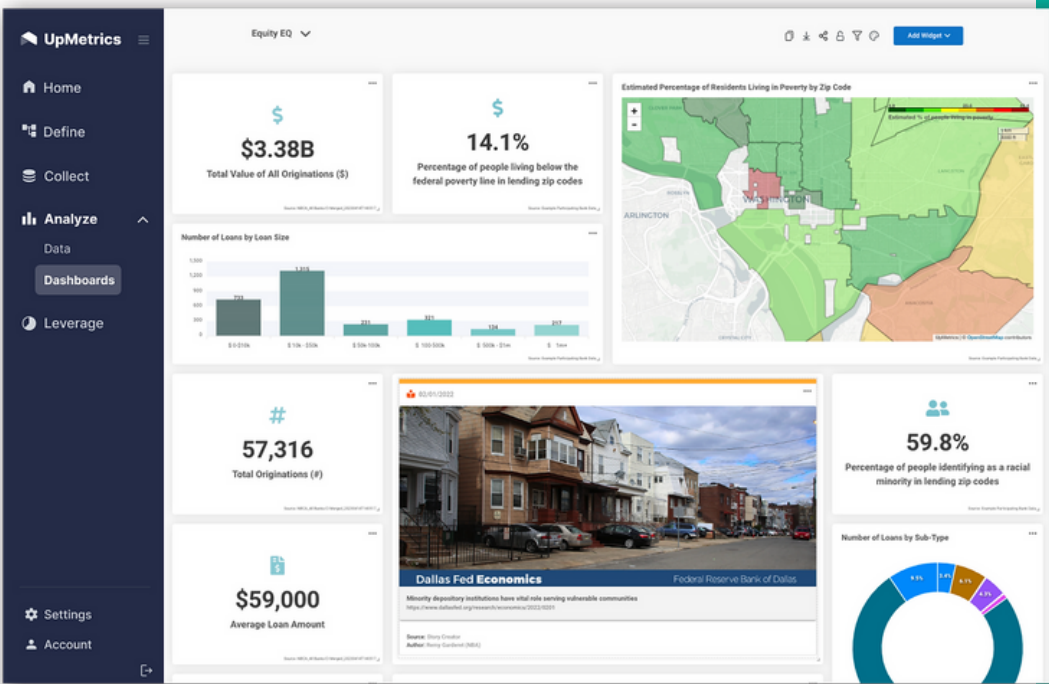


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# Need help with compliance and impact reporting?

Check out EquityEQ, a new tool offered in partnership with UpMetrics.



**EquityEQ transforms lending and deposit data into an impact dashboard that draws on sources like the Census Bureau to display critical insights about the people and places that your financial institution is serving.**

**To schedule a demo and learn more about how our members are using the tool to simplify their data work**

**[CONTACT ANTHONY BARR](#)**



## MDI CONNECT TECH

# Digitization Program for Minority Banks

Digital transformation is no longer an option 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, **and**

**Increase** customer affordability to financial products and services.

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National Bankers Association

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