



Annual Conference Agenda
Emerging Trends: The Changing Face of Banking
October 19-20, 2023
The Royal Sonesta Washington, DC - Capitol Hill
Subject to Change

Thursday, October 19th – NBA Board of Director & Advisory Council Events	
9:00am – 5:00pm	Registration
8:45am – 10:15am	National Bankers Association Board of Directors Breakfast & Meeting <i>Sponsored by Lendistry</i> Breakfast Roundtable with Rep. Steven Horsford, Everett Sands, and Board of Directors on Small Business Innovation: 8:45am-9:15am Board of Directors Meeting: 9:15am-10:15am
10:15am – 10:30am	Break
10:30am – 11:30am	National Bankers Association Strategic Advisory Council Meeting
11:30am – 12:00pm	Exhibitor Break / Grab Lunch Boxes
Thursday, October 19th – MDI Partnership Summit Hosted by NBA and ABA	
12:00pm – 12:15pm	Welcome Remarks <ul style="list-style-type: none"> • Nicole Elam, President & CEO, National Bankers Association • Julie Thurlow, Chairman, American Bankers Association Board of Directors and President & CEO, Reading Cooperative Bank
12:15pm – 1:15pm	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 <ul style="list-style-type: none"> • Mike Williams, Founder & President, The Williams Group (moderator) • Emergency Capital Investment Program, State Small Business Credit

	<p>Initiative Program, Treasury Initiatives: Noel Poyo, Deputy Assistant Secretary for Community Economic Development, US Treasury Department</p> <ul style="list-style-type: none"> • Community Reinvestment Act Reform, Supervision, Fair Lending Handbook & Appraisal Bias, OCC Initiatives: Grovetta Gardineer, Senior Deputy Comptroller for Bank Supervision Policy, Office of the Comptroller of the Currency • Federal Reserve Programs: Art Lindo, Deputy Director, Federal Reserve Board <p>Part 2: A panel of experts will provide insight on changes they're seeing from regulators and how MDIs can keep pace.</p> <p>Speakers</p> <ul style="list-style-type: none"> • Mike Williams, Founder & President, The Williams Group (moderator) • Neil Grayson, Partner, Nelson Mullins • Jarryd Anderson, Partner, O'Melveny & Myers
1:15pm – 1:30pm	Break
1:30pm – 2:30pm	<p>Deposits and Capital: Investing in the Future of MDIs</p> <p>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.</p> <p>Speakers</p> <ul style="list-style-type: none"> • Andrew Guida, Head of Banks Coverage, J.P. Morgan Commercial Banking (co-moderator) • Jim Sills, President and CEO, M&F Bank (co-moderator) • Paul Welch, Head of Private Equity, Elizabeth Park Capital Management and Portfolio Manager of Mission Driven Bank Fund • Diane Ellis, Senior Managing Director, IntraFi • Trevor Montano, Founder, Managing Member, West Potomac Capital LLC
2:30pm – 2:45pm	Break
2:45pm – 3:30pm	<p>Economic Opportunity Coalition Roundtable: Understanding Commitments to MDIs</p> <p>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.</p>

	<p>Speakers</p> <ul style="list-style-type: none"> • Chris Weaver, Executive Director, Economic Opportunity Coalition • Nicole Elam, President & CEO, National Bankers Association
<p>3:30pm – 3:45pm</p>	<p>Break</p>
<p>3:45pm – 4:45pm</p>	<p>Ask the Experts Breakout Groups</p> <p>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.</p> <ol style="list-style-type: none"> 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. <ul style="list-style-type: none"> ○ Margaret Colvin, Innovation Officer, OCC ○ Gareth Henley, Innovation Officer, OCC ○ Nat Hoopes, Head of Public Policy, Upstart ○ Brooke Ybarra, SVP, Innovation and 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. <ul style="list-style-type: none"> ○ Andrew Moss, Director of Minority Outreach and Project REACH, OCC ○ Jevaughn Sterling, EVP, Regional Commercial Banking Manager, Amegy Bank ○ Kitty Ryan, SVP, Fair and 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. <ul style="list-style-type: none"> ○ Anthony Barr, Research and 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 and Policy, ABA

	<p>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.</p> <ul style="list-style-type: none"> ○ Patrick Kealey, Managing Director, Mid-Atlantic, IntraFi ○ Katie Solano, Vice President, MDI Relationship Manager, Wells Fargo <p>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.</p> <ul style="list-style-type: none"> ○ Trenton Allen, CEO, Sustainable Capital Advisors ○ Joe Pigg, SVP and Senior Counsel, ESG and Mortgage Finance, ABA
4:45pm – 5:00pm	Closing Remarks
Thursday, October 19th – NBA Annual Conference	
5:00pm – 7:00pm	<p>Welcome Reception Open to all NBA Annual Conference Attendees and MDI Partnership Summit Participants</p> <p>Remarks</p> <ul style="list-style-type: none"> ● Nicole Elam, President and CEO, National Bankers Association ● U.S. Representative Maxine Waters, Ranking Member, House Financial Services Committee ● U.S. Senator Warner, Committee on Banking, Housing & Urban Affairs
7:00pm – 9:00pm	<p>National Bankers Association Member CEO Dinner (Invitation Only) <i>Sponsored by Wells Fargo</i></p> <p>Special Guests</p> <ul style="list-style-type: none"> ● U.S. Representative Maxine Waters, Ranking Member, House Financial Services Committee ● U.S. Senator Warner, Committee on Banking, Housing & Urban Affairs

	<ul style="list-style-type: none"> The Honorable Rohit Chopra, Director, Consumer Financial Protection Bureau
Friday, October 20th – NBA Annual Conference	
8:00am – 12:00pm	Registration
8:30am – 8:45am	<p>Welcome Remarks</p> <ul style="list-style-type: none"> Robert E. James II, National Bankers Association Chairman and President & CEO, Carver Financial Corporation Greg Cunningham, Chief Diversity Officer, U.S. Bancorp <p>Presentation of Kim D. Saunders Women in Banking Award</p>
8:45am – 9:15am	<p>Breakfast with the Regulator: A Conversation with The Honorable Michael Hsu, Acting Comptroller, Office of the Comptroller of the Currency <i>Sponsored by Wells Fargo</i></p> <p>Moderator: Joe Quiroga, President, Texas National Bank</p>
9:15am – 9:45am	<p>The Future of Community Development Banking: A Conversation with Marcia Sigal, Acting Director, CDFI Fund <i>Sponsored by Wells Fargo</i></p> <p>Moderator: Brian Argrett, President and CEO, Broadway Financial Corporation</p> <p>Remarks: Erica Miles, SVP, Diverse Segments, Representation & Inclusion, Wells Fargo</p> <p>Presentation of B. Doyle Mitchell Trailblazer Award</p>
9:45am – 10:00am	<p>Exhibitor Break <i>Sponsored by Elizabeth Park Capital Management</i></p>
10:00am – 10:30am	<p>Advancing Minority Banks in Uncertain Times: A Conversation with The Honorable Graham Steele, Assistant Secretary for Financial Institutions, U.S. Department of the Treasury <i>Sponsored by Chime</i></p> <p>Moderator: John Lewis, CEO, Harbor Bank of Maryland</p>
10:30am – 10:45am	<p>Exhibitor Break <i>Sponsored by Federal Home Loan Bank of Atlanta</i></p>

10:45am – 11:15am	<p>The U.S. Economy: Keynote by Jared Bernstein, Chair, Council of Economic Advisors, Executive Office of the President <i>Sponsored by IntraFi</i></p>
11:15am – 11:30am	<p>Exhibitor Break <i>Sponsored by O’Melveny & Myers</i></p>
11:30am – 12:00pm	<p>Regulatory Insights: A Conversation with The Honorable Martin Gruenberg, Chairman, Federal Deposit Insurance Corporation</p> <p>Moderator: Alden McDonald, CEO, Liberty Bank & Trust</p>
12:00pm – 12:15pm	<p>Exhibitor Break <i>Sponsored by Robinhood</i></p>
12:15pm – 1:15pm	<p>Title Sponsor Luncheon <i>Sponsored by U.S. Bancorp</i></p> <p>Remarks: Maxine Swayne, Chief Administrative Officer for Diversity, Equity and Inclusion, U.S. Bancorp</p> <p>Strategies for Evolving in a Changing Banking Industry: Fireside Chat with Marcus Martin, Head of ESG, Digital Innovation and Capital Markets, U.S. Bancorp</p> <p>Moderator: Kenneth Kelly, Chairman and CEO, First Independence Bank</p> <p>Presentation of Corporate Excellence Award</p> <p>Regulatory Insights: A Conversation with The Honorable Rohit Chopra, Director, Consumer Financial Protection Bureau</p> <p>Moderator: Robert E. James II, NBA Chairman and President & CEO, Carver Financial Corporation</p>
1:15pm – 1:30pm	<p>Exhibitor Break <i>Sponsored by FIS</i></p>
1:30pm – 2:15pm	<p>The State of MDIs: Impact, Digitization, and Emerging Trends <i>Sponsored by Moody’s Analytics</i></p> <p>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.</p>

	<p>Panelist</p> <ul style="list-style-type: none"> • 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; Chief Strategic and Operating Officer, Trident • Cynthia Newell, SVP and Chief of Staff, City First Bank
2:15pm – 2:30pm	<p>Exhibitor Break <i>Sponsored by BNY Mellon</i></p>
2:30pm – 3:00pm	<p>The Future of Small Business Lending <i>Sponsored by Kresge Foundation</i></p> <p>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.</p> <p>Panelist</p> <ul style="list-style-type: none"> • Ashley Bell, Founder and Exec Chairman, Redemption Holding Company (moderator) • Don Cravins, Under Secretary of Commerce for Minority Business Development Agency, U.S. Department of Commerce • Everett Sands, CEO, Lendistry
3:00pm – 3:30pm	<p>The Future of Climate Finance <i>Sponsored by JPMorgan Chase</i></p> <p>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.</p> <p>Panelist</p> <ul style="list-style-type: none"> • Dom Mjartan, President and CEO, Optus Bank (moderator) • Eric Cohen, Managing Director and Head of Green Economy Banking, JPMorgan • Trenton Allen, CEO, Sustainable Capital Advisors • Steven Rothstein, Managing Director, Ceres Accelerator for Sustainable Capital Markets, Ceres
3:30pm – 3:45pm	<p>Exhibitor Break <i>Sponsored by Early Warning Services</i></p>

3:45pm – 4:15pm	<p>Live Podcast: The Changing Face of Banking <i>Presented by Citi Foundation</i></p> <p>Join industry experts as they discuss the evolving digital landscape while proposing innovative solutions to address the unique hurdles faced by MDIs. Gain valuable insights into the strategies and adaptations necessary for navigating the changing face of banking and ensuring a resilient and customer-centric financial future.</p> <p>Panelist</p> <ul style="list-style-type: none"> • Jo Ann Barefoot, CEO and 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
4:15pm – 4:40pm	<p>The Future of AI: A Conversation with Dudley White, President, Core Account Processing Solutions, Fiserv <i>Sponsored by Fiserv</i></p> <p>Moderator: Carlos Naudon, President and CEO, Ponce Bank</p>
4:40pm – 4:50pm	<p>The Future of Payments: One Question with Linda Kirkpatrick, President, Mastercard North America</p>
4:50pm – 5:00pm	<p>The Future of Payments: One Question with Visa Executive</p>
5:00pm – 6:00pm	<p>Closing Reception <i>Sponsored by U.S. Bancorp</i></p>