

CHIEF FINANCIAL OFFICER (CFO) MEETING 2025

April 23-24, 2025
Mountain View Grand
Whitefield, NH



New Hampshire Bankers Association, Maine Bankers Association and Vermont Bankers Association, Inc. invite you to attend their joint
Chief Financial Officer Meeting.

MAINE
BANKERS
Association

NH Bankers
ASSOCIATION

Vermont Bankers Association
VBA

2025 CFO MEETING

APRIL 23-24, 2025 | MOUNTAIN VIEW GRAND | WHITEFIELD, NH

AGENDA

WEDNESDAY

APRIL 23

12:00 PM – 1:00 PM

REGISTRATION & LUNCH

Harding Room

1:00 PM – 1:05 PM

WELCOME

Harding Room

1:05 PM – 1:15 PM

SETTING THE STAGE

Harding Room

David Sidon, CPA, President

Navis Partners LLC

Dave will serve as the facilitator of the event and prepare you for the day.

1:15 PM – 2:15 PM

COUNTERFEIT CHECK AND ALTERED CHECK FRAUD

Mike Burke, Senior Robbery and Crisis Management Consultant

Shazam

Across the country Financial Institutions are dealing with a huge headache around an old form of fraud, checks. But these aren't amateurs trying to pass bad checks. The truth is that in many cases the bad checks you see at your institution are a small part of a much larger coordinated criminal activity that changes tactics frequently and drains tens of thousands of dollars from accounts daily. In this session veteran law enforcement professional Mike Burke shares some of the latest tactics popping up around the country, the telltale signs of bad checks and the procedures your staff can employ to catch the bad checks.

2:15 PM – 2:30 PM

SPONSOR RECOGNITION BREAK - Hear more from our Gold Level sponsors!

2:30 PM – 3:15 PM

YOUR PARTNER IN LIQUIDITY MANAGEMENT – THE DISCOUNT WINDOW

Stephanie Wallace, VP, Supervision, Regulation, & Credit

Mark Brassard, AVP, Supervision, Regulation, & Credit

The Federal Reserve Bank of Boston

Liquidity stress can manifest quickly, and the discount window is an important tool that depository institutions can utilize in managing liquidity risk. This session is a unique opportunity to hear directly from the Federal Reserve Bank of Boston regarding various Discount Window borrowing and pledging options and how to position your bank to be able to access these options in advance of a potential borrowing need.

3:15 PM – 3:30 PM

AFTERNOON BREAK

3:30 PM – 4:45 PM

AGENCIES' PERSPECTIVES ON THE DISCOUNT WINDOW AND FUNDING

Patricia Valley, AVP, Supervision, Regulation, & Credit, The Federal Reserve Bank of Boston – Moderator

Raeleen Blaisdell, Director of Banking Division, State of New Hampshire Banking Department

Steven Fay, VP, Regional and Community Bank Supervision

Luke Jandreau, Financial Examinations Director, Vermont Department of Financial Regulation

Michael Aldrich, Regional Capital Market Specialist, FDIC

Banking stress during March 2023 demonstrated the speed and scale of potential funding outflows, as well as some of the practical limits on the needed amounts and/or timeliness of contingent funding sources. The Discount Window can be a solution for same day funding needs and to ensure the

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5:00 PM – 6:00 PM

RECEPTION

The Clubhouse

6:00 PM – 8:00 PM

DINNER

The Clubhouse

AGENDA

THURSDAY

APRIL 24

7:30 AM – 8:30 AM

BREAKFAST

Harding Room

8:30 AM – 8:35 AM

WELCOME

Harding Room

8:35 AM – 9:30 AM

OPPORTUNITIES FOR INCREASING PROFITABILITY USING TESTED DEPOSIT AND FUNDING STRATEGIES

Michael O'Brien, *Managing Director, New England*
IntraFi

At IntraFi, we talk to banks daily about what their customers want, how the latest economic changes are impacting deposit costs, and tactics for building a resilient balance sheet. Discover deposit and funding strategies to consider for your bank's unique goals.

9:30 AM – 10:30 AM

INDUSTRY TRENDS AND STRATEGIES FOR THE CURRENT ENVIRONMENT

David Kantor, *Managing Director – Financial Institutions Strategy*
Stifel

With the bank failures of 2023 in the rear-view mirror, concerns around the stability of the banking system have eased, and the focus has shifted to improving profitability and capital. With 100bps of rate cuts in 2024 and the Fed likely on pause for some time, institutions are assessing what that means for the Net Interest Margin and earnings as a whole. This session will quantify the headwinds and tailwinds across the industry through examining historical and current data and will focus on the strategies that can be implemented to face challenges and take advantage of what is being offered by the current environment.

10:30 AM – 10:45 AM

SPONSOR RECOGNITION BREAK - Hear more from our Gold Level sponsors!

10:45 AM – 11:30 AM

CFO'S ROLE IN INNOVATION

Brandon M. Quiterio, *CPA, Audit Senior Manager*
Wolf & Company

The need for financial institutions to embrace technology and innovation has become increasingly apparent over the past several years. In order for financial institutions to achieve their strategic goals, the need to examine existing technology providers, customer experience, and access to data is critical. With mounting pressure in the form of increased competition from large banks, fintech providers, and community institutions with advanced digital capabilities, the time to innovate is now. This presentation examines the CFO's role in innovation, including current opportunities with automation, new fintech providers, and workflow analysis to support digital investment.

11:45 AM – 12:30 PM

ROUND TABLE DISCUSSIONS & CFO MEETING ADJOURNMENT

David Sidon, *CPA, President*, Navis Partners LLC

VT BANKERS ASSOCIATION | NH BANKERS ASSOCIATION | ME BANKERS ASSOCIATION

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12:30 PM – 1:30 PM

LUNCH AND ADJOURNMENT

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