

NH BANKERS ASSOCIATION

2023 TRUSTEES & DIRECTORS FORUM

OCTOBER 31, 2023 | GRAPPONE CONFERENCE CENTER, CONCORD, NH

PRELIMINARY	AGENDA
8:30 AM – 9:00 AM	REGISTRATION AND CONTINENTAL BREAKFAST
9:00 AM – 9:05 AM	WELCOME & FEDERAL BANKPAC INFORMATION Kristy Merrill , <i>President</i> , NH Bankers Association James Brannen , <i>President & CEO</i> , First Seacoast Bank
9:05 AM – 9:20 AM	BANKING DEPARTMENT UPDATE Emelia Galdieri , <i>Commissioner</i> , State of NH – Banking Department Commissioner Galdieri will provide an update on timely hot topics facing the industry.
9:20 AM – 10:20 AM	LOOKING AHEAD TO AN UNCERTAIN OPERATING ENVIRONMENT: ALM FOCUS Dave Thomas , <i>President/CEO</i> , EPG The operating environment for financial institutions is more challenging than at any point in the recent past, due to a combination of interest rate, liquidity, and regulatory risk. We will discuss the current climate and present balance sheet strategies that can be utilized to boost margins and manage risk, while also preparing for better times ahead.
10:20 AM – 10:30 AM	MORNING BREAK
10:30 AM – 11:00 AM	STATE LEGISLATIVE UPDATE Ryan Hale , <i>VP/Government Relations</i> New Hampshire Bankers Association
11:00 AM – 12:00 PM	MENTAL HEALTH IN THE WORKPLACE Hear bankers talk about how they are proactively addressing mental health needs in the workplace as part a panel discussion moderated by an industry expert. <u>Panelists:</u> Sharon Zacharias , <i>SVP, Human Resources Director</i> , First Seacoast Bank Cherie Boudreau , <i>Human Resources Administrator</i> , First Seacoast Bank Bradford C. Paige , <i>President & CEO</i> , Kennebunk Savings Bank <u>Moderator:</u> Shannon Prescott , <i>Director of Risk Control Services</i> , CWCA, COSS The Richards Group
12:00 PM – 1:00 PM	LUNCH SBA PROGRAM UPDATE Amy Bassett , <i>District Director</i> , New Hampshire District Office U.S. Small Business Administration

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1:00 PM – 1:45 PM

DATA AS A STRATEGIC ASSET: UNLOCKING VALUE FROM YOUR DATA

Robert Clifford, VP, Data & Business Intelligence Officer
NH Mutual Bancorp

AI, ML, and Analytics. All buzzwords thrown around as a solution that will unlock new insights to attract new customers, increase revenue, anticipate risk and make your organization more efficient. But what does it take to do this? In this presentation Robert Clifford, VP of Data & Business Intelligence will cover the work it takes to get your data to a point to fully leverage the emerging analytics and AI capabilities.

1:45 PM – 2:15 PM

THREATS TO THE COMMUNITY BANK BUSINESS MODEL

Thomas Grottke, CPA, Member Managing Partner
The NBS Group

Community banks have demonstrated incredible adaptability and resiliency from 9/11, to the Great Recession, the mobile-first/Fin-tech incursion, growth of social media, and through the Pandemic. Now our industry has been hit over a period of 15 months by the 500+bp increase in overnight interest rates driven by the Fed to snuff-out inflation, arguably driving at least two large regional banks to fail, and bank stocks to drop. What has been the impact on community banks? What will be the impact? How can and are community banks competing and surviving, and what may be the outcomes.

2:15 PM

ADJOURNMENT