



NORTHERN NEW ENGLAND SCHOOL OF BANKING

MONDAY, OCTOBER 20-
FRIDAY, OCTOBER 24, 2025

THE VENUE AT PORTWALK PLACE,
PORTSMOUTH, NH

AGENDA

MONDAY, OCTOBER 20

State Association Host

Chris D'Elia, *Vermont Bankers Association*

11:45 am – 12:30 pm

BUFFET LUNCHEON

12:30 pm – 1:00 pm

OPENING SESSION

Christopher D'Elia, *Registrar*

Introduction

Philosophy of the School

Plans for the Session

1:00 pm – 1:30 pm

INTRODUCTION TO BANKING & OTHER ISSUES

Christopher D'Elia, *Registrar*

History of Banking and Legislation

Forces Impacting the Industry

1:30 pm – 2:30 pm

ROLE OF YOUR STATE BANKERS ASSOCIATION

Christopher D'Elia, *President, Vermont Bankers Association*

Kristy Merrill, *President, New Hampshire Bankers Association*

Jim Roche, *President, Maine Bankers Association*

2:30 pm – 2:45 pm

REFRESHMENT BREAK

2:45 pm – 5:00 pm

BIRTH ORDER: WHAT'S IT GOT TO DO WITH BUSINESS ANYWAY?

HOW TO WORK WITH DIFFICULT PEOPLE IN THE MARKETPLACE

Jack Agati, *Encouraging Concepts Associates*

6:00 pm

BEER, WINE & CHEESE RECEPTION

6:30 pm

DINNER



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TUESDAY, OCTOBER 21

State Association Hostess **Kristy Merrill**, *New Hampshire Bankers Association*

7:30 am – 8:15 am **BREAKFAST BUFFET**

8:15 am – 9:45 am **ECONOMIC DEMOGRAPHICS**
Andrew Paolillo, *VP, Director of Member Strategies & Solutions, FHLBB*

9:45 am – 10:00 am **BREAK**

10:00 am – 12:00 pm **FUNDAMENTALS OF LENDING**
(Includes Time for Case Study Analysis)
Charlie Dowd, *VP Residential Mortgage Sales, Meredith Village Savings*
John Bortolotto, *SVP Southern NH Market Leader, Mascoma Bank*

12:00 pm – 1:00 pm **LUNCH**

1:00 pm – 2:30 pm **FRAUD, CYBERCRIME, SECURITY**
John H. Rogers, *CISSP, Monarch Information Security Consultants*

2:30 pm – 2:45 pm **REFRESHMENT BREAK**

2:45 pm – 4:15 pm **BUSINESS DEVELOPMENT: ACQUIRING, RETAINING
AND ATTRACTING CUSTOMERS**
Chantal Upton, *Vice President, Market Manager, Partners Bank*

4:15 pm – 4:30 pm **BREAK**

4:30 pm – 5:45 pm **THE FUTURE OF TECHNOLOGY IN FINANCIAL
SERVICES**
Matt Putvinski, *CPA, CISA, CISSP, Wolf & Company, P.C.*

6:30 pm **DINNER**

7:30 pm **TEAM BUILDING/NETWORKING EXPERIENCE**
Get ready to test your knowledge with a round of trivia! Teams will be pre-assigned.



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WEDNESDAY, OCTOBER 22

State Association Host

Chris D'Elia, *Vermont Bankers Association*

7:30 am – 8:15 am

BREAKFAST BUFFET

8:15 am – 10:15 am

BANK FINANCIAL STATEMENTS/ROLE OF THE CFO

Tom Zuke, *Executive Vice President/ Chief Financial Officer & Treasurer*

Nate Cadorette, *Vice President/Corporate Controller*
Kennebunk Savings Bank

10:15 am – 10:30 am

BREAK

10:30 am – 11:45 am

ASSET LIABILITY MANAGEMENT

Tom Zuke, *Executive Vice President/ Chief Financial Officer & Treasurer*

Nate Cadorette, *Vice President/Corporate Controller*
Kennebunk Savings Bank

11:45 am – 12:30 pm

LUNCH

12:30 pm – 2:00 pm

MARKETING FOR THE FUTURE

Linda Varrell, *APR, Broadreach Public Relations*

2:00 pm – 2:15 pm

BREAK

2:15 pm – 3:15 pm

INTRODUCTION TO TRUST SERVICES, WEALTH MANAGEMENT AND INSURANCE

Jennifer Cook, *Senior Vice President, Senior Trust Officer, Norway*
Savings Asset Management Group

3:15 pm – 3:30 pm

REFRESHMENT BREAK

3:30 pm – 5:30 pm

CEO PANEL DISCUSSION

Steve deCastro, *President & CEO, Gorham Savings Bank*

Jim Brannen, *President & CEO, First Seacoast Bank*

TBD, *VT*

DINNER ON YOUR OWN



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THURSDAY, OCTOBER 23

State Association Host

Jim Roche, *Maine Bankers Association*

7:30 am – 8:15 am

BREAKFAST BUFFET

8:15 am – 9:15 am

FROM SUPERVISOR TO LEADER

David Ciullo, *CEO, Career Management Associates*

9:15 am – 9:30 am

BREAK

9:30 am – 10:45 am

FROM SUPERVISOR TO LEADER *(continued)*

David Ciullo, *CEO, Career Management Associates*

10:45 am – 11:00 am

BREAK

11:00 am – 12:30 pm

FROM SUPERVISOR TO LEADER *(continued)*

David Ciullo, *CEO, Career Management Associates*

12:30 pm – 1:30 pm

LUNCH

1:30 pm – 3:00 pm

HUMAN RESOURCES ISSUES IMPACTING MANAGERS

David Pease, *CDP, SPHR, SHRM-SCP, SVP, Director of Talent,
Diversity, Inclusion & Belonging*

3:00 pm – 3:15 pm

REFRESHMENT BREAK

3:15 pm – 5:00 pm

ERM, CRA & COMPLIANCE

Speaker TBD

6:00 pm

DINNER



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Chris D'Elia, *Vermont Bankers Association*

7:30 am – 8:15 am

BREAKFAST BUFFET

8:15 am – 10:15 am

PUBLIC SPEAKING

Dr. Cristy Beemer, *Director of Composition, Professional & Technical Writing Coordinator, Associate Professor, University of New Hampshire*

10:15 am – 10:30 am

BREAK

10:30 am – 11:45 am

WRITTEN COMMUNICATION SKILLS

Dr. Cristy Beemer, *Director of Composition, Professional & Technical Writing Coordinator, Associate Professor, University of New Hampshire*

11:45 am

ASSIGNMENTS AND WRAP UP

11:45 am

BOX LUNCHES (*take it for the road or relax and eat while you wait for the line at the valet to get shorter.*)
