

## Speaker Bios

In order of appearance



**EJ Kritz** is a global Customer Experience strategist based in Charleston, SC with a passion for enhancing the human experience. EJ has worked with some of the most recognized brands across Financial Services, Retail, Hospitality, and more. As the Chief Experience Officer at DBSI, he leads next-generation experience design for Banks nationwide. This year he was a top-rated guest on the #1 Podcast in Banking, Banking Transformed, a featured speaker at The Financial Brand Forum, and has been quoted in top industry publications such as American Banker and BAI.



**Jesse Sugarman** is Assistant Vice President for Public Policy Initiatives at the Travelers Institute, the public policy division of Travelers. In this role, he works on corporate thought leadership initiatives on policy issues of interest to the property casualty insurance sector, as well as the financial services industry more broadly. His portfolio includes work addressing the economy, cybersecurity, small business advocacy, and workplace mental health.

Sugarman leads the Travelers Institute's cybersecurity education initiative, which convenes insights from across sectors to help small and mid-sized organizations enhance their cyber readiness. He also leads a range of programming helping professionals navigate today's biggest challenges in insurance, leadership, and business.

Prior to joining Travelers, Sugarman worked for over 15 years in the marketing and advertising industry on accounts including Allstate, Unilever, PepsiCo, and The Governor's Office of Economic Development and Tourism for the state of Texas. Most recently he led external affairs and legislative advocacy pertaining to budget allocation and development for Hartford Public Schools.

Sugarman has a Master of Arts degree in public policy from the University of Chicago and a Bachelor of Arts degree in history from Lehigh University.

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**Kirsten Sutton** is Executive Vice President of Congressional Relations and Legislative Affairs at the American Bankers Association (ABA), the voice of the nation's \$23.4 trillion banking industry and its more than two million employees. Named by Association Trends as a leading association lobbyist, Sutton oversees the association's bipartisan team responsible for engaging lawmakers and their staff on policy and legislative issues affecting America's banks and the communities they serve. She is the first woman to serve as ABA's head lobbyist in the organization's 150-year history.

Before joining ABA, Sutton served as Chief of Staff of the Consumer Financial Protection Bureau (CFPB) from 2018 to 2020. In addition to advising the CFPB Director on policy and personnel matters, Sutton managed the agency's public affairs, communications, stakeholder engagement, and legislative affairs office.

Prior to her tenure at the CFPB, Sutton was staff director of the House Financial Services Committee (HFSC) where she served as primary staff liaison to the Administration and House and Senate leadership, developed the Committee's legislative priorities, and was responsible for ensuring those priorities had the support needed to pass out of the Committee and on the House floor. Her career on Capitol Hill spans more than a decade, including the financial crisis and the passage of the Dodd-Frank Act.



**Kenneth J. Entenmann, CFA** is NBT Bank's Chief Economist and Chief Investment Officer, where he oversees more than \$9 billion in assets across trust, custody, retirement, institutional and individual accounts for the NBT Wealth Management division.

With 40 years of investment management experience, Ken is a trusted voice in the financial world. Beyond the numbers, Ken is passionate about making complex economic and market trends accessible. He's a sought-after speaker, delivering dozens of talks each year to help individuals and businesses understand the potential impacts of ever-evolving economic and market activity.

A proud graduate of Cornell University, Ken earned his B.S. in Applied Economics and Business Management there before completing his M.B.A. at the University of Rochester's Simon Business School. When he's not analyzing markets or speaking at events, you'll likely find Ken on the golf course or cheering on the Big Red.

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**Jack Vonder Heide** is a visionary technology strategist known for his pioneering work in the field of digital innovation. With a career spanning over three decades, Jack has established himself as a trusted authority in the ever-evolving landscape of information technology.

As the founder and CEO of Technology Briefing Centers, Inc., Jack has consistently delivered cutting-edge solutions to organizations seeking to stay ahead of the innovation curve. Jack's commitment to excellence has earned him recognition from large and small banks, privately-held businesses, government agencies, and a large list of trade associations. He has been quoted in *The Wall Street Journal*, *The Economist*, *Forbes*, and many other top-tier media outlets.

Jack is a respected thought leader in emerging technologies. He is a graduate of the Artificial Intelligence Business Strategy program at MIT and the Ethics of AI program at the London School of Economics and Political Science. His forward-thinking approach has empowered businesses to embrace digital transformation and harness the potential of new technologies for growth and innovation.

Jack is a sought-after speaker, sharing his insights at state, national and international conferences, board meetings and executive retreats. He has been a guest lecturer at Harvard Law School and other leading institutions.

With his unwavering dedication to advancing the field of digital innovation, Jack Vonder Heide continues to help shape the future of technology.



**Derek Williams** is past chairman of the Independent Community Bankers of America (ICBA), the only national organization that exclusively represents community banks.

President and CEO of Century Bank & Trust in Milledgeville, Ga., Williams has served ICBA and the community banking industry for years. Williams holds many leadership roles at ICBA, including on the Executive Committee, board of directors, and Federal Delegate Board. He is vice chairman of the ICBA Nominating Committee, a member of the Policy Development Committee, and the Executive Committee liaison for the Bank Operations Committee and the Housing Finance Subcommittee.

Williams served as ICBA Chairman in 2023-24 and spent three years on the FDIC Community Bank Advisory Committee.

Active locally, Williams serves as vice chairman of the Milledgeville Baldwin County Development Authority and previously served as chairman of the Communities in Schools of Milledgeville, Baldwin County. He is former treasurer of the Milledgeville Rotary Club, past chairman of the Community Bankers Association of Georgia, and current treasurer of the Lockerly Arboretum Foundation board.

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Williams received his Bachelor of Business Administration in finance from the University of Georgia. He is also a graduate of Louisiana State University's Graduate School of Banking.



**Jim Reber** is President and CEO of ICBA Securities. He is a frequent speaker and lecturer at bank investment seminars and workshops. Jim also writes a monthly investment column for Independent Banker magazine. He is on the faculty at Barret School of Banking in Memphis, TN, and serves on the Board of Regents and a term as Chairman. Jim is a Certified Public Accountant and a Chartered Financial Analyst, and is a graduate of Christian Brothers University, where he served on the Board of Trustees as Chairman of the Finance Committee and University Treasurer.



**Ty Gagne** is Chief Executive Officer of the NH Public Risk Management Exchange (Primex). He holds a Master of Public Administration from the University of New Hampshire and a Bachelor of Science from Granite State College. Ty is a member of the Leadership NH Class of 2013, and serves on the Board of Trustees of the non-profit Mount Washington Observatory. He completed the program for Senior Executives in State and Local Government at Harvard University's Kennedy School of Government, and holds the Associate in Risk Pool Management (ARPM) and the Associate in Risk Management for Public Entities (ARM-P) designations. He the author of three books; *The Lions of Winter: Survival and Sacrifice on Mount Washington*, *The Last Traverse: Tragedy and Resilience in the Winter Whites* and *Where You'll Find Me: Risk, Decisions, and the Last Climb of Kate Matrosova*. Two of his essays, "Weakness in Numbers: How a Hiking Companion can be Dangerous" and "Emotional Rescue" were published in *Appalachia* journal. Emotional Rescue was the basis for the 2022 major motion picture "Infinite Storm".