NH Bankers Association

Vermont Bankers Association, Inc.

September 8-10, 2025 | Newport Harbor Island Resort, Newport, RI

ANNUAL CONFERENCE AGENDA

MONDAY, SEPTEMBER 8

7:00 am - 10:30 am	**BREAKFAST** On your own for early arrivals
10:00 am - 5:00 pm	**REGISTRATION** Rose Island Foyer
12:00 pm - 1:00 pm	**LUNCH BUFFET** Rose Island Ballroom
1:00 pm	**FIRST BUSINESS SESSION** Lewis Hall *Presiding:* **Jim Brannen**, Chair, New Hampshire Bankers Association President & CEO, First Seacoast Bank
1:15 pm – 2:15 pm	**DIGITAL + HUMAN: DELIVERY STRATEGIES FOR THE NEXT-GEN BRANCH EXPERIENCE** **EJ Kritz** Chief Experience Officer, DBSI Next-gen branch models prioritize the human experience while seamlessly integrating cutting-edge innovations to achieve a strategic balance between engagement and advanced digital technologies. This session will give you actionable insights, forward-thinking strategies, real-world examples and case studies highlighting the right blend of touch and tech you need to keep pace with consumers' evolving expectations.
2:15 pm – 3:00 pm	**THE U.S. ECONOMIC, POLITICAL, AND PUBLIC POLICY LANDSCAPE** **Jesse Sugarman,** AVP, Public Policy Initiatives, Travelers Institute From inflation and interest rates to consumer spending and labor markets, what do today's biggest economic trends mean for your business and your customers? And what public policy and legislative changes might be on the horizon from Congress and the White House? Jesse Sugarman, AVP of Public Policy Initiatives at Travelers, will share an economic, public policy, and political analysis in this data-driven presentation. Drawing on historical economic and political trends and present-day insights, Jesse will explore these issues and share analytical data on how recent legislative developments may impact insurance, tax policy, and the broader economy.
3:00 pm – 3:15 pm	**BREAK** Lewis Hall
3:15 pm – 4:00 pm	***1st Business Session Continues in Lewis Hall*** **WASHINGTON UPDATE** **Kirsten Sutton,** EVP, Congressional Relations and Legislative Affairs American Bankers Association

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4:00 pm – 4:45 pm	**ECONOMIC ANALYSIS, INCLUDING A LOOK AT THE IMPACT OF TARIFF-TALK** **Kenneth J. Entenmann**, CFA® Chief Investment Officer & Chief Economist NBT Wealth Management Ken will provide a national perspective to explore the tension between market sentiment and economic fundamentals. At a time when headlines portray uncertainty, he will review GDP, labor markets, and inflation and review the hard data points to find clarity to help businesses make smart long-term decisions.
5:00 pm – 6:00 pm	**RECEPTION** Rose Island Ballroom Deck
6:00 pm – 10:00 pm	**DINNER AND ENTERTAINMENT** Rose Island Ballroom A traditional New England-style clambake in the resort's outdoor clambake pits. **Acoustic Musician, Pat Cottrell**

TUESDAY, SEPTEMBER 9

7:00 am - 9:00 am	**BREAKFAST** Rose Island Ballroom
7:00 am - 2:00 pm	**REGISTRATION** Rose Island Foyer
8:20 am	**SECOND BUSINESS SESSION** Lewis Hall Presiding: **Steve Kendall**, Chair, Vermont Bankers Association EVP, Sr. Residential & Consumer Loan Officer, Union Bank
8:30am – 9:30 am	**AI HORIZON: WHAT COMMUNITY BANKS NEED TO KNOW IN THE NEXT FIVE YEARS** **Jack Vonder Heide,** CEO, Technology Briefing Centers, Inc. Artificial Intelligence is no longer a distant concept - it's reshaping the financial landscape now and will continue to accelerate over the next five years. For community banks, the question is not if AI will impact your operations, but how to prepare, adapt, and thrive in this new era. In this forward-looking session, we'll break down what's coming in AI and how these technologies will influence every corner of community banking. We'll move past the buzzwords and hype to focus on what's real, what's emerging, and what's actionable. Whether you're a tech-savvy innovator or just starting to explore AI's potential, this session will equip you with a strategic roadmap to ensure your bank remains relevant, competitive, and trusted in the age of intelligent banking.

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9:30 am – 10:00 am	**ICBA LEADERSHIP** **Derek Williams,** ICBA Past Chairman, President & CEO, Century Bank & Trust
10:00 am - 10:15 am	**BREAK** Lewis Hall
10:15 am – 11:15 am	***2nd Business Session Continues in Lewis Hall*** **INFLATION, THE FED, AND BALANCE SHEET MANAGEMENT** **Jim Reber,** President/CEO, ICBA Securities With the velocity of interest rate changes and loan/deposit levels, managing the balance sheet's exposure to liquidity, interest rate and credit risk continues to be paramount. This session will explore aggregate industry sensitivities across these risks, decompose the review into peer ranges, and draw parallels for how other institutions may react. Commentary throughout will include references to peer activity, regulatory and accounting developments, and finally relative value opportunities in investments, loans, funding and derivatives.
11:15 am – 12:15 pm	**KEYNOTE SPEAKER** **WHEN NO ONE'S WATCHING: TRUST, ETHICS, AND DECISION-MAKING IN AN OPPORTUNISTIC ENVIRONMENT** Lewis Hall **Ty Gagne,** Author of *The Last Traverse: Tragedy and Resilience in the Winter Whites* The transactional nature of the banking industry requires a high level of trust and ethical behavior between parties. But it can also be competitive and opportunistic. When nobody's watching, why shouldn't we simply do what's in our own individual and institutional self-interest? The question is explored during this one-hour presentation by New Hampshire author Ty Gagne, who tells the true story of a solo hiker's heroic and life-saving actions on Mount Washington in winter conditions. This presentation will challenge each of us to authentically assess our decision-making process, motivations, and values in all phases of our lives.
12:15 pm	**LUNCH & AFTERNOON ON YOUR OWN** *Enjoy the beautiful area and all that Newport has to offer.*

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OPTIONAL ACTIVITIES

3:30 pm – 5:00 pm

Private Sailboat Excursion – *$75 per person, pre-registration required*

Sail on the Madeline, the iconic 72-foot, two-masted schooner on Narragansett Bay.

1:30 pm – 4:30 pm

Guided Trolley & Audio Mansion Tour - *$50 per person (includes admission & gratuity), pre-registration required*

This narrated Newport trolley tour is a popular way to explore the city's historic sites and architecture and includes a stop to tour The Breakers Mansion. These tours typically cover Newport's Gilded Age mansions along Bellevue Avenue and Ocean Drive providing historical context and stories about the mansions and the families who lived in them. Please note that the mansion tour is an Audio Tour downloadable via a Smart Phone and guests are encouraged to bring Air Pods or earbuds.

6:00 pm – 7:00 pm

RECEPTION

Rose Island Ballroom Deck

Sponsored by

ICBA

7:00 pm - 9:30 pm

ANNUAL BANQUET

Rose Island Ballroom

A celebration of the 100th Anniversary of the book, "The Great Gatsby," with a Great Gatsby Themed Banquet – themed dress is optional but encouraged!

Outstanding Community Service Banker Awards

Sponsored by

Griffin Financial Group

WEDNESDAY, SEPTEMBER 10

7:30 am - 9:30 am

BREAKFAST

Rose Island Ballroom

11:00 am

CHECK-OUT