

2025 TRUSTEES & DIRECTORS FORUM

NOVEMBER 6, 2025 | GRAPPONE CONFERENCE CENTER, CONCORD, NH

AGENDA

8:30 AM – 9:00 AM

WELCOME, REGISTRATION AND COFFEE

9:00 AM – 10:00 AM

THE DUTIES, ROLES AND RESPONSIBILITIES OF THE BOARD; THE DUTIES ROLES AND RESPONSIBILITIES OF THE C-SUITE; AND HOW THE TWO INTERACT

Steven Lanter, *Partner*

Tom Hutton, *Partner*

Luse Gorman

This presentation will discuss the role of non-employee directors and how they should carry on those roles. We also discuss the roles of the c-suite and how they should carry on those roles. Finally, we bring the two together and discuss how the two can and should work together in the best way to meet their fiduciary obligations and effectively achieve the bank's goals and objectives. A number of anecdotes will be used to bring real life examples to the presentation.

10:00 AM – 10:15 AM

BREAK

10:15 AM – 11:15 AM

UNDERSTANDING DIGITAL ASSETS: WHY THEY MATTER TO BANKS TODAY

Tom Lazard, *Principal*

Daniel McGonegle, *Senior Manager, Fintech, Digital Assets and Regulatory Compliance*
Crowe

As digital assets rapidly converge with traditional financial infrastructure, financial institutions are faced with new opportunities - and new risks. This session provides a comprehensive exploration of the evolving regulatory landscape surrounding stablecoins, with a focus on the recently enacted **GENIUS Act**.

Participants will gain insight into the strategic implications of digital asset adoption, the operational and compliance considerations unique to stablecoins, and practical steps for building resilient digital asset strategies. Through discussions of governance, risk management, anti-money laundering (AML) frameworks, technology dependencies, and third-party risk management, attendees will learn how to evaluate their institution's readiness and position within the digital asset ecosystem.

Key topics include:

- The digital asset landscape and why engagement matters now.
- The GENIUS Act: regulatory clarity and what it means for accelerated adoption.
- Risk management frameworks for crypto activities, including AML/KYC, sanctions screening, and customer due diligence.
- Technology, custody, and third-party risk considerations.
- Stablecoin infrastructure design and implementation strategies.
- A practical process for moving from idea to informed decision and long-term strategy.

By the end of the session, participants will be equipped with the knowledge to evaluate stablecoin-related opportunities, identify institutional risks, and make informed strategic decisions.

11:15 AM – 12:15 PM

NAVIGATING INNOVATION: THE REGULATOR'S PERSPECTIVE

Lori Bittner, *Assistant Deputy Comptroller*

Michael H. Martin, *Financial Technology Policy Specialist*
OCC

The financial landscape is evolving faster than ever. From the rise in artificial intelligence and digital assets to the growing role of bank-fintech partnerships. The Office of the Comptroller of the Currency (OCC) will provide an update on these innovations, how they are reshaping the regulatory environment, and key considerations for trustees and directors.

NH BANKERS ASSOCIATION

2025 TRUSTEES & DIRECTORS FORUM

NOVEMBER 6, 2025 | GRAPPONE CONFERENCE CENTER, CONCORD, NH

12:15 PM – 1:00 PM	LUNCH
	HOW AN INFORMED PUBLIC SUPPORTS A THRIVING ECONOMY Jim Schachter , <i>President & CEO</i> NH Public Radio This presentation will explore how engagement in civic life is a predictor of local investment and how media literacy supports critical thinking and informed decision making.
1:00 PM – 2:00 PM	ET: THE EXTRA TRANSACTIONAL Adam Thompson , <i>SVP, Business Development</i> StrategyCorps Welcome to a journey beyond the ordinary, where the boundaries of traditional banking dissolve, and the future of financial interactions becomes seamless, intuitive, and profoundly personal. In this engaging session, we'll explore the evolving landscape of fintech and its transformative impact on banking behavior, customer experience, and financial advice.
2:00 PM – 2:05 PM	STRETCH BREAK
2:00 PM – 3:00 PM	LOOKING AROUND THE CORNER INTO 2026 - ELEVATE YOUR RETURN ON ALCO Frank L. Farone , <i>Managing Director</i> Darling Consulting Effectively managing through the new rate cycle and credit cycle all starts with getting your risk position right and listening to your balance sheet. "What am I missing" is a common refrain from board members. Will Fed action save the day for NH banks or create more downward pressure on margins, given the tsunami of assets repricing and potentially lower long-term rates, a wave of refinancing activity? 5 Key Questions Board members need to ask ALCO As with prior Fed easing cycles, trends will likely begin to emerge in 2026 and beyond that are somewhat predictable. Attend this session to learn what to expect in 2026, including a reversal in deposit mix, lagging funding cost relief, elevated prepayment speeds and "modifications", volatile long-term rates, slowing loan demand and tighter spreads, pricing trade-offs and competition, etc. Learn what solutions can keep your bank ahead of the curve. Banking is a risk/return business that requires risk management – not risk mitigation or avoidance. A highly focused and skilled ALCO can significantly increase your bank's bottom line. Be proactive, not reactive, with your balance sheet decisions by looking around the corner and seeing what others won't see!
3:00 PM	ADJOURNMENT