

NH BANKERS ANNUAL MEETING 2025



**June 6, 2025
Grappone Conference Center
Concord, NH**

The NH Bankers Association will hold its Annual Meeting on Friday, June 6, 2025 at the Grappone Conference Center in Concord, NH.

The meeting will be attended by CEOs, Emerging Leaders, NH Bankers Committee Chairs and other employees from financial institutions across New England, in addition to our Preferred Partners, Fiduciary Trust Company and Associate Members.

NH Bankers
ASSOCIATION

NH BANKERS ASSOCIATION

2025 ANNUAL MEETING

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

AGENDA

8:00 AM – 8:30 AM

REGISTRATION AND BREAKFAST BUFFET

8:30 AM – 8:35 AM

WELCOME

Kristy Merrill, *President & CEO*, NH Bankers Association

8:35 AM – 9:35 AM

ECONOMIC, DEMOGRAPHIC AND FISCAL IMPACTS OF NH'S ECONOMY

Brian Gottlob, *Principal*, Polecon Research

Banks play a crucial role in the economic development of regions, influencing everything from individual financial well-being to the broader state economy. In New Hampshire, banking institutions support businesses, individuals, and government projects while also serving as intermediaries that drive both regional and national economic growth. However, the full economic impact of banks in the state has yet to be comprehensively assessed...until now. This session will review data and empirical analysis, to quantify the contribution of the banking sector to the state's economy and help understand its influence on local businesses, communities, residents, and governments.

9:35 AM – 10:30 AM

DEMOGRAPHIC DISRUPTION: BANKING IN AN AGING AMERICA

Joe Sullivan, *CEO*, Market Insights, Inc.

America is approaching a demographic crisis that will impact every facet of society, the economy, and the banking industry. This powerful session explores how bankers must rethink their strategies for long term relevance and success in the face of accelerating demographic shifts.

10:30 AM – 10:45 AM

MORNING BREAK

10:45 AM – 10:55 AM

THE STATE OF THE ASSOCIATION

Chris Logan, *Treasurer*, NH Bankers Association

President & CEO, Bank of NH

10:55 AM – 11:05 AM

NH BANKERS ASSOCIATION ELECTION OF DIRECTORS AND OFFICERS

Kristy Merrill, *President & CEO*, NH Bankers Association

Chris Logan, *Treasurer*, NH Bankers Association

11:05 AM – 11:20 AM

EDUCATION SPOTLIGHT

Sandy Tracy, *SVP/COO*, New Hampshire Bankers Association

ABA Certificate Recipients

11:20 AM – 11:45 AM

STATE LEGISLATIVE YEAR IN REVIEW

Ryan Hale, *VP*, *Government Relations*

NH Bankers Association

11:45 AM – 12:45 PM

LUNCH

12:30 PM – 12:45 PM

BANKING DEPARTMENT UPDATE

Commissioner Emilia Galdieri, *State of NH Banking Department (Invited)*

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12:45 PM – 1:15 PM

BERNSTEIN SHUR

Steve Gerlach, Bernstein Shur

Compensation Tools to Attract, Retain and Incentivize Executives in a Changing Environment. In this session, attendees will learn:

- To fit the various executive compensation tools to the particular jobs of attracting, retaining and incentivizing talented executives (Hint: they're not all the same!)
- The elements to consider when designing a compensation plan for an individual executive or a group.
- The pros and cons of the different types of plans.
- An overview of the regulatory environment in play for executive compensation arrangements.

1:15 PM- 2:15 PM

BREAKING BARRIERS TO FIGHT FRAUD: HOW INCLUSION CAN LIMIT CRIMINAL OPPORTUNITY

Meghan Sutherland, CEO, FiVerity

In today's rapidly evolving financial landscape, community banks and credit unions face significant challenges in managing identity trust, verification, and fraud prevention. Traditional KYC (Know Your Customer) and CIP (Customer Identification Program) implementations are often fragmented, incomplete, and inefficient, leaving institutions vulnerable to sophisticated fraud schemes. FiVerity addresses this issue through industry collaboration, creating an industry-wide historical view of trust signals on digital identities. This innovative approach allows institutions to evaluate not just the identity's legitimacy and individual interactions with their organization, but also the trustworthiness of that identity based on its historical behavior across the digital landscape. The heightened focus on digitization, innovation, and growth, coupled with the rise in sophisticated fraud, underscores the urgent need for modernization.

2:15 PM

ADJOURNMENT