



NDBA/SDBA

2022

Bank Management Conference

February 18-19, 2022

Westin Kierland Resort | Scottsdale AZ



NORTH DAKOTA
BANKERS
ASSOCIATION



SDBANKERS
ASSOCIATION

You Are Invited

The **2022 NDBA/SDBA Bank Management Conference** will provide executive level officers, bank directors and senior level bankers with timely insights on the economic landscape, and top strategies for the coming year.

Bankers value strategic information and networking with colleagues and the Bank Management Conference offers plenty of both, in addition to some of the best hospitality Arizona has to offer. We look forward to seeing you in Scottsdale.



Christie Huber Obenauer
NDBA Chair



Kristina Schaefer
SDBA Chair

Agenda

Friday, February 18

7:00 a.m. A Hearty Breakfast
for bankers and business partners

7:45 – 11:15 a.m. GENERAL SESSION

Ten Trends for 2024 that will Change How Your Bank Does Business

Chris Nichols, SouthState Bank, Walnut Creek CA

This discussion focuses on ten actionable trends changing the face of banking. More than technology, we will look at concepts that all managers and board members should consider when managing their strategic plan. Takeaways:

- Learn the successful “secret” formula.
- Understand the need to create a strong value proposition.
- Find out why some long-held banking assumptions are no longer valid
- See what will make a difference in lending, deposits, and fee income
- Explore the 5 new technologies that your bank will have.

The Case for Crypto

Sunil Sachdev, Fiserv, New York, NY

Demand for cryptocurrency is high among young and middle income populations, according to PYMNTS.com. Two main areas that have caught consumer’s attention are crypto as an asset and as a payment option. Nearly three-quarters of consumers view cryptocurrency as an investment opportunity and 60 percent of current and former holders want to transact with it. Learn how Fiserv is exploring opportunities around digital wallets, buy/hold/sell capabilities, cross-border payments, NFT of ownership/ collateral for loans – opportunities that enable financial institutions to meet the growing demand for cryptocurrency services.

Everyone’s a Target: Top Things Individuals and Businesses Should be Doing

Jon Waldman, SBS Cybersecurity, Madison SD

Phishing remains the most effective attack vector from a cybercrime perspective – truly a digital weapon of mass destruction. Learn about advancements in cybercrime and social engineering, along with best practices to improve the weakest links in our institutions.

King of the Hill: Mobile App Edition

Dave DeFazio, StrategyCorps, Atlanta GA

Discover how the hottest mobile banking apps are changing the future of financial lives. Get a live look at the tools fintech disruptors have created to help tech-savvy consumers reimagine their everyday banking tasks while enticing them with new places to save their cash – instead of in checking accounts at your bank.

1:00 p.m. Golf Tournament or Free Afternoon

6:30 – 8:30 p.m. Gala Reception and Dinner
for all registrants

Saturday, February 19

7:15 a.m. Continental Breakfast
for bankers and business partners

8:00 – 11:30 a.m. GENERAL SESSION

Peering Through the Fog: Perspective on Market Conditions in 2022

Jeff Caughron, The Baker Group, Oklahoma City OK

Discover the realities and uncertainties of a post-COVID economy. Starting with an overview of the U.S. economic landscape, we will drill down to specific market risks facing bank balance sheets and discuss Fed policy choices and the near-impossible task they face as they attempt to unwind the massive stimulus. Prudent investment management strategies and questions about the inflation outlook, debt dynamics and yield curve behavior will all be examined, as well as liquidity conditions and considerations for management. Structural and long-term trends will also be assessed, along with a look at lasting effects from COVID-19’s disruption of the economic cycle.

Update from NDBA General Counsel

Tracy Kennedy, Zimney Foster

Leadership for the Future

NDBA Chair Christie Huber Obenauer

Union State Bank, Hazen ND

SDBA Chair Kristina Schaefer

First Bank & Trust, Sioux Falls SD

Champions: Servant Leadership

All registrants, including spouses and guests, are invited.

Cassi Chandler, Vigeo Alliance, Hillsborough NC

Cassi Chandler pursued a career at the FBI after helping them arrest a fugitive who called her wanting to confess on TV while she was an anchor at NBC. She came away believing her service was helping protect her family, her neighborhood, and America. This attitude – along with her impressive work ethic – led her to lead at the agency for 23 years. Let Cassi inspire you to lead by serving and embrace the value of forming connections among different age groups, races, ethnicities, and diverse backgrounds toward common goals.

11:30 a.m. A Delicious Outdoor Luncheon
for all full registrants

Afternoon Free time

5:30 – 6:30 p.m. Casual Cocktail Reception
followed by dinner on your own

Featured Speakers



Jeff Caughron
The Baker Group
Oklahoma City OK



Cassi Chandler
Vigeo Alliance
Hillsborough NC



Dave DeFazio
StrategyCorps
Atlanta GA



Chris Nichols
SouthState Bank
Walnut Creek CA



Sunil Sachdev
Fiserv
New York NY



Jon Waldman
SBS Cybersecurity
Madison SD

Spouse | Guest Special Programs

Friday, February 18

8:45 – 11:00 a.m.

Breakfast and “Pasta Making 101”

Jeff Zimmerman, Hayden Flour Mills

Enjoy a morning of food and fun. Gather for a fabulous breakfast, then experience a pasta making demonstration. Hayden Flour Mills is devoted to stone milling heritage and ancient grains because they're delicious and they're better for you and the planet. Discover Hayden's heritage flours and products while learning how to make fresh pasta.

Each guest will receive a gift from Hayden Flour Mills.



Saturday, February 19

10:30 – 11:30 a.m.

Champions: Servant Leadership

See description under Saturday's “General Session” listing.

Sponsors

PLATINUM SPONSORS



BANK GROUP



GOLD SPONSORS



Graduate School of Banking
at the University of Wisconsin – Madison



About the Resort



The Westin Kierland Resort & Spa

6902 E. Greenway Parkway
Scottsdale AZ 85254
Phone: 480.624.1000
www.kierlandresort.com

Reservations

Group Room Rate: \$339

Deadline: January 27

Room cancellations within seven days of arrival will be charged one night's deposit.

Reservation link:

<https://bit.ly/3nW52yp>

Golf Tournament

Westin Kierland Golf Club • Friday, February 18 • 1:00 p.m.

Pre-registration required.

Please see separate form to register for golf and to reserve Ping rental clubs.

Kierland Golf Club provides three 18-hole combinations. Acacia, Ironwood and Mesquite offer three championship-style nines – each with its own flavor and strategy. Emerald green fairways are etched into golden-colored desert grasses, sweeping over constantly changing elevations to flawless greens.

Honored as one of the "Top 10 Public Courses in Phoenix/Scottsdale."



Helpful Tips

What to Wear

The average high temp for February is 70 and the average low is 43. Meeting attire will be business casual – no ties necessary. For the reception and dinner Friday night, men may feel more comfortable wearing a sport coat with an optional tie. Women may prefer warmer dress and a light jacket or sweater for the cool desert evenings.

Time Zone

Arizona is on Mountain Standard Time.

Questions?

Contact Dorothy Lick
SVP of Education
North Dakota Bankers Association
701.223.5303
dorothy@ndba.com



Hosted by:

North Dakota Bankers Association
PO Box 1438
Bismarck ND 58502
Phone: 701.223.5303
www.ndba.com

Co-sponsored by:

South Dakota Bankers Association
PO Box 1801
Pierre SD 57501-1801

Registration Form



2022 NDBA/SDBA Bank Management Conference

Registration Deadline • January 21, 2022

The full registration fee for bankers and business partners is \$575 which includes business sessions on Friday and Saturday, Friday breakfast and gala dinner, and Saturday breakfast, luncheon, and reception.

The spouse/guest registration fee is \$325 which includes Friday spouse/guest breakfast and program, Friday gala dinner, and Saturday closing speaker, luncheon, and reception.

Conference Fees:

Full Registration.....	\$575
Spouse/Guest Registration.....	\$325
Friday Gala Dinner Only.....	\$195
Golf Tournament.....	\$265

Please see separate form for golf registration.

Make checks payable to NDBA and mail to:

North Dakota Bankers Association
Attn: Registration
PO Box 1438
Bismarck ND 58502

Or email registration to ndba@ndba.com

Hotel Deadline • January 27, 2022

The Westin Kierland Resort & Spa

6902 E. Greenway Parkway, Scottsdale, AZ 85254
Phone: 800-354-5892 or 480-624-1000

Group Rate: \$339/night

Reservation Link: <https://bit.ly/3nW52yp>

Hotel room cancellations within seven days of arrival will be charged one night's deposit.

Conference Cancellation Policy

Conference registration refunds will be granted for cancellations received at the NDBA office on or before January 27. If notice of cancellation is received after January 27 and on or before February 10, an administrative fee of \$50 per canceled registration will be assessed but the remainder of the registration will be refunded. Due to financial commitments NDBA must make to the hotel, refunds will not be granted for cancellations after February 10. Substitutions are always permitted.

Tax Disclaimer

The estimated cost for all meals and breaks is \$475. This information is provided for your tax records, in keeping with the IRS 50% deductible provision under Section 274(n) of the Internal Revenue Code.

Questions? Please contact Dorothy Lick at the North Dakota Bankers Association at 701.223.5303.

Bank: _____ **Phone:** _____

Address: _____

City: _____ **State:** _____ **Zip:** _____

1. Attendee Name: _____

Email: _____

Spouse/Guest Name (if registering): _____

Email: _____

- Full Registration
- Friday Gala Dinner Only

- Spouse/Guest Registration
- Friday Gala Dinner Only

2. Attendee Name: _____

Email: _____

Spouse/Guest Name (if registering): _____

Email: _____

- Full Registration
- Friday Gala Dinner Only

- Spouse/Guest Registration
- Friday Gala Dinner Only

- Please send an invoice
- Check is enclosed
- I'd like to pay by credit card. Please contact me.

TOTAL DUE:



Golf Registration Deadline • January 19, 2022

Friday, Feb. 18 – Kierland Golf Club

1:00 p.m. – Shotgun Start (Texas Scramble with handicap – 4-person teams). Team prizes and cash prizes for closest-to-the-pin and long drive.

If you have preferred partners, please list and enclose the fee for each player in your group or have each person show the same group on their registration form.

1. Name: _____	18 Hole Handicap: _____
Bank/Company: _____	Phone: _____
2. Name: _____	18 Hole Handicap: _____
Bank/Company: _____	Phone: _____
3. Name: _____	18 Hole Handicap: _____
Bank/Company: _____	Phone: _____
4. Business Partner: _____	18 Hole Handicap: _____
Company: _____	Phone: _____

Each banker foursome will include an NDBA/SDBA business partner. You may arrange for a business partner to be on your team or NDBA will assign one.

Fee: \$265/person
Fee includes: green fees, cart, bag handling, tax, prizes, and lunch..

Golf Rental: Golf clubs are available for rent at the Kierland Golf Club.

- Check to reserve a set of Ping clubs
 - Right-handed
 - Left-handed

Complete form and mail with payment to:

North Dakota Bankers Association
Attn: Registration
PO Box 1438
Bismarck ND 58502

- Please invoice
- Check is enclosed
- Pay by credit card. (NDBA will contact you)

TOTAL DUE:

Or Email to ndba@ndba.com