



2026 NDBA

Bank Management Conference

February 13-14, 2026

Fairmont Scottsdale Princess
Scottsdale AZ



NORTH DAKOTA
BankERS
ASSOCIATION

You Are Invited

The **2026 NDBA 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.



NDBA Chair Bernie Sinner
President/Senior Lending Officer
BankNorth, Casselton

Agenda

Friday, February 13

7:30 a.m. A Hearty Breakfast
for bankers and business partners

8:15 – 11:15 a.m. GENERAL SESSION

Planning for 2026: The Economy, Federal Reserve Policy, and the Outlook for Community Bank Balance Sheets
Ryan Hayhurst, The Baker Group

As 2026 begins, the U.S. economy is marked by sharp contrasts. GDP is rising, but job growth is slowing and the Federal Reserve is cutting rates. Some states are expanding while others are already in recession. The economy isn't one story – it's many local ones. Hayhurst will break down these contradictions, examine the 2026 outlook and Fed policy, and review community bank trends and strategies for managing interest rate risk, liquidity, and investments.

Compensation Trends in Today's Banking Environment
Matt Brei, Blanchard Consulting Group

Discover current trends from BCG surveys/databases and review total compensation for bank directors, executives, officers, and staff. Brei will analyze "hot topics" within the compensation landscape and discuss how banks have changed their practices in recent years. Trends surrounding director compensation, board structures, base salaries, annual cash incentives, mid-term/equity-based incentives, benefits, and perquisites will all be discussed.

The Future of Banking: The More Things Change, the More They Stay the Same
Sean Payant, Haberfeld

As technology, regulations, and customer expectations shift, community banks are at a defining moment. Thriving means embracing innovation while preserving the core values that set banks apart – trust, relationships, and local connection. Discover how to balance tradition and change by navigating economic, regulatory, and technological uncertainty; aligning structure and culture with strategic priorities; and building resilient, future-ready institutions.

12:30 p.m. Golf Tournament or Free Afternoon

6:00 – 8:00 p.m. Gala Reception and Dinner
for all registrants

Saturday, February 14

8:00 a.m. Continental Breakfast
for bankers and business partners

8:30 – 11:30 a.m. GENERAL SESSION

Washington Update: The Banking Landscape
Kirsten Sutton, American Bankers Association

Sutton will share insider perspectives on recent legislative wins, emerging challenges, and what lies ahead for banks of all sizes. Attendees will gain a candid look at the shifting political environment and learn how bankers can stay informed, engaged, and proactive.

From Hype to Infrastructure: How Community Banks Can Compete in the Age of AI
Stacey Bryant, Cornerstone Advisors

Artificial intelligence has moved from futuristic idea to essential banking infrastructure. From chatbots and machine learning to generative tools and automation, institutions of all sizes are using AI to boost productivity, combat fraud, and enhance customer engagement. This session from Cornerstone Advisors will break down how banks – megabanks to community institutions – are scaling AI to tackle challenges like compliance, efficiency, and talent gaps. Attendees will leave with a simple framework for understanding AI's role today and a clear starting point for their own AI journey in a rapidly evolving market.

Cybersecurity for All

All registrants, including spouses and guests, are invited.

John Iannarelli, "FBI John"

Why rob a bank when a criminal can steal far more with a computer? Beyond money, sensitive personal information is valuable to the cyber thief. By using examples of FBI cases, John reveals ways you are vulnerable to cyberattacks and the solutions to prevent becoming a victim. Key takeaways:

- Discover the latest cyber vulnerabilities.
- Learn how to avoid becoming a victim.
- Understand what to do if a cybercriminal does attack.

11:45 a.m. A Delicious Outdoor Luncheon
for full registrants

Afternoon Free time

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

Featured Speakers



Matt Brei
Blanchard Consulting



Stacey Bryant
Cornerstone Advisors



Ryan Hayhurst
The Baker Group



John Iannerelli
"FBI John"



Sean Payant
Haberfeld



Kirsten Sutton
American Bankers Association

Spouse | Guest Program

Friday, February 13

8:30 – 10:00 a.m.

Breakfast and Program

Spouses and guests are invited to gather for a relaxing breakfast where you can connect, enjoy great conversation, and ease into the day surrounded by Arizona sunshine and resort charm. The event will also feature a special program.

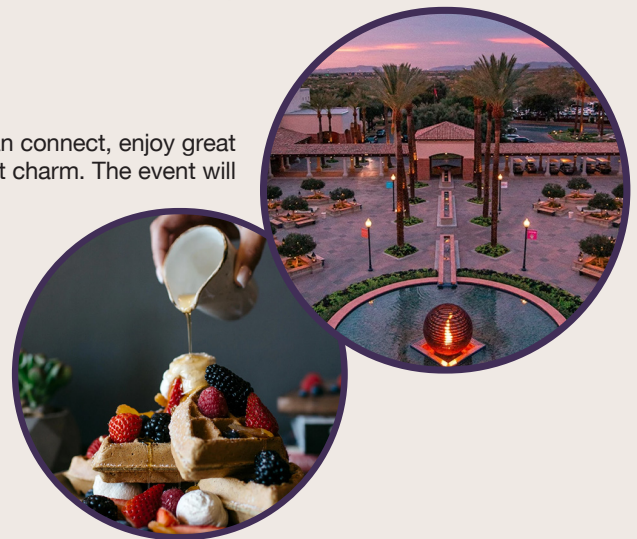
Whether you're a first-time participant or a familiar face, this warm and welcoming event is the perfect way to enjoy the conference experience. We can't wait to host you!

Saturday, February 14

10:30 – 11:30 a.m.

Cybersecurity for All

See description under Saturday's "General Session" listing.



Sponsors

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KEENAN & PARTNERS



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About the Resort



Abloom with the vibrant spirit of the west, this **AAA Five Diamond** wonderland re-energizes and reinvigorates desert escapism through imaginative amenities and experiences you won't soon forget.

Fairmont Scottsdale Princess

7575 E. Princess Drive
Scottsdale AZ 85255
Phone: 480.585.4848

Reservations

Group Room Rate: \$439/king

Deadline: January 12

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

Reservation link: <https://tinyurl.com/2x2ns3ya>

Golf Tournament

TPC Scottsdale Champions Course Friday, February 13 • 12:30 p.m.

Host of the WM Phoenix Open

Pre-registration required. Please use separate form to register for golf and to reserve rental clubs.

The Champions Course at TPC Scottsdale

Rivalling its famous sister course in both beauty and playability, the Champions Course offers an ideal desert golf experience.

The course was crafted to balance strategy with design. Each hole can be played a multitude of ways – providing golfers of all skill levels with a challenging experience. A quartet of challenging finishing holes adds an acclaimed ending stretch that promises to leave even the best players with goose bumps.



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

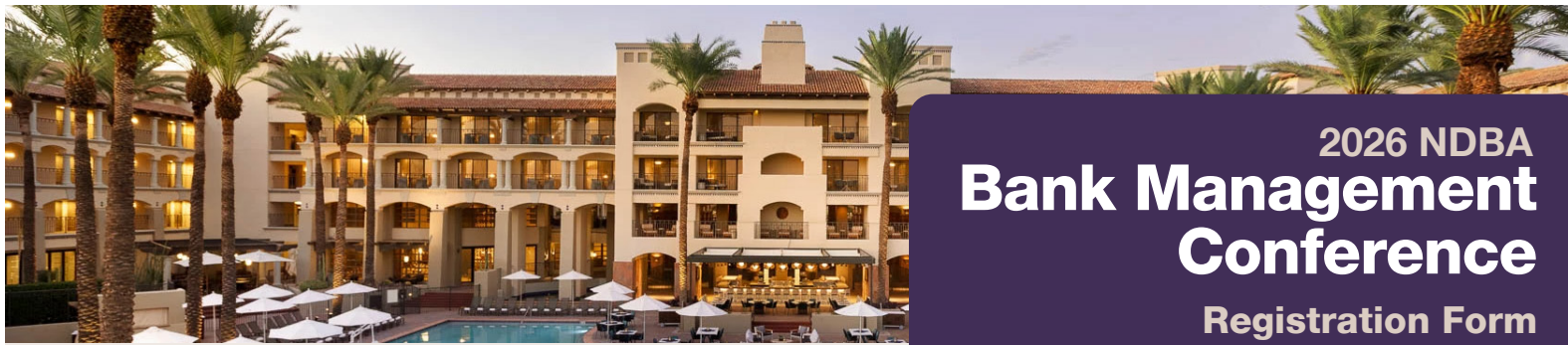
Arizona is on Mountain Standard Time.

Questions?

Contact Dorothy Lick
SVP of Education
North Dakota Bankers Association
701.595.7757
dorothy@ndba.com



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



2026 NDBA Bank Management Conference Registration Form

Registration Deadline • January 16, 2026

The full registration fee for bankers and business partners is \$625 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 \$350 which includes Friday spouse/guest breakfast and program, Friday gala dinner, and Saturday closing speaker, luncheon, and reception.

Conference Fees:

Full Registration	\$700
Spouse/Guest Registration	\$400
Friday Gala Dinner Only	\$250
Golf Tournament	\$350

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 12, 2026

Fairmont Scottsdale Princess

7575 E. Princess Drive, Scottsdale, AZ 85255
Phone: 480.585.4848

Group Rate: \$439/king

Reservation Link: <https://tinyurl.com/2x2ns3ya>

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 23. If notice of cancellation is received after January 23 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 \$550. 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.

Want to Register Online? Visit: <https://tinyurl.com/NDBA2026BMC>

Questions? Please contact Dorothy Lick at the North Dakota Bankers Association at 701.595.7757.

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:



2026 NDBA
**Bank Management
Conference**
Golf Registration Form

Golf Registration Deadline • January 16, 2026

Friday, February 13 – TPC Scottsdale Champions Course

12:30 p.m. – Tee times begin. Team prizes and 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 business partner.
You may arrange for a business partner to be on your team or NDBA will assign one.**

Fee: \$350/person
Fee includes: green fees, cart, bag handling, tax, prizes, and lunch.

Golf Rental: Golf clubs are available for rent at TPC Scottsdale.

- ☐ Check to reserve a set of clubs (pay on site)
- ☐ 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

