



FLORIDA BANKERS ASSOCIATION

# FBA FEST 2023

**Celebrating 135 Years  
of Florida Banking**

**JUNE THE RITZ-CARLTON  
11-14 GRANDE LAKES**

O·R·L·A·N·D·O·.....

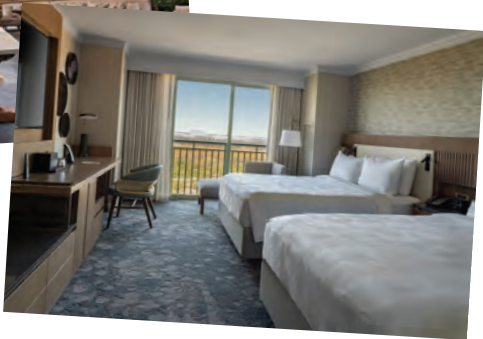
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# Welcome!

FBA Fest 2023 is the celebration of the FBA’s 135th Anniversary, and yes, so much more! To honor our industry’s history and accomplishments, at this year’s Annual Meeting we will move through the decades with good music, good friends and good vibes!



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### DETAILED SCHEDULE OF EVENTS

- Sunday, June 11 ..... 4
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# Schedule at a Glance

## SUNDAY / JUNE 11

TIME	EVENT	LOCATION
11:30 am - 2:00 pm	FBA Executive Committee Lunch & Meeting*	Napoli I (downstairs)
2:00 pm - 4:00 pm	FBA Board Meeting*	Plaza III
4:00 pm - 5:30 pm	BankPAC Board Meeting*	Napoli I (downstairs)
4:00 pm - 5:30 pm	BancServ Board Meeting*	Napoli II (downstairs)
6:30 pm - 9:00 pm	Joint Boards Dinner (by invitation only)*	Ole Red Restaurant

## MONDAY / JUNE 12

8 am - 12:30 pm	Golf Outing	Ritz-Carlton Golf Club
11:00 am - 3:00 pm	Spouse Meet & Greet	Pool - Trellis Cabanas
12:00 pm - 4:30 pm	Exhibitor Set-up	Ritz-Carlton Ballroom
2:30 pm - 3:30 pm	Regulator Panel: FDIC, OCC, FED, OFR	Tuscany Ballroom
3:30 pm - 4:00 pm	Break	Tuscany Ballroom Foyer
4:00 pm - 5:00 pm	National Trade Group Panel: ABA & ICBA	Tuscany Ballroom
5:00 pm - 7:00 pm	Welcome Reception in Exhibit Hall	Ritz-Carlton Ballroom
7:00 pm	Past Chairman's Dinner (invitation only)	Fairway's Clubhouse

## TUESDAY / JUNE 13

7:30 am - 8:30 am	Breakfast in Exhibit Hall	Ritz-Carlton Ballroom
8:30 am - 10:45 am	General Session with Dr. Sean Snaith	Tuscany Ballroom
10:45 am - 11:00 am	Coffee Break	Tuscany Ballroom Foyer
11:00 am - 12:00 pm	General Session Panel on Succession Planning	Tuscany Ballroom
12:00 pm - 1:30 pm	Lunch and Prize Drawings in Exhibit Hall	Ritz-Carlton Ballroom
1:30 pm - 3:30 pm	Tradeshow Teardown	Ritz-Carlton Ballroom
1:30 pm - 2:30 pm	Workshops	
	The Perfect Storm	Napoli I (downstairs)
	Are you ready for it? Manage Regulatory Change	Napoli II (downstairs)
	Win the Battle for Deposits	Tuscany Ballroom
2:30 pm - 2:45 pm	Break	Tuscany Ballroom Foyer
2:45 pm - 3:45 pm	General Session: Managing Interest Rate Risk	Tuscany Ballroom
3:45 pm - 5:30 pm	Free Time	
5:30 pm - 7:00 pm	BankPac Silent Auction	Plaza Ballroom
7:00 pm	Dinner on your own	

## WEDNESDAY / JUNE 14

8:00 am - 8:30 am	Continental Breakfast	Tuscany Ballroom Foyer
8:30 am - 9:30 am	General Session: Property Insurance Panel	Tuscany Ballroom
9:30 am - 10:00 am	Coffee & Donut Break	Tuscany Ballroom Foyer
10:00 am - 12:00 pm	General Session with Keynote: Maria Bartiromo	Tuscany Ballroom
12 noon - 1:30 pm	Awards Luncheon	Tuscany Ballroom
1:30 PM	Free Time	
6:00 pm - 7:00 pm	Closing Reception	Tuscany Ballroom A-C
7:00 pm - 11:00 pm	Closing Dinner & Entertainment	Tuscany Ballroom D-E

\*indicates event by invitation only

**SUNDAY**  
**JUNE 11**

- 11:30 AM – 2:00 PM**  
**FBA Executive Committee Lunch & Meeting\***  
*Napoli I*
- 12:00 PM – 4:00 PM**  
**Registration / Check-In**  
*Plaza Registration Desk*
- 12:00 PM – 4:00 PM**  
**Silent Auction Desk**  
*Plaza Foyer I*
- 2:00 PM – 4:00 PM**  
**FBA Board of Directors Meeting\***  
*Plaza III Ballroom*
- 4:00 PM – 5:30 PM**  
**BankPAC Board Meeting\***  
*Napoli I*
- 4:00 PM – 5:30 PM**  
**BancServ Board Meeting\***  
*Napoli II*

- 6:30 PM – 9:00 PM**  
**Joint Boards Appreciation Dinner\***  
*Ole Red Restaurant*
- 6:15 Buses depart from Conference Center Porte Cochere
- Sponsored by: SHAZAM**

*\*Indicates event by invitation only*

**FEST NOTES**

Ole Red is a restaurant with a live music venue and retail space inspired by country music superstar Blake Shelton and his song, Ol' Red. We have our own private space at the venue that overlooks the stage where we will be able to see and hear live (acoustic) music in a relaxed setting. Feel free to dress in "Country Casual" attire for the Joint Board Dinner (jeans, boots and plaid shirts etc., are just fine).

**MONDAY**  
**JUNE 12**

- 8:00 AM – 12:00 PM**  
**Golf Outing**  
*Ritz-Carlton Grande Lakes Golf Club*
  - 7:30 AM**  
**Continental Breakfast**
  - 8:00 AM**  
**Shotgun Start**  
**Sponsored by: Apiture; Banc Card of America; BHG Financial; EverFi; Primax; Profit Resources, Inc.; Step UP for Students; Veritran**
  - 11:00 AM – 4:00 PM**  
**Registration / Check-In**  
*Plaza Registration Desk*
  - 11:00 AM – 4:00 PM**  
**Silent Auction Drop-off Desk**  
*Plaza Foyer I*
  - 11:00 AM – 3:00 PM**  
**Spouse Meet & Greet**  
*Pool – Trellis Cabanas*
- Spouses invited to relax and reconnect with old friends under the Florida sun or shade in the FBA reserved cabanas. Mimosas will be served.



**FEST NOTES**

Popular Hits Playlist provided by Pool house Cabana. Sure to keep you relaxed the Florida way!



MONDAY  
JUNE 12

12:00 PM – 4:30 PM

Exhibitor Set-up  
Ritz-Carlton Ballroom

2:30 PM – 3:30 PM

Regulator Panel  
Tuscany Ballroom

Sponsored by: UDT

FDIC: **John Vogel**, Acting Regional Director, Atlanta  
OCC: **LaTisha Boyd**, Assistant Deputy Comptroller, Tampa  
FED: **Steve Wise**, Vice President, Community and Regional Banking, Atlanta  
OFR: **Jeremy Glover**, Financial Administrator, Tampa

A unique opportunity to have open dialogue with state and federal bank regulators on a range of banking topics. Each regulator will give a brief update with the majority of the session open for Q&A.

3:30 PM – 4:00 PM

Refreshment Break  
Tuscany Ballroom Foyer

Sponsored by: Mauldin & Jenkins

4:00 PM – 5:00 PM

National Trade Group Panel Discussion Tuscany Ballroom  
Sponsored by: CRS Data

ABA President & CEO: **Rob Nichols**, Washington, D.C.  
ICBA President & CEO: **Rebeca Romero Rainey**, Washington, D.C.  
Moderator: **Alex Sanchez**, President & CEO, Florida Bankers Association



Nichols



Romero Rainey



Sanchez

5:00 PM – 7:00 PM

EXHIBIT  
Halla  
Palazzo

Welcome Reception in the ExhibitHallapalooza!

Sponsored by: Anthony & Partners, LLC; Biz2X; Funding Circle; Independent Community Bankers of America; PNC Financial Institutions Group

7:00 PM

Past President / Chairman's Dinner (by Invitation Only)  
Fairway's Clubhouse

Shuttle service provided to the Fairways Club House, departs from Conference Center Porte Cochere starting at 6:30 PM.

8:30 PM - 10:30 PM

Cocktails & Conversation (bankers only)

The Lobby Lounge Bar | Indoor Sunroom

Sponsored by: Crowe; Gunster; NFP



### FEST NOTES

Never a **dull** moment! The sound of being in the outdoors with music in the air is performed by **Brandon Dull** who hails from Ocala.



## Is it a Tradeshow? ...or a Music Fest?

With this year's theme in mind, exhibitors are competing to be chosen as the "Best Booth" that gives the ultimate Music Festival kind of vibe!

After looking at the booths, Bankers should pick a favorite and drop your ballot in a voting box. The FBA will tally up all of the ballots and award the exhibiting staffers in the winning booth \$500 each (up to a 3 person max).

At the Breakfast on Tuesday the FBA will draw one lucky winning 'judge' (i.e. banker) from the ballots.

**Yes, just voting gives you the chance to win a \$500 cash prize!**

# Exhibit Hall **apalozza**

MONDAY  
JUNE 12



5iron  
 Absolute Financial Services, Inc.  
 AccuBranch LLC  
 American Bankers Association  
 Apiture  
 Atris Technology  
 Banc Card of America Inc.

**Bankers Alliance**

**BHG Financial**

Biz2X  
 Brookline Branch Services  
 Cash Transactions, LLC  
 Coin, Currency & Document Systems of Florida  
 Compliance Systems  
 Comptroller of the Currency  
 Cornerstone Advisors of Arizona, LLC  
 Corserv Solutions

**CRA Partners**

Crescent Mortgage  
 DataComm Networks Inc.  
 Econocheck

ePayResources  
 Farther  
**Florida Bankers Health Consortium**  
 Florida DEO  
 Haberfeld  
 HC3  
 Hitachi Systems Security, Inc.

HUB | Taylor Advisors

**ICBA Bancard / TCM Bank**

**ICI Consulting, Inc**

Info-Pro Lender Services  
 IntraFi  
 Jack Henry  
 JMFA  
 Kasasa, Ltd.  
 KlariVis  
 LaVictoire Finance  
 Lee & Mason

**Lively**

MPA Systems Inc

**Ncontracts**

**NFP Executive Benefits**

PULSE, a Discover Company  
 Qualtik  
 R&T Financial Solutions  
 Redstone Funding  
 Rehmann  
 Renasant Mortgage Lending  
 SBS CyberSecurity  
 Servion Group

**SHAZAM Network**

SQN Banking Systems  
 Step Up For Students

**STS Group**

Temenos  
 The Omnia Group  
 TransFund  
 Travelers

**Vericast**

Veritran  
 Wolf & Company, P.C.

**Zurich North America**

**Bold = BancServ Endorsed Partners**





# Door Prize Drawings

## Bankers!

Please stop by each booth and leave your business cards for a chance to win one or more of the many great door prizes that will be given away by Exhibitors at lunch on Tuesday.

TUESDAY  
JUNE 13

**7:30 AM – 3:30 PM**

**Registration / Check-In**

Plaza Registration Desk

**7:30 AM – 12:00 NOON**

**Silent Auction Drop-off Desk**

Plaza I Foyer

**7:30 AM – 8:30 AM**

**Breakfast in the Exhibit Hall**

Ritz-Carlton Ballroom

**Sponsored by: ICBA Bancard**

**8:30 AM – 10:45 AM**

**Economic Outlook**

Tuscany Ballroom

**Sponsored by: Crowe**



Snaith

**Sean Snaith, Ph.D.**, Director, UCF's Institute for Economic Forecasting

The US and Florida economies continue to experience the reverberations of COVID-19 policies. Where have we been and where are we going and how has COVID-19 shaped all of it?

**10:45 – 11:00 AM**

**Coffee Break**

Tuscany Ballroom Foyer

**Sponsored by: Profit Resources, Inc.**

**11:00 AM – 12:00 PM**

**Panel Discussion: Bank & Board Succession Planning**

Tuscany Ballroom

**Sponsored by: Crowe**

**Jack Greeley, Esq.**, Smith Mackinnon, P.A.;

**Patricio Perez**, Partner, RSM US LLP;

**Joe Schaefer**, Consultant, NFP Executive Benefits;

**Moderator: Karen Sharp**, Director Emeritus,

First State Bank of the Florida Keys



Greeley



Perez



Schaefer



Sharp

In today's banking climate with aging executives and directors, unexpected events can leave an organization with vacancies in critical positions. Minimize negative consequences in these circumstances by planning ahead. Panelists Jack Greeley, Smith MacKinnon, P.A.; Patricio Perez, RSM; and Joe Schaefer, NFP, will review management, board and investor succession planning and provide details on how to get it done.

12: 00 PM – 1:30 PM

**Networking Lunch & Prize Drawings**

Ritz-Carlton Ballroom

**Sponsored by: Federal Home Loan Bank of Atlanta**

1:30 PM – 2:30 PM

**Workshops**



Dix



Brosh



Williams

**The Perfect Storm**

Napoli I

Presenter: **Patrick Dix**, Shazam

The COVID-19 pandemic created the perfect storm for fraudsters and criminal activity affecting financial institutions. From isolated individuals that become victims of fraud to the resurgence of old fraud vectors, institutions are still dealing with the lingering issues created during the worldwide pandemic. We will outline ongoing threats from social engineering, share enhanced security procedures that can prevent fraud, and address how ATM skimming activity has evolved since the COVID-19 pandemic.

**Are You Ready for It? How to Manage Regulatory Change**

Napoli II

Presenter: **Robert Brosh**, Ncontracts

If there's one constant in compliance, it's regulatory change. A final rule implementing Section 1071 (aka HMDA for Small Business) is expected next year, and Community Reinvestment Act (CRA) modernization is on the horizon. Meanwhile, regulators are gathering information about climate risk and cryptocurrency, and state laws continue to proliferate. This session looks at the regulatory road ahead while showing you how to create a change management playbook. You'll learn best practices for:

- Creating a repeatable, step-by-step process that can be applied to any regulatory change
- Anticipating compliance staffing needs
- Identifying regulatory changes that apply to your institution
- Drafting implementation plans, including updating policies and procedures
- Following up to ensure effective implementation
- Don't reinvent the wheel every time a new change is handed down.

**Win the Battle for Deposits: 5 Strategies**

Tuscany Ballroom

Presenter: **Stephanie Williams**, Vericast

Given Florida's position as 3rd in savings account value and 3rd wealthiest in the country, it is never more important than now to maximize bank liquidity through deposit acquisition. Given the fierce competition, and unfavorable media attention on the industry it is the perfect time to scrutinize your marketing approach to capturing more than your fair share of the market. This session will examine unique strategies to optimize your marketing spend to acquire those precious deposit dollars.

2:45 PM – 3:45 PM

**Managing Interest Rate Risk**

Tuscany Ballroom

**Sponsored by: Gunster**



Erhardt

**Michael Erhardt**, Stifel

The largest bank failure since the Great Financial Crisis is likely to serve as a reminder to most depositories that funding concentrations and excessive interest rate risk can impact earnings, capital, liquidity, and ultimately solvency.

Aggressive Fed rate hikes and still strong loan demand have resulted in a significant swing in liquidity positions for many financial institutions. The spike in short-term rates and inversion in the yield curve have contributed to rising cost of funds and net interest margin pressures. Loan demand funded by security sales, borrowings and other wholesale funding sources is impacting interest rate risk profiles, wholesale funding concentrations and capital ratios. During this session, we will review the best practices for managing interest rate risk and liquidity, and discuss current strategies community banks are utilizing to manage these pressure points.

3:45 PM – 5:30 PM

**Free Time**

5:30 PM – 7:00 PM

**BankPac Silent Auction**

Plaza Ballroom

**Sponsored by: FNBB**

This annual event is always a fun time and with this year's theme of Music Through the Ages, you know it's going to be a groovy evening of smooth tunes. After all, you are with the band! All proceeds go to the BankPac.

7:00 PM

**Dinner on your own**

**FEST NOTES**

Your chance to be a Rock Star! Dress in any musical genre!





# BANKPAC SILENT AUCTION

## Getting Registered is Easy

1. TEXT FBA TO 79230 or
2. SCAN THE QR CODE

Attendees can register for the auction by either texting FBA to 79230 or by scanning the QR code with your smartphone camera, then entering your personal information and credit card. Bidding in this year's auction takes place on your smart phone or digital device. Bidding begins at noon on Sunday, June 11th and will end at the Silent Auction event at 7:00 pm Eastern Time on Tuesday, June 13th.



SCAN WITH YOUR  
SMARTPHONE



WEDNESDAY  
JUNE 14

**8:00 AM – 8:30 AM**

**Continental Breakfast**

*Tuscany Foyer*

**Sponsored by: Federal Home Loan Bank of Atlanta**

**8:30 AM – 9:30 AM**

**Panel Discussion: The Status & Future of Property Insurance in Florida**

*Tuscany Ballroom*

**Michael Yaworsky**, Commissioner,  
Fla Office of Insurance Regulation;

**Jennifer Harrington**, VP US Middle Market Property,  
Zurich North America;

**TBD**, Citizens Property Insurance;

**Moderator: McHenry Kane**, EVP, Co-General Counsel,  
City National Bank of Florida



Yaworsky



Harrington



Kane

Multiple factors have contributed to current challenges in Florida's property insurance market including catastrophic hurricanes, insurance claims litigation and fraud. Rates have risen astronomically in recent years and experts report Floridians are paying three times the national average raising concerns for both property owners and bankers. Due to the state's high risk, many insurance companies have exited the Florida market leaving Floridians with fewer choices and rising rates. Panelists from the Office of Insurance Regulation, Citizens Property Insurance and Zurich, N.A., along with moderator McHenry Kane, City National Bank's General Counsel, will discuss this challenging issue, its impact on Florida financial institutions and possible options for the future.

**9:30 AM – 10:00 AM**

**Break with Coffee & Donuts**

*Tuscany Foyer*

**Sponsored by: ICBA Securities**

**CAN YOU FEEL IT?**

THIS IS THE AGE OF AQUARIUS!

WEDNESDAY  
JUNE 14



10:00 AM – 12:00 PM

**GENERAL SESSION WITH KEYNOTE SPEAKER:  
MARIA BARTIROMO**

Tuscany Ballroom

**Sponsored by: Bank of America**

Hosting *Mornings with Maria* and *Wall Street Week* on Fox Business as well as *Sunday Morning Futures* on Fox News, financial journalist and author Maria Bartiromo is considered the busiest anchor in the U.S., and hers are the most watched business news programs on television. She has covered business and the economy for more than 25 years. As Fox Business Network (FBN) Global Markets Editor, Bartiromo’s expertise on global and U.S. economic issues has played a critical role in educating both the public and policy makers on financial issues. Her deep understanding of the U.S. banking industry and her coverage of the financial crisis in 2008 garnered Bartiromo both an Emmy and Gracie Award; she earned her second Emmy for the 2009 documentary, “Inside the Mind of Google”. Bartiromo’s understanding of the role that global, regional and community banks play in a free market economy make her insight and perspective incredibly valuable for anyone working in today’s financial services industry. The FBA is honored to be invited on Bartiromo’s programs and proudly welcomes her as Keynote Speaker to the 2023 Annual Meeting.

12:00 PM – 1:30PM

**Awards Luncheon**

Tuscany Ballroom

**Sponsored by: Wittenbach  
Business Systems**

Horizon Award, Chairman’s Award, Lifetime Achievement, Banker of the Year.

6:00 PM – 7:00 PM

**Chairman’s Reception**

Tuscany Ballroom A-C

**Sponsored by: Veritran**

7:00 PM

**Closing Dinner with on Stage Entertainment**

Tuscany Ballroom D-E

**Sponsored by: Elliot Davis; NFP**

**The Flashback Four** are four dynamic lead singers who have wowed audiences around the world. Their show is an exciting mix of world class vocals and interactive comedy featuring the rock-n-roll harmonies of the Billy Joel, the Beach Boys, BeeGees, The Temptations, and Huey Lewis.





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