



CFO Forum

Where Florida Financial Leaders Connect

May 8–9, 2025

JW Marriott Bonnet Creek Resort & Spa
Orlando, FL

THURSDAY MAY 8	
7:30am – 8:30am	Registration & Continental Breakfast
8:30am – 9:30am	Opening Remarks – Connie Nelson (Conference Chair & Emcee) <i>United Southern Bank</i>
	<p>Session 1: The Outlook for the Economy, Monetary and Fiscal Policy, and Interest Rates Conrad DeQuadros, <i>Brean Capital</i></p> <p>The macroeconomic environment is more uncertain given shifting fiscal and trade policies and with the Federal Reserve leaving its policy rate unchanged in early 2025 following 100 basis points of rate cuts in the final four months of 2024. Conrad will discuss his baseline views for the U.S. economy, macroeconomic policies and interest rates, and the risks to that outlook.</p>
9:30am - 10:45am	<p>Session 2: Artificial Intelligence and the Future of Banking <i>Speaker: Manish Nathwani, SHAZAM</i></p> <p>Artificial Intelligence is a topic almost every industry is trying to grapple with. The potential benefits and the uncomfortable challenges AI present make it hard to think strategically about. In this session, we'll give you a framework to think about new technologies and innovations like AI and how you might use them in your bank. We'll talk about the ways AI is already in the marketplace, enhancing payments, authentication and the customer experience. We'll also look down the road at the potential risks AI and its uses pose for banking in the future.</p>
10:45am – 11:00am	Networking Break (15 minutes)
11:00am – 12:15pm	<p>Session 3: CECL Lauren Nilan, <i>Elliott Davis</i> Alek Bevensee, <i>Elliot Davis</i></p> <p>Now that institutions have multiple years of financial reporting in the post-CECL implementation world under their belts, in this session we will focus on CECL considerations for the future. Topics will include:</p>

	<ul style="list-style-type: none"> • Regulatory and auditor expectations/recommendations • Ongoing monitoring of CECL model performance • CECL model update/change considerations across the industry • CECL’s impact on broader model risk management
<p>12:15pm – 1:30pm</p>	<p>Luncheon w/Eric Wimbush, Federal Home Loan Bank of Atlanta Topic: Managing the Credit process of Contingent Liquidity Providers</p> <p>As markets soften, credit concerns are becoming more prevalent. Many banks forget to consider the credit process for their liquidity providers and how to manage that risk in volatile times. As we approach the uncertainty of 2025, we will discuss best practices for building a contingency funding plan that assumes banks experience some form of credit deterioration. Creating a liquidity waterfall is critical from a balance sheet management perspective and depends on understanding how each provider evaluates an institution's financials in a down cycle.</p>
<p>1:30pm – 2:30pm</p>	<p>Session 4: Community Banking – Our Look to the Future – presented by ICBA Securities Jeff Rigsby, <i>Stifel</i></p> <p>We will look under the hood of the industry to reveal some surprising strengths and competitive advanced for community banks within the financial services industry. We will discuss three themes.</p> <ol style="list-style-type: none"> 1. The Community Bank Ecosystem: An impressive reach into the multiple stakeholders of community banks. 2. Post-Pandemic Conundrum: The traditional mode has been disrupted, probably for good. 3. Forward Looking: New and evolving banking models will be the way into the future.
<p>2:30pm – 3:30pm</p>	<p>Session 5: Compliance with Florida’s Unclaimed Property Laws Mike Ryan, Linking Assets Phillip Carlton, FL Comptroller’s Office</p> <p>Come join this informative session on compliance with Florida’s Unclaimed Property Laws. Every year banks hold millions of dollars in financial assets that are unknown or lost, or have been left inactive, unclaimed or abandoned by its owner. Each state has unique laws that require banks to conduct outreach to dormant customers. If the customer remains inactive, the accounts/checks must be closed and reported/remitted to the state of the customer’s last known address.</p> <p>In this session, you will learn:</p> <ul style="list-style-type: none"> • What is unclaimed property? • What property types fall unclaimed property laws? • How to get/stay in compliance with unclaimed property laws? • Why is there an increase in audits on this topic? • Best practices to locate and retain customer accounts. • Q&A to answer your questions.

3:30pm – 3:45pm	Networking Break (15 minutes)
3:45pm – 4:45pm	<p>Session 6: Public Accounting Panel Moderator: Allison Carter, Mauldin & Jenkins-confirmed Horne – Bradley Floore Wipfli – Morgan Crowley Wolf & Company - Brandon Quiterio</p> <p>Topics to include: Accounting for Software (expense vs capitalize), models and what constitutes as a validation (internal vs external and frequency), and Accounting hot buttons</p>
5:00pm – 7:00pm	Networking Reception

FRIDAY MAY 9	
7:30am – 8:30am	Breakfast & Networking
8:30am – 9:30am	<p>Session 7: Examiner Panel - Moderator - Joel Updegraff, <i>Brean Capital</i> FDIC - TBA OFR-Joe Matthews, Area Financial Manager OCC - TBA FRB-Don Bardwell, S&R Director of Examinations</p>
9:30am - 10:30am	<p>Session 8: Fed NOW <i>Dan González, Federal Reserve Financial Services</i></p>
10:30am – 10:45am	Networking Break (15 minutes)
10:45am – 11:30am	<p>Session 9: Defending Against the Fraud Epidemic: Strategies for Banks to Combat Rising Threats <i>Speaker: Patrick Smith, ABA</i></p> <p>Fraud targeting Americans is escalating at an alarming rate, with international crime syndicates joining forces with domestic perpetrators to rob consumers of billions annually. From robocalls and phishing emails to deceptive social media platforms, the tactics criminals use are growing more sophisticated and widespread. Join ABA’s Patrick Smith as he breaks down the latest fraud trends and equips you with actionable, real-world strategies to help your bank manage fraud efficiently.</p>
11:30am – 12:30pm	<p>Session 10: Legal Updates <i>Ginny Childs – Partner, Akerman LLP</i></p>
12:30am – 1:45pm	<p>Luncheon with Speaker Sponsored by American Bankers Association</p>