

2016 CDBA Peer Forum and Membership Meeting Agenda

Arnold & Porter LLP
601 Massachusetts Ave NW
Paul Porter Conference Center – 11th Floor
Washington DC

CDBA Peer Forum Agenda – Day One

1st Day **Wednesday, June 1, 2016**

8:30 am **Registration & Continental Breakfast**

9:00 am **Introductions & Review of Agenda**

Brian Argrett, Board Chairman

9:30 am **David Silberman, Deputy Director**

Consumer Financial Protection Bureau

Introduction by Huey Townsend (Guaranty Bank)

10:30 am **15 minute break**

10:45 am **Best Practices in Aligning Bank Values and Culture with Mission**

Moderator: Brian Argrett (City First Bank of DC)

Panelists: David Reiling (Sunrise Banks), Darrin Williams (Southern Bancorp)

Vince Siciliano (New Resource Bank), Tom Ogaard (Native American Bank)

Mission-focused banks are uniquely positioned to use finance to find sustainable solutions to poverty, environmental and social problems, as well as create economic opportunity for those otherwise left out of the economic mainstream. Key to success is finding and cultivating the right talent that understands how to run a profitable bank while staying true to mission. Panelists will discuss their strategies for creating culture and cultivating internal “buy in” for balancing profit and mission.

12:00 noon **Lunch**

1:15 pm **Innovation Lab (Interactive Small Group Discussion)**

A select group of CDFI banks working on product, services or systems innovations will each do a 2-minute pitch on their new offerings. Attendees will break into small discussion groups to give feedback and recommendations on their products and delivery strategies.

Moderator: Bill Dana (Central Bank of Kansas City)

Innovators:

- (1) City National Bank of New Jersey (Preston Pinkett)
- (2) First Eagle Bank (Faruk Daudbasic)
- (3) Pan American Bank (CA)(Bob Hughes/Diane Gregg)
- (4) Southern Bancorp (Dom Mjartan)
- (5) Spring Bank (Demetris Giannoulas)
- (6) Sunrise Banks (David Reiling)
- (7) United Bank (Bob Jones)

2:30 pm Strategies for Expanding Small Business Lending

Moderator: Max Yates, BankPlus

Panelists: Gray Flora (BankFirst), Edward Shin (NOAH Bank), Blondel Pinnock (Carver Federal), Doyle Mitchell (Industrial Bank of DC)

Small businesses are critical to a healthy local economy because they create opportunity for budding entrepreneurs and generate new jobs. If done well, a successful small business program can also contribute significantly to profitability. Panelists will discuss their strategies for expanding small business lending in a highly competitive landscape.

3:30 pm 15 minute break

3:45 pm Developing a Perfect Pitch for Raising Capital

Moderator: Preston Pinkett (City National Bank of New Jersey)

Panelists: Lisa Schultz (KBW), Josh Siegel (StoneCastle), Dory Wiley (Commerce Street Capital), Saurabh Narain (National Community Investment Fund), Joe Evans (Kresge Foundation)

Whether your bank wants to grow, acquire another bank, or reposition its capital structure, raising external capital is likely a strategy your bank will need to consider today or in the near future. Our panelists will discuss best practices and strategies for positioning your institution to raise equity or sub-debt capital.

5:15 pm Adjournment

6:00 pm Cocktail Reception @ Penn Common - 700 6th St NW, Washington DC

7:15 pm Dinner @ Graffiato - 707 6th St NW, Washington, DC 20001
(directly across the street from Penn Common)

CDBA Peer Forum Agenda – Day Two

2nd Day **Thursday, June 2, 2016**

8:00 am **Continental Breakfast**

8:30 am **Membership Meeting**

Treasurers Report

Board Elections

A set of discussion topics small group discussions with recommendations for public policy, sharing best practices, or other action steps to advance the CDFI bank sector.

9:30 am **Lisa Mensah, Deputy Secretary for Rural Development**
U.S. Department of Agriculture
Introduction by Bob Jones, United Bank

10:00 am **Reaching Millennial Customers**

Moderator: Bob Cooper (OneUnited)

Panelists: David DeFazio (StrategyCorp), Jeanne Hogarth (Center for Financial Services Innovation), Megan Hryndza (Mighty Deposits), Ron Millsap (Urban Partnership Bank)

According to the U.S. Census Bureau, in 2015 millennials became the largest living generation in the United States. At 83.1 million, they now outnumber baby boomers and Generation X. Numerous studies predict a dire future for banks in attracting millennials. Yet, other studies find that this demographic loves technology, hates big banks, likes community banks and credit unions, and are more socially conscientious consumers than generations before. The panel will discuss how CDFIs and mission-focused financial institutions respond to this seismic change.

11:15 am **15 minute break**

11:30 am **Optimizing Mission and Margin with Organizational Structure**

Moderator: Dom Mjartan (Southern Bancorp)

Panelists: Kent Curtis (First Southwest Bank), Tabitha Atkins (City First Bank of DC), Ken Hale (Bank of Montgomery)

CDFI banks engage in a wide range of activities to balance mission and margin. A regulated bank often does not have the flexibility to engage in all of the activities needed to advance the mission and business strategy of

a CDFI bank. This discussion will feature a group of CDFI banks that created subsidiaries, affiliates and other forms of partnership to serve customers, raise capital, and expand the reach of their financial institutions.

12:30 pm Lunch

1:30 pm Best Practices in Building Systems to Demonstrate Impact

Moderator: Michael Pugh (Carver Federal Savings Bank)

Facilitators: Jane Henderson (Community Capital Bank of Virginia), Erin Kilmer-Neel (Beneficial State Foundation), Tracy Cox (Self Help), Greg Bischak (CDFI Fund)

Collection and analysis of social impact data is critically important for all CDFIs to understand how effectively they are serving their target markets, ensure the alignment of strategies and operations with the achievement of mission-related goals, and communicate to external stakeholders the effectiveness of the banks' initiatives. Given the scale of lending and service activities of most banks, designing and building systems is critically important for success. Panelists will discuss efforts at their banks' to build effective internal systems.

**2:45 pm Annie Donovan, Director
CDFI Fund, US Department of Treasury**
Introduction by Jeannine Jacokes (CDBA)

Evaluation & Wrap Up

4:00 pm Adjournment