

2018 CDBA Peer Forum and Membership Meeting Agenda

Offices of Covington & Burling LLP
City Center, 850 10th St NW
10th Floor – Burling Room
Washington, DC 20001

CDBA Peer Forum Agenda – Day One

1st Day **Wednesday, June 6, 2018**

8:00 am **Registration & Breakfast**
Breakfast Sponsored by American Bankers Association

8:30 am **Introductions & Review of Agenda**

Speakers: Bob Jones (United Bank) and Jeannine Jacokes (CDBA)

9:00 am **Opening Keynote Speaker: Craig Phillips, Acting Undersecretary, Department of the Treasury**

The Trump Administration has announced its intent to update and revamp the Community Reinvestment Act. He will discuss the Treasury Department's finding and recommendations and discuss next steps.

9:45 am **Is Mission-Based Banking a Niche, the Future, or Both?**

The past quarter century has seen the rise of a diverse movement of financial institutions, impact investors, socially responsible companies, and socially conscientious consumers and others that are purposefully oriented toward promoting economic inclusion, revitalizing communities, and promoting sustainability. Is this a long term trend -- or passing fad? How do we position CDFI and mission-focused banks to be seen as a force for good?

Panelists: Brian Argrett (City First Bank of DC) (moderator), Laurie Spangler (Enclude), Andy Fyfe (B Lab), Darrin Williams (Southern Bancorp), Amir Kirkwood (Amalgamated Bank)

10:45 am **15 minute break**

11:00 am **Opportunity Zones: The Next Big Thing in Community Development**

Tax Cuts and Jobs Act of 2017 creates an exciting new Opportunity Zones (OZs) initiative that promises to drive long-term private capital into distressed urban and rural communities. OZs could potentially complement the work of CDFI banks and mission-focused banks. Our panel will discuss the purpose of OZs, who qualifies to participate, and how this initiative will work.

Panelists: Dominik Mjartan (South Carolina Community Bank)(moderator), John Lettieri (Economic Innovation Group), Rachel Reilly (Enterprise Community Partners), Ira Weinstein (Cohn Reznick), Forrest Milder (Nixon Peabody)

Panel sponsored by Cohn Reznick LLP and Nixon Peabody LLP

12:15 pm **Lunch Keynote Speaker – The Honorable Emanuel Cleaver II (D-MO), U.S. House of Representatives, Member of House Financial Services Committee and Ranking Member of the Housing and Insurance Subcommittee**

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

A select group of CDFI banks working on products, 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.

2:15 pm **Strategic Alliances for Reaching Markets & Creating Impact**

CDFI and mission- focused banks have a big task in managing a double and triple bottom line on a shoe-string budget. Forming strategic alliances with CDFI loan funds and other nonprofits can be an effective way of reaching and serving customers. The panel will discuss the business case for working with CDFI loan funds and best practices in forging partnerships.

Panelists: Lisa Mensah (Opportunity Finance Network)(moderator), Faruk Daudbasic (First Eagle Bank), Tra Alford (Citizens National Bank), Cynthia Weaver (Beneficial State Bank), Robert James II (Carver State Bank)

3:15 pm **Keynote Speaker: The Honorable Joseph Otting, Comptroller of the US Currency**

4:00 pm **Assessing the Landscape for Small Bank Regulatory Relief**

Small bank regulatory relief is an agenda item that has bipartisan appeal. Yet, turbulence and partisanship is the “new normal” in Federal policy making. Our

panel will discuss what the true prospects for small bank relief from Congress or the regulatory agencies really are.

Panelists: Craig Landrum (Jones Walker)(moderator), John Ryan (Conference of State Bank Supervisors), Rob Blackwell (American Banker), Fabrice Coles (Congressional Black Caucus), James Ballentine (American Bankers Association)

Panel sponsored by Jones Walker, LLP

5:00 pm **Membership Meeting**
Treasurers Report
Board Elections
Bylaws & Membership Change
Membership Report

5:30 pm **Adjournment**

Reception and Dinner Succotash Restaurant
915 F Street NW (between 9th & F Streets), Washington DC
Sponsored by FHLB Atlanta, FHLB Dallas, and FHLB Des Moines

6:30 pm **Cocktail Reception**
7:30 pm **Dinner**

CDBA Peer Forum Agenda – Day Two

2nd Day **Thursday, June 7, 2018**

7:30 am **Breakfast**
Breakfast Sponsored by Elliot Davis

8:30 am **Keynote Speaker: The Honorable French Hill (R-AR), U.S. House of Representatives and Majority Whip and Member of House Financial Services Committee**

9:15 am **Rethinking the Mission-Banking Model in the Era of Disruption**

Technology is the great disruptor. Technology can help make delivery of financial services more accessible and available faster and cheaper – but there can be potential pitfalls. Given the small size and unique focus of CDFI and mission-focused banks, how can they adapt to this new reality? Our panel will discuss how mission-focused banks can spot the next wave and adopt new strategies to get ahead of disruption.

Panelists: Kat Taylor (Beneficial State Bank) (moderator), Mark Gabriel (Sunrise Banks), Vance Smiley (Smiley Technologies), Darien Bates (Datileo), Amias Gerety (QED Investors)

Panel Sponsored by Smiley Technologies Inc (STI)

10:30 am **15 minute break**

10:45 am **Beyond the Branch: Innovations in Customer Facing Technology**

Customer facing technology is providing new ways to deliver products and services in markets that are often difficult to physically reach through traditional banking channels. Panelists will discuss their new innovations and practical advice for peers considering investing in new technology solutions.

Panelists: Lori Bettinger (BancAlliance)(moderator), Raj Date (Fenway Summer), Tom Ogaard (Native American Bank), David Johnson (BankPlus), Bill Dana (Central Bank of Kansas City)

Panel sponsored by BancAlliance

11:45 am **Lunch Keynote Speaker – The Honorable Sheila Bair, Former Chairman of the Federal Deposit Insurance Corporation**

Lunch Sponsored by Baker Tiley

12:45 pm **The Secret Sauce: Lessons Learned in Applying to the CDFI Fund (Interactive Small Group Discussion)**

CDFI bankers and expert advisors will share best practices, tips and advice on how to prepare and succeed in competing for awards, as well as how to manage expectations at your bank. For this interactive session, we will break up into small groups by program.

CDFI Financial & Technical Assistance Program:

Facilitators: Holly Logue (FI Strategies), Dan Sloan (FUND Consulting), Huey Townsend (Guaranty Bank), Demetris Giannoulis (Spring Bank)

Bank Enterprise Award Program:

Facilitators: Ben Sones (FI Strategies), Jennifer Weitzel (FUND Consulting), Ken Hale (Bank of Montgomery), Cynthia Newell (City First Bank of DC)

Capital Magnet Program:

Facilitators: Dawn Reiff (Community Funding Advisors), Manjima Bose (FUND Consulting), Caroline Nowery (Virginia Community Capital Bank), John Everett (Legacy Bank & Trust)

New Markets Tax Credit Program:

Facilitators: Saurabh Narain (National Community Investment Fund), Scott Szeliga (Cohn Reznick), Bill Dana (Central Bank of Kansas City), Leigh Anne Russell Jones (United Bank)

1:45 pm **15 minute break**

2:00 pm **Easing the Liquidity Squeeze: Best Practices in Deposit Raising**

The US economy grew by 2.5% in 2017, unemployment is a low 4.1%, and loan demand is robust. In CDBA's annual membership survey, a whopping 84% reported a significant need to raise deposits to support loan demand. The recent tax cuts may further stimulate the economy and demand. Discussion will focus on how CDFI and mission focused bankers can maximize their deposit raising in a hot economy.

Panelists: Andy Anderson (Bank of Anguilla)(moderator), Steve Kinner (Promontory Interfinancial Network, Caroline Nowery (Virginia Community Capital Bank), Bill Keller (Community Bank of the Bay), Michael Pugh (Carver Federal Savings Bank)

Panel Sponsored by Promontory Interfinancial Network

3:00 pm Keynote Speaker: Annie Donovan, Director of the CDFI Fund

4:15 pm Wrap Up & Adjournment