



**2023 CDBA Peer Forum
June 14-15, 2023
Agenda**

Wednesday June 14, 2023

7:30-8:30 am Registration & Breakfast (Auditorium)

8:30 – 8:45 am Welcome (Auditorium)

8:45 – 9:55 am What is the Deal with this Crazy Economy? (Auditorium)

The economy is confounding experts -- low unemployment, high interest rates, tight liquidity, and persistent inflation. Where is the economy going? How will it affect the low income and communities of color served by CDBA members? A panel of experts will discuss these questions and their implications for practitioners.

Platinum Sponsor: Moody's

Moderator: Rob Blackwell (Intrafi)

Speakers: Madhavi Bokil (Moody's), Aaron Sojourner (Upjohn), Aaron Klein (Brookings), David Reiling (Sunrise Banks)

9:55 – 10:00 am Video Message from Congressman Steve Womack (R-AR), Chairman, House Appropriations Subcommittee on Financial Services & General Government (Auditorium)

10:00 – 10:15 am Break

10:15 – 11:30 am Driving Capital & Deposits for Mission in Uncertain Times (Auditorium)

Deposits are key to maximizing impact in low income and communities of color. Sector liquidity challenges and high interest rates make raising capital and deposits more difficult than ever. A panel of experts will discuss practical strategies for raising deposits for your bank.

Platinum Sponsors: Intrafi, Mission Driven Bank Fund

Moderator: Darrin Williams (Southern)

Speakers: Diane Ellis (Intrafi), Paul Welch (Mission Driven Bank Fund), Dan Letendre (Bank of America), Carlos Naudon (Ponce Bank)

11:30 – 12:15 pm

Fireside Chat with Marty Gruenberg, FDIC Chairman (Auditorium)

The Honorable Martin Gruenberg, Chairman, Federal Deposit Insurance Corporation will discuss the stability and outlook of the banking sectors and anticipated CRA Modernization.

12:15 – 1:15 pm

Networking Lunch (Auditorium)

1:15 – 2:30 pm

Bank Innovation Lab (Auditorium)

Bank Innovation Lab is back by popular demand! A select group of CDBA banks and partners working on product, service or systems innovations will each present a two-minute pitch. Attendees will then break into small discussion groups to learn more about what is new and share feedback with their peers.

Innovators:

1. Advancing Health Equity Project, Southern Bancorp (Kenya Davenport)
2. Falcon Bridge Capital, SBA 7(a) multi-participant unsecured securitizations (Sunil Chowdry)
3. Creative PACE Lending, City First Bank, (Tom Nida)
4. True Digital, Vendor management platform, (Patrick Sells)
5. CDFI Fund Small Dollar Lending Program, FNBC Bank (Erica Cooper)
6. Hello Bello Lending Network, First SouthWest Bank (Sherry Waner)
7. CB Resource, CB Bank Analytics Portal (Robert Finch)
8. Residential Solar Lending Platform, Climate First Bank/One Ethos (Andy Burr)

2:30 – 2:45 pm

Break

2:45 – 4:00 pm

Promoting Equity by Reaching New Target Markets (Auditorium)

Reaching underserved customers and promoting equity and inclusion in banking is a core purpose of mission-focused banks. Regulatory and industry practices can create barriers for reaching minority customers. Yet, new Federal funding (i.e. ECIP, ERP) and reporting requirements (i.e. Section 1071) are sparking interest in Special Purpose Credit Programs and other strategies for reaching these customers. A panel of practices will share their findings and best practices.

Moderator: Robert James II (Carver State Bank)

Speakers: Patrice Ficklin (CFPB), Erin Kilmer-Neel (Beneficial State Foundation), Will Groves (Virginia Community Capital Bank), Teri Hodgett (Sunrise Banks)

4:00 – 5:15 pm

Break Out 1: Small Business Lending & Understanding Implementation of Dodd-Frank 1071 (Auditorium)

Speaker: Grady Hedgespeth (CFPB)

The Consumer Financial Protection Bureau recently released its long awaited rule implementing Section 1071 of the Dodd-Frank Act. The rule requires financial institutions to collect and report customer demographic data for small business loans. Learn about the specifics of the rule and how to implement it as part of your bank's small business lending offerings.

Break Out 2: Banking by Design: Transforming Customer Experience with Human Centered Design (Breakout Rooms A, B & C)

One size does NOT fit all when designing products and services with financial inclusion as a goal. This interactive session will introduce human centered design as a problem solving approach for creating new products and services.

Speakers: Madeline Fredin (Crowe LLP), Becca Hoeft (Sunrise Banks), Steve Hamilton (Ponce Bank)

6:30 pm

Cocktail Reception (Barcelona Wine Bar, 1622 14th St. NW)

8:00 pm

Dinner (Barcelona Wine Bar, 1622 14th St. NW)

Thursday, June 15, 2023

7:30 – 8:30 am Breakfast

8:30 – 9:00 am CDBA Annual Members Meeting (Auditorium)

9:00 – 9:30 am Keynote Speaker: Congresswoman Maxine Waters (D-CA), Ranking Member, House Financial Services Committee (Auditorium)

9:30 – 10:30 am Break Out Sessions

Break Out 1: Finding and Keeping the Best People (Auditorium)

The tight labor market has created a highly competitive environment for attracting and keeping talent. Our panel of experts will discuss trends in compensation and benefits packages, promoting inclusion, and creating a culture that makes employees want to come and stay.

Sponsor: Hunt Financial Group

Moderator: Natalie Smith (PeopleWise HR)

Speakers: Thomas Tenaglia (Hunt Financial Group), Martin Thoma (Thoma Thoma), LaTricia Hill-Chandler (Southern Bancorp)

Break Out 2: CDBA Marketing Peer Group: Implementing Human Centered Design (Breakout room D)

Facilitators: Becca Hoeft (Sunrise), Nathan Pittman (Southern Bancorp), Steve Hamilton (Ponce Bank)

This working session of the CDBA Marketing Peer Group will discuss how to put human centered design into practice within the product, service and outreach activities of your bank.

Breakout Group Participants: Recruited from Marketing Peer Group

10:30 – 10:45 am Break

10:45 – 11:45 am Break Out 1: Work Smarter, Not Harder: Enhancing Compliance & Impact Analytics (Auditorium)

In an increasingly data-driven world, mission-focused banks can turn their own data into a competitive advantage by investing in systems that strengthen decision making. Anticipated new data collection requirements of ECIP, CDFI certification and annual reporting, Dodd-Frank 1071, Community Reinvestment Act, and others make investing in compliance and impact data collection an imperative. Learn how CDBA member banks are working together to create a path-breaking data analytic platform that will propel the sector forward.

Platinum Sponsor: Smiley Technology Inc.

Speakers: Chris Raper (Smiley Technologies Inc.), Madeline Marquez (Ponce Bank, Ralph Carter (Bank First), Dom Mjartan (Optus Bank)

Break Out 2: Integrating Environmental Lending Into Your Product Mix (Breakout Room C)

Green lending represents a new market opportunity for CDBA banks. The Inflation Reduction Act of 2022 created a historic new program: the Greenhouse Gas Reduction Fund. This first-of-its-kind program will provide competitive grants to mobilize financing and leverage private capital for clean energy and climate projects that reduce greenhouse gas emissions with an emphasis on projects that benefit low-income and disadvantaged communities. A panel of practitioners will share their experience and best practices in launching green lending programs.

Moderator: Randall Leach (Beneficial State Bank)

Speakers: Ken LaRoe (Climate First Bank), Matthew Wright (National Coop Bank), Kent Curtis (First Southwest Bank). Emily Robichaux (Amalgamated Bank)

11:45 am – 12:30 pm Get Lunch & Return to Auditorium

12:30 – 1:00 pm Keynote Speaker: Michael Hsu, Acting Comptroller of the Currency (Auditorium)

The Honorable Michael Hsu, Acting Comptroller of the Currency, will discuss status of the financial sector and financial inclusion.

1:00 – 2:15 pm The Secret Sauce for a Winning Application (Breakout Rooms – See below)

What is the secret sauce to success in competing for Federal awards? CDFI bankers and expert advisors will share best practices, tips and advice on how to prepare and to succeed in competing for awards and/or how to meet the reporting and compliance requirements of new programs. For this interactive session, we will break up into small groups by program.

Platinum Sponsor: Sones & White; Gold Sponsor: Baker Tilley

Break Out Sessions:

Break Out 1: Emergency Capital Investment Program (Breakout Room C)

This breakout session will discuss the new reporting quarterly requirements for ECIP and how to build your bank's capacity to meet its robust requirements.

Speakers: Ben Sones (Sones & White), Andy Johnson (Bank of Vernon), Max Yates (Bank Plus)

Break Out 2: Inflation Reduction Act Tax Credit Opportunities (Breakout Room D)

This breakout session will provide an overview of the Investment Tax Credit and Production Tax Credit created as part of the Inflation Reduction Act. These new credits provide opportunities for banks to lend to and/or invest in large and small scale projects. Learn how these tools can provide a potential new business line for your bank.

Speaker: Tyler Inda (Baker Tiley)

Break Out 3: Small Dollar Loan Program (Breakout Room A)

This breakout session will discuss how to put together a successful application for the new Small Dollar Loan Program, including case studies of successful CDFI banks.

Speakers: Sonja Karnovsky (FUND Consulting), Faruk Daudbasic (First Eagle Bank), Tracy Alford (Citizens National Bank)

Break Out 4: CDFI Financial Assistance Program (Breakout Room B)

This breakout session will discuss how to put together a successful application for the new CDFI Financial Assistance Program, including case studies of CDFI banks.

Speakers: Holly Logue (Logue Advisory Services), Henry Logue (Mechanics & Farmers Bank), Melanie Stern (Spring Bank)

2:15 – 2:45 pm

Break

2:45 – 3:15 pm

Keynote Speaker: Senator Mark Warner, (D-VA) (Auditorium)

3:15 – 4:10 pm

CDFI Fund Updates (Auditorium)

A panel of CDFI Fund officials will provide updates on key programs of interest to CDFI banks.

Speakers:

Marcia Sigal, Acting Director of the CDFI Fund, will discuss program updates and will be accompanied by a panel of CDFI Fund Program Managers.

Michelle Dickens & Jeff Merkwitz (Certification)

Pooja Patel (CDFI FA Program)

Julie Sandler (BEA Program & Small Dollar Loan Program)

Andrew Schlack (Capital Magnet Program)

4:10 pm

Wrap up (Auditorium)

4:15 pm

Adjournment