MAINE BANKERS
Association

DIRECTOR & SENIOR MANAGEMENT SERIES 2022-23

Select Tuesdays, December though March
9:00-10:00 AM via Zoom

Maine Bankers is pleased to continue our virtual Director & Senior Management Series for the 2022-23 season. This popular program will highlight subject matter specific to the Maine banking industry. We hope you will join us!

DECEMBER 13

Overdraft Practices and Risks

Josh Dunlap & Lucus Ritchie, Partners at Pierce Atwood LLP

Banks have been facing class action lawsuits regarding overdraft and return item (NSF) fees since the early 2000s. Until recently, Maine-based institutions have avoided these claims. In the last two years, however, overdraft cases have made their way to Maine. At the same time, federal bank regulators have issued reports and guidance highlighting perceived problems with overdraft and NSF fees. This presentation will focus on recent developments in overdraft litigation and regulation, and also highlight best practices for reviewing overdraft policies and disclosures to protect against these risks.

ABOUT THE SPEAKERS

Joshua Dunlap, Partner

Josh, a member of Pierce Atwood's Litigation Group and co-chair of the firm's Appellate & Amici team, focuses his practice on civil litigation at both the trial and appellate levels. He appears in federal as well as state court, representing clients in various commercial litigation matters. Much of his practice has involved representing financial institutions, manufacturers, retailers, and other major institutional clients in state and national consumer class actions involving various issues, including bank overdrafts, products liability, and electronic data breaches.

Lucus Ritchie, Partner

Lucus is a partner in Pierce Atwood's Litigation Practice Group. Lucus' recent representations include defending a top 10 U.S. bank in a series of class action lawsuits related to the bank's overdraft fee practices consolidated in MDL proceedings in South Carolina and Florida and defending a national check processing company against consumer class action lawsuits consolidated in MDL proceedings in Maine.

JANUARY 10

The Board's Role in Overseeing Credit Risk

Leah Clair & Susan Weber, BerryDunn

This session will explore the intersection of credit risk oversight, risk appetite, and credit culture. Participants will gain an awareness of regulatory expectations and monitoring best practices, and how a board member's unique perspective is instrumental to uncovering new opportunities for mitigating risk.

ABOUT THE SPEAKERS

Leah Clair, CPA, MBA, Manager
Leah is a Manager in BerryDunn's Financial Services Practice Group, providing audit, accounting, and consulting services to financial institutions, commercial entities, government entities, and employee benefit plans. She enjoys developing a close working relationship with clients and utilizing her experience and resources to address their unique challenges and opportunities as a trusted advisor.

Susan Weber, MBA, Senior Manager
Susan is a Senior Manager in BerryDunn's Financial Services Practice Group, leading consulting engagements based on 26 years of public banking experience. Susan's extensive career includes working for community, regional, and Fortune 100 financial services companies, holding leadership positions in retail banking, commercial underwriting, business development, asset quality, risk, and employee engagement. Prior to joining BerryDunn, Susan directed credit risk management for 12 years, and led a fully compliant CECL implementation for a large community bank during the pandemic.

FEBRUARY 7

Is Your Balance Sheet Recession Ready? *Current Thoughts for ALCO*

Dale Sheller, The Baker Group

The Federal Reserve is aggressively raising interest rates to combat 40-year high inflation and the Fed will likely continue to raise rates knowing it may cause a recession. Many economists believe we are either already in a recession or will be soon. This session will begin with an Economic and Market update including the current outlook for the Federal Reserve. The impacts of a recession on the community banking industry will be discussed. Lastly, recommendations related to the entire balance sheet will be made.

ABOUT THE SPEAKER

Dale Sheller, Senior Vice President
Dale is Senior Vice President in the Financial Strategies Group at The Baker Group. He joined the firm in 2015 after spending six years as a bank examiner with the Federal Deposit Insurance Corporation. Dale works with clients on investment portfolio strategies, interest rate risk management, liquidity risk management, and regulatory issues. Sheller regularly speaks at educational seminars nationwide and serves as a faculty member for multiple banking schools.

MARCH 7
Preparing Your Bank for the Economic Downturn
Robert Zondag, Wipfli LLP

For many banks, a shifting economy, inflationary pressures, and a rising rate environment are challenges to face. This seminar will focus on how directors can help their team lead the financial institution through these challenges. The session will review strategies from past recessions, managing FOMC shifts, rightsizing mortgage and other departments or subsidiaries, and navigating an uncertain credit environment. What are the key elements of bank strategy to implement and what key performance indicators may become important?

ABOUT THE SPEAKER

Robert Zondag, Senior Manager

Robert brings to his clients 25+ years of leadership experience, as an entrepreneur and executive in financial services and private enterprise. His clients have included financial institutions, technology companies, corporations, municipalities, and government entities. Robert's past experience includes:

- Managing Partner and CFO of a financial services/municipal advisory firm with billion-dollar+ assets under management
- Founder of a community bank in the greater Milwaukee area, with oversight of finance, investments, operations, treasury, and compliance
- Executive leadership role in Treasury Management for a Midwest regional financial institution
- Former Certified Community Bank Compliance Officer
- Advisor and board member of a consulting firm focused on serving FinTech companies

SAVE THE DATE!

Our **Senior Leaders Forum**
(formerly known as the Directors' Forum)
will be on **May 11, 2023**
at the **Hilton Garden Inn Riverwatch, Auburn**

Questions?

Contact Elissa English: eenglish@mainebankers.com