

2024 BANK EXPO

APRIL 4 | 9:00 AM - 5:00 PM | HOLIDAY INN BY THE BAY, PORTLAND, ME

SESSIONS AND PRESENTERS

TIME: 9:45-10:45AM

ALL ATTENDEES WELCOME

Kickoff CEO Town Hall

Join this group of Maine bank Presidents/CEOs for a Town Hall style general session. Pre-submit your hard-hitting questions to be moderated or ask them live. Moderated by Jim Roche of Maine Bankers Association.

BLAINE BOUDREAU

Blaine has been a banker for over 40 years, starting in commercial lending at TD Bank (originally Peoples Heritage Bank) in the southern Maine and New Hampshire markets. About 20 years ago, he was asked to join Partners Bank (formerly Sanford Institution for Savings) as part of the Senior Management team. In early 2017, he became the President & CEO.



MARK JONES

Mark is the President & CEO of Saco & Biddeford Savings Institution (SBSI). He joined SBSI in 1985 after completing his education at the University of Southern Maine and remains committed to meeting the financial needs of southern Maine. Mark volunteers, serves as Treasurer, and is a Board member of several service organizations.



ANDREW SILSBY

Andrew is President & CEO of Kennebec Savings Bank (KSB), a role he has held since 2014. He has over 38 years of banking experience, 30 of those at KSB, holding various positions within the Bank. Andrew serves on the board of the Augusta Colonial Theater, Kennebec Valley Chamber of Commerce, Augusta Board of Trade, and Maine State Chamber of Commerce.



TIME: 11:00-11:45AM

TRACK: GROW

Sales DNA of an Effective Banker: The 21 Sales Core Competencies

There is a science to selling that identifies the skills and behaviors exhibited by top producers. This workshop will walk participants through the 21 specific skills that bankers must have to be truly successful. Jack Kasel with Anthony Cole Training Group will share the specifics of each skill, how they impact success, and how these apply when finding and developing relationships in banking. Bankers and sales leaders will leave with a good knowledge base of how to elevate the effectiveness of their current approach.

JACK KASEL

Jack is a Sales Development Expert with Anthony Cole Training Group. He has 30+ years of experience in sales and sales management, spanning a host of industries including software, transportation, printing services, insurance, and training. Since joining Anthony Cole Training in 2014, Jack has become one of their community bank practice leaders, helping bank clients find and develop relationships, coach, and hire better.



TIME: 11:00-11:45AM

TRACK: DEVELOP

Retaining Talent During Economic Uncertainty

Take-aways include:

- The drivers of engagement in 2024
- An anxious workforce - focus and leadership
- Top strategies that work

DAVID CIULLO

David is an experienced Business and Executive Coach, Trainer, and HR Consultant who provides trusted HR solutions for organizations of all sizes. He is the CEO of Career Management Associates (CMA), a New England HR Consulting firm. David is also an HR thought leader, speaker, emcee, and talk show host / owner of the HR Power Hour national radio and podcast show (www.hrpowerhour.com).



ASHLEY ADAMS

Ashley is a proactive, strategic thinking professional with over 11 years of experience in human resource consulting, employee management and recruiting. She has navigated companies through a multitude of employee issues affecting business performance during business turnarounds and in tough business environments. Ashley partners and coaches employees, managers, and executives to increase employee engagement and organization-wide performance.



TIME: 11:00-11:45AM

TRACK: SECURE

Artificial Intelligence: It's Impact on Risk, Policy, and Banking Operations

In this session, we'll discuss the present and future impact of AI in community banking. We'll review new cyber-attack vectors, elements of cybersecurity risk and risk appetite, policy to adequately control use, AI's seamless integration in a growing number of technology systems, and the general ethical and legal concerns for the origin of big data sets employed for specified business uses. Attendees will see examples of policy language and a view into what is likely to come in the near future.

JOHN ROGERS

John H. Rogers, CISSP®, CCA, CCP, CMMC-PI, is an information security professional with 23 years field experience, and a background as an IT Network Engineer prior to his InfoSec career. John creates and manages risk-based information/cybersecurity programs for regulated organizations, and serves as a dedicated advisor and board committee member in the financial, healthcare, education, and public sectors. John has been presenting engaging topics for Maine Bankers' events at least annually for over a decade, and is adept at translating complex topics into understandable, actionable guidance.



TIME: 11:00-11:45AM

TRACK: COMPLY

Artificial Intelligence, Models, and Algorithms: Compliance Implications for the Financial Services Industry

Adverse action notices are but the tip of the iceberg when it comes to attention to AI's impact on the banking industry. Numerous notifications on the risks (as well as the benefits) to the financial services industry of AI, algorithms, and use of so-called nontraditional data were published in 2023 (as in prior years), and more can be expected in 2024. Banks would be well-served to continue their focus on how these new technologies are utilized within their operations, but especially within marketing and credit functions, to understand how pervasive their use is, so that they can better understand and articulate the risks involved, but also to take steps to apply proper mitigation controls.

ZACH WATKINS

Zach is the VP of Technical Services for Deer Brook Consulting and is an experienced security and technology practitioner serving over ten years in both defense and commercial industry verticals. Zach has an extensive background integrating multi-disciplinary teams in order to engineer technology solutions requiring robust safety and security parameters in support of critical infrastructure. Zach is certified in Security+ / Server+, and is a credentialed Certified Ethical Hacker (CEH).



TIME: 11:00-11:45AM

TRACK: FRONTLINE

Active Shooter, the New Robbery, and General Acts of Violence

Today's threats are unique, dangerous, and everywhere. In the banking industry, you are far more likely to be victimized by a "general act of violence" than you are a robbery or an active shooter. However, you must be prepared for and have training in understanding the differences between the three. If you are only training to comply during a robbery, you are missing the bigger picture! In this fast-paced training you will learn the difference between the three and how our responses and training has to encompass today's threats!

JOE HILEMAN

Joe is a Co-Founder and Training Specialist for Blue U Defense. He served as the Assistant Team Commander of the Monadnock Regional Special Response (SWAT) Team and for 18 years as a Detective/Police Officer with the Jaffrey (NH) Police Department. Prior to his career in Law Enforcement, Joe served as Security Supervisor at the corporate management level of a Fortune 500 company. He holds two different A.A. degrees in Criminal Justice and extensive tactical training.



TIME: 11:45AM - 1:00PM

ALL ATTENDEES WELCOME

Luncheon: How Banks Are Preparing for AI and Utilizing AI Tools

This session will explore case studies as to how banks are currently leveraging AI tools and will prepare attendees for what is next to come. Introduction by Steve deCastro, Maine Bankers Chair.

DAVID FIELDS

David is a principal with over 20 years of experience in leveraging the power of data through analytics that transform businesses. He began his career as a math teacher and then transitioned to industry and eventually to IT consulting, with a focus on middle-market and Fortune 1000 companies. David's experience across multiple industries allows him to approach issues from a business perspective, and his technology expertise allows him to direct the implementation of best-fit solutions.



TIME: 1:00-1:45PM

TRACK: GROW

Going Fishing: Build Your Sales Prospecting Plan

Prospecting is really the A priority for all relationship management roles, but it often gets cast aside by other activities such as operations or customer service. You need a plan for success if your bank must find and build new relationships. In this workshop, Jack Kasel with Anthony Cole Training Group will help bankers and their leaders understand how to fish in the right pond, what approaches to use to catch their attention, and how to maximize that first phone call.

JACK KASEL

Jack is a Sales Development Expert with Anthony Cole Training Group. He has 30+ years of experience in sales and sales management, spanning a host of industries including software, transportation, printing services, insurance, and training. Since joining Anthony Cole Training in 2014, Jack has become one of their community bank practice leaders, helping bank clients find and develop relationships, coach, and hire better.



TIME: 1:00-1:45PM

TRACK: DEVELOP

Banking on Excellence: Unlocking the Keys to Effective FMLA and ADA Leave Management

Take-aways include:

- Don't take it personal
- FMLA - keeping it real and breaking it down
- ADA leave tips

TAWNY ALVAREZ

Tawny is a partner at Verrill. She centers her practice on the understanding that the employment landscape is ever-changing and organizations do not have the time or resources to keep abreast of all these changes. Tawny has represented diverse clients in a broad range of industries from small family-owned businesses and non-profits to Fortune 100 companies across the country. She regularly presents to employers, human resources professionals, and peers.



ASHLEY ADAMS

Ashley is a proactive, strategic thinking professional with over 11 years of experience in human resource consulting, employee management and recruiting. She has navigated companies through a multitude of employee issues affecting business performance during business turnarounds and in tough business environments. Ashley partners and coaches employees, managers, and executives to increase employee engagement and organization-wide performance.



TIME: 1:00-1:45PM

TRACK: SECURE

Access & Authentication: How AIBE's Replacement Issued in 2021 (and the Newest Technologies) Might Affect Your Strategies, Risk Management, and Monitoring Programs

In this session, we will review the complex business and technology considerations required to allow access to our systems and how we authenticate internal, customer, and third-party users. Using the 2021 Access & Authentication guidance issued by the FFIEC and available technologies as a foundation, we'll discuss the changing Digital Banking landscape.

JOHN ROGERS

John H. Rogers, CISSP®, CCA, CCP, CMMC-PI, is an information security professional with 23 years field experience, and a background as an IT Network Engineer prior to his InfoSec career. John creates and manages risk-based information/cybersecurity programs for regulated organizations, and serves as a dedicated advisor and board committee member in the financial, healthcare, education, and public sectors. John has been presenting engaging topics for Maine Bankers' events at least annually for over a decade, and is adept at translating complex topics into understandable, actionable guidance.



TIME: 1:00-1:45PM

TRACK: COMPLY

Open Banking - Compliance Considerations Under CFPB's Rulemaking

In this session, Deer Brook will discuss a number of the technical security challenges associated with the embrace of open banking practices as informed by the CFPB's proposed rules. Empowering consumers with data sharing privileges to explore competitive options brings data collection challenges and the potential for the misuse of data. Topics such as implementing application programming interfaces (APIs) and partner vetting will be explored to highlight important considerations - both benefits and drawbacks - in leveraging this potential opportunity for Maine banks.

ANDE SMITH

Ande is currently the President of Deer Brook Consulting. He has served as CIO for the state of Maine and the Maine Community College System and CTO for the state of Connecticut. He's also acted as CISO for large private sector organizations. He accepted his BS in Nuclear Engineering from Rensselaer Polytechnic Institute, a Masters of Public Affairs from the University of Connecticut and earned a Juris Doctor from the University of Maine School of Law.



TIME: 1:00-1:45PM

TRACK: FRONTLINE

Instant Payment Rails - How Similar Are They and What Governs These Transactions?

It is important for FIs to understand the similarities and the differences between instant payment rails. There are several rails' businesses and consumers are taking advantage of most notably RTP (Clearing House) & the FedNOW service from the Federal Reserve Bank. These rails have some similarities and differences that an FI must understand to ensure proper risk management and compliance. RTP and FedNOW are just the rails, and FIs will still need an interface to allow for the facilitation of transactions. There are many providers large and small that have developed tools for instant payments. FIs must understand how the tools offered to them work to again manage risk and ensure compliance. This session will dive into those similarities and differences and what it means from a risk and compliance standpoint.

SEAN CARTER

Sean is President & CEO of NEACH and its subsidiary NEACH Payments Group. He is responsible for the strategic direction of both companies, as well as ensuring that NEACH Members and clients of the subsidiary have access to high quality products, services, and resources. Sean speaks at several conferences across the country including being an annual speaker at the Nacha Payments Conference. He recently completed a 4th term on Nacha's Risk Management Advisory Group.



TIME: 2:00-2:45PM

TRACK: GROW

Expanding the Relationship with Stewardship

Today's bank client can find just about every financial solution online. What they cannot find online, however, is the caring stewardship of someone who understands their financial situation and goals. The definition of stewardship is "the careful and responsible management of something entrusted to one's care." This workshop will help participants to embrace the concept of total care of the client, not by being pushy but by being curious and asking the right questions. Bankers will learn how to comfortably introduce co-workers and their potential financial solutions with a focus on stewardship instead of selling, guiding clients to make sound financial decisions.

JACK KASEL

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TIME: 2:00-2:45PM

TRACK: DEVELOP

Importance of an Accountability Mindset

Take-aways include:

- What is an accountability mindset?
- Resetting the balance of accountability and empathy today
- Top talent expects to be held accountable and tips for making that the norm

KATIE HADIARIS

Katie is an HR Consultant for CMA who spent 15 years managing risk at a large insurance carrier before transitioning to insurance specific recruiting. She is a certified professional and executive coach with a passion for helping leaders define and enhance their leadership style. Katie is able to use her business acumen and coaching skills to quickly build trust while helping employees, managers and executives navigate workplace challenges.



TIME: 2:00-2:45PM

TRACK: SECURE

Third-Party Relationships Risk Management – Considerations Arising From the 2023 Interagency Guidance

In this session, we'll discuss Third-Party Risk through the lens of the interagency guidance issued in late 2023 and the key elements of a sound program that has to satisfy several different internal and external "audiences." We'll also look at what must be included when assessing the cybersecurity soundness of Third-Party Service Providers.

BRENDA PARADIS

With over 20 years of experience in highly regulated industries, Brenda holds CISA, CISM, and CDPSE certifications from ISACA. She has worked with hundreds of small and medium-sized businesses developing information security programs that are "right-sized" for the organization. In addition to risk assessments, governance policy/process development, business continuity, and disaster recovery, Brenda provides cybersecurity training and informational sessions for all levels.



TIME: 2:00-2:45PM

TRACK: COMPLY

Enhancing Incident Response Plans to Accommodate FIL-74-2021 Computer-Security Incident Notification Final Rule

FIL-74-2021 defines what a reportable incident is, but leaves the materiality of impact to be determined by the financial institution. Up against a thirty-six-hour timeframe to notify regulators, both impact thresholds and documentation templates should be readily assessable. Impact and loss level thresholds should be predetermined and justifiable in order to drive an adequate response plan and satisfy tight notification windows. Join us for this educational session to explore tools and best practices to minimize incident reporting burdens.

CHRIS ST. AUBIN

Chris is a seasoned consultant and governance expert with 20 years of experience working in community banking, global manufacturing and defense contracting. As Vice President of Audit and Advisory Services at Deer Brook Consulting, he delivers fractional CISO and compliance consulting services to community banks, credit unions, defense contractors, and non-profit organizations. Chris serves as President of InfraGard's Maine chapter and has earned several certifications.



TIME: 2:00-2:45PM

TRACK: FRONTLINE

Combating Elder Financial Exploitation

Criminals are targeting older people and their finances at alarming levels. The Federal Trade Commission estimates that annual losses from elder fraud may be as high as \$48 billion. Combating the rates of financial exploitation requires a multifaceted approach. Join us on April 4 to hear from ABA Foundation's Sam Kunjukunju to learn about how older people are scammed, resources to protect older customers, and unique bank programs to address elder financial exploitation.

SAM KUNJUKUNJU

Sam is the Vice President of Consumer Education at the American Bankers Association. He designs and implements programs to highlight and support the banking industry's efforts to protect consumers and engage vulnerable communities. Through the ABA Foundation, Sam oversees financial education programming, focusing on people of all ages from youth to seniors. Sam holds a Master of Public Health as well as a Master of Business Administration from the University of Rochester.



TIME: 3:00-3:45PM

TRACK: GROW

High Touch Coaching in a High-Tech, Remote World

Most banking sales leaders were promoted into their sales management position and do not have the coaching skills necessary to hire and develop their people. In fact, typically less than 5% of leadership teams assessed have the skills they need. This workshop will provide a framework to help sales managers deliver high touch coaching to their salespeople to help them grow relationships and revenue in this high-tech, remote world.

JACK KASEL

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TIME: 3:00-3:45PM

TRACK: DEVELOP

Ice Breakers, Team Building Activities & Energizers

Take-aways include:

- Yes, it's okay to have some fun!
- What is the point?
- Examples that work

ASHLEY ADAMS

Ashley is a proactive, strategic thinking professional with over 11 years of experience in human resource consulting, employee management and recruiting. She has navigated companies through a multitude of employee issues affecting business performance during business turnarounds and in tough business environments. Ashley partners and coaches employees, managers, and executives to increase employee engagement and organization-wide performance.



KATIE HADIARIS

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TIME: 3:00-3:45PM

TRACK: SECURE

Cybersecurity Panel Discussion - Primary Topic: Microsoft 365

Aren't we all at M365? Our panel of experts for this session is assembled from professionals in IT planning and engineering, cybersecurity, and internal banking security and operations. Panel members bring their extensive experiences in managing M365 from these various perspectives. The opportunities and options are many and equal to the risks in this environment, which include common avoidable mistakes, as well as successes. Attendees will hear and join the discussion, and hopefully bring their own stories and perspectives. Moderated by Joe Kurlanski.

JOE KURLANSKI

Joe has over 25 years' experience in IT and information security. He holds several certifications and designations. A veteran developer of sustainable risk management and information security programs for hospitals, banks, credit unions, and Department of Defense contractors, Joe founded Monarch Information Security Consulting in 2014 expressly to meet the unique needs of smaller businesses grappling with today's myriad laws, regulations and data security challenges.



TIME: 3:00-3:45PM

TRACK: COMPLY

BSA/AML & GLBA: Maximizing Compliance Effectiveness Leveraging Risk Management Practices

A key goal of BSA reform under the Anti-Money Laundering Act of 2020 is a renewed emphasis on identifying and managing risk rather than simply reporting on suspicious activity in order to combat fraudulent banking activity. In a related context, the Financial Services Modernization Act of 1999 introduced a Safeguards Rule that also emphasized risk management capabilities in order to optimize data security. While both regulations were enacted with obvious good intentions, the results have been decidedly mixed when it comes to effective risk management. In this session, we will explore trends in risk management practices, common missteps, and how we can maximize effectiveness to protect and secure our sensitive assets.

BRENDAN TRAVIS

Brendan is a business-minded solutions advisor bringing over 20 years of experience in security, risk, and compliance focused on organizations who are interested in protecting sensitive information and minimizing business disruption. Collaborating with cross-functional, multi-disciplinary teams, Brendan reconciles organizational business drivers to satisfy compliance obligations and mitigate cybersecurity risk. He holds several certifications.



TIME: 3:00-3:45PM

TRACK: FRONTLINE

Quality Control and Quality Assurances Strategies and Compliance

Take-aways include:

- Importance of establishing a Quality Assurance program
- Quality Control and Compliance Management
- How does CMS play into our Quality Assurance program?

DEAN STOCKFORD

Dean is the firm's President & CEO and joined M & M Consulting in 2001. He has more than 25 years of progressive responsibility in financial/banking institutions. He has served as one of the firm's most senior regulatory compliance and Bank Secrecy Act consultants for the past 17 years. Dean's areas of expertise include consumer compliance, Fair Lending, BSA/AML/OFAC, internal audit, commercial loan review, credit analysis, human resources, and enterprise risk management.



TIME: 3:00

ALL ATTENDEES WELCOME

Kicking Off Community Give-Back Panel: Why it Matters for Employee Purpose, Customer Engagement, and Maine

Join our panelists for a discussion on giving back to our community. Afterward, there will be a happy hour with networking and prize giveaways from our exhibitors!

AMANDA SCARPONE

Amanda has lead the MaineShare program at Maine Initiatives since 2021, supporting the social change work of the MaineShare partner organizations. She is committed to using her privilege to bring awareness to systemic injustice and work with dedicated colleagues to advance equity and justice in Maine. Amanda previously worked with the Connecticut Homecare Program for Elders for over a decade and pre-doctoral dental students at UNE College of Dental Medicine, teaching them about public health topics and facilitating their experiences increasing access to oral health care in Northern New England. She currently teaches undergraduate sociology courses and graduate public health courses as an Adjunct Faculty at UNE.



KRISTA PUTNAM

Krista is the EVP and Chief Marketing Officer for Katahdin Trust Company. Throughout her 21-year career at Katahdin Trust, Krista has dedicated her time and expertise to growing their community-based marketing strategy including communications, advertising, branding, contributions, and community relations. In 2023, she led Katahdin Trust's efforts in supporting 385 different non-profits in Maine, giving nearly \$250,000 in financial contributions, helping five first-time homebuyers with down-payment assistance, and employees volunteering more than 6,500 hours. Krista holds a Certified Financial Marketing Professional (CFMP) designation from the American Bankers Association (ABA).



JANICE DELIMA

Janice, VP and Community Reinvestment Act Officer at Norway Savings Bank, joined the institution in 2015, bringing with her a wealth of expertise and a passion for community development. In her pivotal role, Janice is dedicated to cultivating relationships with non-profit organizations and public sector agencies to generate impactful community reinvestment opportunities. Janice's commitment is especially evident in her adept management of a commercial loan portfolio, with a primary focus on driving forward affordable housing projects. Through her leadership, Norway Savings Bank continues to make a significant and positive impact on the social and economic well-being of the areas it serves.

