

# CHIEF FINANCIAL OFFICER (CFO) MEETING 2025

April 23-24, 2025  
Mountain View Grand  
Whitefield, NH



New Hampshire Bankers Association, Maine Bankers Association and Vermont Bankers Association, Inc. invite you to attend their joint Chief Financial Officer Meeting.

MAINE  
BANKERS  
Association

NH Bankers  
ASSOCIATION

Vermont Bankers Association

VBA

# 2025 CFO MEETING

APRIL 23-24, 2025 | MOUNTAIN VIEW GRAND | WHITEFIELD, NH

PRELIMINARY

## AGENDA

WEDNESDAY

APRIL 23

12:00 PM – 1:00 PM

### REGISTRATION & LUNCH

1:00 PM – 1:05 PM

### WELCOME

**Chris D’Elia**, *President*, Vermont Bankers Association, Inc.

1:05 PM – 1:15 PM

### SETTING THE STAGE

**David Sidon**, *CPA, President*  
Navis Partners LLC

Dave will serve as the facilitator of the event and prepare you for the day.

1:15 PM – 2:15 PM

### COUNTERFEIT CHECK AND ALTERED CHECK FRAUD

**Mike Burke**, *Senior Robbery and Crisis Management Consultant*  
Shazam

Across the country Financial Institutions are dealing with a huge headache around an old form of fraud, checks. But these aren’t amateurs trying to pass bad checks. The truth is that in many cases the bad checks you see at your institution are a small part of a much larger coordinated criminal activity that changes tactics frequently and drains tens of thousands of dollars from accounts daily. In this session veteran law enforcement professional Mike Burke shares some of the latest tactics popping up around the country, the telltale signs of bad checks and the procedures your staff can employ to catch the bad checks.

2:15 PM – 2:30 PM

### SPONSOR RECOGNITION BREAK

Hear more from our Gold Level sponsors!

2:30 PM – 3:15 PM

### DISCOUNT WINDOW READINESS

**Patricia Valley**, *AVP, Supervision, Regulation, & Credit*  
The Federal Reserve Bank of Boston

Federal Reserve lending to depository institutions and U.S. branches and agencies of foreign banks (“institutions”) through the discount window helps institutions manage their liquidity risks efficiently and avoid actions that have negative consequences for their customers, such as withdrawing credit during times of market stress. Thus, the discount window supports the smooth flow of credit to households and businesses and plays an important role in supporting the liquidity and stability of the banking system and the effective implementation of monetary policy.

3:15 PM – 3:30 PM

### AFTERNOON BREAK

3:30 PM – 4:45 PM

### REGULATOR PANEL – DISCOUNT WINDOW READINESS

5:00 PM – 6:00 PM

### RECEPTION

6:00 PM – 8:00 PM

### DINNER

## 2025 CFO MEETING

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### AGENDA

#### THURSDAY

#### APRIL 24

7:30 AM – 8:30 AM

#### BREAKFAST

8:30 AM – 8:35 AM

#### WELCOME

**Chris D'Elia**, *President*  
Vermont Bankers Association, Inc.

8:35 AM – 9:30 AM

#### OPPORTUNITIES FOR INCREASING PROFITABILITY USING TESTED DEPOSIT AND FUNDING STRATEGIES

**Michael O'Brien**, *Managing Director, New England*  
IntraFi

At IntraFi, we talk to banks daily about what their customers want, how the latest economic changes are impacting deposit costs, and tactics for building a resilient balance sheet. Discover deposit and funding strategies to consider for your bank's unique goals.

9:30 AM – 11:00 AM

#### AI 101: WHAT YOU NEED TO KNOW ABOUT AI AND BANKING TODAY

SBS Cybersecurity - Invited

The use of Artificial Intelligence over the next few years is poised to revolutionize not only our society as a whole, but the banking industry in particular. In this webinar, our experts will explore the potential of AI for financial institutions, talk about what AI is and what AI is not, and help you understand why your institution SHOULD be looking at AI as a tool to create efficiencies and increase productivity at your organization.

11:00 AM – 11:15 AM

#### MORNING BREAK

11:15 AM – 12:00 PM

#### CFO'S ROLE IN INNOVATION

**Brandon M. Quiterio**, *CPA, Audit Senior Manager*  
Wolf & Company

The need for financial institutions to embrace technology and innovation has become increasingly apparent over the past several years. In order for financial institutions to achieve their strategic goals, the need to examine existing technology providers, customer experience, and access to data is critical. With mounting pressure in the form of increased competition from large banks, fintech providers, and community institutions with advanced digital capabilities, the time to innovate is now. This presentation examines the CFO's role in innovation, including current opportunities with automation, new fintech providers, and workflow analysis to support digital investment.

12:00 PM – 12:30 PM

#### ROUND TABLE DISCUSSIONS & CFO MEETING ADJOURNMENT

**David Sidon**, *CPA, President*, Navis Partners LLC  
**Chris D'Elia**, *President*, VT Bankers Association

12:30 PM – 1:30 PM

#### LUNCH AND ADJOURNMENT