

2025 ANNUAL BUSINESS MEETING & CEO SUMMIT

JUNE 12-13 | NEWAGEN SEASIDE INN, SOUTHPORT

AGENDA

JUNE 12

12:30-2:30 PM Trust Trustees Luncheon Meeting *Brooks Room* (Invitation Only)

3:00-4:30 PM Executive Committee Meeting *Brooks Room* (Invitation Only)

4:30-5:30 PM Registration Desk Open

5:30-6:30 PM Welcome Reception *Gazebo*

6:30-8:30 PM Dinner with Keynote Speaker *Cape Harbor Room*

Strategic Insights into Maine's Economic Future: What Bankers and Financial Leaders Need to Know

Joseph Edwards, Board Member, Maine Jobs Council

Understanding Maine's competitive position is critical for financial institutions making long-term investment, lending, and workforce decisions. The Maine Jobs Council (MJC), a non-partisan, data-driven organization, is focused on supporting foundational sectors such as manufacturing, energy, construction, and natural resources—industries that anchor regional economies and require strategic alignment to thrive. This session will share new research commissioned by MJC, including data from the Porter Development Initiative—a Harvard Business School spin-off—on Maine's economic performance, demographic challenges, and how the state stacks up in the competition for jobs, talent, and capital. Joe Edwards, MJC Board Chair and former Maine Insurance Superintendent, will walk through the key findings and offer a forward-looking perspective.

JUNE 13

8:30 AM Welcome *Cape Harbor Room*

Larry Barker, MBA Chair, President & CEO, Machias Savings Bank

Business Meetings

Maine Bankers Association Annual Meeting

- Roll Call of Official Member Delegates
- Approval of 2024 Meeting Minutes
- 2024 Audit Report
- Nominating Committee Report

ASI and CBIA Annual Meetings

- Approval of 2024 Meeting Minutes

Trust Annual Meeting

- Approval of 2024 Meeting Minutes
- Trust Annual Report

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AGENDA CONT.

JUNE 13 CONT.

8:40 AM

State of the Association

Jim Roche, President, Maine Bankers Association

- MBA Staff Organizational Chart
- Maine Bankers Association and Subsidiaries Organizational Chart

8:45 AM

The Currency of Credibility: Leading Crisis-Ready Organizations

Pawel Binczyk, Partner, Fisher & Phillips

In today's incredibly dynamic social, political, and business environment, reputational crises can – and will – erupt without warning. With some preparation now, your organization need not be caught off guard. This high-level session offers a strategic overview of crisis preparedness and management, equipping leaders with the frameworks necessary to build resilient internal systems that can respond quickly and effectively. Attendees will explore proven communication strategies and messaging principles essential to navigating time-sensitive, high-pressure situations with clarity and confidence. The session will conclude with guidance on conducting a crisis post-mortem — turning lessons learned into opportunities for organizational growth and future readiness.

9:45 AM

Stretch Break

10:00 AM

ICBA Washington Update

Michael Emancipator, SVP & Senior Regulatory Counsel, ICBA

Stay informed on the latest legislative and regulatory developments impacting community banks nationwide. In this essential update, Michael Emancipator, ICBA's senior vice president and senior regulatory counsel will provide a timely briefing from —offering insights into advocacy priorities, pending legislation, and federal policy changes that could shape the future of community banking.

11:00 AM

Not All Earnings Are Equal: A Smarter Path to Long-Term Value

Austin Nicholas, Director, Investment Banking, Performance Trust

We often hear, 'earnings are earnings.' But does it matter where Earnings growth comes from? This session explores the often-myopic pursuit of earnings and the blind spots conventional analysis can create. Such blind spots can lead to suboptimal capital allocation decisions, including in big capital allocation decisions like M&A and capital, ultimately costing stakeholders (shareholders and members alike) over time, especially when interest rates change. In recent years, numerous examples of this problem have been provided. However, there is good news: the right framework can illuminate the fundamental, sustainable value of your bank's earnings stream, and a multi-scenario decision-making process can help avoid capital allocation decisions where the risk to your enterprise is not worth the near-term, single-scenario return.

12:00 PM

Adjournment