

An update on ICBA's regulatory and legislative agenda, along with addressing other community banking issues facing community banks.

9:15am

Mick Thompson, Oklahoma State Banking Department Commissioner

(Grand Ballroom, 2nd floor)

Chairman Jelena McWilliams, FDIC (Grand Ballroom, 2nd floor)

10:00am

Refreshment Break with Exhibitors

10:15am

Concurrent Sessions

- ***The Tax Cut and Jobs Act – One Year later – Charles J Garrison and Joseph M. Press***

Crystal Room, 2nd fl.

After a tax cycle for all calendar and fiscal year taxpayers, we will discuss what we have learned about the TCJA one year later. How the implementation of TCJA affected corporations and s-corporations and which tax strategies can be used to reduce or restructure tax obligations. Options for individual taxpayers in regards to SALT deduction, charitable contributions, mortgage deduction, and alternative minimum tax. New this year, we will also cover best practices for estate planning and trust tax strategies.

- ***Cybersecurity Update – What your Community Bank Needs to Know – Cal Roberson***

Balinese Room, 2nd fl.

CalTech CIO, Cal Roberson, returns to address this year's cybersecurity hot topics and changes in threats over the past year. In this session, you'll learn about rising threats and how to mitigate the risks associated with each. You will leave with actionable items to implement at your financial institution.

11:00

Refreshment Break with Exhibitors

11:15am

Concurrent Sessions

- ***The Secrets to Community Banking in Mortgage– Chris Vinson*** Crystal Room, 2nd fl.

Some of you DO mortgage, some of you do mortgage, yet don't do it well, and some of you don't do mortgage at all, but the question is: why do mortgage?

- ***Emerging Trends in Payments - Dan Heimann*** Balinese Room, 2nd fl.

Evolving and emerging payments mean the competitive landscape is shifting and businesses of all sizes need to stay informed about the changing landscape. To remain relevant and competitive, you need to understand today's payment trends and how to monitor your debit card portfolio profitability. Explore the benefits of new debit programs and technologies, the challenges they present and how increased options on payment networks could mean higher profitability for your institution.

12:00pm

Refreshment Break with Exhibitors

12:30pm

Lunch (Grand Ballroom, 2nd floor)

1pm -2pm

News You Can Use - Bonnie McGeer, American Banker (Grand Ballroom, 2nd floor)

What are the top performing banks doing differently than the rest? What lessons on culture and employee engagement do the Best Banks to Work For offer? What insights from the annual Survey of Bank Reputations can you apply to turbocharge positive perceptions of your bank? American Banker covers the industry from every angle day in and day out. Here are some key takeaways we've picked up along the way, with an emphasis on ideas you can take back to your own bank.

2:00pm **CBAO Annual Meeting** (Grand Ballroom, 2nd floor)

5:00pm **Gala Celebration** (2nd floor Foyer and Grand Ballroom)

SINGER SONGWRITERS

This exciting evening will consist of a cocktail reception, Horizon Bankers' fundraiser, live auction with auctioneer Morgan Hopson, celebration of leadership and dinner. Make sure you don't miss this evening of fun! It is a great way to enjoy yourself, see old friends and make some new, and celebrate the people who have made CBAO a true success. We are also very excited to have singer songwriters perform at this year's Gala. This is a unique opportunity to hear the stories behind how some of the most beloved songs came to fruition and sung by country legends.

Friday, September 13th

6:45am Registration Desk Opens (2nd floor)

7:00am Rise and Shine: Concurrent Sessions

- **Economic and Market Outlook - Jim Huntzinger** Crystal Room, 2nd fl.

Mr. Huntzinger will review U.S. and international economic conditions and markets. He will focus on the outlook for Federal Reserve policy and the implications and challenges that presents to consumers, businesses, and bankers.

- **A "Wellness Program" that Works – Dr. Kyle Rickner and Jay Kempton** Balinese Room, 2nd fl.

Direct Primary Care is a new patient-centered practice model that many employers are choosing to offer as a benefit enhancement to their employees. DPC has both a proven health plan savings ROI and patient-friendly options like same or next-day appointments, after-hours urgent care, alternative contact options via technology, and a proactive approach to their patient's health. Direct Primary Care makes traditional "wellness programs" obsolete!

7:45am Breakfast

8:00am **Lt. Governor Pinnell** (Grand Ballroom, 2nd floor)

8:30am Refreshment Break

8:45am **Bank Regulator Panel Discussion** – Dudley Gilbert, Oklahoma State Banking

Department; Doug Gray, Federal Reserve Bank of Kansas City; Troy

Thornton, OCC; Kristie Elmquist, FDIC - moderated by Paul Foster, CBAO General

Counsel (Grand Ballroom, 2nd floor)

Current regulators and legal thinking on current legislation hot exam topics; and other trending regulatory issues. Regulators will also give an update on marijuana laws affecting community banks.

10:30am **Breakout Discussion with YOUR Regulators** (Grand Ballroom, 2nd floor)

Top regulators from the Oklahoma State Banking Department, OCC, FDIC, and Federal Reserve Bank of Kansas City give you brief overviews of current issues and then allow you to ask those challenging questions. This is a rare opportunity to speak with top regulators.

11:30pm Adjourn