

Agenda · Tuesday, September 24

7:00 a.m.–5:30 p.m.	REGISTRATION + INFORMATION DESK OPEN · GRAND CARIBBEAN FOYER <i>Please check in and grab your attendee materials here before your first session</i>					
7:30–8:30 a.m.	BREAKFAST · KINGSTON HALL (downstairs)					
8:30–9:00 a.m.	WELCOME · GRAND CARIBBEAN 6 & 7					
9:00–10:00 a.m.	MYTH OF MULTI-TASKING AND CHANGE MANAGEMENT · Dave Crenshaw · GRAND CARIBBEAN 6 & 7					
10:00–10:30 a.m.	BREAK					
10:00 a.m.–4:30 p.m.	PRODUCT DISCOVERY LAB · GRAND CARIBBEAN 4 & 5					
	Lending + Credit Risk Breakout Sessions					CECL + Portfolio Risk General Session
10:30–11:20 a.m.	GRAND CARIBBEAN 1 HOW TO CONSISTENTLY AND RELIABLY ASSIGN RISK RATINGS IN YOUR COMMERCIAL LOAN PORTFOLIO Robert Loffink, Moss Adams	GRAND CARIBBEAN 2 DRIVING GROWTH WITH AG LENDING Rob Newberry, Abrigo	GRAND CARIBBEAN 3 MAKE BETTER USE OF YOUR DATA IN ASSESSING CREDIT RISK Max Blumenthal, FINCURA	GRAND CARIBBEAN 8 & 9 DRIVING DEPOSIT GROWTH: WHO'S RESPONSIBLE? Darryl Mataya, Abrigo	GRAND CARIBBEAN 10 RETURN ON TECH INVESTMENT— MEASURING AND ACHIEVING VALUE FROM FINTECH Steven Martin, Marcato Advisors	GRAND CARIBBEAN 6 GETTING CECL ACROSS THE FINISH LINE Mike Shearer, PWC
11:20–11:30 a.m.	BREAK					
11:30 a.m.–12:30 p.m.	GRAND CARIBBEAN 1 HOW TO CONSISTENTLY AND RELIABLY ASSIGN RISK RATINGS IN YOUR COMMERCIAL LOAN PORTFOLIO Robert Loffink, Moss Adams	GRAND CARIBBEAN 2 DRIVING GROWTH WITH AG LENDING Rob Newberry, Abrigo	GRAND CARIBBEAN 3 MAKE BETTER USE OF YOUR DATA IN ASSESSING CREDIT RISK Max Blumenthal, FINCURA	GRAND CARIBBEAN 8 & 9 DRIVING DEPOSIT GROWTH: WHO'S RESPONSIBLE? Darryl Mataya, Abrigo	GRAND CARIBBEAN 10 RETURN ON TECH INVESTMENT— MEASURING AND ACHIEVING VALUE FROM FINTECH Steven Martin, Marcato Advisors	GRAND CARIBBEAN 6 PANEL IMPACT OF CECL Mike Shearer, PWC Neekis Hammond, Abrigo Mike Gullette, ABA — Moderator · Garver Moore, Abrigo

12:30–1:30 p.m.	LUNCH				
	CECL + Portfolio Risk Breakout Sessions			Lending + Credit Risk General Session	
1:30–2:20 p.m.	GRAND CARIBBEAN 1 T MINUS 2020: COUNTDOWN TO LAUNCH Neekis Hammond, <i>Abrigo</i>	GRAND CARIBBEAN 2 REVENGE OF THE CAN: LESSONS FROM THE LAST 3 YEARS Garver Moore, <i>Abrigo</i>	GRAND CARIBBEAN 8 & 9 CECL 101 Regan Camp, <i>Abrigo</i>	GRAND CARIBBEAN 6 LOAN AND RELATIONSHIP PRICING: HOW TO COMPETE IN A RISING RATE ENVIRONMENT Dave Koch, <i>Abrigo</i>	
2:20–2:30 p.m.	BREAK				
2:30–3:20 p.m.	GRAND CARIBBEAN 1 DISCLOSURE IMPLICATIONS FOR LENDER FINANCIAL STATEMENTS Dorsey Baskin, <i>Independent Abrigo Advisor</i>	GRAND CARIBBEAN 2 DON'T FORGET ABOUT ME: DEBT SECURITIES Dale Sheller, <i>Baker Group</i> ; Kevin Abbas, <i>Abrigo</i> ; Gordon Dobner, <i>BKD</i>	GRAND CARIBBEAN 3 PANEL COMMUNICATING CECL TO YOUR BOARD: MOCK BOARD MEETING Mike Gullette, <i>ABA</i> ; Dennis Bonatch, <i>S&T Bank</i> ; Paula King & Garry Rank, <i>Abrigo</i>	GRAND CARIBBEAN 8 & 9 WAYS TO LEVERAGE CECL MODELS Neekis Hammond, <i>Abrigo</i>	GRAND CARIBBEAN 6 PANEL TRENDS IN CREDIT Shane Dugan, <i>Nutmeg Credit Union</i> Dennis Kendrick, <i>Southern States Bank</i> Steven Martin, <i>Marcato Advisors</i> — Moderator · Alison Trapp, <i>Abrigo</i>
3:45–4:30 p.m.	Solution Demos (Optional)				
	GRAND CARIBBEAN 1 GLOBAL AUTOMATION	GRAND CARIBBEAN 2 SIMPLIFYING CECL USING THE WARM METHOD	GRAND CARIBBEAN 3 SCENARIO PLANNING FOR CECL	GRAND CARIBBEAN 8 & 9 ASSET LIABILITY MANAGEMENT	GRAND CARIBBEAN 10 EFFECTIVE LOAN & DEPOSIT PRICING: HOW TO ADD DISCIPLINE TO YOUR PROCESS
5:30–6:30 p.m.	WELCOME COCKTAIL RECEPTION · GRAND CARIBBEAN FOYER <i>Enjoy some drinks and hors d'oeuvres and visit the Meet Abrigo tables before enjoying dinner on your own in Orlando!</i>				

Agenda - Wednesday, September 25

7:30–8:30 a.m.	BREAKFAST · KINGSTON HALL (downstairs)				
8:30–9:00 a.m.	OPENING DAY 2 · GRAND CARIBBEAN 6 & 7				
9:00–10:00 a.m.	<p>PANEL STATE OF THE FINANCIAL INDUSTRY · GRAND CARIBBEAN 6 & 7</p> <p>Mike Gullette, ABA; Neill LeCorgne, Abrigo; Tom Parliment, Parliment Consulting; Hays Ellis, Whitaker Bank Moderator · Darrin Hanson, Abrigo</p>				
10:00–10:30 a.m.	BREAK				
10:00 a.m.–4:30 p.m.	PRODUCT DISCOVERY LAB · GRAND CARIBBEAN 4 & 5				
10:30–11:20 a.m.	Lending + Credit Risk Breakout Sessions				CECL + Portfolio Risk General Session
	<p>GRAND CARIBBEAN 1</p> <p>ESTABLISHING RISK AND GOVERNANCE PLANS FOR COMMERCIAL REAL ESTATE LENDING</p> <p>Rob Ashbaugh, Abrigo</p>	<p>GRAND CARIBBEAN 2</p> <p>TBA</p>	<p>GRAND CARIBBEAN 8 & 9</p> <p>TAKING A FRESH LOOK AT THE END-TO-END COMMERCIAL LENDING PROCESS</p> <p>Max Blumenthal, FINCURA</p>	<p>GRAND CARIBBEAN 10</p> <p>LOAN PATHING</p> <p>Neill LeCorgne, Abrigo</p>	<p>GRAND CARIBBEAN 6</p> <p>PANEL</p> <p>EYE ON AUDITORS: TOP ALL/CECL CONCERNS & HOW TO ADDRESS THEM</p> <p>Gordon Dobner, BKD Will Neeriemer, DHG Anthony Porter, Moss Adams Neekis Hammond, Abrigo — Moderator · Chris Emery, Abrigo</p>
11:20–11:30 a.m.	BREAK				
11:30 a.m.–12:30 p.m.	<p>GRAND CARIBBEAN 1</p> <p>ESTABLISHING RISK AND GOVERNANCE PLANS FOR COMMERCIAL REAL ESTATE LENDING</p> <p>Rob Ashbaugh, Abrigo</p>	<p>GRAND CARIBBEAN 2</p> <p>TBA</p>	<p>GRAND CARIBBEAN 8 & 9</p> <p>TAKING A FRESH LOOK AT THE END-TO-END COMMERCIAL LENDING PROCESS</p> <p>Max Blumenthal, FINCURA</p>	<p>GRAND CARIBBEAN 10</p> <p>LOAN PATHING</p> <p>Neill LeCorgne, Abrigo</p>	<p>GRAND CARIBBEAN 6</p> <p>PANEL</p> <p>CECL: THE EVER-EVOLVING STANDARD</p> <p>Faye Miller, RSM Graham Dyer, Grant Thornton Hal Schroeder, FASB Garver Moore, Abrigo — Moderator · Tim McPeak, Abrigo</p>

12:30–1:30 p.m.	LUNCH				
	CECL + Portfolio Risk Breakout Sessions				Lending + Credit Risk General Session
1:30–2:20 p.m.	<p>GRAND CARIBBEAN 1</p> <p>THE IMPORTANCE AND VALUE OF AN INDEPENDENT VALIDATION — HOW MODEL RISK GOVERNANCE CAN HELP YOUR INSTITUTION</p> <p>Anthony Porter / Robert Loffink, <i>Moss Adams</i></p>	<p>GRAND CARIBBEAN 2</p> <p>ACQUISITION ACCOUNTING UNDER CECL</p> <p>Neekis Hammond, <i>Abrigo</i></p>	<p>GRAND CARIBBEAN 3</p> <p>THE OFTEN FORGOTTEN ASPECTS OF CECL</p> <p>Regan Camp, <i>Abrigo</i> & Francisca Ventriglia, <i>KPMG</i></p>	<p>GRAND CARIBBEAN 8 & 9</p> <p>WAYS TO LEVERAGE STRESS TESTING THE PORTFOLIO</p> <p>Rob Ashbaugh & Michelle Lucci, <i>Abrigo</i></p>	<p>GRAND CARIBBEAN 6</p> <p>SESSION TBA</p>
2:20–2:30 p.m.	BREAK				
2:30–3:20 p.m.	<p>GRAND CARIBBEAN 1</p> <p>THE IMPORTANCE AND VALUE OF AN INDEPENDENT VALIDATION — HOW MODEL RISK GOVERNANCE CAN HELP YOUR INSTITUTION</p> <p>Anthony Porter / Robert Loffink, <i>Moss Adams</i></p>	<p>GRAND CARIBBEAN 2</p> <p>ACQUISITION ACCOUNTING UNDER CECL</p> <p>Neekis Hammond, <i>Abrigo</i></p>	<p>GRAND CARIBBEAN 3</p> <p>THE OFTEN FORGOTTEN ASPECTS OF CECL</p> <p>Regan Camp, <i>Abrigo</i> & Francisca Ventriglia, <i>KPMG</i></p>	<p>GRAND CARIBBEAN 8 & 9</p> <p>WAYS TO LEVERAGE STRESS TESTING THE PORTFOLIO</p> <p>Rob Ashbaugh & Michelle Lucci, <i>Abrigo</i></p>	<p>GRAND CARIBBEAN 6</p> <p>PANEL</p> <p>CLIENT FOCUS IN YOUR FINANCIAL INSTITUTION</p> <p>Laura Broderick, <i>Abrigo</i> Brandon McBay, <i>Southern States Bank</i> Jill Hudson, <i>Vision Bank</i> — Moderator · Alison Trapp, <i>Abrigo</i></p>
3:45–4:30 p.m.	Solution Demos (Optional)				
	<p>GRAND CARIBBEAN 1</p> <p>GLOBAL AUTOMATION</p>	<p>GRAND CARIBBEAN 2</p> <p>SIMPLIFYING CECL USING THE WARM METHOD</p>	<p>GRAND CARIBBEAN 3</p> <p>SCENARIO PLANNING FOR CECL</p>	<p>GRAND CARIBBEAN 8 & 9</p> <p>ASSET LIABILITY MANAGEMENT</p>	<p>GRAND CARIBBEAN 10</p> <p>STREAMLINING SBA LENDING</p>
6:30–9:30 p.m.	<p>BIG BANKERS NIGHT · KINGSTON BALLROOM & CAYMAN COURT</p> <p><i>Enjoy a steel drum band, culinary delights from the islands, and networking!</i></p>				

Agenda · Thursday, September 26

7:30–8:30 a.m.	BREAKFAST · KINGSTON HALL (downstairs)
8:30–9:00 a.m.	OPENING DAY 3 · Darrin Hanson, <i>Abrigo</i> · GRAND CARIBBEAN 6 & 7
9:00–10:00 a.m.	ROADMAP TO THE FUTURE: FACT VS. FICTION (ON CECL AND OTHER FASB STANDARDS) · Hal Schroeder, <i>FASB</i> · GRAND CARIBBEAN 6 & 7
10:00–10:30 a.m.	BREAK
10:30–11:30 a.m.	U.S. ECONOMIC OUTLOOK · Tom Cunningham, PhD, <i>Independent Abrigo Advisor</i> · GRAND CARIBBEAN 6 & 7
11:30 a.m.–12:30 p.m.	PANEL LESSONS LEARNED—MANAGE RISK. DRIVE GROWTH. · GRAND CARIBBEAN 6 & 7 Chris Emery, Dave Koch, Garver Moore, Alison Trapp, <i>Abrigo</i> Moderator · Darrin Hanson, <i>Abrigo</i>
12:30 p.m.	ADJOURN

* Agenda subject to change