

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 · GRAND CARIBBEAN FOYER				
10:00 a.m.–6:30 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 3 DRIVING GROWTH WITH AG LENDING Rob Newberry, Abrigo	GRAND CARIBBEAN 10 MAKE BETTER USE OF YOUR DATA IN ASSESSING CREDIT RISK Max Blumenthal, FINCURA	GRAND CARIBBEAN 11 RETURN ON TECH INVESTMENT — MEASURING AND ACHIEVING VALUE FROM FINTECH Steven Martin, Marcato Advisors	GRAND CARIBBEAN 7 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 3 DRIVING GROWTH WITH AG LENDING Rob Newberry, Abrigo	GRAND CARIBBEAN 10 MAKE BETTER USE OF YOUR DATA IN ASSESSING CREDIT RISK Max Blumenthal, FINCURA	GRAND CARIBBEAN 11 RETURN ON TECH INVESTMENT — MEASURING AND ACHIEVING VALUE FROM FINTECH Steven Martin, Marcato Advisors	GRAND CARIBBEAN 7 PANEL IMPACT OF CECL Mike Shearer, PWC Neekis Hammond, Abrigo Mike Gullette, ABA — Moderator · Garver Moore, Abrigo

12:30–1:30 p.m.	LUNCH · KINGSTON HALL (downstairs)					
	CECL + Portfolio Risk Breakout Sessions			Lending + Credit Risk General Session		
1:30–2:20 p.m.	GRAND CARIBBEAN 1 & 2 T MINUS 2020: COUNTDOWN TO LAUNCH Neekis Hammond, <i>Abrigo</i>	GRAND CARIBBEAN 8, 9, & 10 REVENGE OF THE CAN: LESSONS FROM THE LAST 3 YEARS Garver Moore, <i>Abrigo</i>	GRAND CARIBBEAN 3 CECL 101 Regan Camp, <i>Abrigo</i>	GRAND CARIBBEAN 7 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 11 DISCLOSURE IMPLICATIONS FOR LENDER FINANCIAL STATEMENTS Dorsey Baskin, <i>Independent Abrigo Advisor</i>	GRAND CARIBBEAN 3 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 8, 9, & 10 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 1 & 2 WAYS TO LEVERAGE CECL MODELS Neekis Hammond, <i>Abrigo</i>	GRAND CARIBBEAN 7 PANEL TRENDS IN CREDIT Shane Dugan, <i>Nutmeg State Financial Credit Union</i> Dennis Kendrick, <i>Southern States Bank</i> Steven Martin, <i>Marcato Advisors</i> — Moderator · Alison Trapp, <i>Abrigo</i>	
3:45–4:35 p.m.	Solution Demos (Optional)					
	GRAND CARIBBEAN 1 & 2 GLOBAL AUTOMATION	GRAND CARIBBEAN 3 SIMPLIFYING CECL USING THE WARM METHOD	GRAND CARIBBEAN 8, 9, & 10 SCENARIO PLANNING FOR CECL	GRAND CARIBBEAN 11 ASSET LIABILITY MANAGEMENT	GRAND CARIBBEAN 12 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 · GRAND CARIBBEAN FOYER				
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 3</p> <p>DRIVING DEPOSIT GROWTH: WHO'S RESPONSIBLE?</p> <p>Darryl Mataya, Abrigo</p>	<p>GRAND CARIBBEAN 10</p> <p>TAKING A FRESH LOOK AT THE END-TO-END COMMERCIAL LENDING PROCESS</p> <p>Max Blumenthal, FINCURA</p>	<p>GRAND CARIBBEAN 11</p> <p>LOAN PATHING</p> <p>Neill LeCorgne, Abrigo</p>	<p>GRAND CARIBBEAN 7</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 3</p> <p>DRIVING DEPOSIT GROWTH: WHO'S RESPONSIBLE?</p> <p>Darryl Mataya, Abrigo</p>	<p>GRAND CARIBBEAN 10</p> <p>TAKING A FRESH LOOK AT THE END-TO-END COMMERCIAL LENDING PROCESS</p> <p>Max Blumenthal, FINCURA</p>	<p>GRAND CARIBBEAN 11</p> <p>LOAN PATHING</p> <p>Neill LeCorgne, Abrigo</p>	<p>GRAND CARIBBEAN 7</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 · KINGSTON HALL (downstairs)				
	CECL + Portfolio Risk Breakout Sessions				Lending + Credit Risk General Session
1:30–2:20 p.m.	<p>GRAND CARIBBEAN 3</p> <p>THE IMPORTANCE AND VALUE OF AN INDEPENDENT VALIDATION — HOW MODEL RISK GOVERNANCE CAN HELP YOUR INSTITUTION</p> <p>Anthony Porter / Robert Loffink, Moss Adams</p>	<p>GRAND CARIBBEAN 1 & 2</p> <p>ACQUISITION ACCOUNTING UNDER CECL</p> <p>Neekis Hammond, Abrigo</p>	<p>GRAND CARIBBEAN 8, 9, & 10</p> <p>THE OFTEN FORGOTTEN ASPECTS OF CECL</p> <p>Regan Camp, Abrigo & Francisca Ventriglia, KPMG</p>	<p>GRAND CARIBBEAN 11</p> <p>WAYS TO LEVERAGE STRESS TESTING THE PORTFOLIO</p> <p>Rob Ashbaugh & Michelle Lucci, Abrigo</p>	<p>GRAND CARIBBEAN 7</p> <p>TRACKING THE LATEST IN LENDING FRAUD ON THE DARK WEB</p> <p>Eli Dominitz, Q6 Cyber</p>
2:20–2:30 p.m.	BREAK				
2:30–3:20 p.m.	<p>GRAND CARIBBEAN 3</p> <p>THE IMPORTANCE AND VALUE OF AN INDEPENDENT VALIDATION — HOW MODEL RISK GOVERNANCE CAN HELP YOUR INSTITUTION</p> <p>Anthony Porter / Robert Loffink, Moss Adams</p>	<p>GRAND CARIBBEAN 1 & 2</p> <p>ACQUISITION ACCOUNTING UNDER CECL</p> <p>Neekis Hammond, Abrigo</p>	<p>GRAND CARIBBEAN 8, 9, & 10</p> <p>THE OFTEN FORGOTTEN ASPECTS OF CECL</p> <p>Regan Camp, Abrigo & Francisca Ventriglia, KPMG</p>	<p>GRAND CARIBBEAN 11</p> <p>WAYS TO LEVERAGE STRESS TESTING THE PORTFOLIO</p> <p>Rob Ashbaugh & Michelle Lucci, Abrigo</p>	<p>GRAND CARIBBEAN 7</p> <p>PANEL</p> <p>CLIENT FOCUS IN YOUR FINANCIAL INSTITUTION</p> <p>Laura Broderick, Abrigo Brandon McBay, Southern States Bank Jill Hudson, Vision Bank — Moderator · Alison Trapp, Abrigo</p>
3:45–4:35 p.m.	Solution Demos (Optional)				
	<p>GRAND CARIBBEAN 1 & 2</p> <p>GLOBAL AUTOMATION</p>	<p>GRAND CARIBBEAN 3</p> <p>SIMPLIFYING CECL USING THE WARM METHOD</p>	<p>GRAND CARIBBEAN 8, 9, & 10</p> <p>SCENARIO PLANNING FOR CECL</p>	<p>GRAND CARIBBEAN 11</p> <p>ASSET LIABILITY MANAGEMENT</p>	<p>GRAND CARIBBEAN 12</p> <p>STREAMLINING SBA LENDING</p>
6:30–9:30 p.m.	<p>BIG BANKERS NIGHT · KINGSTON FOYER & 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 · GRAND CARIBBEAN FOYER
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