





ECONOMIC OUTLOOK & RISK MANAGEMENT CONFERENCE

Wednesday, November 5

8:00 a.m. - 6:00 p.m. Tradeshow Open

8:00 - 9:15 a.m. Registration and Continental Breakfast

9:15 - 9:30 a.m. Welcome and Opening Remarks

Kendal Kay, Chairman-Elect, Stockgrowers State Bank, Ashland

9:30 - 10:30 a.m. U.S. Economic Outlook: An Update on Economic Conditions and the Outlook

for the U.S. Economy

A. Lee Smith - Federal Reserve Bank of Kansas City

Andrew Lee Smith is a Senior Vice President and Economist at the Federal Reserve Bank of Kansas City. In this role, Lee has oversight of macroeconomic research and serves as an advisor on monetary policy matters. Lee's research has focused on the effects of expanding and unwinding the Federal Reserve's balance sheet, the impact of forward guidance on financial markets and the economy, and, more generally, how central bank communication can influence expectations and economic conditions.

10:30 - 11:00 a.m. Refreshment Break, Tradeshow Networking - 30 minutes

11:00 - 12:00 p.m. Cyber Claim and Threat Landscape

Ryan Mazzone, Travelers Insurance

This presentation will cover cyber claims trends alongside analysis of significant recent large scale incidents. The discussion will explore the current 2025 threat landscape, examining current threats, attack vectors, vulnerabilities, and the complete ransomware claim lifecycle from initial compromise to resolution. The session will conclude with a breakdown of the primary cost drivers associated with data breaches.

12:00 - 12:45 p.m. Luncheon

12:45 - 1:15 p.m. Government Relations Update

Doug Wareham, KBA President & CEO

KBA Insurance Update

Al Planta et a Strette rice for Park Loader

1:15 - 2:15 p.m. Al Playbook: Strategies for Bank Leaders

This informative session provides actionable strategies tailored for community bank leaders. Learn how to adopt valuable AI solutions that align with your bank's mission and resources,

improve risk management, and unlock new opportunities for growth.

2:15 - 2:30 p.m. Refreshment Break

2:30 - 3:30 p.m. Stablecoins & the GENIUS Act: What Financial Institutions Need to Know

Nik Fahrer, Forvis Mazars

3:30 - 3:45 p.m. Refreshment Break

3:45 - 4:45 p.m. Enterprise Risk Management Doesn't Have to be Complicated...or Expensive!

Jack Vonder Heide, Technology Briefing Centers, Inc.

Dan Roderick, Strunk

Almost every time we open a trade publication we read about the increased burden – and cost – of regulatory compliance. No one will argue that the impact of increased regulation on our industry is significant. The FDIC lists 32 'important' banking laws on their website including the one that is having the greatest current impact – the Dodd-Frank Wall Street Reform and Consumer Protection Act. Last year, the Wall Street Journal published an article estimating that new banking regulation will cost the 6 largest banks in the country \$70.6 billion. How does a community bank effectively deal with this volume of laws and the cost associated with compliance?

4:45 - 6:00 p.m. Cocktails and Conversation with Exhibitors

6:00 p.m. Dinner on Your Own

Thursday, November 6

7:30 - 11:00 a.m. Tradeshow Open

7:30 - 8:15 a.m. Full Breakfast and Networking 8:15 - 8:30 a.m. Welcome and Introductions 8:30 - 9:30 a.m. Deposit Growth Strategies

Brett Rawls, PRI

The industry finds itself at a point where deposit growth pressures are intense. What can be done to attack today's problems, while creating a comprehensive strategy for ongoing deposit growth? Do we ever not need deposits? Is it solely retail's responsibility to grow deposits? What is the product, process, and people components essential to a long-term deposit strategy? Sit in on this session and learn some best practices to consistently stay focused on deposit growth.

9:30 - 9:45 a.m. Refreshment Break

9:45 - 10:45 a.m. Investment Management from a Whole Bank Perspective: Improving Yields

While Managing Risk

Todd Taylor and Will Craycraft - HUB Taylor Advisors

Balance sheet and investment management issues are a constant struggle in any economic and interest rate environment. Managing various investment risks is not only a best practice, but also could mean the difference between leading or trailing your peers. With the investment portfolio playing a large role in maintaining or improving profitability and net interest margin, what are strategies to generate income while managing the portfolio in the context of the entire balance sheet? This session will cover various concepts and strategies to link the ALCO and investment processes to enhance risk management and profitability.

10:45 - 11:00 a.m. Refreshment Break

11:00 - 12:00 p.m. Regulatory Hot Topics 2025 & Beyond

Heather Archer Eastep, Hunton Andrews Kurth LLP

Gain an overview of the bank regulatory and supervisory highlights and some predictions on what might be in store for 2025. Topics that will be covered include the top 10 list of hot topics the regulators have identified as priorities in 2025 and through their annual risk guidance, which

include supervision, compliance, governance and risk management.

12:00 p.m. Final Announcements and Adjourn

Suggested Attire:

The suggested attire for this year's conference is business casual. Remember, meeting room temperatures and personal comfort zones vary. It is recommended that you bring a sweater or a jacket to the sessions. If you should have any questions, please contact Brenda L. Unruh (bunruh@ksbankers.com) at the KBA office, 785-232-3444.

<u>DoubleTree by Hilton, Lawrence Room Block Details:</u>

To expedite your reservation – BE SURE TO:

- 1. Click on the web page address below to access the Hotel Reservation Link (The link pre-populates your group code)
- 2. Select the Room Type offered in the Link
- 3. Make reservations as soon as possible. The special room rate will be available until Sunday, October 5, 2025 or until room block is sold-out, whichever comes first.

Hotel Reservation Link:

https://www.hilton.com/en/book/reservation/rooms/?ctyhocn=LWCMDDT&arrivalDate=2025-11-04&departure-Date=2025-11-06&groupCode=CDTKAB&room1NumAdults=1&cid=OM%2CWW%2CHILTONLINK%2CEN%2CDirect-Link

Reservation guidelines: Any room reservation reserved under the group special rate must be cancelled at least 72 hours prior to arrival. If the reservation is not cancelled prior to 72 hours of arrival, guest will be charged for the first night stay plus tax.

Check-In/Out Time: Our check-in time is 4 PM; check-out time is 11 AM. All guests arriving before 4 PM will be accommodated as rooms become available. Hotel staff can arrange to check baggage for those arriving early when rooms are unavailable and for guests attending functions on departure.

DoubleTree by Hilton, Lawrence 200 McDonald Drive Lawrence, KS 785-841-7077

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Doug Wareham Kansas Bankers Association

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THANK YOU!



ECONOMIC OUTLOOK AND RISK MANAGEMENT CONFERENCE

November 5-6, 2025 - Lawrence DoubleTree by Hilton, Lawrence 200 McDonald Drive Lawrence, KS 785-841-7077

Registrations postmarked

after October 24, 2025.

Early bird registrations postmarked

on or before October 24, 2025.

City: _

KBA Members	\$375	\$475	
Non Members	\$750	\$850	
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Three ways to register:

- 1. Complete and mail registration form with payment.
- 2. Fax registration form, followed by mailing of payment. Please use this form as your invoice.
 - 3. Register Online using a credit card at www.ksbankers.com