KANSAS BANKERS ASSOCIATION

2026 ECONOMIC OUTLOOK & RISK MANAGEMENT CONFERENCE

NOVEMBER 5-6, 2026
MANHATTAN, KS

ECONOMIC OUTLOOK & RISK MANAGEMENT CONFERENCE

Thursday, November 5

8:00 – 8:45 a.m.	**Registration & Continental Breakfast**
8:45– 9:00 a.m.	**Welcome & Opening Remarks** ***Kendal Kay, KBA Chairman, Stockgrowers State Bank, Ashland***
9:00 – 10:00 a.m.	**Economist Chris Low – FHN**
10:00 – 10:45 a.m.	**Employment Practice Liability – Fireside Chat** ***Jennifer Gorman, ABAIS & Alex Greig, Bankers Insurance Solutions***
10:45 – 11:00 a.m.	**Refreshment Break**
11:00 – 12:00 p.m.	**AI – Threats, Positives, & Risk Balance** ***TBD, Integris***
12:00 – 12:45 p.m.	**Lunch**
12:45 – 1:15 p.m.	**Government Relations Update & Bankers Insurance Solutions Update** ***Doug Wareham, KBA President/CEO & Alex Greig, BIS President***
1:15 – 2:15 p.m.	**Hot Topics in Fraud** ***Jamie Cosgrove, JD & Sarah Lynch-Chaput, JD, KBA Legal Department***
2:15 – 2:30 p.m.	**Refreshment Break**
2:30 – 3:30 p.m.	**Future Proofing/Branch Rationalization** ***Tom McGill, PRI*** In today's rapidly changing environment, community banks must reassess their internal structure, staffing, and services, all rooted in a strong financial strategy. The strategic plan drafted even a year ago needs a fresh look, and that includes a hard look at the branch network. Since 2010, the number of bank branches has decreased by 17%. Branch decisions must be made intentionally and strategically, since branches are sometimes the only bank in the rural communities served. This session will explore how to reassess your strategic plan for the immediate and long-term future, including evaluating branch performance, market potential, and capital investment, aligning deposit offerings with other delivery channels, and understanding what regulators want to see.
3:30 – 3:45 p.m.	**Refreshment Break**
3:45 – 5:00 p.m.	**Scarcity or Prosperity: The Efficiency Ratio Under Attack** ***Nick Arrigo, Haberfeld*** Financial institution executives spend considerable time thinking about strategies to improve efficiency in order to improve overall profitability. Often, this includes an almost exclusive focus on expense reductions. Once a financial institution can no longer materially improve its efficiency ratio by further reducing costs, what's next? Maybe it's time to take a step back and realize some fundamental business dynamics that are often ignored in our industry—strategies to increase overall income without exponentially increasing expenses.
5:00 – 6:00 p.m.	**Cocktails & Conversation with Exhibitors**
6:00 p.m.	**Dinner on your own**

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Friday, November 6

7:30 – 8:15 a.m. **Full Breakfast and Networking**

8:15 – 8:30 a.m. **Welcome, announcements, introductions**

8:30 – 9:30 a.m. **What's Next in Banking**

Don Musso, FinPro

The world for financial institutions is changing at a pace heretofore thought impossible. New entrants are forcing financial institutions to compete on product, price and operations. This session will explore how demographic, regulatory, economic and technological changes will impact banking. We will also delineate the use cases for AI in banking.

9:30 – 9:45 a.m. **Refreshment Break**

9:45 – 10:45 a.m. **The Cultural Connection: Building the Next Generation of Bank Leaders**

Nick Arrigo, Haberfeld

As Millennials and Gen Z continue to shape the future banking workforce, executive leaders must think beyond day-to-day management and focus on developing stronger future leaders. This session explores how a mentor-driven culture can improve engagement, retention and succession readiness across the institution.

Bank executives will leave with a clear strategy for developing emerging leaders, inspiring trust, aligning workforce expectations with business performance, and creating the kind of workplace culture that helps banks compete for talent and sustain long-term performance.

10:45 – 11:00 a.m. **Refreshment Break**

11:00 – Noon **Transforming Bank Operations: A Roadmap to Efficiency**

Amy Pierce, GNA Advisors Consulting Group

Banks leave millions in potential savings on the table by accepting inefficient processes as "the way we've always done it." Comprehensive operational assessments across business lines reveal staffing imbalances, underutilized software, and scalability issues that directly impact profitability. This session outlines a comprehensive approach to improving bank operational efficiency, focusing on loan operations, credit processes, and performance metrics. The session will include case studies demonstrating significant cost savings and service level improvements.

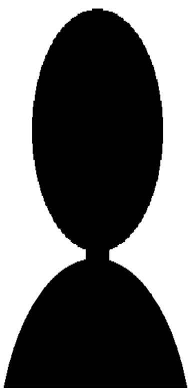
Noon **Final announcements and adjournment**

ECONOMIC OUTLOOK AND RISK MANAGEMENT CONFERENCE

NICK ARRIGO
Haberfeld

JAMIE COSGROVE, JD
Legal Services Director
Kansas Bankers Association

ALEX GREIG
President, Bankers
Insurance Solutions



JENNIFER GORMAN
ABAIS

KENDAL KAY, KBA CHAIRMAN
Stockgrowers State Bank,
Ashland

SARAH LYNCH-CHAPUT, JD
Legal Department Manager
Kansas Bankers Association

TOM MCGILL
PRI

DON MUSSO
FinPro

AMY PIERCE
GNA Advisors
Consulting Group

DOUG WAREHAM
President/CEO
Kansas Bankers Association

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UMB

THANK YOU!

2026 Economic Outlook & Risk Management Conference

November 5-6, 2026
410 South 3rd St,
Manhattan, KS 66502
(785)498-7349

KANSAS BANKERS ASSOCIATION

	Early bird registrations postmarked on or before October 21, 2026.	Registrations postmarked after October 21, 2026.
___ KBA Members	$395	$545
___ Non KBA Members	$790	$940

Registration fee includes instruction, refreshments, meals, and electronic access to materials via downloadable app. We understand that circumstances arise requiring cancellation. If you cancel by October 23, 2026, your registration fee will be refunded. Substitutions are allowed with notice. If you have special dietary needs, please contact the KBA office. If you have a disability, and require special accommodations, please contact the KBA office. **No video or audio recording allowed.**

A block of sleeping rooms has been reserved at the Hilton Garden Inn for the nights of November 4 and 5 at a room rate of ***$121***. The cutoff for this special rate is ***October 9, 2026***. Reservations may be made online ***HERE***.
OR you may call the hotel directly at (785)498-7349
(please mention you are part of **KS Bankers - Risk Management Conference**).

Registrant Name: ____________________
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Bank or Company: ____________________
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Phone: ____________________ E-mail: ____________________

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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**.