

2019 CDBA Peer Forum and Membership Meeting Agenda

Washington Plaza Hotel
Washington, DC

CDBA Peer Forum Agenda – Day One

1st Day **Tuesday, June 4, 2019**

7:30 am **Registration & Breakfast**

Breakfast Sponsored by American Bankers Association (Silver Sponsor)

8:30 am **Introductions & Review of Agenda**

Speakers: Bob Jones (United Bank) and Jeannine Jacokes (CDBA)

9:00 am **Opening Keynote: Eugene Ludwig, CEO, Promontory Financial Group**

9:30 am **Insights on Community Reinvestment Act Reform**

Spurred by radically changing technology, financial service delivery, and industry players, federal bank regulators have embarked on an effort to update CRA 20+ years since the last major regulatory overhaul. Our expert panel will share their thoughts on what a revised CRA may look like in this new era.

Speakers: Art Fleming (FHLB Atlanta)(Moderator), Laurie Goodman (Urban Institute), Maurice Jones (LISC), David Dworkin (National Housing Conference), Krista Shonk (American Bankers Association)

Panel Sponsored by FHLB Atlanta (Silver Sponsor)

10:30 am **Aligning Mission, Culture & Internal Branding**

Great companies -- particularly mission-driven banks -- aspire to a bigger vision or purpose beyond just making money. Employees are a company's greatest ambassadors in defining customer experience and external brand. Speakers will talk about how bank leadership can inspire and build an internal culture and brand that connects to its mission and motivates its employees to be effective brand ambassadors and partners in implementing a bank's vision.

Facilitators: Martin Thoma (ThomaThoma), Darrin Williams (Southern Bancorp) and David Reiling (Sunrise Banks)

(Interactive Small Group Discussion)

12:00 noon Lunch Keynote: Jelena McWilliams, Chairman, Federal Deposit Insurance Corporation

Lunch Sponsored by Jones Walker LLP (Gold Sponsor)

1:00 pm What is Next for Opportunity Zones?

The Tax Cuts and Jobs Act of 2017 created the exciting new Opportunity Zones (OZs) initiative that promises to drive long-term private capital into distressed urban and rural communities. A panel of CDFI bankers will talk about how they are working within their local communities to implement OZ strategies.

Panelists: Lisa Green Hall (Beeck Center of Georgetown University)(Moderator), Bill Dana (Central Bank of Kansas City), Tom Nida (City First Bank of DC), Adam Northup (Virginia Community Capital, LOCUS Impact Investing)

Panel Sponsored by FHLB Des Moines (Silver Sponsor)

2:00 pm Innovation Lab (Interactive Small Group Discussion)

A select group of CDFI banks working on products, services or systems innovations will each do a 2-minute pitch on their new offerings. Attendees will break into small discussion groups to give feedback and recommendations on their products and delivery strategies.

3:00 pm Keynote Speaker: The Honorable Terri Sewell, US House of Representatives

3:30 pm Break

3:45 pm Aligning Technology & Data to Advance Your Mission

Creating positive community impacts is core to every CDFI and mission-focused bank. Talking about impact is difficult without data. Most banks collect significant data about their customers that can be repurposed to talk about impact, marketing, and more. Our panel will discuss how to mine data you already collect to tell your story.

Panelists: Darien Bates (Datileo)(Moderator), Chris Raper (Smiley Technologies, Inc.), Mike Dionne (Finastra), JG Staal (AdapticAI)

Panel sponsored by Smiley Technologies, Inc. (Gold Sponsor) & Finastra (Gold Sponsor)

4:45 pm Underserved Housing Markets & Opportunities Created by GSE Duty to Serve

In late 2016, the Federal Housing Finance Agency (FHFA) released the final version of the Duty to Serve Rule required by the Housing and Economic

Recovery Act of 2008. The rule requires Fannie Mae and Freddie Mac (government-sponsored enterprises or GSEs) to provide leadership to facilitate a secondary market for mortgages on housing for low- and moderate-income families. Speakers will talk about how the GSEs will meet these requirements with an emphasis on opportunities to partner with CDFI banks.

Panelists: Greg Hettrick (FHLB Dallas)(Moderator), Jim Gray (FHFA), Brian Culhane (Freddie Mac), Sarah Edelman (Fannie Mae)

Panel sponsored by FHLB Dallas (Silver Sponsor), Fannie Mae (Silver Sponsor) & Freddie Mac (Silver Sponsor)

5:45 pm Adjournment

Reception and Dinner at Boqueria Penn Quarter

6:45 pm Cocktail Reception

7:45 pm Dinner

CDBA Peer Forum Agenda – Day Two

2nd Day **Wednesday, June 5, 2019**

7:30 am **Breakfast**
Breakfast Sponsored by Banzai, Inc. (Silver Sponsor)

8:30 am **Membership Meeting**
Treasurer’s Report
Board Elections
CEO’s Report

- Impact @ Scale Initiative
- Public Policy Update

9:00 am **Keynote Speaker: Patrick Hanlon (Thinktopia)**

Conventional branding and marketing has been disrupted. After decades of being told what to think about products and services, consumers no longer care. Social media has created a new ecosystem whereby bottom-up marketing (i.e. word-of-mouth customer endorsement) has replaced top-down marketing (i.e. TV or print ad buys). Key to success is the quality of the “idea” around your brand and the quality of the community you build around that idea. Patrick Hanlon, author of *The Social Code*, has been called the “Charles Darwin of branding.” He will discuss how to build effective brand communities.

9:30 am **Aligning Mission, Message & Impact**

Creating a distinctive brand is critical for cultivating customers and external stakeholder loyalty. Mission-focused banks are uniquely positioned to create brands that inspire customers to help build communities and create impact. A panel of CDFI bank practitioners will discuss how they are creating distinctive brands and impactful brands.

Panelists: Becca Hoeft (Sunrise Banks)(Moderator), Carter Leak IV (Bank of St. Francisville), Doyle Mitchell (Industrial Bank), Andrea Walker (Beneficial State Bank)

10:30 am **15 minute break**

10:45 am **How is Impact Investing Affecting Bank Investors?**

Impact investing is a major trend within the emerging purpose-driven economy. Within some sectors, ESG (environmental, social and governance) and SRI (socially responsible investing) have transformed the investment landscape. How are or will these trends affect the bank investor sector?

Panelists: Steve Kinner (Promontory Interfinancial Network) (Moderator), Meg Voorhes (US Social Investment Forum), Saurabh Narain (National Community Investment Fund), Tony Berkley (Prudential), Jan Piercy (Enclude), Chris Marinac (Financial Institutions Group)

Panel sponsored by Promontory Interfinancial Network (Gold Sponsor), National Community Investment Fund (Bronze Sponsor)

12:00 pm Lunch

Lunch sponsored by Promontory Fulfillment Services (Gold Sponsor)

1:00 pm The Secret Sauce: Lessons Learned in Applying to the CDFI Fund (Interactive Small Group Discussion)

Facilitators: FI Strategies (Holly Logue, Ben Sones), Fund Consulting (Lolita Sereleas), Community Funding Advisors (Dawn Reiff), Baker Tilly Virchow Krause (Tyler Inda), Jones Walker LLP (Aileen Thomas)

CDFI bankers and expert advisors will share best practices, tips and advice on how to prepare and to succeed in competing for awards, as well as how to manage expectations at your bank. For this interactive session, we will break up into small groups by program.

- CDFI Financial & Technical Assistance Program
- Bank Enterprise Award Program, Certification & Compliance
- Capital Magnet Program
- New Markets Tax Credit Program

Panel sponsored by Baker Tilly Virchow Krause (Gold Sponsor), FI Strategies (Silver Sponsor), Fund Consulting (Silver Sponsor), Community Funding Advisors (Bronze Sponsor)

2:15 pm 15 minute break

2:30 pm Keynote: Joseph Otting, Comptroller, Office of the Comptroller of the Currency

3:00 pm Keynote Speaker: Jodie Harris, Director of the CDFI Fund

The CDFI Fund Director will discuss program updates and new priorities for the agency.

4:15 pm Wrap Up & Adjournment