



LEGISLATIVE DINNER & ICBA WINTER CONFERENCE

Boise, Idaho | Boise Centre East

January 22- 23, 2024

REGISTER ONLINE AT - <https://idahobankers.org/icba/>

MONDAY, JANUARY 22nd

3:00 – 5:00pm ICBA BOD Meeting | **CANCELLED**

5:30 – 7:30pm **Legislative Reception, Dinner, & Program** | Boise Centre East, Room 420

Connect with fellow professionals, industry leaders, and policymakers while enjoying the musical talents of the renowned Frim Fram Four.

Jack E. Hopkins, Vice Chair of the Independent Community Bankers of America, will be our distinguished guest speaker for the evening. Mr. Hopkins will share his insights into the current legislative landscape and provide valuable perspectives on the challenges and opportunities that lie ahead for our industry.

5:30- 6:15pm, Reception

6:15- 8:00pm, Dinner, Announcements and Entertainment

TUESDAY, JANUARY 23rd | Boise Centre East, Room 420

7:00 – 8:00am **Breakfast with Exhibitor & Guest Speaker**

- 7:30- 8:00am, Director Patti Perkins, Idaho Department of Finance

8:00 – 8:05am **Welcome & Opening Remarks**

Jeff Newgard, ICBA Chair

8:05 – 9:15am **Demystifying AI: A Guide for Bank Leaders**

Jack Vonder Heide, Founder & CEO, Technology Briefing Centers, Inc.

Artificial Intelligence (AI) has become a captivating topic and bank executives and managers are wondering what impact this emerging technology will have and how they should prepare. This informative session is designed to give bankers a basic understanding of AI, its potential benefits, and its inherent risks.

Attendees will discover how AI can drive cost efficiencies, enable more informed decision-making, enhance customer satisfaction, and lead to innovative banking products and services. However, alongside these benefits, the session will critically examine the risks and challenges associated with AI adoption in banking. Topics such as data privacy, security concerns, regulatory compliance and potential job displacement will be addressed.

schedule continued....

- 9:15 – 10:00am** **Ag Policy Update from D.C.**
Ed Elfmann, Senior Vice President Agriculture & Rural Banking Policy, American Bankers Association
Join us for an insightful presentation on the latest Agricultural Policy updates, focusing on the Access to Credit for our Rural Economy Act (ACRE), as well as key aspects of the Farm Bill. Geared towards bankers and financial professionals, this session will provide a comprehensive overview of the regulatory landscape that directly impacts the financial health of farming operations.
- 10:00 – 10:15am** **Beverage Break**
- 10:15 – 11:15am** **Fraud & Financial Crime Prevention**
Bryan Holloway, Director, Financial Crime, BHG Financial
Join one of BHG's top fraud experts in a conversation covering fraud operations, fraud strategy and financial crime along with tools used to execute the tasks needed to effectively mitigate fraud/financial crime.
- 11:15 – 12:00pm** **Economic Outlook**
Peter R. Crabb, Ph.D., Professor of Economics, Northwest Nazarene University
Pete Crabb holds a Ph.D. in Economics from the University of Oregon and an MBA in Finance from the University of Colorado. He is an active contributor in his field: publishing research on economics and finance in several peer-reviewed journals and authoring a regular financial economics column for the Idaho Statesman. Pete currently directs the Center for the Study of Market Alternatives at NNU and also serves as the NCAA Faculty Athletics Representative.
- 12:00 – 1:15pm** **Lunch with Exhibitor & Guest Speaker**
▪ 12:45- 1:15pm, Representative from Governor's Office
- 1:15 – 2:00pm** **Legislative Panel Q & A**
- 2:05 – 3:00pm** **Crowdfunding to Bankability**
Kathleen Minogue, Founder & CEO, Crowdfund Better
What if crowdfunded capital could be leveraged to make businesses more bankable, even for SBA loans? It can. Crowdfunding converts a business's intangible assets, such as goodwill and social capital, into tangible financial assets and annually provides over \$1B in capital to small businesses of all sizes. This session will provide a foundational knowledge of what crowdfunding is and will explore ways crowdfunding can strengthen a business's loan application.
- 3:00pm** **Closing Remarks**
Jeff Newgard, ICBA Chair