

# AGENDA

## MONDAY, SEPTEMBER 14

7:00 am - 10:30 am	<p><b>BREAKFAST</b> On your own for early arrivals</p>
10:00 am - 5:00 pm	<p><b>REGISTRATION</b> Hotel Lobby</p>
12:00 pm - 1:00 pm	<p><b>LUNCH BUFFET</b> Crystal Ballroom</p>
1:00 pm	<p><b>FIRST BUSINESS SESSION</b> Presidential Hall</p> <p>Welcome &amp; Introductions <i>Presiding: Chris Logan, Chair, New Hampshire Bankers Association</i></p> <p>President &amp; CEO, Bank of New Hampshire</p>
1:15 pm – 2:00 pm	<p><b>STRUCTURAL FORCES RESHAPING FINANCIAL SERVICES IN 2026 AND BEYOND</b> <b>Speaker TBD, SRM</b></p> <p>The financial services industry is undergoing significant transformation. From industry consolidation and shifting customer expectations to increasing competition, rapid advances in artificial intelligence, and the continued evolution of the payments ecosystem, the forces shaping banking are accelerating. This session will explore the key trends that are driving change and provide practical insights and strategies to help institutions adapt, compete, and thrive in the years ahead.</p>
2:00 pm – 2:50 pm	<p><b>PRIVATE CREDIT AND ITS IMPLICATIONS FOR COMMUNITY BANKS</b> <b>Kendrik de Koning, CEO, TransWestern Capital Advisors</b></p> <p>Private credit has grown from a niche institutional asset class into one of the most significant forces reshaping commercial lending. As capital continues to flow into private lending platforms, community and regional banks face increasing competition for commercial borrowers, shifting client expectations, evolving liquidity dynamics, and new strategic challenges.</p> <p>This session will examine the rapid rise of private credit, its impact on traditional banking relationships, and what it means for community banks moving forward. The discussion will also explore emerging risks within the sector, including growing concerns around concentrated lending, market stress, and whether recent warning signs signal broader challenges ahead.</p>
2:50 pm – 3:05 pm	<p><b>BREAK</b> Presidential Hall</p>

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3:05 pm – 3:35 pm	<p><b>1st Business Session Continues in Presidential Hall</b></p> <p><b>LEADERSHIP PERSPECTIVES FROM THE ABA CHAIRMAN</b> <b>Kenneth Kelly</b>, Chairman and CEO of First Independence Bank</p> <p>Join ABA Chairman Kenneth Kelly for a timely discussion on the opportunities and challenges shaping the banking industry. Drawing on his experience leading both a community bank and the nation's largest banking trade association, Kelly will share insights on advocacy, regulatory priorities, economic trends, and the critical role banks play in supporting customers, businesses, and communities.</p>
3:35 pm – 4:30 pm	<p><b>THE POLITICAL LANDSCAPE: ELECTION INSIGHTS AND OUTLOOK</b> <b>Neil Levesque</b>, Executive Director, St. Anselm College <b>Chis D'Elia</b>, President, Vermont Bankers Association, Inc.</p> <p>As Election Day approaches, political dynamics continue to shift at both the state and national levels. Join two respected observers of the political process for an engaging discussion on the key races, emerging trends, and issues shaping the electoral landscape.</p>
5:00 pm – 6:00 pm	<p><b>RECEPTION</b> Crystal Ballroom Tent</p>
6:00 pm – 10:00 pm	<p><b>DINNER AND ENTERTAINMENT</b> Crystal Ballroom</p> <p>Wrap up the day with an evening of great food, networking, and fun. Join fellow attendees in the Crystal Ballroom for dinner followed by an interactive Trivia Night, where teams will test their knowledge, enjoy some friendly competition, and compete for bragging rights.</p>


## TUESDAY, SEPTEMBER 15

7:00 am - 9:00 am	<p><b>BREAKFAST</b> Crystal Ballroom</p>
7:00 am - 2:00 pm	<p><b>REGISTRATION</b> Hotel Lobby</p>
8:20 am	<p><b>SECOND BUSINESS SESSION</b> Presidential Hall</p> <p>Welcome &amp; Introductions <i>Presiding: <b>Caroline Carpenter</b>, Chair, Vermont Bankers Association</i> <i>President, National Bank of Middlebury</i></p>
8:30 am – 9:15 am	<p><b>THE FUTURE OF PAYMENTS: WHAT'S CHANGING, WHAT MATTERS, AND WHAT COMES NEXT</b> <b>Sean Carter</b>, President &amp; Ceo, Neach Payments Group</p>

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	<p>The payments ecosystem is transforming at an unprecedented pace. Emerging technologies, real-time payment capabilities, fintech innovation, evolving fraud threats, and changing consumer expectations are reshaping how money moves and how financial institutions serve their customers.</p> <p>In this forward-looking session, Sean Carter will explore the key trends driving the future of payments and discuss the opportunities and challenges ahead for banks.</p>
<p>9:15 am – 9:45 am</p>	<p><b>ICBA LEADERSHIP</b>  <b>Shon Myers</b>, <i>Independent Community Bankers Association</i>  Join Shon Myers for an update on the issues, opportunities, and challenges shaping the future of community banking. This session will provide insights into ICBA's key advocacy priorities, the evolving regulatory environment, and the national trends impacting community banks.</p>
<p>9:45 am - 10:00 am</p>	<p><b>BREAK</b>  Lewis Hall</p>
<p>10:00 am – 10:45 am</p>	<p><b>2<sup>nd</sup> Business Session Continues in Presidential Hall</b>  <b>FIRESIDE CHAT WITH COMPTROLLER GOULD</b>  <b>Comptroller Jonathan V. Gould</b>, <i>Office of the Comptroller of the Currency</i></p> <p>Comptroller Jonathan V. Gould will share his perspective on fair access to banking and the importance of a balanced regulatory framework that supports a dynamic and competitive financial system. His remarks will explore efforts to realign supervisory expectations to better reflect real-world risk, strengthen confidence in the federal chartering system, and encourage the formation of de novo banks.</p> <p>He will also address the evolving regulatory approach to emerging technologies, including payment innovation, artificial intelligence, and stablecoins, and discuss how clear, consistent frameworks can help ensure safety, innovation, and long-term economic growth.</p>
<p>10:45 am – 11:45 pm</p>	<p><b>AN INDUSTRY OWNED BANKING NETWORK</b>  <b>Chris Logan</b>, <i>Chair, New Hampshire Bankers Association - President &amp; CEO, Bank of New Hampshire</i>  <b>Jim Kisch</b>, <i>Treasurer, New Hampshire Bankers Association - President &amp; CEO, Passumpsic Bank</i>  <b>Kristy Merrill</b>, <i>President and CEO, New Hampshire Bankers Association</i></p> <p>Tokenized deposits and programmable money are reshaping how value moves through the financial system, enabling faster settlement, improved capital efficiency, and 24/7 treasury operations. You won't want to miss the latest developments on how these innovations are transforming institutional finance and what they mean for the future of banking.</p>

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11:45 am – 12:45 pm	<p><b>KEYNOTE SPEAKER</b>  <b>Brian Scalabrino</b>, <i>Boston Celtics Analyst, NBC Sports Boston</i></p> <p>Nicknamed the “White Mamba,” Brian Scalabrino is a former NBA player and current analyst for the Boston Celtics on NBC Sports Boston. He also contributes as a commentator for the BIG3 league and co-hosts <i>The Starting Lineup</i> on SiriusXM NBA Radio.</p> <p>Scalabrino will share engaging insights on teamwork, leadership, and lessons from his championship experience with the Boston Celtics.</p>
12:45 pm – 6:00 pm	<p><b>LUNCH &amp; AFTERNOON ON YOUR OWN</b></p>
2:30 pm	<p><b>OPTIONAL ACTIVITIES (PRE-REGISTRATION REQUIRED)</b></p> <p><b>Pickleball Clinic</b> – Explore the fast-growing sport of pickleball in a fun, welcoming environment. Whether you're new to the game or looking to sharpen your skills, this clinic is a great way to get active, meet others, and enjoy a relaxed afternoon.</p> <p><b>Axe Throwing</b> - Try your hand at this unique and exciting competition. Participants will learn proper technique before stepping into the lane for practice and scoring rounds, throwing a competition-style axe at a target 20 feet away.</p> <p><b>Hotel History Tour</b> - Discover the rich history of the Mountain View Grand Resort &amp; Spa, dating back to 1865. This docent-led tour offers a look at the property's historic architecture, artifacts, and landmarks as part of its legacy as a Historic Hotels of America property.</p>
6:00 pm – 7:00 pm	<p><b>RECEPTION</b>          Crystal Ballroom Tent</p>
7:00 pm - 9:30 pm	<p><b>ANNUAL BANQUET</b>          Crystal Ballroom</p> <p><b>Sponsored by:</b>   <b>Griffin Financial Group</b></p> <p>Celebrate America's 250<sup>th</sup> with Red, White, and Blue – dressing on theme is optional but encouraged!</p> <p><b>Outstanding Community Service Banker Award</b></p>

**WEDNESDAY, SEPTEMBER 16**

7:30 am - 9:30 am	<p><b>BREAKFAST</b>          Crystal Ballroom</p>
11:00 am	<p><b>CHECK-OUT</b></p>