

Wyoming Bankers Association

Presents

2022 WBA Lenders Conference

*(Combining the Credit Conference and the
Consumer/Retail Banking Conference)*



August 25-26, 2022

(Thursday-Friday)

LCCC/Clay Pathfinder Building
1400 E. College Drive
Cheyenne, Wyoming

Thursday, August 25, 2022

7:30 a.m.	Registration & Continental Breakfast – <i>ANB Bank Leadership Center</i>
8:00 a.m.	Welcome Remarks: WBA Committee Chair: Aaron Bentley, Platte Valley Bank, Cheyenne WBA Chair Kevin Paintner, Regional President, ANB Bank, Cheyenne
8:15 - 9:45 a.m.	“Navigating Challenging Loan Growth and Margin Compression Community banks cannot ignore the negative loan growth pervading most parts of our industry. Recent financial results confirm that in commercial banks, \$10B and smaller, average twelve-month loan growth at a negative (.43) nationally, with banks in many states showing declines of 100+ basis points. If not turned around soon, this has further troubling implications on already thin net interest margins. It’s hard to believe that our biggest lending issue right now is finding loans to make. In this workshop, we’ll look at the challenges facing banks in loan opportunity categories and discuss alternative areas they can grow their portfolios in this environment — without risk and with the appropriate risk management techniques. David Ruffin, Principal-IntelliCredit™, a QwickRate company
9:45 - 10:45 a.m.	“Cryptocurrency Demystified” The demand for cryptocurrency solutions will continue to rise as more of the U.S. population purchases digital currency. Make sure you are up-to-date on cryptocurrency: what it is, how it works, use cases, future regulations on the horizon. Charles E. Potts, Independent Community Bankers of America—Washington, DC
10:45 - 11:00 a.m.	Refreshment Break with Exhibitors
11:00 - 12:00 noon	“Are we in a new inflationary Age?: Economic conditions, questions, and possible outcomes.” A consideration of current economic conditions and possible policy responses in the future and the Federal Reserve. Rob Godby, Associate Professor, UW/Department of Economics—Laramie, WY
12:00 noon	Lunch with time to visit the Exhibitors – <i>CCJ/Centennial Room 130</i>
1:30 - 2:30 p.m.	“CLOSE ENCOUNTERS of the Fintech Kind” <i>How fintech apps are taking over the minds of today’s consumers, and changing the definition of financial advice.</i> See live demonstrations of trending apps like Robinhood, Cash App, SoFi, and Affirm to better understand the new features that are increasing competitive pressures on today’s banking products. We’ll share ongoing research which explains the trends - including which mobile features matter most to each generation, from zoomers to boomers. We’ll also examine how fintech companies like Acorns are leveraging the subscription society (think Amazon Prime, Costco, Netflix, Spotify) and pioneering new recurring revenue-generating models for financial products and services. <ul style="list-style-type: none">• How leading fintech apps are using data in unique ways to create new categories of banking products• How new features from fintech apps are expanding the definition of financial advice• How the biggest banks are changing their products to respond to the evolving fintech landscape• The newest subscription pricing strategies for financial service products Dave DeFazio, Partner, Strategy Corps—Brentwood, TN
2:30 - 3:00 p.m.	Refreshment Break with Exhibitors
3:00 - 4:30 p.m.	“Appraisal & Evaluations-Rules, Requirements and Review?” A key element of any loan decision is a sound appraisal that truly depicts the market valuation at the time of the loan. Both safety & soundness examiners and compliance examiners are carefully scrutinizing your appraisal procedures – from policies, to procedures, to independent ordering of appraisals, to appraisal reviews and more. Are your policies and procedures up to date? How will your procedures stack up to the examiners’ expectations? It is essential that financial institution employ <i>effective, independent appraisal and evaluation processes</i> within the lending function. Appraisers engaged to conduct appraisals and evaluations should have the knowledge and expertise to perform reviews in accordance with regulatory guidance and sound banking standards. Appraisals need to be independently assessed to ensure the quality is commensurate with the complexity of the subject property and risk of the transaction. In this session we will review a sample residential loan appraisal and identify what you need to look for and what may cause you concern. We will guide you through a sample written policy, procedures, and sample checklists, and discuss the good, the bad and the ugly we have seen in appraisals. Dawn Kincaid, Brode Consulting Services, Inc.—Ravenna, OH

Continued on next page

Thursday, August 25, 2022 continued

4:30 p.m.

Adjourn

4:30 - 5:30 p.m.

RECEPTION in the Exhibitor area / Dinner on your own

Friday, August 26, 2022

7:00 - 8:00 a.m.

Breakfast Buffet – **CCJ/Centennial Room 130**

8:00 a.m.

Program – **ANB Bank Leadership Center**

8:00 - 9:00 a.m.

“Legal Issues with Loan Documentation”

Accurate loan documentation is critical to effective administrative of a loan. This presentation will focus on common loan documentation issues and ways to ensure your loan documentation is accurate, including the legal nature and foundation of loan documents, their purpose and structure, considerations involving due authorization and execution of loan documents when the borrower is a legal entity, and avoiding conduct that can lead to litigation.

Tim Woznick, Crowley Fleck PLLP—Cheyenne, WY

Dylan Crouse, Crowley Fleck PLLP—Billings, MT

9:00 - 9:45 a.m.

“Trickery, Deception, and Jedi mind tricks used by Adversaries”

Fraud prevention and the protection of customer data is at the heart of building trust, confidence and relationships with our customers. Cyber threat actors look to abuse this trust using trickery and deception to defraud customers and attempt to steal customer information. Being aware of the current tactics and techniques adversaries use, and the ease in which they are executed provides you with the knowledge to prevent, detect, and respond to these attacks.

Galen Gough, IT Director, Jonah Bank of Wyoming—Cheyenne, WY

9:45 - 10:00 a.m.

Refreshment Break with Exhibitors

10:00 - 11:00 a.m.

“Changes to Wyoming Notary Law”

In 2021, the Wyoming legislature passed SF0029 – Revised Uniform Law on Notarial Acts. Governor Gordon signed the bill on February 9, 2021 with an effective date of July 1, 2021. This bill was a culmination of work initially started by the Wyoming Secretary of State’s office with its “Guidance on Temporary Remote Online Notarization” issued on March 24, 2020.

This session will highlight a few areas where the new bill changes how notaries function, including Remote Online Notarizations (“RON”) and Remote Ink Notarizations (“RIN”), Wyoming’s adoption of RULONA, how the new statute will conform to the Uniform Electronic Transaction Act and is harmonizing the treatment of notarizations of all records whether on paper or electronic.

We will also discuss the new requirements of being issued a notary commission, including a required examination, the Secretary of State’s office issuing the commission (as opposed to the county), the increased fee for the commission, the increased term of the commission, the removal of the bond requirement and journal requirement.

Scott Meier, President/CEO, Wyoming Bankers Association—Cheyenne, WY

Carissa Coursey, Notary & Certifications Officer, Secretary of State’s Office—Cheyenne

Kodi Gerhold, Education & Outreach Coordinator, Secretary of State’s Office—Cheyenne

11:00 - 12:00 noon

“Never Give Up—The Survivor Way”

As we survive life’s challenges, we come face to face with fear and uncertainty. Challenges may allow us to step out of our comfort-zone to push ourselves beyond our own self-limitations.

How we choose to overcome a challenge is what makes us stand apart. Our strength in times of difficulty prove our character and self-worth.

As Holly share’s her experience of being on a reality show, she will encourage you to think about how you might decide to *survive* daily.

Holly Hoffman, Inner Depth, LLC—Sioux Falls, SD

12:00 Noon

Adjourn

2021-22 Lenders Conference Committee

Conference Chair: Aaron Bentley, Platte Valley Bank-Cheyenne

Chris Allred, Riverstone Bank-Cheyenne

Ben Bell, First Bank-Evanston

Karen Christensen, Wyoming Community Bank-Riverton

Jens Hansen, Hilltop Bank-Casper

Lea Ann Henderson, Sundance State Bank-Sundance

Ryan Klinger, Jonah Bank of Wyoming-Casper

Echo Kraft, U.S. Bank-Sheridan

Bob McBride, First Northern Bank of WY-Buffalo

Lorrie Redfield, Sundance State Bank-Spearfish, SD

Stacy Rosenbaum, Jonah Bank of Wyoming-Casper

Chris VonHoltum, Central Bank & Trust-Lander

2022 Conference Sponsors:

AREA BANK SPONSORS:

- ANB Bank - Cheyenne
- Banner Capital Bank - Cheyenne
- Central Bank & Trust - Cheyenne
- First Interstate Bank-Cheyenne
- Pinnacle Bank Wyoming - Cheyenne
- Platte Valley Bank - Cheyenne
- Riverstone Bank - Cheyenne
- US Bank - Cheyenne
- Western States Bank, a division of FNBO - Cheyenne
- Wyoming Bank & Trust - Cheyenne

GOLD SPONSORS:

- Bankers' Bank of the West - Denver
- BHG Bank Network - Davie
- Central States of Omaha - Omaha
- Federal Home Loan Bank of Des Moines
- Fiserv - Brookfield
- MoFi - Missoula

SILVER SPONSORS:

- Fortner, Bayens, Levkulich, & Garrison, P.C. - Denver
- First American Title Insurance Company - Wyoming
- Wyoming Auto Dealers Association - Cheyenne

2022 Conference Exhibitors:

-BHG Bank Network

10234 W. State Road 84
Davie, FL 33324

Keith Gruebele, kgruebele@bhg-inc.com

954/263-6399

-MoFi

229 E. Main Street
Missoula, MT 59802

Alyssa Peterman, alyssap@mofi.org
Kristen Ingman, kingman@mofi.org

406/728-9234

-US Small Business Administration

150 East B Street, Room 1011
Casper, WY 82601

Amy Lea, amy.lea@sba.gov
Debra Farris, debra.farris@sba.gov
Tammi Hanshaw, tammi.hanshaw@sba.gov

307/261-6500

-USDA Rural Development

P.O. Box 11005
Casper, WY 82601

William Cownover, william.cownover@usda.gov
Cynthia Dettloff, Cynthia.dettloff@usda.gov

307/233-6725

-Wyoming Business Council

214 West 15th Street
Cheyenne, WY 82002

Josh Keefe, josh.keefe@wyo.gov

307/777-2882

-Wyoming Capital Access

725 East 2nd St., Ste. 100
Casper, WY 82601

Mary Doherty, mdoherty@wyomingcapitalaccess.com
Sandra Materi, smateri@wyomingcapitalaccess.com

307/234-5351

-Wyoming SBDC Network

1400 E. College Dr.
Cheyenne, WY 82007

John Privette, jprivett@uwyo.edu
Jim Drever james@uwyo.edu

307/772-7371

-Wyoming Smart Capital Network

2435 King Blvd., Suite 134
Casper, WY 82604

Mark Huston, mhuston@dcnteam.com
Kendall Hutchinson, khutchinson@dcnteam.com
Emily Kremers, ekremers@dcnteam.com

307/315-8832

-Wyoming Women's Business Center

P.O. Box 764
Laramie, WY 82073

Alexandria Smith, asmit191@uwyo.edu
Wendy Fanning, wfanning@uwyo.edu

217/390-6589

Speaker Bios



David Ruffin, Principal, IntelliCredit™, a QwickRate company. David's extensive experience in the financial industry includes a long and pronounced emphasis on credit risk in a variety of roles that range from bank lender and senior credit officer to co-founder of the successful Credit Risk Management, LLC consultancy and professor at several banking schools. A prolific publisher of credit-focused articles, he is a frequent speaker at trade association forums, where he shares insights gained helping lending institutions evaluate credit risk—in both its traditional, transactional form as well as the risk associated with portfolios based on a more emergent macro strategy. David is an expert in assessing all aspects of the credit process and culture. Over the course of decades, he has led teams providing thousands of loan reviews and performed hundreds of due diligence engagements focused on M&A and capital raising. Most recently he headed the DHG-Credit Risk Management division at the Dixon Hughes Goodman accounting firm. David holds a B.A. from the University of North Carolina-Chapel Hill, a M.S. from East Carolina University and multiple degrees from the American Bankers Association's graduate lending schools.

Charles E. Potts is executive vice president and chief innovation officer for the Independent Community Bankers of America® (ICBA) where he works with ICBA leadership to develop impactful, value-added solutions that help community banks seize new market opportunities to meet customers' evolving financial services' needs. His extensive experience in banking and financial service firms provided the background Potts needed to start, co-found or lead various fintech start-ups including digital banking, mobile engagement, financial management and payments providers. Many had successful exits via IPO's or acquisition via strategic acquirers. Charles attended the Georgia Institute of Technology, did his graduate studies at Georgia State University in Atlanta and attended the Graduate School of Banking at LSU. Potts, an avid masters runner, cyclist and soccer fan, lives with his wife in Atlanta, GA. They have a daughter who is a pole vaulter at the University of North Carolina at Chapel Hill.



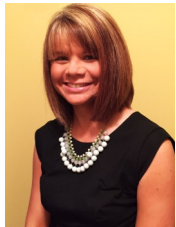
Rob Godby joined the UW faculty in 1997. His research areas include natural resource, energy and environmental economics, industrial organization and macroeconomic policy, and he is often interviewed by national and international news media on energy and macroeconomic issues. Prior to his appointment as Interim Dean at the University of Wyoming, Rob was the acting associate dean of the Haub School of Environment and Natural Resources. In addition to his role at the Haub School, Godby was deputy director of UW's Center for Energy Regulation and Policy Analysis from 2019-2020; served as the director of the Center for Energy Economics and Public Policy from 2014-19; and has served as a Daniels Fund Ethics Initiative Faculty Fellow. Godby also is an adjunct faculty member with the MBA program at Pforzheim University in Germany. He chaired the Department of Economics and Finance in UW's College of Business from 2005-2010 and 2015-16. Outside his academic duties, Godby was appointed to serve on the state of Wyoming's Consensus Revenue Estimating Group in 2019. Godby received his formal economics training in Canada, graduating with his Ph.D. from McMaster University in Hamilton, Ontario. He also holds a master's degree in economics from the University of Guelph and a bachelor's degree in economics from Trent University.



David DeFazio, Partner at Wipfli CPAs and Consultants, Information Technology, Sterling, Illinois. With over 30 years of technology experience, Mark specializes in all aspects of technology services for the firm, primarily in the financial institutions industry, including cyber security, IT risk management, network design and support, and IT training. He is a frequent speaker at conferences and seminars on various information technology topics. Mark is a Certified Information Systems Security Professional (CISSP), Certified Information Systems Auditor (CISA), Microsoft Certified Systems Engineer (MCSE), and Certified Ethical Hacker (CEH).



Dawn Kincaid began her banking career while attending The Ohio State University. She has 20 years' experience in client service, operations, information technology, administrative and board relations, marketing, and compliance. Most recently Dawn served as the Senior Vice President of Operations for a central-Ohio-based community bank, where she created and refined policies and procedures, conducted self-audits and risk assessments, and organized implementation of new products and services. Dawn has served in the roles of Compliance, BSA/AML, CRA, Privacy, and Security Officer.



She has led training initiatives, prepared due diligence information, completed a variety of regulatory applications, coordinated internal and external audits and exams, and presented for numerous state associations.

- Has 20 years' experience in client service, operations, information technology, administrative and board relations, marketing, and compliance.
- Dawn has served in the roles of Compliance, BSA/AML, CRA, Privacy, and Security Officer
- Most recently Dawn served as the Senior Vice President of Operations for a central-Ohio-based community bank, where she created and refined policies and procedures, conducted self-audits and risk assessments, and organized implementation of new products and services.

Speaker Bios Continued



Tim Woznick is a partner in Crowley Fleck PLLP's Cheyenne office and is a member of the firm's Creditors' Rights & Bankruptcy practice group. Tim's practice draws on his extensive experience representing banks and other financial institutions and focuses on the representation of and advice to these and other corporate clients on a broad range of topics, including:

- Commercial and consumer creditors' rights matters, including workouts and forbearance agreements, collections, replevin (claim and delivery) actions, foreclosures, and matters involving the Uniform Commercial Code (UCC).
- Commercial and consumer bankruptcy matters, including matters involving cash collateral pleadings and negotiations, motions to dismiss, motions for relief from stay, lien priority disputes, proofs of claim and claim objections, Chapter 11 and 13 plan negotiations and objections, representation in adversary proceedings and non-dischargeability actions, reaffirmation agreements, and others.
- Loan document preparation.
- Legal issues in day-to-day banking operations.
- Regulatory and compliance matters.
- Corporate and transactional matters, contract drafting and negotiation, financing opinions, real estate transactions, and mergers and acquisitions.
- Representation in commercial litigation.

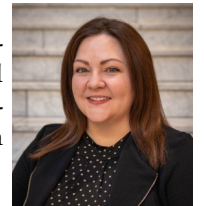
Dylan D. Crouse graduated from Colgate University in 2015 and completed his J.D. at the University of Wyoming College of Law in 2018. Dylan practices at Crowley Fleck P.L.L.P. where he advises clients in the areas of banking, regulatory compliance, bankruptcy, and debt collection. In that role, Dylan handles commercial and agricultural foreclosure actions, lease disputes, eviction actions, recovery of collateral, and collection of unsecured indebtedness. Dylan also represents creditors involved in the bankruptcy process, particularly when negotiating the liquidation or future operation of a bankrupt debtor's enterprises. He regularly presents on these subjects in collaboration with the Montana State Bar, the American Bar Association, and the Montana Bankruptcy Section. Dylan spends his free time taking photos, playing the piano, and downhill skiing.



Scott W. Meier has been serving as the President / CEO of the Wyoming Bankers Association since April 2020. Scott is a Wyoming native, originally from Lander, with substantial legal experience in financial institutions, estate planning and business planning. Scott received the "AV" rating from Martindale Hubbard in 2010. As a Certified Public Accountant since 1985, Scott is familiar with business, estate and individual tax issues. Prior to joining the Wyoming Bankers Association, Scott, as a registered lobbyist, lobbied for specific clients as well as for personal interests such as strengthening Wyoming's military presence, updating Wyoming's trust, registered agent, corporate and limited liability company statutes, Wyoming's hunting regulations and Wyoming's newest state song.

Scott has been asked to testify before various administrative and legislative committees on issues of corporate governance and taxation. Scott is continually active in his community and state. He has served in leadership roles with the Greater Cheyenne Chamber of Commerce, LEADS, Cheyenne Rotary Club, Rotary Club District 5440, LCCC Foundation, the Old West Museum, the Cheyenne Depot Museum, the Lander One Shot Past Shooters Board of Directors, the Citizens Academy of the FBI, the Wyoming Bar Foundation and the Wyoming State Bar Estate Planning, Elder Law, Trust and Probate Section. Scott enjoys outdoor activities such as hunting, fishing, camping and cycling. Scott and his wife, Amy Smith Meier, also enjoy music. Scott has three sons, Michael, Patrick and Philip.

Carissa Coursey is the State's Notary Officer. She has been with the Compliance Division of the Wyoming Secretary of State's Office since 2017. Prior to joining the Secretary's Office, her professional background included twelve years as a paralegal. She also previously served as a courtroom clerk in federal district court for the District of Wyoming. Carissa is a member of the Notary Public Administrators Section of the National Association of Secretaries of State.



Kodi Gerhold works for the Secretary of State in the Compliance Division as the Education and Outreach Coordinator. Previous professional history includes work in the Policy Division at the Wyoming Department of Education. She is a member of The North American Securities Administrators Association. Kodi's position puts emphasis on education by enhancing and expanding public outreach efforts and maximizing opportunities for stakeholders of Wyoming.

Holly Hoffman was the last remaining member of the Espada Tribe and the last woman standing on Season 21 of CBS' hit reality show "Survivor Nicaragua". Through that experience, and others throughout her life, Holly was inspired to share her message of survival. A professional motivational speaker and the author of *Your Winner Within* and *Write Yourself a Note*, Holly acknowledges that life is made up of challenges, and we are often-times faced with situations that seem insurmountable. But within each of us is an ability to focus our thoughts, emotions, and energy to succeed—if only we have the knowledge, tools, and discipline to do so. A native of South Dakota, Holly's writing and speaking not only offer encouragement and optimism but a roadmap for self-discovery and spiritual enlightenment. Readers and audience members alike walk away inspired to light the fire of successful living within themselves.

