

Virtually...everything you need to know.

MEGA2020 reimagined

NOV 16-18, 2020

AVAILABLE
ON DEMAND
THRU 12/31/20



Educational Offerings

Business Lending

Compliance

Directors

Emerging Leaders

Financial Management

Human Resources

Marketing

Operations &
Technology

Retail Banking

Sales/Customer Service

Strategic Risk

Wealth Management

VIEW COMPLETE
SCHEDULE BY DAY

Welcome to the IBA MEGA 2020 Dashboard

Long time, no see...Literally. These times are challenging at best, and perhaps devastating at worst. Staying connected...in touch... has always been a central mission of the Indiana Bankers Association. And these times, have certainly challenged us to see things differently – to do things differently – yet in the end, achieve the same: create and nurture a strong community of banking professionals who learn and grow through shared experiences, exceptional educational opportunities, and superior banking products and services. **This is MEGA 2020.** Join bankers from across the state, this year virtually, as we explore together some of the most timely and hottest topics in the industry. Use this dashboard to navigate our offerings and take advantage of *early bird savings* by registering before *October 23* for only \$99.



Keynote Presentations

Meet **Holly Hoffman** *Lead Simply*



NOV 16 | 1:30 PM - 2:15 PM ET

Meet **Erik Qualman** *Digital Leadership & Innovation*



NOV 17 | 1:15 PM - 2:00 PM ET

Meet **Dr. Stephen Happel** *Current Affairs Impacting our Economy*



NOV 18 | 1:15 PM - 2:00 PM ET



More MEGA





11/17/2020 • 3:45 PM - 4:30 PM ET

Indiana Commercial Credit Trends

HD Jacobs, S&P Global Market Intelligence

This session will discuss the aggregate Indiana CRE and C&I lending trends and how those compare to national trends. We will also touch on trends in specific industries, niche land use types and average sizes of mortgage originations as well as top mortgage originators. Understanding these trends will help you position your bank for success.



11/18/2020 • 2:15 PM - 3:15 PM ET

Soundly Underwriting and Renewing Small Business Loans without Financial Statement Analysis

Robert C. Giltner, RCGILTNER Services, Inc.

Financial statement analysis is a critical step in assessing business loans. However, analyzing financial statements of small businesses applying for loans under \$100k is often challenged by the poor quality of information presented. Further, analyzing, underwriting and servicing \$50k small business loans, nearly half of all business loans, is often the same process as a \$500k, which makes smaller loans inefficient and marginally profitable. Yet, non-bank lenders are able to underwrite loans without a business financial statement and currently capture over one-third of all small business loans according to the NY FED. This session will show how banks can use proven and seasoned underwriting techniques to serve small business loans in efficient, streamlined and profitable methods, all under their control.



11/18/2020 • 3:30 PM - 4:30 PM ET

Commercial Banking Over the Business Cycle – Ups and Downs of Prudent and Profitable Lending

Dev Strischek, Devon Risk Advisory Group LLC

The reasons for borrowing can fluctuate over the business cycle, so evaluating and underwriting commercial loans must take into account the stages of the business cycle. This session explains business cycle causes, their four stages, and the changes in borrowing needs that occurs in each stage. The session also identifies industries most vulnerable to a downturn as well as industries that are less impacted by recession. Attendees will leave with a checklist of steps to address each stage of the business cycle considering asset quality, portfolio management, problem asset management, stress testing and much more.



11/17/2020 • 2:30 PM - 3:30 PM ET

Examiner Identified Compliance Issues:

Let's Make Sure These are Not in Your Next Compliance Exam Report!

Dawn Kincaid, Brode Consulting Services

During our education years, we all wanted to know what was going to be on the test. Well, the compliance examination world is no different, we want to know what is going to be reviewed! Even better than this, regulators have provided examples of recently identified compliance issues. Join us as we review these issues and provide hands on training that will enable you to test for these compliance weaknesses and how to implement corrective action if needed! Let's make sure these issues are not in your next compliance exam report!



11/17/2020 • 3:45 PM - 4:30 PM ET

Hemp Hype and Marijuana Mania: What Are the Risks of Banking Cannabis-Related Businesses?

Lori Jean, 1st Source Bank

Despite the uncertain legal landscape, growers, processors, retailers and other "plant-touching" businesses as well as vendors, landlords, suppliers and other companies providing products and services to those in the cannabis and hemp industries are coming to banks for financial services. The conflict between federal and state law has left banks trapped between their mission to serve the financial needs of their local communities and the threat of federal enforcement action and regulatory, operational and reputational risk. This session will review current legal and regulatory developments, address the risks of banking cannabis and hemp and discuss the necessary policies and procedures a bank should have in place before banking these industries.



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A Perfect Storm: Fair Lending and CRA Today!

Bonita Jones, Bonita Jones & Associates LLC

The industry continues to operate under fair lending and CRA regulations that have long been established. However much has changed, particularly in 2020. This session will cover changes to CRA from both OCC and now FRB, heightened scrutiny around CRA and fair lending compliance in the pandemic environment and an elevated awareness of social injustice and its impact on your bank's risk. Please join us as we review the confluence of three different phenomena that, combined, create a "perfect storm."

11/18/2020 • 3:30 PM - 4:30 PM ET

A UDAAP Reality Check

**Adam Witmer, Compliance Cohort**

This fast paced and energetic session will review many of the UDAAP violations released over the last decade. After starting off with a brief overview of the rules for Unfair, Deceptive, and Abusive Acts or Practices (UDAAP), this session will review a list of known violations. The goal of this program is to provide attendees with a checklist that can be used to compare their bank's practices with known UDAAP violations.



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*Twenty for the Twenties***William H. Fruth, Policom**

The presentation will identify the 20 wealth-producing industrial sectors which will grow in the 2020s and will influence economic growth for communities throughout the state and the country. It is an interesting story about how advanced technology will cause an organic change in production and the expansion of "hidden" industrial sectors, creating a huge marketplace for local economic development programs as millions of high-wage jobs will be created in communities which are prepared to meet the needs of these companies.



11/17/2020 • 3:45 PM - 4:30 PM ET

*The Community Bank Ecosystem – Post Pandemic Challenges and Opportunities***Jeff Rigsby, CB Resource, Inc.**

The aim of this presentation is to explore the post pandemic economic impact, the shaping of the new normal and the community bank ecosystem – disruption, change and opportunity. It will cover the community bank industry and ecosystem, post Covid-19 economic forecasts, emerging trends, traditional strategic alternatives, and disruptive strategic alternatives for banks to consider.



11/18/2020 • 2:15 PM - 3:15 PM ET

*A First Rate Bank Must Have a First Rate Board***David L. Kemp, Bankers Management Inc.**

The best performing banks in the country are also the best managed banks in the country. High performing boards must build a strong relationship with the bank's CEO. This relationship is based on a mutual understanding of the objectives of the organization and a collective agreement of the values of the bank. While an effective board must be independent, it should also be viewed as a sounding board and resource by executive management. The best boards begin with the best people as members and every board must develop a "dashboard" for selecting new members. This session will provide the tools to build a first-rate board.



11/18/2020 • 3:30 PM - 4:30 PM ET

*Liquidity Strategies for Illiquid Community Bank Stocks***Greyson Tuck, Gerrish Smith Tuck, PC**

Many community bank common stocks do not have true market liquidity, which is the ability of the shareholder to convert their shares to cash at a fair price in a timely manner. This session will provide detailed information on several different specific liquidity strategies for illiquid stocks. The session will present practical, informative and in-depth discussion on use of the bank holding company, ESOPs and KSOPs and other liquidity strategies that community banks can employ to ensure their shareholders enjoy true liquidity in the investment, in the event it is needed.



11/16/2020 • 3:30 PM - 4:30 PM ET

*Building a Personal Brand that Supports You and Your Bank in 2020 and Beyond***Eric Cook, The Linked Banker & WSI Digital**

Chances are you've heard this before... at the end of the day people want to "bank with a banker, not just a bank." This statement reinforces the importance of personal relationships as a community banker. Taking this under consideration from a digital perspective, that means you better be taking steps now to ensure that what people are finding out about you online is positioning you as that "banker" someone can trust and wants to do business with. While all the traditional means of building relationships and credibility remain important (but have less of an opportunity in a "socially-distanced" world), it's becoming increasingly important not to overlook, or underestimate, the power of building out your personal brand online. Think about it... when was the last time you shared something truly useful on LinkedIn with your connections? What do people find online when they "Google" your name to learn more about you? This session will share key strategies you can implement today to help make sure you're putting your best foot forward online and being that "banker" everyone wants to do business with.



11/17/2020 • 3:45 PM - 4:30 PM ET

*Developing Future Leaders with Mentoring and Coaching***Thresette Briggs, Performance 3 LLC**

Two of the most critical components of a robust leadership development program are mentoring and coaching. Why? Because mentoring and coaching build strong leadership competencies that increase capacity to develop sustainable organizations for the future. Effective mentoring and coaching makes for effective and productive members of your organization. This session will cover styles of mentoring /coaching and identifying which works best for you as well as tips for being a good coach and taking coaching.



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*Speak for Yourself: Why Speaking up at Work Scares You and What to Do about it***Alex Perry, Practically Speaking, LLC**

How many times have you asked yourself these questions? How many times have they stopped you from getting to what you want in your life and career? How many times have you stayed silent because you were afraid of "not getting it right"? Every day we are required to speak for ourselves. For many, talking to one person, a small group, or our entire office creates anxiety, self-doubt, fear, and frustration. This session will uncover the most common concerns about speaking and give practical ways to address them, so you feel clear and confident about what you have to say.



11/18/2020 • 3:30 PM - 4:30 PM ET

Self-Care and Resilience: Applying Mental Health Learning to Leadership

Matthew Mitchell, Bâton Global

This interactive session will apply learning from the mental health field to techniques and tactics that can be applied to enhance one's leadership efficacy and style. The Sanctuary framework is used to illustrate the learnings and attendees will take a self-assessment to assist in the application of their learning. Attendees will learn lessons from the mental health field and research that can be effectively applied to leaders at all levels. We will also talk about creating a personal plan that incorporates these learnings to enhance their effectiveness.

Financial Management

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Survival as a Community Bank – How to Create a Culture of Efficiency

Mikelle Brady & Mike Holt, Profit Resources, Inc.

Many experts claim to know the biggest threats to the future of community banking. They also claim to know what the “bank of the future” will be. But does anyone truly know? One thing is certain: the surviving banks will be profitable institutions with efficient operations that support the exceptional customer experience. This session will explore the steps to take to ensure all areas of the bank embrace the “culture of efficiency.” It will also outline the process for implementing a culture of efficiency and key benchmarks for bank leaders to verify that the bank is operating efficiently.



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Liquidity and Funds Management

Scott Polakoff, Finpro

This session will discuss key strategies regarding proper liquidity analysis and distinguishing between stable and volatile funding sources. Participants will learn the four key liquidity measurements and how to focus analysis on stable/volatile funding rather than core/non-core/wholesale funding.



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Preparing your Institution for an Uncertain Economy

John P. Behringer & Nicholas Hahn, RSM US LLP

As financial institutions begin to face the realities of economic uncertainty, it is important for management to prepare now to successfully weather a different kind of economic recession. During this session, we will discuss the impact political and international trade tensions may have on community financial institutions, and the steps management can take now to maintain efficient and profitable operations during an economic recession including liquidity and capital management, credit stress testing and credit risk management, managing net interest margin compression, and improving operational efficiency and outsourcing non-core activities.



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Understanding the New Rating System for Indiana Public Funds

Panel

Big changes are taking place at the Indiana Board for Depositories. Join a panel of experts and practitioners to learn about a new rating system and when collateral will need to be pledged to receive public deposits.

Human Resources

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Non-Executive Compensation Concerns

Matt Brei, Blanchard Consulting Group

What questions should your bank ask about compensation below the CEO and top executives? This session will address staff related compensation issues. We'll explore such topics as salary grade structures, market benchmarking processes, salary increase methodologies, and incentive plan designs and best practices. As part of this session we will provide information on conducting market research using industry surveys, using market research to establish and set salary grades, and linking salary increases and performance to positioning in a salary grade. We will also briefly discuss such items as FLSA job classifications (exempt vs. non-exempt), effectively writing job descriptions, and developing effective incentive plans.



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Onboarding & Everyday Strategies to Build an Engaging Culture

Patty Hendrickson, Hendrickson Leadership Group, Inc.

Eighty-eight percent of employees think their employer did a poor job onboarding them. Companies lose one in six of their new hires each month for the first three months. Do these facts impact your culture? YES! This lively, interactive session highlights easy strategies to systemize an onboarding process that engages people to build morale and your bottom line.



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Inclusive Ideas to Improve Engagement and Avoid Unconscious Bias

Lisa A. Koenecke, Inclusion Ally

Come to this session and stay competitive in today's changing environment. Inclusion and diversity will help you to maintain the highest ethics, integrity and respect for others. We will discuss counteracting unconscious bias and analyze how involving staff during the entire process increases workplace engagement. We will explore your stories of how you include employment relation groups in LGBTQ+, gender and abilities. Walk away with practical suggestions and resources to create an inclusive environment to increase retention.



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Strategies to Optimize Your Digital Content for SEO and Lead Generation

Eric Cook, The Linked Banker and WSI Digital

When it comes to being found online, we all know that Google is both the gatekeeper and key master. But, when it comes to understanding what goes into determining the results on a search engine results page (SERP), that has changed over the years. Concepts like EAT (expertise, authority and trust) and YMYL (your money, your life) continue to influence results. Add to that "page zero" ranking with things like rich snippets and instant answers, the days of producing great content to get your website ranked on Google are quickly becoming a thing of the past. This session will explore what needs to be done in today's online world to get search engines like Google, (and your audience) to pay attention and find your bank online.



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Maximizing Marketing ROI with Automated Campaigns & Data-Driven Personalization

Emily Bogan, nCino

The average person sees over 1,700 banner ads every month, and 84% of all email is considered spam. How do marketers cut through all this clutter? When most financial institutions invest less than 0.1% of their assets on marketing, every dollar spent must work as efficiently as possible. Learn how savvy financial marketers are generating huge lifts on their return on marketing investment (ROMI) with data-driven, personalized campaigns automated across multiple channels. By modeling individualized journeys for both existing and prospective customers, you can create meaningful and engaging content that increases your ROMI.



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Storytelling & Content-Driven Marketing

Kristin Sundin Brandt, Sundin Associates

Content marketing and storytelling are important pieces of any marketing department's portfolio. During this session, we will look at how these stories differ from other types of content, how to best tell a story, how to repurpose a story for different platforms and ways you can measure your success. Using specific examples, this session will help provide suggestions for how your bank can take your stories to a new level.



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Transforming Financial Wellness Programs Into Revenue-Generating Business Strategies

Brenton Peck, Financial Health Network

Financial health initiatives in banking are rapidly evolving from their feelgood Corporate Social Responsibility roots to become true C-suite level strategic programs. Why? Because the connection to positive business results is clear. Not only can banks increase customers' long-term value, many are leveraging their financial wellness programs for marketing to attract and retain relationships. This session will widen the aperture banking executives use to view the subject of financial health, and how best to deploy your initiative to benefit customers, employees and the organization alike. This session will provide a roadmap to help your bank build a supercharged financial education initiative and create a competitive edge with an authentic financial health brand. Examples will emphasize institutions where it has become a core business strategy.



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Cutting Edge Payments

Erin Fonte, Hunton Andrews Kurth LLP

Long gone are the days when a consumer's choice of payment was only cash, check or credit/debit card. For many financial institution customers their top three are PayPal, Venmo and crypto. Many financial institutions have started participation in new person-to-person payment rails like Zelle. This session explores what community banks should look for when exploring new payment offerings and partnerships, what to look for when banking with these types of companies, and what is on the horizon in this space, such as work on faster payment rails in the U.S.



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Bust Your Brain Block about Blockchain

Dave Schroepfer, Wipfli

This session will focus on blockchain technology and how it is currently being leveraged in the financial industry. Attendees will gain an understanding of how cryptocurrency works with real examples of how it is being used today and what we see for its future.



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What Should Be on Your Roadmap for Digital Success

Thomas Grottke & Bob Reggiannini, Crowe LLP

Mobile banking and digital applications are the new battleground for the financial services industry. With new technologies, new competitors and significant changes to customer expectations, every institution must determine its path for survival and success in this new landscape. This session will discuss the choices to be made and the important elements every digital roadmap should have.



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Human Centered Design and its Application in Fintech

Kavilash Chawla, Bâton Global

Historically, the banking industry has taken a policy-centric approach to deliver its promise of financial services. Today, that model is crumbling. We live in the time of Google, Facebook and Uber, where technology companies are becoming increasingly good at servicing our unique needs while providing instant gratification. We expect transparency, speed, and flexibility. Millennials and Generations Zers are thinking differently from past generations about banking and how it fits into their lives. The banking industry needs to shift its focus. Instead of starting with the needs of the business, constraints of compliance, or predetermined sets of tools or technology, it needs to start with the needs of the customer. The industry is ripe for disruption. Here's how a couple of fintech's are defining the future of the industry, bringing customer-centric services to life.



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Getting in the Game: Aligning Marketing and Execution

Sean Payant, Haberfeld

As an industry, we spend vast amounts of money, not to mention time and internal resources, to market our institutions—to get them to choose us. We brand. We market. The role of the marketing professional is to get consumers—the team captains—to pick our bank first. For this to be most effective, however, there must be alignment between marketing and execution. Building true alignment between marketing and execution depends on four factors: product knowledge, customer service, accountability and incentives. Join us as we figure out how to keep your bank from being left on the sideline.



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The Housing Crunch: How a Strong Housing Market Creates an Affordability Crisis

Megan Coler-Hasser & Rori Chaney, FHLBank Indianapolis and Tracie Marling, First Merchants Bank

While a strong housing market has been beneficial for many, it has left a shortage of affordable housing options for low-middle income families. Hear an overview of how Indiana low-moderate income families face a severe shortage of affordable and available homes and how you can help support your community to help close the gap. Learn about one Indiana financial institution's strategy to help their clients overcome housing obstacles.



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Treasury Management: Streamlining your Processes to Maximize Potential

Erin Fonte, Hunton Andrews Kurth LLP

Financial institutions, particularly community banks, have been growing their suite of commercial products and services. Many financial institutions offer treasury management services such as ACH origination, commercial bill pay, online banking, commercial remote deposit capture, and more. This session will discuss approaches to documenting Treasury Management Services, including "master" vs. standalone agreements, along with tips for important service-specific provisions, along with strategies on dealing with "pass-through" terms that vendors may require a financial institution's end-user customer to agree to.



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It all Matters and It Starts with a S.M.I.L.E.!

Patty Hendrickson, Hendrickson Leadership Group, Inc.

This session will deliver tools for personal and professional development. The acronym SMILE (So Make It Look Easy) highlights the value of delivering service with a generous spirit. When providers feel they made a difference and appreciate their value they step up and do better work. Participants will leave with simple strategies to immediately implement for results, a renewed sense of their powerful personal impact and an understanding of how their efforts effect the bottom-line of their bank.



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Seven Habits of High Performing Banking Teams

Jack Kasel, Anthony Cole Training Group

There are consistent behaviors and habits that successful relationship managers use day in and day out, year after year to achieve their goals. In fact, research validates that top tier producers follow a mile-stone centric sales process that helps drive their behaviors, habits and results. It is important that bank CEOs and sales leaders understand, support and inspect these seven habits with their teams. Sales leaders will leave with seven key ideas to introduce and implement with their teams immediately to help them acquire and grow relationships.



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*FINTECH Partnerships***Carleton Goss, Hunton Andrews Kurth LLP**

Some community banks have jumped with both feet into establishing FINTECH partnerships. These “platform banks” have elevated their profitability well above peer group. How are these institutions able to do so and what challenges did they face? This session will address the opportunities and challenges with FINTECH partnerships while bringing people up to speed with concepts such as “true lender,” “valid when made,” and regulatory compliance.



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*Optimizing Bank Performance with Enterprise Risk Management***Ken Proctor, Strategic Risk Associates**

The goal of enterprise risk management has generally been perceived to be to minimize risk. Instead, ERM should support the achievement of strategic goals and objectives, identify emerging risks that could limit the bank’s ability to achieve its strategic objectives and permit leadership to take smarter risks in the pursuit of opportunities that can lead to greater rewards. Effective ERM is aligned with strategy and performance in a framework that optimizes earnings and supports long-term value creation. Participants will learn how ERM can help management think strategically about risks that affect or are created by business strategy decisions, not just avoid or minimize risk, but optimize risk to improve earnings and support longer term strategic objectives.



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*Has Your Fraud IQ Kept Pace With Your Fraud Risk?***Marc Courey, CPA/CFP, CFE, CCEP, CIA, Wipfli**

Occupational fraud is estimated to cost U.S. organizations a whopping 5 percent of gross revenue. Moreover, the down economy increased your organization’s risk of occupational fraud by fueling all three components of the fraud triangle: need, opportunity and rationalization. This session will address the origins of occupational fraud risk, why that risk has increased in the challenging economy and what your organization can do to address the increased risk.



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*Pandemic Pandemonium: Changes in Execution Requirements for Wills, Trusts and POA***William J. Barkimer & Micah J. Nichols, Krieg DeVault LLP**

As a result of the pandemic, it became necessary for in-person services of notaries and witnesses to be provided remotely to ensure compliance with stay-at-home orders or social distancing measures. As such, Indiana and other states issued various orders that modify or temporarily relax the requirements relating to the execution of wills and other documents where strict compliance with such requirements would have prevented, hindered or delayed prudent estate-planning actions. We will discuss Indiana’s general requirements for executing various estate-planning documents, the Indiana Supreme Court’s Orders relaxing these requirements, how other states have addressed the on-going pandemic, how video conferencing or similar avenues may qualify for “in the presence of,” and what potential challenges attorneys may face relating to these issues.



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*Understanding the Family Dynamics of Intergenerational Wealth Transfer***Jean Dunn, T. Rowe Price**

Intergenerational wealth transfer represents one of the largest attrition risks to an advisor’s book of business. Learn the steps you can take to build better relationships with an entire family - and help extend your practice to the next generation



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*Elder Abuse & Powers of Attorney: What you Need to Know***Dawn Kincaid, Brode Consulting Services**

As our population across the nation becomes more “seasoned”, we need to be prepared for situations that may arise with our senior accounts. The U.S. Department of Health and Human Services reports that each year, an estimated 5 million older persons are abused, neglected, and exploited. Elder Financial Exploitation is an unfortunate opportunity for others to gain financially at a huge expense to the elder involved. We will discuss real examples of financial exploitation, the red flags you need to be aware of, and how to respond to an incident at your bank. We will follow-up with a discussion of what is required when a customer passes.

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*Estate Planning Legislative Update: SECURE, CARES and COVID***Maureen Revak, Ascensus**



Meet Keynote **Holly Hoffman** **Lead Simply**

Leadership is not complex. Leadership at its core, is simple, but not always easy. A simple leadership framework consists of three words: model, connect & involve. True leadership is not just words, it's action. We must model the behavior we want to see, connect with the people you lead, and involve them as much as possible. During this presentation you will identify and discover what you want to see more and less of in your leadership skills to create that special team of people.

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Meet Keynote **Erik Qualman** **Digital Leadership & Innovation**

Leaders in the Exponential Age are made—not born. We are also living in the golden age of data, distraction and disruption. The key to winning in this new world is grasping the 5 Habits that all successful leaders practice to achieve success and happiness. Embracing these habits will help you become more productive, reduce stress and drive success. With pioneering video-storytelling techniques, this motivating message from Erik Qualman is entertaining, educating, and empowering.

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Meet Keynote **Dr. Stephen Happel** **The Presidential and Senate Elections, COVID Outcomes, the Supreme Court, and Fed Policy: Implications for US Economy for the Next Two Years**

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EXPO MARKETPLACE

Throughout the conference, the expo marketplace will be available to give attendees the opportunity to review products and services beneficial to the Indiana banking community. Exhibitors will be on hand to “chat” with attendees and many will be scheduling one-on-one visits for attendees who are interested. The IBA will be offering prizes for visiting the most exhibit booths and several exhibitors will be offering prizes of their own.



SILENT AUCTION

The Future Leadership Division's annual silent auction will take place during the week of the conference. You will have the opportunity to bid on treasures such as sporting event tickets, golf items, decorative pieces, sports memorabilia and specialty items. All funds raised will benefit Indiana BANKPAC. Don't miss this chance for quality shopping while supporting the PAC that supports Indiana banking.



ANNUAL MEETING & AWARDS

Mega Reimagined will also present the IBA Annual Meeting during the general sessions. Join us to celebrate outgoing chairman Lucas White as he passes the gavel to Michael Zahn, 2021 Chairman. We will also recognize the Commitment to Community Award winners for 2020, as well as Five Star and Diamond Member Award winners.

