

Chief Credit Officer Forum

April 28, 2026
August 25, 2026
December 8, 2026

IBA Center for Professional Development

An Investment in Your Bank's Future!

Building upon IBA's popular Senior Lender Forum, this Chief Credit Officer Forum shifts from a more tactical viewpoint to address broader, more strategic decisions that will direct the bank for the next several years. The CCO Forum continues the tradition of peer-to-peer idea exchanges as its cornerstone. Your topics, your concerns, your opportunities will direct the discussion throughout the year.

Possible Forum Topics

- Credit Risk – managing current economic, loan segment, and industry-specific issues and trends; learn about effective loan portfolio risk management tools and strategies for various portfolio sizes; setting lending authority levels and approval structures; alternative lending programs
- Credit Administration – how to enhance risk identification, quantification, and mitigation; getting value from the loan review function beyond a technical/compliance check; how to develop more collaboration between 'lending and credit'
- Credit Culture – how to assess and recognize a shifting credit culture; industry movement from risk aversion to risk tolerance; improving competitiveness outside of pricing
- Mergers & Acquisitions – how to better prepare for conducting loan portfolio due diligence; lessons learned from both sides; trending issues seen with recent deals
- Board Governance and Involvement – how to better prepare new board members to the lending function; improving board reporting and use of committees
- Team Building – how to better obtain and develop your bench strength in the lending functions; how to better protect key client relationships
- Technology — exchange ideas of how banks are leveraging AI and other technology to bolster efficiency and provide new tools in risk management



Facilitator: Michael Wear

President, 39 Acres Corporation

Mike Wear is owner of 39 Acres Corporation, specializing in banker training and bank consulting services in credit risk underwriting and loan portfolio risk management. Less lecture—real-life business cases—more hands-on practice...and more fun!

Over his 41-year banking career, he served in commercial lending and senior credit management positions with Omaha-area community banks. Wear retired as a Senior Analyst in the Credit Risk Administration department of First National Bank of Omaha, a $31B regional community bank, specializing in underwriting large commercial real estate projects throughout the country. In addition, he developed curriculum and conducted multi-tier training programs in credit analytics on an enterprise-wide basis.

CHIEF CREDIT OFFICER FORUM

Benefits of the Forum

- Improve your effectiveness as a Chief Credit Officer
- Get Solutions and practical ideas for your most pressing concerns
- Increase your understanding of regulatory issues
- Grow professionally as well as personally
- Participants Drive the Topics - Participants will be asked to submit current hot topics or challenges for discussion.
- Developing Trends - Facilitator will conduct and share current research on selected topics, including inviting guest subject matter experts to speak, when appropriate
- Share lessons learned in confidence from what has worked well—and what has not gone as planned

How the Forum Works

- The forum will meet three times during the year
- Several topics will be discussed at each session; participants are strongly encouraged to suggest agenda topics of interest
- Facilitated discussion with supplemental information provided to generate ideas
- A binder based on forum topics is compiled for each group member

Who Should Attend?

The IBA is pleased to provide the Chief Credit Officer Forum for community banks' chief credit officer, senior management, board members, and bank owners with strategic lending responsibilities.

This forum is designed to be a rewarding experience where members can grow professionally as well as personally. You don't want to miss this opportunity!

CHIEF CREDIT OFFICER FORUM
3 SESSION REGISTRATION

Dept. 45

INDIANA BANKERS ASSOCIATION

Registration Fee for All Three Sessions:
The following fees include the program materials, continental breakfast, lunch and refreshments.

$1,200 per IBA member
A surcharge of 100% will be applied for non-members.

Participation in IBA programs is limited to members, associate members and non-members from an eligible membership category at applicable member or non-member rates.

Please type or print legibly.

Bank Name _____

Attendee Name _____

Email Address _____

Additional Attendee Name _____

Email Address _____

Address _____

City _____ State _____ ZIP _____

Telephone _____

Cell # (in case of weather emergency) _____

Payment Information

Credit Card Information (circle one):

MasterCard VISA AMEX Invoice Me

Total Amount Due $_____

_____
Cardholder Name CVV Code

_____
Card Number Exp. Date

Cancellation Policy:

Due to our commitments, the price is inclusive of all three sessions. A full refund for the three-session forum will be given for cancellations received prior to the first session. Any registrant who does not cancel before the first session will be billed the full registration fee and sent the materials. Substitutions are welcome at no additional charge.