

AGENDA

- 7:30 – 8:00 a.m. ***Breakfast and Registration***
- 8:00 – 8:15 a.m. Welcome and Introductions
- 8:15 – 9:00 a.m. **Defining Fintech and the value brought to a community bank**
- Fintech 101 and terminology.
 - Income potential.
 - Deposit growth potential.
 - Growing the bank’s footprint.
- 9:00 – 9:45 a.m. **Building a relationships with a Fintech partner**
- How and where to find the right partner.
 - Alignment of roadmaps, philosophies, and growth goals.
- 9:45 – 10:30 a.m. **Making the business case for Fintech partnerships**
- Providing tangible results, e.g., safely increase approve rate, greater efficiency (quicker decisions, booking), enhanced monitoring post booking, identifying additional opportunities with clients.
 - Who should be part of the bank’s Fintech Business Expansion and Relationship Development Team?
- 10:30 – 10:45 a.m. ***Break***
- 10:45 - 11:30 a.m. **Creating a Fintech Risk Oversight Program**
- Identifying the required policies and procedures by program type.
 - Determining who will be responsible for managing program oversight within the bank (compliance, ops, current employees, new team).
 - Clearly defining expectations and evaluating the program on a regular basis.
 - Reviewing expectations with Fintech and documenting the plan.
 - Developing reasonable/meaningful metrics; real time reporting.
- 11:30 – 12:15 p.m. **Changes to traditional processes and expansion of existing markets**
- Lending discussion.
- 12:15 – 1:00 p.m. ***Lunch***



- 1:00 – 1:45 p.m. **Changes to traditional processes and expansion of existing markets**
- Deposit discussion.
- 1:45 – 2:30 p.m. **Managing Fintech in a regulated environment**
- What are the regulators going to look for?
 - How to discuss Fintech business with your regulators.
 - Keeping Fintech programs separate from core business.
- 2:30 – 3:15 p.m. **Building a culture of innovation**
- Building a corporate-wide strategy with the right tone from the top.
 - Embracing activities such as “Hack-a-thons”.
 - Emerging technology discussion groups.
 - New Initiatives Committee engagement.
- 3:15 - 3:30 p.m. **Wrap-up and Adjournment**