



BANKING FORWARD FALL FORUM 2025

OCTOBER 1, 2025

1:00-4:00PM CDT

**HILTON GARDEN INN SIOUX FALLS SOUTH
5300 S GRAND CIRCLE, SIOUX FALLS**



BANKING FORWARD: FALL FORUM 2025

We're excited to launch the **2025 Fall Bankers Forum**, a **brand-new** event designed to bring together industry leaders and banking professionals for a powerful exchange of ideas, strategies, and solutions.

This **newly developed forum** will focus on three critical areas—**technology, fraud prevention, and mortgage lending**—providing a fresh platform for insight and collaboration. The event kicks off with a high-impact general session featuring a keynote speaker who will deliver forward-looking insights into the evolving financial landscape.

Attendees will then dive into focused breakout tracks tailored to their area of interest. Each track—led by a seasoned expert—will include a deep-dive presentation followed by a guided discussion on emerging challenges, real-world solutions, and actionable best practices. These **interactive, peer-driven sessions** are designed to deliver practical takeaways and strategic direction to help bankers navigate their toughest challenges with confidence.

Don't miss this opportunity to be part of a **new kind of banking forum**—built for today's professionals and tomorrow's demands.

ATTIRE

Business casual wear is recommended for all sessions. Meeting room temperatures and personal comfort zones vary. It is recommended you bring a sweater or jacket to ensure your comfort.

LOCATION & HOTEL

Hilton Garden Inn Sioux Falls South | 5300 S Grand Cir, Sioux Falls, SD | 605.444.4500

**NOTE: there are 2 Hilton Garden Inn properties in Sioux Falls.*

Ask for a room from the SDBA block to receive the special rate of \$145 per room the night of October 1.

The block will be released August 31.

WEDNESDAY, OCTOBER 1

12:30pm

Registration Opens

1:00pm

General Session for ALL GROUPS: What You Need to Know About AI and Banking Today

Jon Waldman, President & Co-Founder, SBS CyberSecurity | Madison, SD

SESSION DESCRIPTION: The use of Artificial Intelligence over the next few years is poised to revolutionize not only our society as a whole, but the banking industry in particular. In this keynote, Jon will explore the potential of AI for financial institutions, talk about what AI is and what AI is not, and help you understand why your institution SHOULD be looking at AI as a tool to create efficiencies and increase productivity at your organization.

BREAKOUT: Technology

2:00pm

CRI Profile - Dive into the Deep End

Jon Waldman, President & Co-Founder, SBS CyberSecurity | Madison, SD

Are you looking at CRI profile but still wondering if this is the next right cyber framework for you? Are you flirting with both NIST CSF and CRI Profile, but wondering which one to dance with? Let's dig into CRI during this session together and uncover the details of CRI and how to best deploy this framework for your institution. We'll also talk about transitioning from FFIEC CAT to CRI and how CRI stacks up to NIST CSF.

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BREAKOUT: Technology

Hot Topic Lightning Round

We're going to do something a little different with this session. Rather than 1 broad topic that we break down, we're going to cover as many of the following topics as we have time to discuss amongst ourselves. Jon will start by allowing you to vote on which of these topics we start with and prioritize, and we'll cover the fundamentals and talk about what banks are or should be doing/thinking about doing regarding the following topics:

- Quantum Computing
- Transition to the Cloud
- Data Privacy
- Fintech
- Zero Trust
- Ransomware
- Regulatory shake-ups
- ...And maybe more!

2:30pm

Break

2:45pm

Facilitated Discussion [Moderator: Jon Waldman]

4:00pm

Adjourn

BREAKOUT: Fraud

2:00pm

Understanding Cryptocurrency Scams: A Guide for Banks

Dr. Arica Kulm, PhD, Director of Digital Forensics Services, DigForCE Lab | Dakota State University

SESSION DESCRIPTION: Cryptocurrency scams are becoming more common — and more convincing. From fake investments to tech support and romance scams, banks are seeing customers lose money in new and unexpected ways. This session will explain how these scams work, what red flags to watch for, and how banks can help prevent fraud. You'll leave with real examples and practical tips to better protect your customers.

2:30pm

Break

2:45pm

Facilitated Discussion [Moderator: Dr. Arica Kulm]

4:00pm

Adjourn

BREAKOUT: Mortgage

2:00pm

The Changing Housing Landscape: Challenges and Opportunities for Banks

Laura Turrittin, Mortgage Relationship Manager | Federal Home Loan Bank of Des Moines, Des Moines, IA

SESSION DESCRIPTION: Join us to learn the current landscape of today's dynamic mortgage market, how to adapt and develop new strategies for your bank to build a successful and sustainable mortgage business.

Key Takeaways: Gain an understanding of the key macro trends (US population, household formation, dwelling types, etc.) and related changes in single-family residential lending; Understand residential lending market share trends...where is the bank segment heading?; Learn the future "keys to success" in residential lending for banks

2:30pm

Break

2:45pm

Facilitated Discussion [Moderator: Laura Turrittin]

4:00pm

Adjourn

REGISTRATION

Member: \$275 per person (includes members of out-of state banking associations) | **Non-Member:** \$375 per person
Cancellation: 100% refund September 17 or before | 75% September 18-20 | No refund September 21 and later
Substitutions allowed at any time.

Bank _____ Contact Person _____

Address/City/State/Zip _____

Registrants

1 Name _____ Title _____

Address/City/State/Zip _____

Phone _____ Email _____

Choose Breakout: **Technology** **Fraud** **Mortgage**

Submit Questions for Breakout Facilitated Discussions:

2 Name _____ Title _____

Address/City/State/Zip _____

Phone _____ Email _____

Choose Breakout: **Technology** **Fraud** **Mortgage**

Submit Questions for Breakout Facilitated Discussions:

3 Name _____ Title _____

Address/City/State/Zip _____

Phone _____ Email _____

Choose Breakout: **Technology** **Fraud** **Mortgage**

Submit Questions for Breakout Facilitated Discussions:

Submit Registration to South Dakota Bankers Association

Mail: PO Box 1081, Pierre, SD 57501 Fax: 605.224.7835 Email: events@sdba.com Online: www.sdba.com

Total: \$ _____ Check enclosed Invoice me Credit card (SDBA will call)

Special Requests: Due to hlee@sdba.com or 605.224.1653 **on or before September 17.**

Questions: Contact the SDBA at 605.224.1653 | 800.726.7322 | events@sdba.com.

