

**MAY 28, 2026**  
**Ramkota Hotel**  
**Sioux Falls, SD**

2026

# FDIC DIRECTORS COLLEGE

## AGENDA

\*all times CDT

8:00 – 9:00	<b>Registration/Continental Breakfast</b>
9:00 – 10:30	<b>Introductions, Economic Update, Keynote with Q&amp;A</b>
10:30 – 10:45	<b>Break</b>
10:45 – 11:45	<b>Breakout Session 1</b>
11:45 – 12:45	<b>Lunch</b>
12:45 – 1:45	<b>Breakout Session 2</b>
1:45 – 2:00	<b>Break</b>
2:00 – 3:00	<b>Breakout Session 3</b>
3:00	<b>Adjourn</b>



**Consumer Protection Breakout:** Compliance Examiners will address recent consumer protection updates. Topics will include the Compliance Management System, Fair Lending, Unfair or Deceptive Acts or Practices, flood insurance, Community Reinvestment Act, and examination and visitation frequency updates.



**Cybersecurity/IT Breakout:** Information Technology experts will provide an overview of today's cyber threat environment and discuss strategies for reducing risk to the bank. Topics will include common types of cyber-attacks impacting community banks, case studies of security incidents and operational disruptions in our Region, strategies for cyber- and operational resilience, and corresponding examination expectations and Directorate responsibilities.



**Insider Abuse and Fraud Prevention Breakout:** This session will explain why bank insiders commit fraud and share insights from the latest fraud research. We will share practical tips for preventing insider abuse and review takeaways from several recent bank failures that involved fraud.



**Third-Party Relationships Breakout:** This session will provide an overview of how to effectively manage the risks associated with third-party relationships. We will discuss related regulatory guidance and provide examples of successes and setbacks in managing these risks. We will also provide practical suggestions for how directors can implement and maintain a successful third-party risk framework.



**Accounting Breakout:** This session will focus on recent accounting updates, reporting requirements for purchased and modified loans, key changes to the annual independent audits and reporting thresholds under Part 363 of the FDIC Rules and Regulations, and common themes witnessed from examiner review of Current Expected Credit Losses (CECL) methodologies and use of sale-lease back transactions.



**Capital Markets Breakout:** Capital Market Experts will highlight the importance of strong asset liability management programs at community banks. Topics will include contingency funding plans, model assumptions, and the Community Bank Leverage Ratio. We will also discuss brokered and reciprocal deposits as well as CECL for investment securities.

The FDIC, in partnership with the South Dakota Bankers Association, will hold the 2026 Bank Directors' College May 28 at the Ramkota Hotel in Sioux Falls. This one-day educational seminar was designed with outside directors in mind, but the presentations will include up-to-date information on various emerging issues relevant to all bank directors. The presentations will be delivered by a group of experienced FDIC speakers and subject matter experts. Please consider this unique opportunity to interact with your bank's regulators and enhance your board's experience and knowledge.

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### Registration Fee

The registration fee is \$300 per person, which includes the program, handouts, continental breakfast, breaks and lunch.

### Cancellation Policy

100% refund if canceled on or before May 7; 75% refund if canceled May 8-10; no refund for cancellations after May 10.

Substitutions are allowed at any time.

### Special Requests

If you have special food or other requests, contact Halley Lee at hlee@sdba.com by May 14

### Questions

Contact the SDBA at events@sdba.com or 605.224.1653.

### Hotel Information

A block of rooms has been reserved at the Ramkota Hotel for the evening of May 27. Call 605.336.0650 and request a room in the SDBA block at the rate of \$119 per night. The block will release on April 27, 2026.

## Registration

Bank \_\_\_\_\_ Contact Person \_\_\_\_\_

Address/City/State/Zip \_\_\_\_\_

Phone \_\_\_\_\_ Email \_\_\_\_\_

## Registrants' Names

*(please make additional copies of form as needed)*

Name \_\_\_\_\_ City \_\_\_\_\_

Phone \_\_\_\_\_ Email \_\_\_\_\_

Name \_\_\_\_\_ City \_\_\_\_\_

Phone \_\_\_\_\_ Email \_\_\_\_\_

Name \_\_\_\_\_ City \_\_\_\_\_

Phone \_\_\_\_\_ Email \_\_\_\_\_

Name \_\_\_\_\_ City \_\_\_\_\_

Phone \_\_\_\_\_ Email \_\_\_\_\_

## 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 fees due:** \$ \_\_\_\_\_

- Check enclosed
- Invoice me
- Credit Card *(SDBA will call)*