

2024

FDIC DIRECTORS COLLEGE

MAY 8, 2024
Ramkota Hotel
Sioux Falls, SD

AGENDA

- 8:00 – 9:00 Registration/Continental Breakfast
- 9:00 – 10:30 General Session
- 10:30 – 10:45 Break
- 10:45 – 11:45 Breakout Session 1
- 11:45 – 12:45 Lunch
- 12:45 – 1:45 Breakout Session 2
- 1:45 – 2:00 Break
- 2:00 – 3:00 Breakout Session 3
- 3:00 Adjourn



Agricultural Loan Analysis and Classification Breakout: Agricultural loans are an important component of many community bank loan portfolios. This session will address underwriting guidelines, administration, and classification guidelines for agricultural loans. We will share examples of examination analysis and classification of agricultural loans.



Capital Markets Hot Topics Breakout: This session will address the recent rise in interest rates and how it affects interest rate risk, liquidity, capital, and earnings. Topics will include interest rate risk modeling, liquidity risk measurement, and investment portfolio oversight. Other topics will include the Community Bank Leverage Ratio and reciprocal deposits.



Consumer Protection Breakout: This session will address major consumer protection concerns facing institutions today. Topics will include the evolving arena of Financial Technology (FinTech) products and services, Fair Lending, Community Reinvestment Act, unfair or deceptive acts or practices, and flood insurance.



Cybersecurity Breakout: FDIC 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 the primary types of cyber-attacks impacting community banks, controls to protect against cyber-attacks, and corresponding examination expectations.



Insider Abuse 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.



General Session: The General Session will include a panel of FDIC representatives from the risk management and consumer protection divisions who will discuss the importance of corporate governance. This session will also include a state-specific economics briefing by the FDIC's regional economist.



Accounting Breakout: This session will address accounting for loan modifications and restructurings, regulatory reporting and accounting considerations of restructuring nonaccrual loans, and lessons learned in community bank implementation of CECL.



The FDIC, in partnership with the South Dakota Bankers Association, will hold the 2024 Bank Directors' College May 8 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.

2024 FDIC DIRECTORS COLLEGE

May 8, 2024 | Ramkota Hotel | Sioux Falls, SD

Registration Fee

The registration fee is \$250 per person, which includes the program, handouts, continental breakfast, breaks and lunch.

Cancellation Policy

100% refund if canceled on or before April 30; 75% refund if canceled May 1-3; no refund for cancellations after May 3. Substitutions are allowed at any time.

Special Requests

If you have special food or other requests, contact Halley Lee at hlee@sdba.com by April 24.

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 7. 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 8, 2024.

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*)