

BANKING ON THE FUTURE

September 29-October 1, 2025
The Borgata Hotel, Atlantic City

AGENDA

6 CPE, 5 CLE, 6 CERP, 4 CRCM, 2 CFMP & 1 CAFPA Credits Apply

Monday, September 29th

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|--------------------------|--|
| 3:00 pm – 4:30 pm | Board of Directors Meeting - Central Conference Center; Floor 1; Room 1; Borgata Tower |
| 4:00 pm – 6:30 pm | Registration Desk - Overlook Room; 35th Floor; MGM Tower |
| 5:00 pm – 6:30 pm | Welcome Party - Overlook Room; 35th Floor; MGM Tower |
| 7:00 pm | Dinner on Your Own |
| 7:00 pm - 9:00 pm | Emerging Leaders Network Dinner
<i>* By invitation only to ELN Members; see your badge for further details</i> |

Tuesday, September 30th

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|---------------------------|--|
| 7:00 am – 3:00 pm | Registration Desk - Central Conference Center; Floor 2; Borgata Tower |
| 8:00 am – 8:30 am | Networking Breakfast - Central Conference Center; Floor 2; Borgata Tower |
| 8:30 am – 8:35 am | Welcome - Central Conference Center; Floor 2; Borgata Tower
<i>Michael P. Affuso, Esq., President & CEO, NJBankers</i> |
| 8:35 am – 9:25 am | Economic Outlook
<i>Christopher Marinac, Director of Research, Janney Montgomery Scott</i> |
| 9:25 am – 10:15 am | 2025 Policy Debates
<i>Brian Gardner, Chief Washington Policy Strategist, Stifel Financial</i>
<i>Steven J. Klein, Chairman, President and CEO, Northfield Bank</i> |

Following last year's election, Congress and the Trump administration face numerous policy challenges. Markets are assuming that all the tax cuts will be extended, but the details of a final deal might include some surprises, and an aggressive tariff agenda could have significant economic consequences. Gain new insights into policies including financial regulation, and how the deregulatory agenda should lead to an increase in bank mergers, a reengagement in bank/fintech relationships, and a more benign regulatory environment for digital assets.

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|----------------------------|--|
| 10:15 am – 10:30 am | Networking Break |
| 10:30 am – 11:30 am | The Gubernatorial Race: Meet the Candidates |

Hear a candidate for Governor share their stances on key issues and their respective visions for the future of New Jersey.

11:30 am – 12:20 pm

Regulatory Landscape

Gerard Karam, Esq., Shareholder, Co-Chair of the White Collar Defense and Investigations Group, Stevens & Lee
Ryan O’Neill, Esq., Shareholder, Co-Chair of the White Collar Defense and Investigations Group, Stevens & Lee

Community banks have shouldered a disproportionately high cost of compliance and enforcement actions compared to larger institutions, despite transparency and costly cooperation and collaboration with federal and state regulators. The good news: if early indicators are reliable, the regulatory landscape is positioned to soften under the new administration.

12:20 pm – 12:25 pm

Warren Hill Award

Recipient: *Larry Schmidt*, President & CEO, 1st Bank of Sea Isle City

12:25 pm – 12:30 pm

NJBankers Community Service Awards Presentation

12:30 pm – 12:35 pm

ABA Foundation Presentation

David J. Hanrahan, Sr., President & CEO, Century Savings Bank

12:35 pm – 12:55 pm

Break for Lunch/Working Lunch

12:55 pm – 1:45 pm

Corporate Governance

Scott Martorana, Executive Vice President, FinPro

Discover the regulatory focus on Board and management succession including the emphasis on training in high-risk areas and the de-emphasis on DEI and ESG.

1:45 pm – 2:35 pm

Using Data as a Strategic Asset for Leadership

Jeff Fink, Chief Product Officer, Lumio (Formerly SRA Watchtower)

Learn how leadership teams can champion a data-first culture to drive operational clarity, strategic insight, and innovation. Discover best practices for transforming data into a strategic asset that reshapes how financial institutions make decisions, manage risk, and stay competitive.

2:35 pm

Adjournment/Afternoon at Leisure

5:00 pm – 6:00 pm

Networking Reception - Indoor Pool; MGM Tower

6:00 pm

Dinner on Your Own

Wednesday, October 1st

7:30 am – 11:00 am

Registration Desk - Central Conference Center; Floor 2; Borgata Tower

8:00 am – 8:30 am

Networking Breakfast - Central Conference Center; Floor 2; Borgata Tower

8:30 am – 8:35 am

Welcome - Central Conference Center; Floor 2; Borgata Tower

Michael P. Affuso, Esq., President & CEO, NJBankers

8:35 am – 9:25 am

AI in Action: Navigating Risk, Compliance, and Innovation in Community Banking

Eric Cook, CEO & Chief Digital Strategist, WSI Digital & The LinkedBanker
Joe McMann, Co-Founder and Chief Revenue Officer, Artificial Intelligence Risk, Inc.

Explore the practical applications of AI in community banking, highlighting how financial institutions can leverage AI technologies to enhance operations while managing associated risks. Topics will include AI governance, risk management, compliance strategies, and the integration of AI into existing banking systems.

9:25 am – 10:15 am

Artificial Intelligence and Machine Learning Implications: Compete or Be Left Behind

Jorge Sun, CEO & Co-Founder, LendingFront

Explore the real-world implications of underutilized customer and transactional data, including missed opportunities in product personalization, underwriting accuracy, and cross-sell efficiency. Learn how forward-thinking banks are embedding AI into online and mobile banking experiences to drive timely, relevant offers at scale—meeting customer expectations for speed, convenience, and value.

10:15 am – 11:05 am

How They Did It: AI & Data-Driven Strategy

Moderated by: Nancy Schneier, Chief Revenue Officer, Vikar Technologies
John Kowal, SVP, Managing Principal - Chief Technology Officer, Peapack Private Bank & Trust
LaTifa Sciscoe, SVP, Chief Technology and Information Security Officer, First Commerce Bank

A panel of seasoned bankers will share insights into the successes, and pitfalls, of leveraging Artificial Intelligence and data analytics at their institutions to make informed strategies.

11:05 am

Conference Concludes

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