

CBAI'S 2025 INNOVATION BOOTCAMP



One Mission. Community Banks.

January 15, 2025
CBAI Headquarters,
Springfield

CBAI's 2025 Innovation Bootcamp is a dynamic, hands-on program designed to equip bank leaders with the tools and insights needed to navigate the ever-evolving fintech/innovation landscape. Our objective is to guide participants through a five-phase journey: planning, selection, implementation, deployment and review to foster innovation within their institutions. Participants engage in strategic discussions, interactive sessions, and real-world scenario analysis. Participants gain firsthand insights from industry experts, fintech pioneers and experienced bank leaders who address key areas such as market competition, strategic planning and partnership evaluation. With practical sessions on third-party risk management, project ownership and deployment planning, this bootcamp ensures that attendees leave prepared to champion innovation in their community banks immediately.

Tuesday, January 14, 2025

**6:30 pm - Cocktails & Dinner at Saputo's
(801 E Monroe St, Springfield, IL 62701)**

While this dinner is optional, we hope you can join us for cocktails and dinner at Saputo's where we can kick off the bootcamp with discussion of overall objectives of the workshop including where banks currently stand regarding fintech and innovation.

Wednesday, January 15, 2025

7:30 am - Registration

8 am - 8:30 am

"Opening Remarks"

General welcome and discussion of the goals/objectives from presenters and participants to ensure alignment: Why did you register for the bootcamp and what deliverables do you expect from today's bootcamp?

8:30 am - 9 am

"Competitive Market Review"

What are the big banks and fintech disruptors' current strategies to steal your customers and how can you compete?

9 am - 9:45 am

"Assessment"

Where are you today? Perform a pre-work review (Core, team, digital footprint, BO, current fintech relationships) and identify gaps in your innovation offerings.

10 am - 11:15 am

"Build A Strategy"

Does your bank have an innovation strategic plan? If so, what is it?

- Is your bank concerned about staying relevant?
 - If yes, who "owns" this in the bank?
- SWOT Analysis
 - Pick one – show the journey
- Identify specific goals such as improving digital banking services, reducing cyber threats, streamlining workflow, etc. (how do we take advantage of strengths and opportunities, fix weaknesses, and combat threats?)
- How to "sell" innovation to executive management and to the board
 - Efficiency
 - Process improvement
 - Breaking the "that's the way we have always done it" paradigm
 - Staying relevant in a digital world

11:15 am - Noon

"Working Lunch"

Banker & Fintech Firm Perspective: Does this all really work? How to work with your board to really get the buy-in. The working lunch contains a question-and-answer session with experienced fintech bankers and a fintech firm. The bankers and fintechs provide expectations on both sides and how to best engage.

Noon - 1:30 pm

"Working with Fintechs"

Third Party Risk Management: requirements and discussion of pitfalls.

1:30 pm - 3 pm

"Evaluation and Selections"

- Bring the "right people" to the table
- Define criteria for evaluating fintech partners, including technology stack compatibility, reputation, financial stability, scalability, regulatory compliance and cultural fit.
- Evaluate/negotiate the first steps in deploying the solution: does it make sense for the bank?
- Select the preferred fintech partner and negotiate terms, including pricing, service level agreements (SLAs), implementation timelines, and support arrangements (Start with something easier that doesn't require integration and a lot of the bank's technical time and build from there)
- Ensure legal and regulatory compliance
- How to handle PII with the fintech
- Contracts – de-risking and building a plan B - What if it doesn't work? (milestones)
- Pricing – negotiating for a win-win
- Technical – Core? Integration? Tech Stack? Etc.
- Who owns the project? What is their authority?

3 pm - 4:30 pm

"Implementation & Review"

- Marketing
- Training, training, training
- Internal Testing – those who are not involved in the process
- Refinement
- Soft launch (friends and family testing)
- Refinement

Meet Your Instructors

Greg M. Ohlendorf, president and CEO of First Community Bank and Trust in Beecher, IL, has been with the bank, the only bank he has worked for, since 1985. Ohlendorf is responsible for the strategic direction of the bank and is actively involved in the “community bank enabling” fintech space. He has written several articles and spoken at numerous educational seminars on fintech and its importance to community banking and works closely with fintech entrepreneurs at The Venture Center in Little Rock, AR. He serves as a member of the ICBA ThinkTech Accelerator Selection Committee, vice-chairman of ICBA’s Operations and Payments Committee, and as a member of CBAI’s Innovations Committee. When not working, Ohlendorf is an avid golfer, having completed the 2005-2013 Golf Magazine World Top 100 course lists. He recently published a book entitled “Global Golf Travels” chronicling his adventure. Ohlendorf is a graduate of Illinois Wesleyan University, Bloomington, IL, with a BS in Business Administration and holds an MBA from Governors State University, University Park, IL.

Charles E. Potts is executive vice president and chief innovation officer for the Independent Community Bankers of America® (ICBA). In this role Potts drives ICBA’s innovation initiatives and financial technology strategies, working with ICBA leadership to develop impactful, value-added solutions that help community banks seize new market opportunities to meet customers’ evolving financial services’ needs. Potts’ extensive experience in banking and financial service firms provided the background he needed to start, co-found or lead various fintech start-ups including digital banking, mobile engagement, financial management and payments providers. Many had successful exits via IPO’s or acquisition via strategic acquirers. A frequent speaker at national trade shows and conferences, Potts previously served as executive managing director at First Performance Global, where he led international business and corporate development activities for its card-control and fraud alert platform. Before that, he served as CEO for NetClarity, a start-up in the University of Florida’s Business Incubation Hub. Prior to ICBA, he worked at the Advanced Technology Development Center (ATDC), leading the fintech practice where he mentored startups as part of the Georgia Tech-based incubator. Potts attended the Georgia Institute of Technology, did his graduate studies at Georgia State University in Atlanta, and attended the Graduate School of Banking at Louisiana State University, Baton Rouge.

Wayne Miller is senior vice president of ICBA Ventures for the Independent Community Bankers of America® (ICBA). In this role, he will oversee operations for ICBA’s highly successful ThinkTECH Accelerator program, which advances community bank-fintech partnerships through the development of targeted solutions for community banks. Miller brings more than four decades of proven performance in a variety of industries and leadership roles. He most recently served as executive director of The Venture Center, where he oversaw the nonprofit’s efforts to accelerate market readiness for early to growth-stage companies through immersive FIS and ICBA accelerator programs. Before joining The Venture Center in 2017, he served as CEO of a private-equity backed medical drive manufacturer, and has extensive experience working with start-ups. Miller serves on the board of Beauceron Security, serves as an advisor and mentor to a variety of fintech companies, and is a general partner in BankTech Ventures. Miller attended the University of Pittsburgh in his hometown of Pittsburgh, PA., and was an adjunct professor at the University of Maryland, College Park, where he taught entrepreneurship.

Registration Fees & Information

CBAI MEMBER

One person.....\$285
Two or more from same banking institution\$150 Each
Community Bankers School Student from 2024:\$150 Each
CDD Members.....\$150 Each

*PROSPECTIVE-MEMBER

One person.....\$485
Two or more from same banking institution.....\$300 each

**Only financial institutions/firms eligible for CBAI membership.*

CANCELLATION POLICY

Registrants cancelling two days prior to each seminar receive a 100% refund; one day prior, 50%; the day of the seminar, no refund. All cancellations must be made in writing prior to the seminar day. Invoices and training materials will be sent to all “no shows.” Fees include handout materials, breakfast, lunch and refreshment breaks. An income-tax deduction may be allowed for educational expenses undertaken to maintain or improve professional skills.

TRAINING MATERIALS

Prior to the seminar, you will be emailed a link containing handout materials, seminar certificate, evaluation form and seminar attendee list. Please print and bring materials with you or download them on your own device to access during the program. CBAI will provide power cords in several designated locations to charge devices. (NOTE: If you have NOT received the link one day prior to the seminar, please email Melinda McClelland at melindam@cbai.com or call 800.736.2224)

CONTINUING EDUCATION

CBAI is a registered Public Accounting Continuing Professional Education (CPE) provider by the Illinois Department of Financial and Professional Regulation. If you have earned an ICBA Certification, CPE credit earned through your state banking association may be submitted for CPE purposes. Please note, approval is subject to review and must satisfy the respective certification requirements.

Registration Form

2025 CBAI's Innovation Workshop

January 15, 2025 - CBAI Headquarters, Springfield

Bank Name _____ Telephone # _____

Address _____

City, State, Zip _____

Registrant Name _____

Registrant E-Mail _____ Title _____

I will attend dinner at Saputo's on 1/14/25 at 6:30 pm I will NOT attend dinner at Saputo's

Registrant Name _____

Registrant E-Mail _____ Title _____

I will attend dinner at Saputo's on 1/14/25 at 6:30 pm I will NOT attend dinner at Saputo's

I have special needs, please contact me before the seminar.

Please select your payment method: Check Enclosed Check in Mail Pay at Door Credit Card*

**If you are paying by credit card, please fill out the following information. (Visa, MasterCard & Discover accepted.)*

Name as It Reads on Card _____

Billing Address of Card _____

Card Number _____ Exp. Date _____ Security Code _____

For More Information

DEPARTMENT OF EDUCATION & SPECIAL EVENTS

Tracy McQuinn, Senior Vice President

Melinda McClelland, Vice President

Jennifer Nika, Vice President

Tina Wilder, Administrative Assistant



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800.736.2224 or 217.529.2265



217.585.8738



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