



# **MBA'S 127TH ANNUAL CONVENTION**

*Swimming Into the Future*

**The Breakers | Palm Beach, Florida  
June 4 - 7, 2023**



# WELCOME

Dear MBA Member,

We look forward to welcoming you as we celebrate the 127th Annual Convention of the Maryland Bankers Association on June 4-7, 2023, at one of our most popular convention destinations - The Breakers in Palm Beach, Florida.

This year's theme, "Swimming Into the Future," may evoke the beautiful Atlantic backdrop of the event, but the program itself will have you ready to dive in to the ever-changing currents of our industry with smooth, confident strokes. We have a quality line-up of speakers with timely topics well worth your convention investment, with general session and knowledge session speakers who will leave you motivated and excited for the future.

Camaraderie is key and we have plenty of networking opportunities, beginning with the Welcome Reception on Sunday evening and ending with the Chairman's Night of Celebration. Several optional activities are available for you to choose from, including the MBA Golf Tournament.

As you'll see from the hotel reservation site, our room block is well under standard room rates for The Breakers! Make sure you make your reservations as soon as possible to ensure you receive these special MBA rates. There are several direct flights each day from BWI to West Palm Beach to make travel quick, convenient, and easy.

Special early registration pricing, with a special bonus incentive, is available until April 1st. Select rates are also available for large groups, first-time attendees, and full C-suite participation. Additionally, the Convention Champion program is available for banks who wish to expand their support of the convention and a wide range of sponsorship options are available to those non-bank companies who support the financial services industry.

If you have any questions after reviewing the enclosed materials, please contact MBA's Joanna Weinreich at 443-837-1609 or [jweinreich@mdbankers.com](mailto:jweinreich@mdbankers.com). We look forward to seeing everyone there!

Best regards,

Two handwritten signatures in blue ink. The first signature is "Kevin B. Cashen" and the second is "Chris Holt".

Kevin B. Cashen  
President & CEO  
Queenstown Bank and  
2022-2023 MBA Chairman

Christopher D. Holt  
Executive Vice President, Maryland Market President  
Orrstown Bank and  
2023 MBA Convention Planning Committee Chairman



# SUNDAY JUNE 4, 2023

2:00 – 5:00 pm Convention Registration

2:30 – 4:30 pm MBA Board of Directors Meeting

5:30 – 7:00 pm MBA Welcome Reception  
*(Included in attendee, guest, and sponsor registration)*

Framed by swaying palm trees and lush landscaping, our Welcome Reception on the Ocean Lawn directly overlooks the Atlantic. Resort attire.

## 2023 CONVENTION PLANNING COMMITTEE

### Chairman

Christopher D. Holt  
Executive Vice President, Maryland  
Market President  
Orrstown Bank

### Members

Michael F. Allen  
President  
Harford Bank

Courtney Calderwood  
Senior Vice President, Institutional  
Relationships  
Bankers Healthcare Group

Joseph L. Clarke  
Executive Vice President, Chief  
Operating Officer  
EagleBank

Gary B. Fellows  
Chairman  
The Peoples Bank

Brooke Horney  
Senior Vice President, Chief Credit  
Officer  
Queenstown Bank

Kyle Morgan  
CEO and Head of Product  
Mercantile Processing Inc.

Gregory J. Olinde  
Delmarva Market President  
BayVanguard Bank

### MBA Staff Liaisons

Andrea L. DeVilbiss  
Head of Events and Member  
Engagement

Joanna B. Weinreich  
Vice President, Revenue & Strategy

**Spouse & Guest Meet and Greet**  
*(Complimentary for registered spouses and guests)*

Join other MBA Convention guests for a meet and greet on Monday, June 5th, at 9:30 am.

A real insider, Leslie Diver of Island Living Tours will give you an introduction to Palm Beach. She will provide a humorous overview of the famed town, highlighting its colorful history and famous residents - there are plenty of stories to share!



## **Dining, Activities, Golf and Spa**

You are encouraged to book any dining arrangements (especially larger parties), golf tee times, spa reservations, etc., prior to arrival. Please call 844-716-0517 in advance.



# MONDAY JUNE 5, 2023



## 7:30 – 8:15 am - Special Breakfast Session **Fintech Engagement – Why It's Important**

*Charles E. Potts, EVP & Chief Innovation Officer, Independent Community Bankers of America*

The community banking landscape is changing and keeping up with those changes is more challenging than ever before. The increase of fintechs in the banking space has given rise to unprecedented competition among banks and challenger companies. To stay relevant in today's market, community bankers must embrace these new companies and the benefits they can provide to a bank's customer base. Finding the sweet spot between high tech and high touch is crucial to surviving and thriving in this exciting new competitive landscape. Taking a wait-and-see approach to new technologies just won't work anymore and our presenter, Charles Potts, will share his thoughts on what's happening in the marketplace and how banks can leverage these fintechs.

## 8:30 am – 12:00 pm - Convention Program Featuring...



### **"Unsinkable"** *Craig Dietz*

Craig Dietz is a dynamic TEDx speaker who inspires and motivates audiences with his extraordinary life story of resiliency and determination. Despite being born without limbs, Craig is continuously seeking out new opportunities to challenge himself. He is currently a licensed attorney and, in his spare time, enjoys bowling, skiing, playing volleyball, hunting, fishing, jamming on his drums, or tooling around the country in his van. His biggest passion is swimming. Craig's swimming accomplishments include the 4.4-mile Great Chesapeake Bay Swim, the Midmar Mile swim in South Africa, and the 1.5-mile "escape" from Alcatraz swim.

## Knowledge Session Breakouts



### **Balance Sheet Strategies & Tactics** - presented by Piper Sandler

*Scott Hildenbrand, Head of Piper Sandler Financial Strategies and Piper Sandler Hedging Services*

Join Scott for a discussion of balance sheet strategies and tactics in the current environment. He will discuss how rate moves and balance sheet mix changes are impacting liquidity, explain the difference between having sight and having vision for your institution, highlight examples for companies with different risk profiles, and examine which strategic options are available on the asset and liability sides of the balance sheet. This will include market updates to contextualize the ideas and help management teams prioritize the right things for 2023 and beyond.



### **The Cost of Burnout** - presented by Webber Advisors

*Trisha Shearer, SHRM-SCP, Vice President, Human Resources Compliance and Consulting*

Burnout affects your people and your bottom line with high turnover and low productivity. According to Gallup, burnout is costing employers \$3,400 out of every \$10,000 in salary, because they are disengaged in their work. By addressing mental health in the workplace, you can increase your employees' health, performance, productivity, and attendance, all contributing positively to your financial outcome.

Plus Banking  
Outlooks from  
ABA & ICBA  
Leadership



Daniel D. Robb  
President & CEO, Jonesburg State Bank and  
Chairman, ABA



Robert M. Fisher  
President & CEO, Tioga State Bank and  
Immediate Past Chairman, ICBA

8:30 am – 12:00 pm - Convention Program Featuring...

## An Economic and Policy Update

## Election of MBA Officers & Directors

### Knowledge Session Breakouts



#### **Climate Risk and ESG** - presented by Compliance Alliance

*Julia A. Gutierrez, Director of Education*

Climate risk has become a growing concern globally as it has gained a significant level of attention from policymakers, financial regulators, international organizations, and many others. It's become critical that financial institutions understand the implication of climate change and how it can impact financial stability. This session will define climate change challenges as it outlines the relationship between climate and financial risks. It will focus on challenges faced by financial institutions as they attempt to manage the risk and meet regulatory expectations.



#### **Stress Testing Amidst A Rising Interest Rate Environment** - presented by Abrigo

*Zach Englert, Manager, Advisory Services*

Financial Institutions continue to face a rapidly changing geopolitical landscape and volatile economic environment. These top-of-mind concerns underscore the need for financial institutions to ensure they have enough capital to withstand a wide range of shocks. We'll review how to identify key vulnerabilities through stress testing and how those results can influence strategic and capital planning.

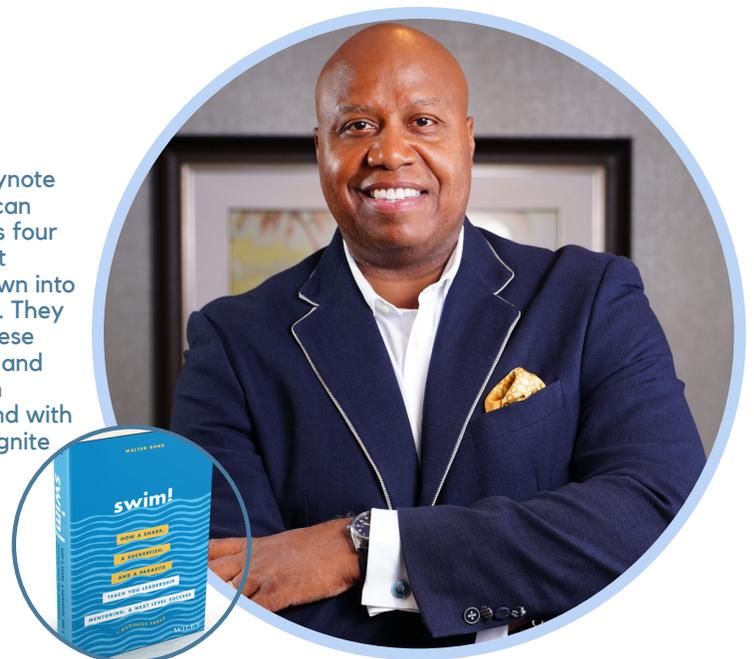
### Keynote Session

#### **"Shark Mindset"**

Walter Bond

Based on Walter's most recent book SWIM!, this powerful keynote dives into the power of adopting a shark mindset and how it can drastically alter the trajectory of your business. SWIM follows four relatable main characters on a journey out in the deep blue. It introduces your team to The Scared Six, an intricate breakdown into how to develop a shark mindset. Sharks never stop swimming. They never go backward. They are flexible. Your team will learn these principles, and more, and walk into the keynote as suckerfish and walk out as SHARKS hungry for success. Your team will learn practical steps to implement The Scared Six into their lives, and with a little humor, a little love, and a lot of passion, Walter will reignite the spark in your team and unlock their inner shark.

Attendees will receive a copy of  
Walter's book provided by: 



6:00 – 10:00 pm

Chairman's Night of Celebration Reception & Dinner  
*(Included in attendee, guest, and sponsor registration)*

The 127th Annual Convention will close with our traditional Chairman's Night of Celebration. A beautiful evening is in store as we celebrate Chairman Kevin Cashen. Resort attire.



Kevin B. Cashen  
President & CEO, Queenstown Bank and  
2022-2023 MBA Chairman

# OPTIONAL ACTIVITIES

## Norton Museum of Art Tour

1:30 – 3:00 p.m.  
 Sunday, June 4th  
 \$159 Per Person

The Norton Museum of Art has evolved to become one of Florida's major cultural institutions. First established as a private art collection, the Museum is South Florida's first such institution. The Museum's permanent collection now consists of more than 8,000 works in five curatorial departments. Its new contemporary spaces, lush landscapes and gardens, and distinguished collections create an exceptional location and ambiance. Enjoy a private 50-minute tour of the Museum led by a professional docent.



## MBA Golf Tournament

1:00 p.m.  
 Monday, June 5th  
 \$399 Per Person

MBA tradition continues on the exquisite Ocean Course, Florida's oldest golf course, nurtured by The Breakers for more than a century. In late 2018, the course emerged from a full-scale renovation by renowned golf course architect Rees Jones. Inspiring players of all levels, the course offers an extraordinary golf experience that honors its heritage and seaside location with contemporary playability. Boxed lunch included.

## Guided Reef Tour

1:15 – 2:30 p.m.  
 Monday, June 5th  
 \$159 Per Person

Accompanied by a PADI Instructor on a reef tour of the sunken Breakers pier, you will learn the basic skills necessary to make any snorkeling excursion complete and see Palm Beach's indigenous fish.



## Palm Beach Brewery Tour

2:00 – 5:00 p.m.  
 Monday, June 5th  
 \$305 Per Person

Explore—and drink a toast to—the entertaining world of craft beer. Learn the history and production processes used by different area breweries and brew pubs. Visit three unique establishments where the brewmasters each take a distinctive approach to flavor, personality, and tradition as they craft their brews. Tours are led by a certified cicerone who will speak about trends in the craft beer industry in general and the beer culture in Florida in particular. You'll hear lots of stories from their travels at home and abroad. At each location, guests will receive three 5-ounce pours of the brewery's flagship beers. Transportation included.

## Sport Fishing Charter

1:00 – 4:30 p.m.  
 Tuesday, June 6th  
 \$359 Per Person

Completely refurbished since our last charter, the Miss Blue Heron will leave from Riviera Beach to head out to prime fishing grounds. With the terrific proximity to the Gulf Stream and drop-off in ocean depth, great fish can be caught just a hop and a skip offshore. Find snapper, grouper, mahi-mahi, kingfish, tuna, and much more. Boxed lunch, refreshments, transportation, and all fishing gear are included.





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June 4 - 7, 2023

## REGISTRATION

This form must be completed for each person attending the convention.

- For Bank Directors, please use the best address for you to receive all MBA information.
- For room reservations, please contact the hotel directly.

Name: \_\_\_\_\_ Nickname: \_\_\_\_\_

Spouse/Guest: \_\_\_\_\_ Nickname: \_\_\_\_\_

Title/Institution: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

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

Spouse/Guest Email: \_\_\_\_\_ (we'll send event info to you, too!)

Emergency Contact: \_\_\_\_\_ Phone: \_\_\_\_\_

**General Registration Fees** include admission to all Association-sponsored sessions, Welcome Reception on Sunday and Tuesday's Night of Celebration. All optional activities and sessions are additional, unless otherwise noted. The MBA Annual Convention is open to members only.

	<u>Before April 1</u>	<u>April 1 - May 15</u>	<u>After May 15</u>
<b>MBA Bank Members</b>	<b>\$1,459/person</b>	<b>\$1,559/person</b>	<b>\$2,059/person</b>
<b>Spouses/Guests</b>	<b>\$499/person</b>	<b>\$529/person</b>	<b>\$729/person</b>
<b>MBA Associate/ Associate Financial Member*</b>	<b>\$1,959/person</b>	<b>\$2,059/person</b>	<b>\$2,559/person</b>

(\*This rate is for Non-Sponsoring MBA Associate/Associate Financial Members, please review the sponsorship brochure for special sponsor pricing information.)

**Bringing your full Board or your entire Executive Team?** Contact Joanna Weinreich at 443-837-1609 or [jweinreich@mdbankers.com](mailto:jweinreich@mdbankers.com) to discuss special group registration rates.

## HOTEL RESERVATIONS

The Breakers | 1 S. County Road, Palm Beach, FL 33480

Special room rates, starting at \$320/night (plus applicable taxes and fees), have been arranged for our group.

**Want to come early or stay late?** MBA rates are available 3 days before and 3 days after our convention dates.

Please make your reservations online at:  
<https://book.passkey.com/event/50378796/owner/23044/home>

Reservation deadline is May 1, 2023.

Register by April 1st for a  
Chance to Win a Two-Night Stay  
at The Ritz-Carlton, Amelia Island!

Bankers\* who register by April 1st will be eligible to win a two-night stay at The Ritz-Carlton, Amelia Island, the location for our 2024 Annual Convention.

The winner will be drawn at random and announced during the convention program. For more details, see the MBA's Convention site at: [www.mdbankers.com/annual-convention](http://www.mdbankers.com/annual-convention)

\*MBA member bankers only.



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## OPTIONAL ACTIVITY REGISTRATION

MBA Optional Networking Activities have been arranged for the convenience of our attendees and spouses/guests. Fees for MBA Optional Networking Activities must be paid to MBA in advance and are non-refundable. Substitutions are permitted. Minimums and maximums may apply.

### Sunday, June 4, 2023

- Norton Museum of Art Tour  
1:30 - 3:00 p.m.  
No. attending \_\_\_\_\_ @ \$159 per person

### Monday, June 5, 2023

- Spouse/Guest Meet & Greet  
9:30 - 11:00 a.m.  
No. attending \_\_\_\_\_  
(Complimentary for Registered Spouses/Guests)

- MBA Golf Tournament  
1:00 p.m. Shotgun Start  
No. attending \_\_\_\_\_ @ \$399 per person

Pairings: 2) \_\_\_\_\_  
3) \_\_\_\_\_

*(In consideration of our generous sponsors, a 4th participant will be assigned. Foursomes will be assigned if no preferences are indicated.)*

### Monday, June 5, 2023

- Guided Reef Tour  
1:15 - 2:30 p.m.  
No. attending \_\_\_\_\_ @ \$159 per person

- Palm Beach Brewery Tour  
2:00 - 5:00 p.m.  
No. attending \_\_\_\_\_ @ \$305 per person

### Tuesday, June 6, 2023

- Sport Fishing Charter  
1:00 - 4:30 p.m.  
No. attending \_\_\_\_\_ @ \$359 per person

Club Rental:  
\_\_\_ Right \_\_\_ Left \_\_\_ Male @ \$115 per set  
\_\_\_ Right \_\_\_ Left \_\_\_ Female @ \$115 per set

## RSVP FOR OUR SPECIAL EVENTS

- MBA's Welcome Reception  
Sunday, June 4, 5:30 - 7:00 p.m. No. attending \_\_\_\_\_ (Complimentary with paid registration)
- Special Breakfast Session  
Monday, June 5, 7:30 - 8:15 a.m. No. attending \_\_\_\_\_ (Complimentary with paid registration)
- Chairman's Night of Celebration  
Tuesday, June 6, 6:00 - 10:00 p.m. No. attending \_\_\_\_\_ (Complimentary with paid registration)

## PAYMENT OPTIONS

- Check Enclosed
- Credit Card
- Invoice Me

Mail to:  
Maryland Bankers Association  
186 Duke of Gloucester Street  
Annapolis, MD 21401

Please call 443-837-1606 or 443-837-1609 with credit card information.  
Registration may also be emailed to [adevilbiss@mdbankers.com](mailto:adevilbiss@mdbankers.com) or  
Faxed to: 410-269-1874  
Register online at: <https://www.mdbankers.com/annual-convention>

### Cancellation Policy

Due to necessary commitments, no refunds will be issued. Fees for optional activities must be paid in advance and are non-refundable (substitutions welcome).

For additional information, please contact MBA's Joanna Weinreich (443-837-1609 | [jweinreich@mdbankers.com](mailto:jweinreich@mdbankers.com)) or Ann DeVilbiss (443-837-1606 | [adevilbiss@mdbankers.com](mailto:adevilbiss@mdbankers.com)).