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JANUARY 15, 2016 | MOHEGAN SUN

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SCHEDULE AT A GLANCE

8:00 a.m. - 9:30 a.m.
SBA Meeting

9:00 a.m. - 9:45 a.m.
Concurrent Sessions

10:15 a.m. - 11:00 a.m.
Concurrent Sessions

11:30 a.m. - 12:15 p.m.
Concurrent Sessions

Noon - 1:30 p.m.
Complimentary Buffet Lunch
& Visit the Vendors

12:15 p.m. - 1:15 p.m.
CEO Luncheon
(by invitation)

1:30 p.m. - 2:15 p.m.
Concurrent Sessions

2:30 p.m.
Raffle Winner Announcements

2:45 p.m.
Exhibit Hall Closes

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WELCOME



On behalf of the Connecticut Bankers Association, it is my pleasure to welcome you to the 21st Annual BankWorld Expo. This is the premier banking show in the Northeast

and has proven, year after year, unmatched in its educational and networking opportunities for attendees. With an exceptional lineup of industry experts passionate about what they do to support the banking community, as well as hundreds of your peers looking to improve the processes and efficiencies of their own banks, this year's program is sure to be another winning endeavor.

Having been newly elected as the Chairman of the CBA this past November, I cannot think of a better event to interact with the many bankers we will be supporting over the coming year. Being a career banker myself, I am honored to work beside such loyal and dedicated individuals who are committed to building and improving their communities through the great work their banks are doing every day. The last few years have proven extremely challenging for everyone in our industry – excessive regulations, razor-thin margins, technological advances and changing demographics have all contributed to the new banking “norms” we all face. It has been an environment unlike any of us has ever seen and it will continue to shape the future of our industry throughout the coming decade. That is why programs like BankWorld are so critical to our banking communities – it is an opportunity to come together to network and learn from each other's shared experiences and collective energies.

I encourage you to take advantage of everything that is offered at this year's Expo. Visit with the many vendors who work tirelessly behind the scenes to help improve your workflows and operations. Participate in as many breakout sessions as you can, covering a broad array of topics – everything from technology to audit and compliance, data, operations, improving fee income and more. Network with your peers and discover new ways of marketing and improving your brand, have open dialogue on what works and what doesn't, exchange ideas and catch up with old friends. Anything and everything that you would need to help your organization grow and thrive in this ever-changing and demanding banking environment is located right here, at BankWorld.

I would also like to acknowledge the employees of the Connecticut Bankers Association for helping to create, produce and provide this amazing opportunity to Connecticut's banking community. With the help and partnership of The Warren Group, the CBA offers us an experience unparalleled in our industry – they are critically important in the promotion and improvement of our banking landscape.

Enjoy BankWorld 2016 and I look forward to seeing you at future events!

Richard Cantele

President & CEO,
Salisbury Bank & Trust Company
CBA Chairman

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AGENDA

8:00 a.m. – 9:30 a.m. SBA Meeting

WAMPANOAG

9:00 a.m. – 9:45 a.m. Concurrent Sessions

2016 CIO PRIORITIES: ARE YOU THINKING WHAT THEY ARE THINKING?

NARRAGANSETT 1 & 2



John Dietle

Budgets are always tight; come to this session to see what others are prioritizing for projects in 2016.

You can use this session to compare your project plan and budget with what others are planning.

Presented by: John Dietle, Executive Vice President, CTCComp

AFTER THE CLICK: SOCIAL ENGINEERING IN CONTEXT

PASSAMAQUODDY



Nathaniel Gravel

Most financial institutions have recognized the need for some level of social engineering testing and have incorporated it into their annual audit scope or key control testing. Some institutions have even gone a step further and supplemented independent, third-party testing with ongoing phishing campaigns. But

what really could happen when an employee clicks on a malicious link or attachment? This seminar will use both theory and demonstration to show what could happen after the click, providing insight into how expanding the scope of your institution's social engineering engagements could ultimately improve its

overall security posture and culture.

Presented by: Nathaniel C. Gravel, Director – Information Security Practice, and Michael Kannan, Senior Security Consultant, GraVoc Associates, Inc.



Michael Kannan

CONVERGENCE OF EMV PAYMENTS AND MOBILE PAYMENTS

BROTHERTOWN



Jim Ellis

The simple process for instantly issuing Visa and Mastercards from your branch location. ABnote CCS will share their EMV instant issuance platform including their TSM services for provisioning secure data.

Presented by: Jim Ellis, CEO, ABnote Custom Card Systems

REVENUE ENHANCEMENT IS NOT WHAT YOU THINK

PENOBSCOT



Lawrence Pruss

The regulatory environment, past recession, low rates, and competition has created an enormous strain on maintaining profitability, sustaining revenues, and ideally, growing. Additionally, revenue focus is becoming increasingly more important as financial institutions attempt to meet their capital requirements and meet shareholder expectations while attempting to improve products and services, upgrade technology, provide employee training, and reinvestment in their communities. Yet, financial institutions continue to miss opportunities for driving additional revenue. This is often due to how FI's think about revenue – it's not just about driving interest and fee revenue. Even the more profitable institutions make costly mistakes during product implementations, disclosures, business case development, processes, or in understanding what their customers and their markets find acceptable.

Presented by: Lawrence Pruss, Senior Vice President and Revenue Expert, Strategic Resources Management, Inc.

10:15 a.m. – 11:00 a.m. Concurrent Sessions

EXPECTATIONS AND BEST PRACTICES FOR BSA/AML AUTOMATED SOFTWARE

NARRAGANSETT 1 & 2



Meredith F. Piotti

More and more institutions are utilizing automated software to assist in their Bank Secrecy Act (BSA) and Anti-Money Laundering (AML) programs. This use however, does not automatically solve all of an institution's obligations. Examiners are commonly scrutinizing software programs on topics such as data validation, rule parameters and proper usage.



Brian M. Shea

Throughout this session, you will learn about best practices surrounding the usage of BSA/AML automated software. Additionally, you will learn to identify the risks and controls surrounding the software, as well as auditor and examiner expectations.

Presented by: Meredith F. Piotti, CPA, CIA – Internal Audit Senior Manager, Brian M. Shea, CRCM, CAMS – Regulatory Compliance Senior Manager and Rita L. Lucivero, CISA – Senior IT Assurance Consultant, Wolf & Company, PC

AGENDA CONTINUED

STOP THE BLEEDING WITH VALUE CHECKING – A SIMPLE STRATEGY TO INCREASE FEE INCOME PASSAMAQUODDY



Dan Roderick

The rules of the game have changed. Increased regulation and economic conditions have converged to lower loan demand, compress spreads, and limit fee income opportunities. Achieving profitability objectives has never been more challenging.

Service fee income is more important than ever. The typical bank earns 85% of fee income from less than 8% of the customer base. During this session, gain valuable insight into the profitability dynamics and distribution of your core customer base. Learn how to achieve a significant increase in fee income and improved customer retention by implementing a simple strategy that is even better than overdraft privilege!

Presented by: Dan Roderick, CEO, Strunk, LLC

NOW THAT EMV IS FINALLY HERE, WHAT'S NEXT IN PAYMENT CARDS? BROTHERTOWN



Billy Tran

What's next in payments now that America is finally making the move to EMV chip cards? Innovation is far from over. In fact, it's just getting started! There are many ways banks and credit unions can differentiate themselves in their market space while at the same time adding another level of safety and security customers. In this presentation, we will look at

contactless payment options, dynamic code verification to answer card not present fraud online, card customization and issuance strategies that will work for everyone.

Presented by: Billy Tran, EMV Marketing Specialist for Shoreline, A Gemalto Company

USER EXPERIENCE DESIGN: WHY IT SHOULD MATTER TO BANKS PENOBSCOT



Mario Garcia

This presentation explains the important role good user experience design can play for banks in not only retaining and attracting a constantly evolving and digital audience, but also helping increase employee productivity with more engaging banking applications and new technology designed to help you serve customers better.

Presented by: Mario Garcia, Chief Experience Officer, Nymbus, Inc.

11:30 a.m. – 12:15 p.m. Concurrent Sessions

HOW DATA-DRIVEN ORGANIZATIONS OUTPERFORM THEIR PEERS NARRAGANSETT 1 & 2



Jonathan Nordhausen

Continued market uncertainty, heightened regulatory scrutiny and a drive to improve margins mean that financial institutions need greater insight into areas of performance, customer insight and risk management than ever before. Now is the time to reevaluate your analytic capabilities in aggregating and analyzing data to build stronger customer relationships. Participate in this session to gain insights into the data-driven strategies that lead to better outcomes.

Presented by: Jonathan Nordhausen, Vice President, Product Strategy, Fiserv, Inc.

DEFENSE WINS CHAMPIONSHIPS: TOP THREAT VECTORS TO IT PASSAMAQUODDY



Nick DeLena

Defense wins championships. While we can debate how true that it is in football, in the world of information security, proper defenses are the only way to survive. Join us for a discussion in layman's terms on the most common ways companies are having their information stolen and their systems compromised. Learn best practices used to defend against them. A good defense isn't just one way to win – it's the only way to win.

Presented by: Nick DeLena, CISA, CRISC, MBA, Senior Manager IT Audit & Security, O'Conner & Drew

ALIGNING SAME-DAY ACH WITH YOUR PAYMENTS STRATEGY BROTHERTOWN



Joseph Casali

Effective September 23, 2016 same-day ACH* will be a reality. What will this mean to your financial institution? This session will review compliance issues that all financial institutions will need to understand to receive and/or originate Same Day ACH* entries.

More importantly, this session will review key use

cases identified by industry research and discuss how these use cases can align with your payment strategy.

Presented by: Joseph Casali, AAP, NCP, Senior Vice President,
New England ACH Association, NEACH

GROW OR DIE: THE WAY FORWARD IN BANKING

PENOBSCOT



Bryan Lee

There are huge shifts in financial services going on, and in banking in particular. Changing customer demands, the rise of fintech firms and continued regulatory impact all challenge banks, credit unions and mortgage firms to plot a new course forward. It's all about growth and creating better customer engagement in a

differentiated way. What is your strategy? How will you get there?

Explore these challenges and new thinking for the way forward in banking.

Presented by: Bryan Lee, Director, Financial Services Product Marketing, Salesforce

Noon – 1:30 p.m.

Complimentary Buffet Lunch & Visit the Vendors

Inside Exhibit Hall

12:15 p.m. – 1:15 p.m. CEO Luncheon

2016 ECONOMIC OUTLOOK: HOUSEHOLDS, RESIDENTIAL INVESTMENT TO DRIVE GROWTH

SALON D3



Joe Brusuelas

U.S. growth this year will likely remain well above the long-term trend of 1.5%. In fact, we anticipate the economy will grow near 2.6 % in 2016. In this session, Joe Brusuelas discusses the reasons why the household sector and residential investment will be the two primary drivers for growth.

Presented by Joe Brusuelas, Chief Economist, RSM

1:30 p.m. – 2:15 p.m. Concurrent Sessions

WHEN BANKERS FLY! HOW BIG DATA & ACTIVITY SYSTEMS IMPACT THE SUCCESS OF CUSTOMER ACQUISITION STRATEGIES

NARRAGANSETT 1 & 2



Scott Vandeventer

Most bankers are compelled to fly their customer acquisition strategies like test pilots, trying whatever good ideas are at hand to help them win and keep market share. Few realize that test pilots fly to safely bring back data. They are, if nothing else, methodical, system thinkers. Banks produce troves of data! But, we're often guilty of not paying much attention to it. More than any time in history, we have the power to realize tremendous results by following what the data says to do. This workshop will show how data is changing the decisions banks are making by listening to what it's saying.

Presented by: Scott Vandeventer, Senior Executive Consultant, Haberfeld Associates

BRANCH TRANSFORMATION: TALENT, TECHNOLOGY, BUILDINGS AND BRAND

PASSAMAQUODDY



Matt L'Heureux

The evolution of physical branches has compelled financial institutions to focus on increasing customer engagement outside the branch. To that end, the digital banking channels have evolved with capabilities that position them as the full-service virtual branch – the branch with the largest footprint and greatest level of activity.

The branches are not going away and instead will continue to evolve. With little exception, branches continue to experience a decline in the volume of transaction activity. Recognizing that the quality of each branch experience is directly tied to the level of skills and experiences of the banker, many institutions have formulated a strategy involving the CRM-enabled universal banker.

Several solutions exist – not all of which are technology related – to enhance your brand, improve the effectiveness of staffing, increase reach and service hours, and generally improve the customer experience. Often discussed as the branch of the future, this is instead a topic of the branch of today and optimizing this critical channel to enhance its appeal and effectiveness.

AGENDA CONTINUED

This dialogue will focus on problems, opportunities, and how to meet their demands. Critical to the content, attendees will leave with a branch solutions matrix aimed at aligning various retail goals alongside the components and initiatives that can be employed to achieve them.

Session presented by: Matt L'Heureux, First Vice President, Product Management, COCC

A GUIDE TO THE MARKETS

BROTHERTOWN



David Lebovitz

This session sheds light on our current investment outlook and opportunities we are seeing across the global markets. David shares J.P. Morgan's perspectives on key topics from the job market and economic growth, consumer confidence, implication fiscal stimulus, and more.

Presented by: David Lebovitz, Global Market Strategist, JP Morgan Chase

THE ENTERPRISE IMMUNE SYSTEM A NEW APPROACH TO CYBER DEFENSE

PENOBSCOT



Curtis Bragdon

Fast-evolving cyber-threats call for a change in the way we protect our most critical information assets, in a digital world more interconnected than ever. While a layered approach to security can help catch "known" threats, today's adversaries have upped the ante.

Cyber threats against financial enterprises involve a wide range of actors, including nation-state and criminal groups, through to rogue employees and insiders. Understand how new self-learning technology, known as the Enterprise Immune System, marks a fundamental transition in cyber defense, allowing financial organizations to gain indispensable visibility into their network, and detect emerging cyber-threats that bypass traditional security controls.

Presented by: Curtis Bragdon, Cyber Security Executive, Darktrace

2:30 p.m. Raffle Winner Announcements

2:45 p.m. Exhibit Hall Closes

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BBN	180	NEACH (2- \$100 AMEX GC)	530
BCAC (\$100 GC)	250	NEACH Payments Group (Beats by Dr.Dre- Powerbeats 2 Wireless Earbud Headphones) ..	540
BITS	690	NES Group	120
BranchServ	680	New England College of Business	350
CFT (FitBit Charge HR)	70	New England Design Associates *NOT YET REGISTERED	30
COCC	610 & 620	New England Money Handling Systems (\$100 GC)	330
Compliance Alliance	200	Northeastern Banking Services Group (GoPro HERO)	300
Cooperative Systems	420	Nova Retail Group	790
CPI Card Group	400	NYMBUS	370
CT Comp (2 \$50 GC)	310 & 320	O'Connor & Drew, P.C. (Apple TV)	410
Cummins Allison (\$100 AMEX GC)	720	Ovation: Now a Digital Benefit Advisors Company (Charity donation of the winner's choice) ..	750
Customized Service Concepts	570	Red Hawk Fire & Security (\$100 gc)	650 & 660
Darktrace Limited	280	Salesforce	800
Deluxe	380	Saylent Technologies	290
Diebold	130	Security Management Partners (AMEX Gift Card)	490
Diligent Corporation (Apple TV 4th generation)	80	Shoreline, a Gemalto Company	140
East Commerce Solutions	460	Silver, Petrucelli & Associates	580
Eastern Bank	740	Solidus	340
Entrust Datacard	470	Stanley Security	780
Federal Reserve Bank	170	Strategic Resource Management	480
First Data (\$100 Gift Card)	220	Strunk, LLC	600
Fiserv Inc. (Orange Beats Headphones VI Facility Services: Two \$50 Gift Cards)	240	Supernal Software,	LLC 590
GraVoc Associates, Inc. (\$100 Amazon GC)	100	TAG Solutions	50
Haberfeld Associates (4- \$50 Amazon GC)	360	Talari Networks (\$100 wine.com GC)	150
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ISG (2 \$100 American Express Gift Cards)	760	Winbrook	270
Jack Henry Banking	390	Wolf & Company	630 & 640
JP Morgan Chase	520	Zero-In	440

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