

7:30 a.m.	<b>Registration and Continental Breakfast</b>
8:00 a.m.	<b>Welcome</b>
8:15 a.m.	<b>Community Banking in a Hypercompetitive Environment – Sourcing Deposits/Loans</b>
8:45 a.m.	<b>Observations and Meditations on the U.S. Economy &amp; the Banking Industry</b>
9:30 a.m.	<b>BREAK</b>
9:45 a.m.	<b>Different Routes to the End Game – Success Comes in All Shapes and Sizes</b>
10:30 a.m.	<b>Unlocking Corporate Equity – The ESOP Solution for Banks</b>
11:00 a.m.	<b>Partnering with Fintech – Cutting Edge Solutions for Banks</b>
11:45 a.m.	<b>LUNCH</b>
12:15 p.m.	<b>Educating and Hiring the Next Generation Banker</b>
12:45 p.m.	<b>U.S. Banking M &amp; A Update</b>
1:15 p.m.	<b>Branch Rationalization &amp; Optimization Strategy</b>
1:45 p.m.	<b>The Crisis of the 2020s</b>
2:30 p.m.	<b>BREAK</b>
2:45 p.m.	<b>Community Bank Capital Access and Shareholder Liquidity</b>
3:30 p.m.	<b>Regulatory Environment – What's on the Horizon?</b>
4:15 p.m.	<b>Closing</b>
4:25 p.m.	<b>Tequila and Mezcal Presentation &amp; Tasting</b>

**FOYER & PROMENADE**

**Tex Gross** – Chairman

*Commerce Street Capital, LLC, Dallas, Texas*

**Marvin E. “Mark” Singleton, III** – President & CEO

*Citizens National Bank of Texas, Waxahachie, Texas*

**Dory Wiley** – President & CEO

*Commerce Street Capital, LLC, Dallas, Texas*

**FOYER & PROMENADE**

**Moderated by Eric Corrigan** – Managing Director

*Commerce Street Capital, LLC, Dallas, Texas*

**Joseph Catti** – President & CEO

*Finemark National Bank & Trust, Fort Myers, Florida*

**Josh Rowland** – CEO & Vice Chairman

*Lead Bank, Kansas City, Missouri*

**Gary Solomon, Sr.** – Board Chair

*Crescent Bank and Trust, New Orleans, Louisiana*

**Greg Mykytyn** – Vice President

*Commerce Street Peak Advisors, Dallas, Texas*

**Owen Schmidt** – Director of ESOP Consulting

*Principal Financial Group, Fort Worth, Texas*

**Moderated by Eric Corrigan**

**Bryan Adler** – Founder & CEO

*Vetter, New York, New York*

**Margaret Hartigan** – Founder & CEO

*Marstone, Inc., Providence, Rhode Island*

**Catherine Kraus** – Director of Partnerships

*Fundation, Reston, Virginia*

**PROMENADE**

**Jeff Mercer, Ph.D.** – Centennial Bank Chair in Finance & Senior Associate Dean

*Rawls School of Business, Texas Tech University, Lubbock, Texas*

**Michael Perry** – Managing Director

*Commerce Street Capital, LLC, Dallas, Texas*

**Tom Keenan** – Principal

*Keenan & Partners, Portland, Oregon*

**George Friedman, Ph.D.** – Founder and Chairman

*Geopolitical Futures, Austin, Texas*

**FOYER & PROMENADE**

**Moderated by Eric Corrigan**

**Heather Ceresini** – Managing Director

*EJF Capital, Arlington, Virginia*

**Laura Hamilton** – Vice President of Corporate Services

*OTC Markets, New York, New York*

**Van Hesser** – Sr. Managing Director

Head of Corporates & Financial Institutions

*Kroll Bond Rating Agency, New York, New York*

**Duncan Stewart** – Chairman & CEO

*Texas Citizens Bank, Pasadena, Texas*

**Charles Cooper** – Commissioner

*Texas Department of Banking, Austin, Texas*

**Dory Wiley**

**FOYER & PROMENADE**