

**OFFICIAL PROGRAM GUIDE**  
October 10-11, 2024



**2024 CONFERENCE**  
**Equity in Action**  
Charting a Course for Inclusive Banking

**National Bankers Association**  
**Annual Conference**

The Royal Sonesta | Washington, DC - Capitol Hill

[nationalbankers.org](https://nationalbankers.org)

# Our Mission

To advocate for the nation's Minority Depository Institutions (MDIs) and champion their vital role in eliminating the racial wealth gap.



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The National Bankers Association  
is working to

capitalize

modernize &

strengthen



**Minority  
Depository  
Institutions**

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Dear Esteemed Members and Guests,

On behalf of the National Bankers Association, I would like to extend a warm welcome and thank our member banks, sponsors, strategic partners, speakers, and attendees. Your participation and support are not just appreciated, but they are also integral to our mission of supporting MDIs in closing the racial wealth gap. Without you, we could not continue this vital work.

This year's theme is *Equity in Action: Charting a Course for Inclusive Banking*. While MDIs have seen a substantial increase of assets by over 90% in the last decade, they only hold 1.5% of the total assets in the banking sector – signifying there is still more work to be done. Over the next two days, as we celebrate our achievements, we will also identify areas for future growth and reinforce the significance of strengthening MDIs so that they can continue to provide vital support to underserved communities. In 2023, the zip codes served by MDI branches had nearly five percentage points higher poverty rates than zip codes served by non-MDI branches. MDIs provide a lifeline for many communities that would be financial deserts without their presence. They contribute substantially to home ownership, small business growth, job creation, and economic empowerment in their communities.

With an impressive lineup of speakers and panelists, we will gain valuable insights that will allow us to successfully navigate the challenges ahead. The financial services industry is constantly evolving, and our members need to stay ahead of emerging trends to remain relevant and competitive. At this conference we will discuss mission-critical topics such as:

- The 2024 Elections: What It Means for Banking
- An Equitable Climate Transition
- Impact Investing Redefined: The Launch of MDI Equity Bonds
- New Research: The State of MDIs

Please take this opportunity to actively engage, share insights, and collaborate. We need our collective efforts during the conference and beyond to enable meaningful and sustainable change.

In closing, I would again like to extend my heartfelt appreciation to each sponsor, partner, and collaborator. Your support and commitment to our mission are not just acknowledged, but deeply felt. We are truly grateful for you.

Sincerely,



**Nicole A. Elam, Esq.**  
President and CEO  
National Bankers Association

## A Note from the Board Chair



On behalf of the National Bankers Association, welcome to our 2024 Annual Conference. As the Board Chair, I am honored to have you here among industry leaders.

This year's theme, **Equity in Action: Charting a Course for Inclusive Banking**, aims to educate, inspire, and challenge us to achieve financial justice for underserved communities. Your participation is vital.

This conference occurs at a critical time. Thanks to our efforts in embedding DEI in banking, Minority Depository Institutions (MDIs) have grown significantly, from \$248B in assets in 2019 to \$355B in Q2 2024, driven by programs like the ECIP and private investments. This growth has enabled larger loans for small businesses and homebuyers in underserved neighborhoods, demonstrating **we are reducing the racial wealth gap**.

Unfortunately, the very concepts of DEI are under organized attack. Some corporations have slashed their diversity efforts due to reactionary backlash. At the same time, the Supreme Court has rendered laws like the Voting Rights Act unenforceable and outlawed Affirmative Action in higher education. As DEI efforts are challenged, we run the risk of reversing the hard-won progress that has been made.

Your presence here signifies your commitment to economic justice and addressing the pressing questions we face, such as how to sustain our progress, reclaim the DEI narrative, and strengthen partnerships with capital providers. Your insights will be invaluable in these discussions.

While we will tackle difficult topics, it is through these conversations that we can develop solutions that will uplift all communities and help America fulfill its promise. **We need you.** Together, we can shape the future of banking and promote a more equitable society. I am hopeful, witnessing the impactful work of our NBA members and allies.

This is my final conference as your Chairman, and it is difficult to articulate how proud I am of the work we have done together to elevate the NBA and our sector over the past four years. Thank you to each member bank, strategic partner, policy partner, and our incredible staff. Without you, we would not have achieved any of our ambitious goals. I am confident that our visionary CEO Nicole Elam will continue to guide us forward, and I look forward to supporting her and our new Chair.

Lastly, I extend my gratitude to the organizing committee, sponsors, speakers, and everyone involved in making this conference a reality. Your contributions are invaluable.

Sincerely,

A handwritten signature in black ink that reads "Robert E. James, II". The signature is written in a cursive style with a large, stylized "R" and "J".

**Robert E. James, II**

Board Chair, National Bankers Association  
CEO, Carver Financial Corporation



# CONFERENCE SCHEDULE



## Thursday, October 10th

### NBA Board of Directors Meeting, Members Meeting & Advisory Council Events

<b>8:30am – 9:45am</b> <i>Jewel B</i>	<b>NBA Board of Directors Meeting</b>
<b>10:00am – 10:45am</b> <i>Jewel B</i>	<b>NBA Strategic Advisory Council Meeting</b>
<b>11:00am – 11:45am</b> <i>Jewel B</i>	<b>NBA Member Meeting &amp; Elections</b>
<b>11:45am – 12:00pm</b>	<b>Break</b>

### Open to all Conference Attendees

<b>9:00am – 5:00pm</b> <i>Jewel Foyer</i>	<b>Registration</b>
<b>11:00am – 5:00pm</b> <i>Elizabeth Catlett 2nd Floor</i>	<b>U.S. Department of Treasury ECIP Office Hours</b> <i>Sign up in advance or on site</i>
<b>11:00am – 12:00pm</b> <i>Crown Ballroom</i>	<b>Networking Lunch</b> <i>Pickup Lunch in Sapphire</i>

## Thursday, October 10th

**12:00pm – 12:15pm**  
*Crown Ballroom*

### Welcome & Chairman's Remarks Remarks

- **Robert E. James II**, Outgoing Chair, National Bankers Association and President & CEO, Carver Financial Corporation
- **Todd McDonald**, Incoming Chair, National Bankers Association and President, Liberty Bank & Trust

**12:15pm – 1:30pm**  
*Crown Ballroom*

### Equity Under Attack: How to Approach DEI Resistance

This luncheon will address challenges facing MDIs amid rising scrutiny of DEI initiatives and highlight the new Congressional Black Caucus Corporate Accountability Report and Congressional Hispanic Caucus congressional inquiry on corporate diversity. Experts will discuss recent legal developments and corporate trends threatening equitable access to financial services and share strategies for advocacy and engagement.

#### Recorded Remarks:

**Congressman Steven Horsford**, Chair, Congressional Black Caucus

**Fireside Chat with Congresswoman Nanette Barragán**, Chair, Congressional Hispanic Caucus and **Todd McDonald**, President, Liberty Bank & Trust

**Presentation on "What's At Stake: The Evolving Corporate DEI Commitment Landscape":** **Tawanda Sibanda**, Partner, McKinsey & Company

**Presentation on "Trends in Anti-DEI Lawsuits & Legislation":** **Zakiyyah Salim-Williams**, Partner & Chief Diversity Officer, Gibson Dunn

#### Panel:

- **Moderator: Robert E. James II**, President & CEO, Carver Financial Corporation
- **Michael Hyter**, President & CEO, The Executive Leadership Council
- **Jarvis Stewart**, Chairman & CEO, Highland Poe LLC
- **Zakiyyah Salim-Williams**, Partner & Chief Diversity Officer, Gibson Dunn
- **Marla Bilonick**, President & CEO, National Association for Latino Community Asset Builders

**1:30pm – 1:45pm**

### Exhibitor Break

# CONFERENCE SCHEDULE



## Thursday, October 10th



**1:45pm – 2:30pm**  
*Crown Ballroom*

### 2024 Elections: Preparing for Economic and Corporate Change

*Sponsored by IntraFi*

As the election approaches, this panel will examine the potential impacts on the economy and corporate landscape. Experts will analyze key trends, policy proposals, and their implications for businesses and financial institutions. Attendees will gain insights into navigating uncertainty and positioning their organizations for success in a changing political environment.

#### Panel:

- **Moderator: Kevin Boyce**, Founder & Vice Chairman, Adelphi Bank
- **Rob Blackwell**, Chief Content Officer & Head of External Affairs, IntraFi
- **Terrence Woodbury**, CEO & Founding Partner, HIT Strategies
- **Ja’Ron Smith**, Partner, CGCN Group
- **Greg Schultz**, Former Senior Advisor to Presidents Biden and Obama



**2:30pm – 2:45pm**

### Exhibitor Break

*Sponsored by Federal Home Loan Bank*



**2:45pm – 3:15pm**  
*Crown Ballroom*

### Harnessing the Power of Storytelling: Transforming Marketing for MDIs

*Sponsored by Fiserv*

Explore how MDIs can leverage storytelling to enhance their marketing efforts and connect with communities. Experts will share successful strategies for crafting compelling narratives that build trust and drive growth, transforming your marketing and strengthening your impact.

#### Panel:

- **Moderator: Molly Moran**, Communications and Marketing Director, National Bankers Association
- **Lacrecia Cade**, Head of Brand Operations, Fiserv
- **Drew Payne**, CEO, UpMetrics
- **Rachelle Gregory**, Chief Impact Officer & VP of Marketing, Carver State Bank
- **Dr. Maurice Hobson**, Historian, Author & Social Scientist

# CONFERENCE SCHEDULE



## Thursday, October 10th

**3:15pm – 3:30pm**

**Exhibitor Break**

**3:30pm – 5:00pm**

*Crown Ballroom*

*Jewel A*

*Jewel B*

### Ask the Experts Breakout Groups

*Sponsored by Citi Foundation and Paul, Weiss, Rifkind, Wharton & Garrison LLP*

3:40pm – 4:15pm: Attend First Breakout Group of Choice  
4:25pm – 5:00pm: Attend Second Breakout Group of Choice

#### 1. Climate Products & PACE Financing: Why You Should Care

Hear from experts and MDIs on climate products, PACE Financing and how to leverage EPA Greenhouse Gas Reduction Funds.

- **Bill Peterson**, Director of Climate Lending, Amalgamated Bank
- **Reggie Webber**, Chief Credit Officer, Optus Bank
- **Amir Kirkwood**, CEO, Justice Climate Fund

#### 2. Cyber Security, Risk Management & Digitization: Keeping Your Data and Customers Safe

Gain insights and actionable strategies on protecting customer data, fraud trends, ransomware attacks, managing third-party risk, and more so you can stay ahead of emerging threats.

- **Jordan Fuhr**, Executive Director, Wells Fargo
- **Heather Carey**, Director of Client Services, FICO

#### 3. The Current State of M&A Activity: What to Be Prepared For

Hear from experts and MDIs on the climate around M&A activity for community banks and the impact on your bank if you buy or sell.

- **Jarryd Anderson**, Partner, Paul Weiss
- **Dom Mjartan**, Vice Chair, Optus Bank
- **Carlos Naudon**, President & CEO, Ponce Bank

Citi Foundation



Paul Weiss

# CONFERENCE SCHEDULE



## Thursday, October 10th

**5:00pm – 7:00pm**  
*Sapphire*

### Welcome Reception: Celebrating Legacy

#### Remarks:

- **Cedric Richmond**, Former Congressman & DNC Senior Advisor
- **Senator Mark Warner**, Senate Committee on Banking, Housing & Urban Affairs and Senate Community Development Finance Caucus Co-Chair
- **Congressman Glenn Ivey**
- **Alden McDonald**, CEO, Liberty Bank & Trust
- **Robert E. James**, President & CEO, Carver State Bank

#### Special Recognition:

- **National Bankers Association & Foundation Board of Directors**
- **National Bankers Association Strategic Advisory Council Members**
- **National Bankers Association New Member Banks**

**WELLS  
FARGO**

**7:00pm – 9:00pm**

### NBA Member CEO Dinner (Invitation Only)

*Sponsored by Wells Fargo*

Charlie Palmer Steak  
101 Constitution Avenue, NW



# CONFERENCE SCHEDULE



## Friday, October 11th

**8:00am – 12:00pm**  
*Jewel Foyer*

**Registration**

**8:00am – 9:00am**  
*Crown Ballroom*

**Networking Breakfast**

**WELLS  
FARGO**

**9:00am – 9:30am**  
*Crown Ballroom*

**Breakfast with the Regulator:**

**A Conversation with The Honorable Michael Hsu**, Acting Comptroller, Office of the Comptroller of the Currency  
*Sponsored by Wells Fargo*

**Moderator: Nicole Elam**, President & CEO, National Bankers Association

**Recorded Remarks: Kristy Fercho**, Head of Diverse Segments, Representation and Inclusion, Wells Fargo & Company

**WELLS  
FARGO**

**9:30am – 10:00am**  
*Crown Ballroom*

**Breakfast with the Regulator:**

**A Conversation with The Honorable Martin Gruenberg**, Chairman, Federal Deposit Insurance Corporation  
*Sponsored by Wells Fargo*

**Moderator: Kevin Cohee**, Chairman & CEO, OneUnited Bank

**Remarks: Erica Miles**, Senior Vice President, Wells Fargo & Company

 **Robinhood**

**10:00am – 10:15am**

**Exhibitor Break**

*Sponsored by Robinhood*

# CONFERENCE SCHEDULE



## Friday, October 11th

**MOODY'S**

**10:15am – 10:45am**  
*Crown Ballroom*

**An Equitable Climate Transition:**

**A Conversation with David Widawsky**, Greenhouse Gas Reduction Fund Director, Environmental Protection Agency  
*Sponsored by Moody's CORE*

Join us for an enlightening fireside chat on climate change, opportunities for community lenders, and the future of the Greenhouse Gas Reduction Fund.

**Moderator: Cynthia Newell**, Senior Vice President, City First Bank

**Remarks: Greg Robinson**, Managing Director, Moody's Ratings

**TD Bank**

**10:45am – 11:00am**

**Exhibitor Break**

*Sponsored by TD Bank*

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**11:00am – 11:25am**  
*Crown Ballroom*

**The Future of Financial Services:**

**A Conversation with Jennifer Kuperman**, Chief Corporate Affairs Officer, Chime  
*Sponsored by Chime*

Join us for a compelling fireside chat on the role of fintech in enhancing access to banking, innovation, and the importance of customer-centric solutions for underserved communities.

**Moderator: Carlos Naudon**, President & CEO, Ponce Bank

**11:25am – 11:30am**  
*Crown Ballroom*

**Visa's Commitment to and Process for Placing Deposits at MDIs**

**Recorded Remarks: Worku Gachou**, Head of North America Inclusive Impact & Sustainability, Visa

**Mastercard's Commitment to Helping Small Businesses Thrive Through Mastercard Strive USA**

# CONFERENCE SCHEDULE



## Friday, October 11th



**11:30am – 11:55am**  
*Crown Ballroom*

### The Future of Payments:

**A Conversation with Denise Leonhard**, General Manager, Zelle  
*Sponsored by Zelle*

Join us for an insightful discussion as we explore the evolving landscape of payments in today's digital economy and delve into the latest trends, challenges in payment technologies, and how they impact MDIs and their customers.

**Moderator: Denise Luu**, Vice President, East West Bank

**11:55am – 12:20pm**  
*Crown Ballroom*

### Exhibitor Break – Lunch Buffet

*Pickup Lunch in Sapphire*



**12:20pm – 1:45pm**  
*Crown Ballroom*

### The Future of Innovation Luncheon

*Sponsored by U.S. Bank*

#### Panel: Banking-as-a-Service: Lessons Learned, What Went Wrong

*Sponsored by Citi Foundation*

This panel will analyze the challenges faced in the Banking as a Service model, highlighting key lessons for future implementation.

- **Moderator: Miriam Cross**, Reporter, American Banker
- **Dan Dall' Asta**, SVP, Newline at Fifth Third Bank
- **Brian Graham**, Partner, Kloros Group
- **Dimitrius Hutcherson**, President, First Independence Bank

#### Disruptor Exchange: An Audience Conversation on the Future of Innovation for Minority Banks

with **Don Relyea**, Chief Innovation Officer, U.S. Bank; **Dakota Crow**, Sr. Innovation Specialist, U.S. Bank; **Mimi Richburg**, Inclusive Growth Consultant, U.S. Bank

A forward-looking dialogue with the audience on emerging trends and strategies for innovation within minority banking, emphasizing opportunities for growth and resilience.

#### Live Podcast: AI – What's Fact? What's Fiction?

Experts will delve into the realities and misconceptions surrounding AI in banking, discussing its potential benefits and pitfalls for MDIs.

- **Moderator: Jo Ann Barefoot**, CEO & Cofounder, Alliance for Innovative Regulation
- **David Castillo**, Managing Director, JPMorganChase
- **Cat Tucker**, Chief of Staff to CEO, Moody's
- **Michael Akinwumi**, Chief AI Officer, National Fair Housing Alliance

# CONFERENCE SCHEDULE



## Friday, October 11th



1:45pm – 2:00pm

**Exhibitor Break**  
*Sponsored by FIS*

JPMorganChase

2:00pm – 2:15pm  
*Crown Ballroom*

**The State of MDIs: The Research**  
*Sponsored by JPMorganChase*

Hear the latest research from the National Bankers Association and National Bankers Association Foundation’s “State of MDI” report with updated analysis of the sector and its lending activities.

**Presentation: Anthony Barr**, Research & Impact Director, National Bankers Association Foundation

**Recorded Remarks: Matt Sable**, Head of Financial Institutions Group, JPMorganChase



2:15pm – 2:45pm  
*Crown Ballroom*

**The State of MDIs: The Discourse**  
*Sponsored by The Kresge Foundation*

Experts will join our research & impact director, Anthony Barr, for a lively conversation about creating social impact, with a focus on access to credit, affordable housing, and climate-related projects.

**Panel:**

- **Moderator: Anthony Barr**, Research & Impact Director, National Bankers Association Foundation
- **Alicia Wilson**, Managing Director and Head of Regional Philanthropy for North America, JPMorganChase
- **Erika Brice**, Social Investment Officer, The Kresge Foundation
- **Jake Levy**, Analyst, VISA Economic Empowerment Institute
- **John Holdsclaw IV**, President and CEO, Rochdale Capital
- **Rey Garcia**, Executive Vice President, Texas National Bank

2:45pm – 3:00pm

**Exhibitor Break**

# CONFERENCE SCHEDULE



## Friday, October 11th



**3:00pm – 3:30pm**  
*Crown Ballroom*

### **The U.S. Economy with Jared Bernstein, Chair, Council of Economic Advisors, The White House**

*Sponsored by FICO*

Join Jared Bernstein, White House Chair of the Council of Economic Advisors, as he explores the current landscape and future outlook of the U.S. economy, addressing key challenges and opportunities for growth.

**Remarks:** **Gigi Ligons**, Director of Client Services, FICO

**3:30pm – 4:00pm**  
*Crown Ballroom*

### **Impact Investing Redefined: The Launch of MDI Equity Bonds**

This panel will discuss MDI Equity Bonds, an innovative financial instrument aimed at enhancing community resilience while delivering financial returns to investors. Learn how these tools can support MDIs in driving a just climate transition and expanding their impact in critical areas.

**Panel:**

- **Moderator: Chris White**, Deputy Executive Director, National Bankers Association Foundation (Moderator)
- **Marcus Martin**, Head of ESG Advisory & Digital Assets, U.S. Bank
- **Zoila Jennings**, Lead Impact Investment Officer, Robert Wood Johnson Foundation
- **Rey Ramsey**, President & CEO, Nathan Cummings Foundation

**Recorded Remarks:** **William H. Rogers Jr.**, Chairman & CEO, Truist Financial Corporation

**4:00pm – 5:00pm**  
*Sapphire*

### **Closing Reception & Awards Presentation**

- **Corporate Excellence Award**
- **Kim D. Saunders Women in Banking Award**
- **B. Doyle Mitchell, Sr. Trailblazer Award**



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**Join the movement to close the racial wealth gap.  
Become a Strategic Partner or Advisory Council Member!**

**Join us today!**

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# About Us

The NBAF (the nonprofit arm of the NBA) ensures underserved communities have fair access to transformative financial education, services, and resources to eradicate the racial wealth divide. To accomplish this, we support the work of Minority Depository Institutions (MDIs) through our four strategic pillars.

## Providing Pathways to Financial Prosperity



### Financial Wellness

Develops innovative financial education programs and services that benefit households, small businesses, and nonprofits.



### Entrepreneurship & Small Business

Provide capacity-building services and facilitate access to capital for minority-owned and women-owned businesses and entrepreneurs to enable them to compete effectively and foster a culture of entrepreneurship.



### Research & Impact

Publish cutting edge sector research and use insights to inform the development of responsive products, services, policies, and solutions to advocate for marginalized communities and decrease the racial wealth gap.



### Collaboration & Capacity

Serve as a central point for collaboration and capacity building. By working together and sharing resources, MDIs can improve operational efficiencies, access larger pools of capital and have a greater voice in shaping policy.

[Click here for our latest](#)

[Research](#)

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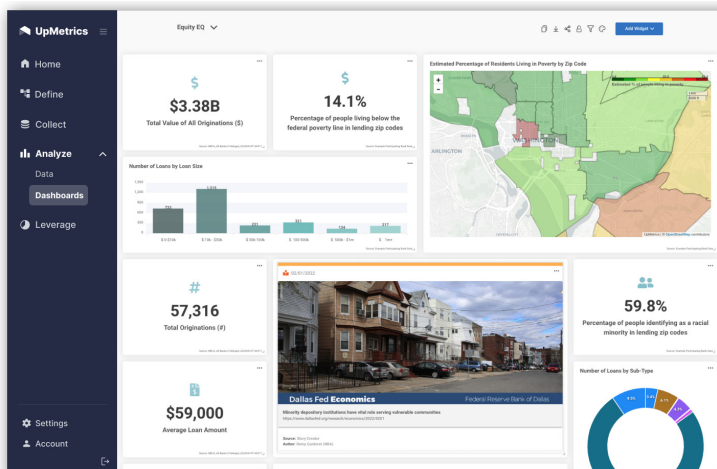
# Transform your compliance and impact reporting with EquityEQ

# EquityEQ

in partnership with



EquityEQ is a powerful tool co-developed by the National Bankers Association and UpMetrics. Our dashboard converts your lending and deposit data into a centralized hub with 50+ appended data points highlighting the characteristics of the places you serve.



## Key Features

- Real-time dashboards, easily filtered by major indicators.
- Save images, embed dashboards on your website, or download data in CSV format.
- Pricing is tailored to your institution's size, ensuring accessibility and equity.



## For Individual Financial Institutions

- Reduce time spent on compliance including geo-coding loans and Excel-based calculations.
- Showcase your impact through compelling visualizations to attract new partnerships and investments.
- Analyze markets, set goals, and track performance, tailored to your organization's key indicators.

## For Institutional Investors

- Track aggregate performance of your investee cohort.
- Visualize changes in lending and deposit activity, accompanied by demographic analysis.
- Combine quantitative data with qualitative metrics for a holistic understanding of impact.



The logo features the text "MDI CONNECT TECH" in a bold, sans-serif font, centered within a circular graphic. The graphic consists of a white circle with a grey border, overlaid with green and blue curved lines and a grid of small dots. The entire logo is set against a green semi-circular background.

## MDI CONNECT TECH

# Digitization Program for Minority Banks

Digital transformation is **no longer a choice** for financial institutions but a **necessity to thrive** in today's technology-driven world.



**MDI ConnectTech supports investments in technology and talent to enable MDIs to:**

**Multiply** their lending capacity.

**Increase** customer access to financial products and services

**Increase** customer affordability to financial products and services

Join us in our mission to **drive positive change in underserved communities** through digital transformation.

[Click here to learn more](#)



National Bankers Association



Join the **only** national association focused solely on helping to capitalize, modernize and strengthen MDIs.



Advocacy & Regulatory Guidance

Tools & Resources

News & Research

Technology & Innovation

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That's how many banks and credit unions we've equipped with resources to educate their consumers on online safety this year.

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# Stable, Cost-Effective Balance Sheet Essentials **RECIPROCAL DEPOSITS**

**GROW CORE DEPOSITS & FRANCHISE VALUE**

Most reciprocal deposits are reportable as non-brokered and can help strengthen your bank's balance sheet. With IntraFi's ICS® and CDARS® services, your bank can build loyal, local customer relationships and receive deposits that typically come in large-dollar increments. The inventor and largest provider of reciprocal deposit services, IntraFi provides high per-depositor and per-bank capacity, thanks to The Power of Many®—its unparalleled network of thousands of financial institutions. Discover how your bank, no matter its size, can benefit from reciprocal deposits in today's competitive marketplace.



[www.intrafi.com](http://www.intrafi.com)

**Get in touch at (866) 776-6426 or [contactus@intrafi.com](mailto:contactus@intrafi.com)**

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# Access

“means going from underserved to unstoppable.”

## **U.S. BANK ACCESS COMMITMENT®**

offers expertise and resources that empower underserved communities, including communities of color, families and businesses. Whether it's growing your small business, becoming a homeowner or building generational wealth, U.S. Bank is committed to supporting you in reaching your goals.

Access your financial goals: [usbank.com/access](https://usbank.com/access)

U.S. Bank is proud to support the National Bankers Association National Conference.



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# The Power of Partnership

In a changing industry, Fiserv is proud to support the National Banker Association's mission of providing a stronger voice for minority bankers.

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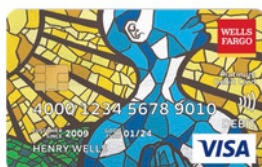
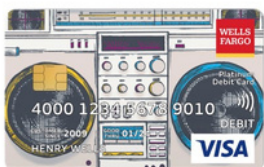
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