

# ABA ANNUAL CONVENTION

OCTOBER 19-21, 2025  
CHARLOTTE, NC



[aba.com/AnnualAP](https://aba.com/AnnualAP)

 American  
Bankers  
Association®

JOIN THE BANK  
LEADERS **SHAPING**  
**THE NEXT PHASE**  
**OF OUR INDUSTRY.**



# THE INDUSTRY IS SHIFTING – AND FAST.

Stay ahead of the curve in 2026 with innovative sessions designed to help bank leaders and their teams fuel growth in ways you've yet to imagine.

We'll prepare you to:



## INNOVATE STRATEGICALLY

Embrace digital transformation with insights in AI, BaaS, fraud and more to boost customer acquisition and retention.



## BOOST PROFITABILITY

Stay ahead of a volatile regulatory and economic environment with the latest on interest rate risk, balance sheet management and more.



## FUTURE-PROOF YOUR BANK

Uncover how to build, train and retain an agile workforce that's aligned with your bank's mission.

[REGISTER NOW >](#)

# WHY ABA ANNUAL CONVENTION?

Our deep bench of experts ensures you'll get the industry's finest strategies and insights to take back to your bank. Annual Convention balances industry policy conversations with business solutions — taking a look at operational challenges coming down the road.

## A NATIONAL GATHERING OF BANKS OF ALL SIZES

C-suite and emerging leaders, industry experts and solution providers — all your peers will be there.



### YOUR PEERS HAVE SPOKEN

"ABA does an exquisite job of being the experts on the array of issues that affect the evolution of the banking industry."

## SCHEDULE AT A GLANCE

### DAY 1

**SUNDAY, OCT. 19**

- Innovation Forum
- Opening Reception at NASCAR Hall of Fame

### DAY 2

**MONDAY, OCT. 20**

- General Sessions
- Emerging Leaders Program
- Knowledge Sessions
- The Hub

### DAY 3

**TUESDAY, OCT. 21**

- General Sessions
- Emerging Leaders Speed Networking
- Knowledge Sessions
- The Hub
- Closing Reception

**SEE THE FULL PROGRAM HERE**



# PERSPECTIVES THAT COUNT

Hear from well-known keynote speakers during General Sessions. They'll cover a wide range of relevant industry topics and offer inspirational lessons — and set the tone for the next phase of your strategic development.



## KYLE CARPENTER

*Author and Medal of Honor recipient*

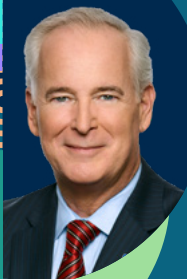
**Session:** Finding joyful purpose: lessons from a Medal of Honor recipient



## KELLEY EARNHARDT MILLER

*Co-owner and CEO, JR Motorsports*

**Session:** The business of NASCAR and banking



## FRANK B. HOLDING, JR.

*Chairman and CEO, First Citizens BancShares, Inc. and First Citizens Bank*

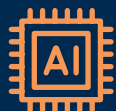
**Session:** Perspectives on growth and M&A

[SEE THE FULL SPEAKER LINEUP](#)



# THE NEXT STEP TO GET NEXT-LEVEL STRATEGIES

Focus on your bank's top priorities with sessions crafted to explore your bank's immediate challenges.



## INNOVATION FORUM – ALL THINGS AI

Learn the latest policy developments and how to implement AI while mitigating risk. Discover ABA resources designed to help you use AI effectively, the right way – and explore what's next for AI at your bank at our **NEW** Partner Game Changers session.

### Keynote Session

## THE NEXT RENAISSANCE

Explore the evolution of AI and learn how to harness its potential to future-proof your bank.

### ZACK KASS

*Advisor, Futurist, former head of GTM at OpenAI*



## KNOWLEDGE SESSIONS

20 sessions that will help you innovate, optimize profitability, master leadership and talent management, and improve customer experience.

Take advantage of sessions including:

- Interest rate strategies to navigate a sea of uncertainty
- The future of banking: why banks continue to bet on BaaS
- Navigating cyber risks in turbulent times
- Balance sheet management: a comprehensive approach
- Open banking, real results: how community banks can compete, win and grow

# BUILD YOUR NETWORK, STRENGTHEN THE INDUSTRY

At our receptions, you'll have dedicated time to expand your peer network. Meet face-to-face and make connections with influential leaders from banks of all sizes across the country. Reach across business lines and enjoy some Southern hospitality — all in one convenient place.



## OPENING RECEPTION: AN EVENING AT THE NASCAR HALL OF FAME

You and your peers will enjoy interactive exhibits, simulators and legendary race cars in the iconic museum of one of America's favorite sports!

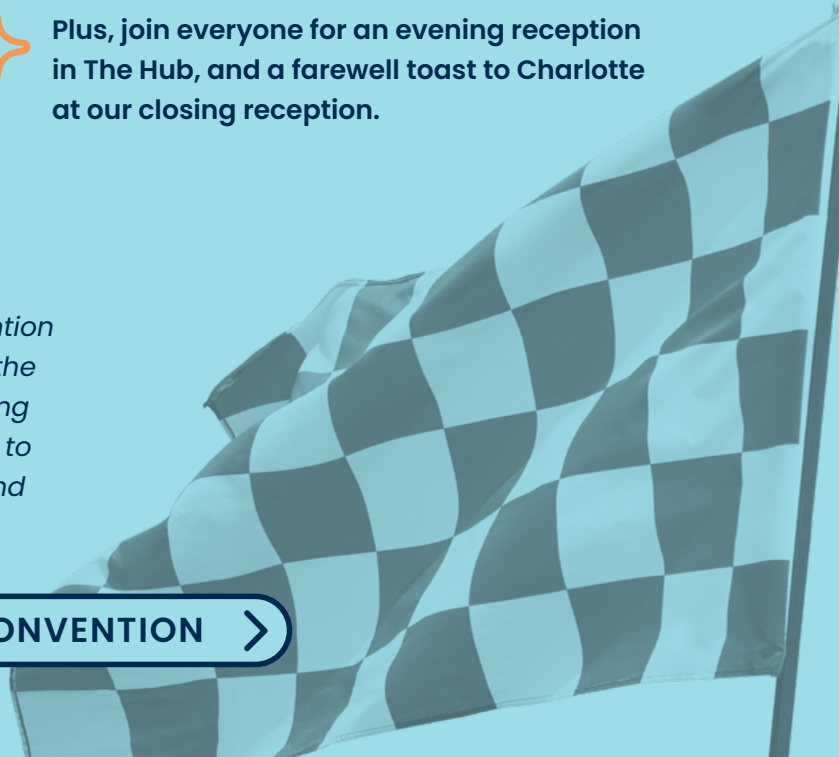


Plus, join everyone for an evening reception in The Hub, and a farewell toast to Charlotte at our closing reception.



*"What I enjoyed most about Annual Convention was connecting with bankers from all over the country. There was an exciting energy among all of the attendees as everyone was eager to participate in the sessions, ask questions and continue the conversation."*

SEE WHO ATTENDS ANNUAL CONVENTION





# THE HUB – FEATURING OVER 100 PARTNERS!

The Hub is your one-stop shop for building strategic vendor relationships, meeting with leading industry providers and having some Charlotte-style fun.

## SOLUTIONS START HERE

Find answers to your biggest questions on topics like:

- Recruiting and retaining talent
- Fighting fraud
- Acquiring new customers
- Securing and implementing new tech to stay competitive

## YOU WON'T LEAVE EMPTY-HANDED

While you're in The Hub, take advantage of experiences like:

- **ABA Prize is Right Game:** Spin our prize wheel for a chance to win big!
- **NFL mini helmet decorating station:** Make your own team keepsake
- **Personalized leather luggage tags:** Engraved on the spot by a local Charlotte crafter
- **T-shirt station:** Choose a Charlotte-themed design

## NEW!

Our State Association Alliance Alley allows you to connect with fellow attendees from your state and discover how to apply insights at your local level. Be sure to stop by our Hometown State Association NCBA lounge for a fun NASCAR photo opp!

CHECK OUT WHICH COMPANIES  
YOU CAN MEET IN THE HUB!





# EMERGING LEADERS KEEP OUR INDUSTRY MOVING

Annual Convention's Emerging Leaders Program offers professional development opportunities for bankers looking for strategic career growth and peer networking.

## ELIMINATE CONFLICT WASTE: HOW TO HAVE CONFLICT AND STILL WIN TOGETHER

Turn infighting and dead-end conversations into productive dialogue and collaboration.

### PRINCESS CASTLEBERRY

*Global speaker and author on leadership performance and behavioral risk*



## NEW! SPEED MENTORING: FAST-PACED INSIGHTS FOR EMERGING LEADERS (SPACE LIMITED)

Engage in 10-minute conversations with top leaders in banking. Ask pressing career questions and build connections.



## NEXT IN LINE: READY OR NOT, HERE WE LEAD

In this interactive panel, emerging bank leaders talk about strategies for mentorship, decision-making and leading through change.

Save on registration when you sign up **before Aug. 1** or attend with your team!

**REGISTER NOW**



# FUN FOR FAMILY AND FRIENDS!

Bringing a guest with you to Charlotte? We've got exclusive events just for them.

## THE MOST INSTAGRAMABLE PATIO IN CHARLOTTE: FAHRENHEIT LUNCHEON

Enjoy lunch with fellow attendees at this sought-after restaurant in Charlotte offering panoramic views of the skyline. We'll have private access to the East Patio Rooftop!



## MAKE SOMEDAY TODAY: THE PATH FROM DREAMER TO DOER

Based on one of the largest surveys on life experiences ever conducted, build your bucket-list and start seeking adventure! Take home a copy of *Experiential Billionaire*.

**JOE HUFF**

*Author, Experiential Billionaire*

[VIEW THE FULL GUEST PROGRAM](#)



A decorative border composed of various geometric shapes, including circles, semi-circles, and concentric arcs, in shades of teal, orange, purple, and green, framing the central text area.

# BE HERE OR BE LEFT BEHIND.

**EARLY-BIRD DEADLINE ENDS AUG. 1**

Two ways to save: Register by Aug. 1 or attend with a team!

**READY... SET... REGISTER NOW.**

Visit **[aba.com/AnnualAP](https://aba.com/AnnualAP)**

