



American
Bankers
Association



ABA Conference for **COMMUNITY BANKERS**

February 15-17, 2026
JW Marriott Grande Lakes | Orlando, FL

aba.com/CCBPreview





Real-time insights. Real-time relaxation.

The ABA Conference for Community Bankers has educational sessions created by and for community bank leaders. You'll walk away with all the tools you need to take your bank to the next level – and feel refreshed and ready to take on your next challenge.

Register by
November 28
to save.

**[aba.com/
CCBPreview](https://aba.com/CCBPreview)**



Schedule at a glance

Schedule is subject to change. Visit aba.com/CCBPreview for the latest updates.

Sunday, February 15

7:00 AM – 12:30 PM	Golf Outing (8:00 AM Shotgun Start)
7:30 AM – 6:30 PM	Registration
1:00 PM – 1:50 PM	Board Connection Networking
2:00 PM – 2:50 PM	General Session
3:00 PM – 3:50 PM	Educational Sessions
4:00 PM – 4:50 PM	Educational Sessions
5:00 PM – 5:30 PM	First-Time Attendee Meet and Greet
5:30 PM – 6:15 PM	The Hub Reception: Mix and Mingle
6:30 PM – 7:30 PM	Opening Reception

Monday, February 16

8:00 AM – 10:15 AM	General Session
10:15 AM – 11:15 AM	Coffee Break in The Hub
10:30 AM – 11:45 AM	Guest Breakfast
11:15 AM – 12:15 PM	Educational and Peer Exchange Sessions
12:30 PM – 1:30 PM	Industry Insights Lunches (RSVP Requested)
1:30 PM – 2:00 PM	Dessert in The Hub
2:00 PM – 3:00 PM	Educational Sessions
3:15 PM – 4:15 PM	Educational and CEO Peer Exchange Sessions
4:30 PM – 5:15 PM	Partner Game Changers
5:15 PM – 6:15 PM	Reception in The Hub

Tuesday, February 17

7:15 AM – 8:00 AM	Industry Insights Breakfasts
8:00 AM – 10:15 AM	General Session
10:15 AM – 11:15 AM	Coffee Break in The Hub
11:15 AM – 12:45 PM	Master Classes and Educational Sessions
12:45 PM – 1:45 PM	Networking Lunch
1:45 PM – 2:30 PM	Spark!
2:30 PM – 4:00 PM	Master Classes
4:15 PM – 5:45 PM	Closing General Session and Reception

Keynote speakers

Crystal Washington

AI and technology expert, author and speaker

Crystal Washington makes complex artificial intelligence, social media and app technology easy to understand, and helps organizations become future proof. Crystal's clients include Google, American Express and Pfizer. As one of Forbes' 50 Leading Female Futurists, she appears weekly on season two of the Emmy-nominated show, Life 2.0. Crystal is the author of One Tech Action and The Social Media Why.



Duncan Wardle

Former head of innovation and creativity,
Walt Disney Company

In his role at Disney, Duncan worked with global teams at Disney Parks, Lucasfilm, Marvel, Pixar, Imagineering and Animation. Today, he delivers keynotes and masterclasses that help people capture unlikely connections. Duncan teaches innovation and creativity masterclasses at Yale, UNC and the University of Florida. He holds the American Citizen Award presented by the White House, and the Duke of Edinburgh Award, presented by her majesty, Queen Elizabeth II.



Elliot Eisenberg, Ph.D.

Chief economist, GraphsandLaughs

Elliot Eisenberg, Ph.D., specializes in making economics fun, relevant and educational. Elliot writes a syndicated column and authors a daily 70-word commentary on the economy. His research and opinions have been featured in publications including Bloomberg Businessweek, Forbes and Fortune. Elliot was formerly a senior economist with the National Association of Home Builders in Washington, D.C., and he is the creator of the multifamily stock index.



Jesse Israel

Founder, The Big Quiet

Jesse Israel is a five-time Audible worldwide bestseller and founder of The Big Quiet movement, leading some of the largest meditations on earth. Jesse is a leadership coach to everyone from top CEOs and senior White House advisors to Academy and Grammy Award winners, after formerly working as a record label and tech fund founder. Jesse is one of the world's leading voices in mindful leadership, with work featured in 200+ media publications.



New in 2026: Master Classes

Immerse yourself in these hands-on, 90-minute sessions that will change the way you learn.

Brand differentiating service: delivering an elevated experience

Any brand not emotionally engaging their customers risks losing those customers to a brand that will. At The Ritz-Carlton, creating guests for life is an inherent part of doing business because everyone is educated in the emotional and psychological aspects of service. You will learn how their time-tested methodologies foster a culture of personalized service and genuine care albeit in-person or through virtual engagement. Demystifying the legendary Ritz-Carlton mystique, you will learn exactly how to anticipate and fulfill unexpressed needs, pivot quickly to customize interactions, and make indelible impressions that create passionate internal and external brand advocates.

Everyday generative AI for bankers

Ready to turn generative AI into a real advantage in your day-to-day? Designed specifically for the banking industry, this interactive class focuses on practical, everyday use cases that you can immediately employ to transform your productivity, creativity and communication. Get foundational insights for beginners, followed by real video examples you can apply right away. This isn't just a demo – it's a working session packed with time-saving prompts and frameworks, custom-built for banking professionals. Come prepared with your laptop or iPad and access to your generative AI tool of choice (ChatGPT, Microsoft Copilot, etc.). You'll leave with ready-to-use skills that you can bring back to your bank.

Unlocking market-leading innovation with a futures mindset

Today, we are tempted to focus on the “push of the future,” forced into a perpetual state of reacting to trends and disruption. Awaiting us, however, is the “pull of the future,” providing a framework to intentionally act upon our preferred futures that are abundant with transformative market opportunities. New visions of the future require new mindsets and unique ways of measuring. Learn to unlock your “inner futures” mindset to differentiate yourself, your bank and your community for market-leading innovation. Develop your ability to identify and use emerging issues from outside the banking industry to inform your present-day strategies.

Educational Sessions: Technology

Don't wait to make critical core conversions

It can be daunting to make changes to your core strategy. Join members of the ABA Core Platforms Committee for an interactive discussion designed to inspire ideas and provide actionable insights on managing your core. Hear from committee members as they share advice, best practices and real-world experiences. Get your challenges tackled and your questions answered, as you learn strategies to enhance or replace your core provider landscape.

AI strategy: Are you a cheetah, a deer or a beaver?

When it comes to AI, financial institutions are following their instincts and finding their own approaches to the uncertainty of new technology. In the wild unknown of AI, is your bank a cheetah, a deer or a beaver? Learn the traits of each, and how to maneuver the AI landscape accordingly. Identify solutions that are right for your bank, deployment strategies that yield results and ways to get your employees on board.

Let data analytics drive smarter business decisions

In today's competitive financial landscape, data is more than just numbers — it's a strategic asset. Harness the power of data analytics to drive informed decision-making across business and operational functions and explore how to translate raw data into actionable insights that support growth, improve efficiency and enhance customer experience. Learn how to access your most important data and leave with practical application tools.

Future-ready banking: Navigating emerging technologies for strategic advantage

In an era of rapid digital transformation, community banks face both unprecedented challenges and exciting opportunities. Explore emerging technologies and business models poised to reshape the financial services landscape — like APIs and open banking, digital assets and super apps. We'll demystify these innovations, highlight real-world applications and provide strategic insights into how they can enhance customer experience, operational efficiency and competitive positioning.

The core of the future

As the pace of innovation accelerates, the question isn't if your bank will evolve — it's how. Join a forward-looking conversation between CEOs on what tomorrow's banking landscape demands from today's bank technology providers. Discover how providers are adapting to support agility, innovation and scale, and explore the shifting dynamics of core platforms in a digital world. Get a strategic roadmap for how to lead, not just follow.

Educational Sessions: Profitability

The prosperity paradox: Overcoming banking's biggest hurdle

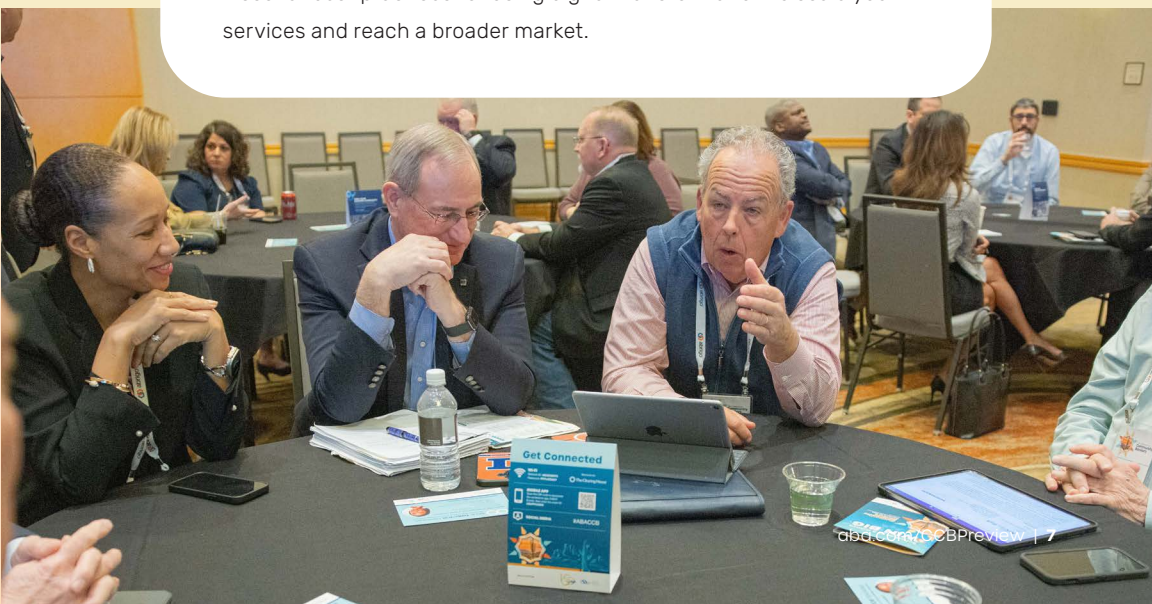
All community institutions want to thrive. Yet, in marketing, account opening policies, frontline service or even service charges, many institutions operate on key misconceptions that stifle growth. Hence, the prosperity paradox. Explore how data and analytics should inform our decision-making, and discuss instances in which conventional wisdom and data analytics collide. See case studies and real-life examples and leave with actionable strategies to grow effectively and increase profitability.

Merge for the right reasons

Mergers can offer tremendous opportunities but deciding whether to move forward is complex and high-stakes. Get an understanding of the primary strategic, financial and cultural drivers behind a merger, and how to determine whether a merger is the right choice for your institution. Learn to evaluate strategic fit with a practical framework as your guide and walk away with a step-by-step decision-ready checklist.

Accelerating ag lending for speed, efficiency and decision-making

Digital transformation is making access to capital faster and more efficient than ever, and it's essential that lenders embrace it. Learn the benefits of digital platforms, and analyze how you can use advanced data analytics to more effectively assess credit risk, enhance loan performance and provide tailored lending products to your clients. Discover best practices for using digital transformation to scale your services and reach a broader market.



Educational Sessions: Human Capital

Harnessing AI: From anxiety to advantage

As AI reshapes community banking, HR and executive leaders may feel AI anxiety — uncertain about its effect on their people, culture and operations. Learn how to move beyond that anxiety and use AI as “Augmented Intelligence,” a strategic partner that amplifies leadership capacity, strengthens retention and builds a more resilient organizational culture. Harness AI to strengthen manager-employee relationships and improve overall performance within 90 days.

Future of work in community banking: From insight to implementation

Community banks are navigating big shifts in labor supply, skills demand, customer expectations, compliance pressure, AI and more. Through an opportunity mapping exercise, prioritize what matters most for your bank’s reality and leave with a clear starting point for action. We’ll translate relevant micro and macro talent trends into branch-ready actions so you can see what’s coming, and what to do about it.

Empowering employees: The art of mentorship and sponsorship

In today’s competitive market, cultivating talent from within is more critical than ever. Explore how you can implement mentorship and sponsorship to build a resilient, engaged and future-ready workforce. Learn the distinctions between mentorship and sponsorship and get actionable implementation strategies that will benefit your employees, and your institution. Hear real-world examples and learn how to measure the success of these strategies over time.



Educational Sessions: Operations

Scam prevention in action: How bankers can intervene and support victims

Scams are constantly evolving and growing more sophisticated each day — and banks must adapt just as quickly. This session will highlight how financial institutions can intervene before funds are lost, using strategies to engage victims at critical moments. Explore how banks can offer meaningful support after victimization, including guidance on connecting victim-survivors with available resources. Leave with clear, actionable steps to enhance scam prevention.

Turning data into defense

Every day, fraud threats are becoming more sophisticated — and more costly. For community banks, the stakes are especially high, as limited resources and close customer relationships demand both vigilance and precision. Explore how C-suite leaders can harness the power of data analytics to proactively detect, prevent and respond to fraud. Learn how to integrate analytics into your risk management framework and leave feeling prepared to make well-informed decisions.

Modernizing payments: Strategic choices for community banks

As the payments landscape evolves at lightning speed, community banks must make strategic decisions about which platforms and technologies to offer. Review key payment rails — including FedNow, TCH RTP and Zelle, and emerging options like stablecoins — to assess their capabilities, use cases, adoption trends and implementation considerations. Learn how innovating in this space can drive customer engagement and operational efficiency.



Educational Sessions: CRE Lending

CRE economic overview: The landscape of commercial markets

Understanding the developing CRE trends in your market is essential for the top commercial lenders active in CRE markets. Get a current overview of the changing landscape and current data critical for every bank's CRE loan portfolio management, credit offering, analysis and future deals.

Building bench strength in commercial lending

Community banks are challenged with attracting and retaining talent in all areas of commercial lending. PPP money is gone and CRE lending is growing again, making it essential to refocus on the basics with a strong team in place. This session will approach the tactics you need in order to recruit, train and promote in today's competitive environment.

Maximize your commercial valuation review process

A new focus of prudential regulators is the quality of appraisals. This session will focus on how to approach the review process for commercial appraisals. Learn how to structure your appraisal engagement letter to capture the proper content, what steps are necessary to validate the appraisal via a comprehensive review to determine acceptance of the valuation for the loan file.



Educational Sessions: Board Governance

Now in its second year – attend sessions with your board members in this track to set your board up for success.

A strategic approach to board refreshment

Board succession is no longer just about filling empty seats. It is a critical part of a long-term strategy. This session explores how banks can take a more intentional approach to board refreshment by aligning succession with organizational needs, broadening perspectives and addressing performance. Using insights, data and real-world examples, learn how to navigate sensitive topics like tenure, director evaluations and more.

Overcoming challenges with AI governance

Improper use of AI can lead to regulatory penalties, data breaches and loss of customer trust. Therefore, it is critical for community banks to navigate the complexities of AI adoption while ensuring ethical and effective governance. Get AI governance best practices that can help your bank enhance operational efficiency, improve risk management and maintain a competitive edge in the market.

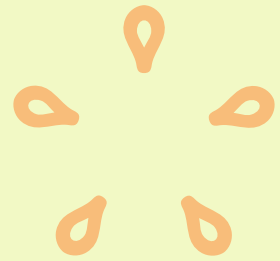
Director compensation and compensation committee best practices

Determining board compensation is often the responsibility of the compensation committee. Get a breakdown of director compensation packages, including cash and equity, retainers, per-meeting fees, committee fees and chair fees. Focus on relevant compensation regulations and the responsibilities of the compensation committee. Review the infrastructure of a compensation committee and the best practices surrounding such items as the committee charter, calendar, composition, expertise meeting agendas and more.

Measuring and improving board effectiveness

Strong board performance is essential to the strategic direction, regulatory compliance and long-term success of community banks. Learn how to identify relevant performance metrics, compare your board's practices against industry standards and use data-driven insights to foster continuous improvement. Whether you're looking to strengthen governance, improve board engagement or prepare for succession, get practical frameworks tailored to the unique needs of your bank.

Spark!



Spark! is your chance to enjoy heartfelt stories from your peers that are fast, fun and focused. Enjoy five-minute presentations from members of ABA's Emerging Leaders Council that will surely ignite your inner leader and inspire you in your career.



MASTER OF CEREMONIES:

Luanne Cundiff

President and CEO
First State Bank of St. Charles



INVESTING TIME

Jennifer B. Huffman

SVP of Workplace Solutions
Atlantic Union Bank



LITTLE PIVOT, BIG IMPACT

Noel Hansen

SVP, Commercial Banking Sales Manager
Alpine Bank, Frisco, CO



WHEN CLUELESS AND CURIOUS LEADS TO LEARNING AND LEADERSHIP

Sam Drennen

EVP and COO, First American Bank & Trust



FROM BISCUITS TO BANKING: LESSONS I LEARNED FROM WORKING IN MY DAD'S COUNTRY STORE

Billie Jo Parker

Chief Banking & Development Officer, InsBank



DOING THAT THING YOU FEAR THE MOST

Christopher J. Estrade

VP, Business Banker, Hancock Whitney



Other can't-miss moments

CoreConnection

Your bank's strength and agility can come from its core relationship. At CoreConnection, hear from ABA's Core Platforms Committee about strong technology strategies, tips and techniques to help your bank thrive.

NEW! Partner Game Changers

Join us for this high-energy showcase designed to connect today's most forward-thinking innovators with top banking executives.

Peer Exchanges

Discuss the latest challenges, issues, solutions and strategies with colleagues during facilitated sessions for CEOs, CFOs, board members and mutual savings banks.

Networking Receptions

Catch up with your peers and make new connections. Our Opening Reception will help you break the ice. Then enjoy our Monday night party in The Hub and closing reception on Tuesday.

The Hu

ABA Partner Network at The Hub

Navigating the thousands of fintech and service providers can be a daunting task for any banking executive. The ABA Partner Network is your one-stop stop to find new products and solutions to help you tackle your toughest challenges. Find them in The Hub.

THE HUB HOURS

Sunday, February 15

5:30 PM – 6:15 PM

Monday, February 16

10:15 AM – 11:15 AM

Monday, February 16

1:30 PM – 2:00 PM

Monday, February 16

5:15 PM – 6:15 PM

Tuesday, February 17

10:15 AM – 11:15 AM



Hub



Over 100 industry providers

Find new products and solutions to help you tackle your toughest challenges.

Fresh squeezed orange juice stand

Sponsored by Fiserv

Enjoy some of Florida's finest orange beverages and treats .

Golf simulator

Sponsored by Primax

Virtually play one of the top 50 championship courses.

Barista bar

Sponsored by FIS

Stop by for novelty local coffees, lattes, espresso and more.

T-shirt shop

Sponsored by IntraFi

Design a boardwalk style t-shirt.

Headshot studio

Sponsored by Jack Henry

Show off your character, charisma and charm during a quick photo shoot.

Beverage wall

Enjoy refreshments every time The Hub is open.

Candy stand

Sponsored by Lumin Digital

Come by to satisfy your sweet tooth.

Paint for purpose

Paint murals, which will be donated to an Orlando charity.

Win big

Win amazing prizes and giveaways every time The Hub is open.

Bevs & bites

Grab caffeine and a much-needed snack.



THANK YOU TO OUR PLATINUM SPONSORS



GUEST BREAKFAST

Monday, February 16, 10:30 AM - 11:45 AM



Jasmine Brett Stringer

TV lifestyle expert,
consultant,
best-selling author

Seize your life: Unlocking your path to personal excellence

Witnessing the success of others can often lead to reflection on our own paths and potential. This dynamic program will empower you to take charge of your destiny by investing in yourself.

Explore the journey toward embracing a life fueled by personal ambitions and dreams. Learn to identify and dismantle the barriers preventing you from reaching your full potential.





Golf outing

Sunday, February 15

7 AM – 12:30 PM

Price: \$525

PGA legend Greg Norman was inspired by the central Florida landscape to create this one-of-a-kind golf course filled with challenging greens, wide fairways and hazards. This 18-hole championship course is a Certified Audubon Cooperative Sanctuary and is fun for players of every skill level.

Scramble format: Each golfer hits their ball throughout the match. The team captains choose the best shot and use the same spot for each player.

Make sure to add the golf outing to your conference experience.

JW Marriott Grande Lakes

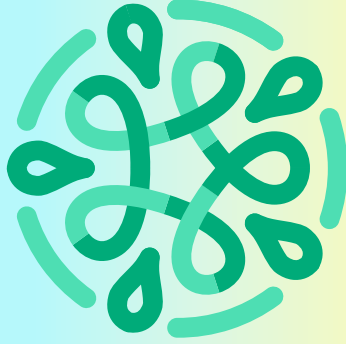
4040 Central Florida Parkway
Orlando, FL 32837

The JW Marriott Orlando Grande Lakes is a luxury resort with something for everyone in your family. The property is home to the new Grande Lakes Water Park featuring a lazy river, three waterslides, restful lagoons and luxury cabanas. If golf is what you're looking for, try the challenging on-site 18-hole course designed by PGA legend Greg Norman. Take advantage of enticing in-house dining options and explore gorgeous central Florida.

Room reservations

SPARGO is the exclusive housing vendor of the 2026 Conference for Community Bankers. Book your reservation by Wednesday, Jan. 21, 2026, to take advantage of ABA preferred rates. Hotel rates and availability may be viewed online or by contacting SPARGO. Should you have any questions on housing, please contact ABA's Housing Center at [1-888-243-7419](tel:1-888-243-7419) or ABAhousing@spargoinc.com.





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