

2025

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COLORADO BANKERS ASSOCIATION

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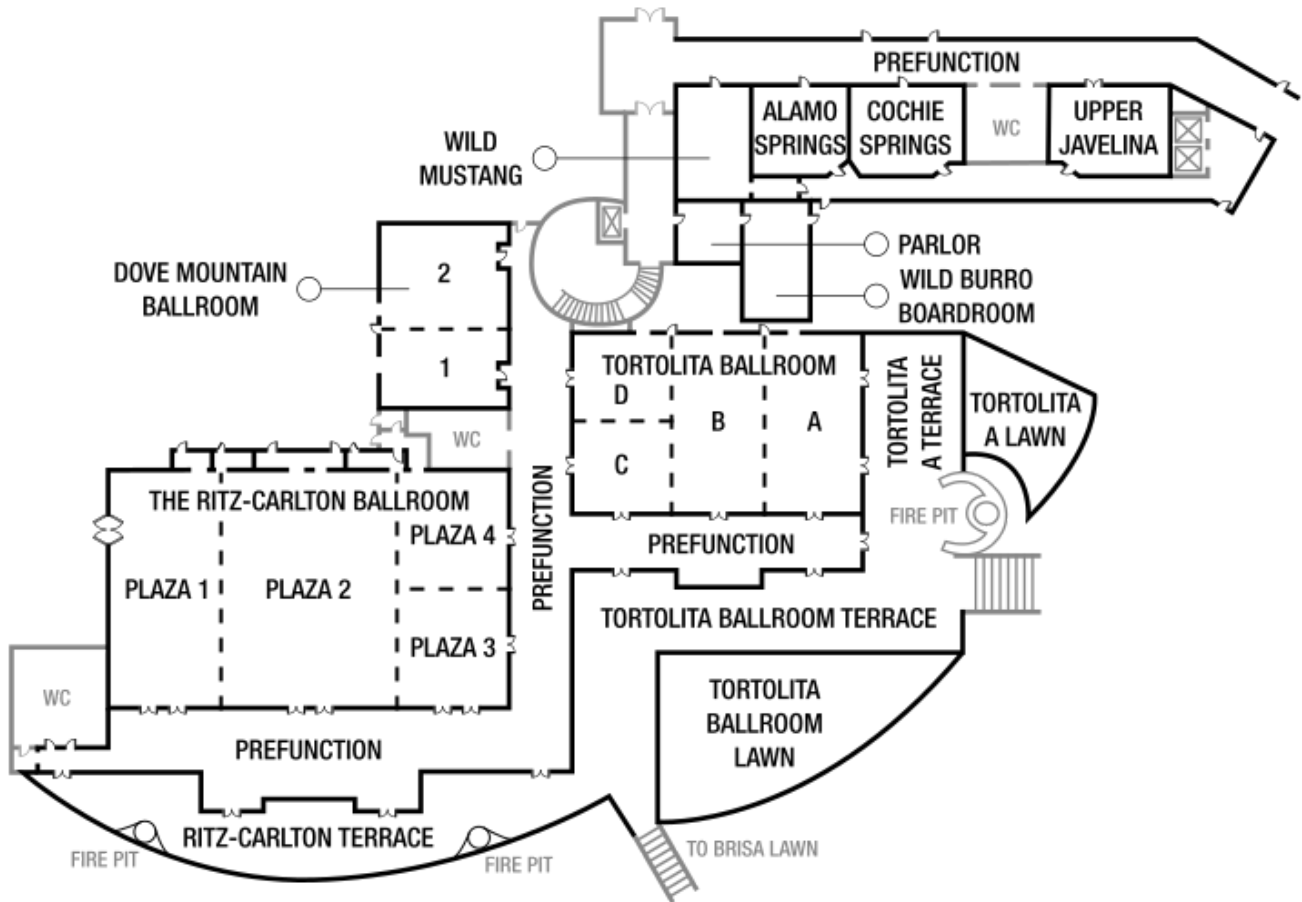


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# Maps



# Resources

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## Wi-Fi Information:

**Network: Group\_Connect**  
**Password: Dove2025**

## Concierge

**The Ritz-Carlton, Dove Mountain**  
**(520) 572-3000**

## Conference Survey:

All presentation materials and shared slides can be accessed digitally by completing the post conference survey. Scan the QR code to access the survey:



### AzBA Staff Contact

**Kerensa Williams:**  
**480-913-4328**



### CBA Staff Contact

**Lindsay Muniz:**  
**303-514-9878**



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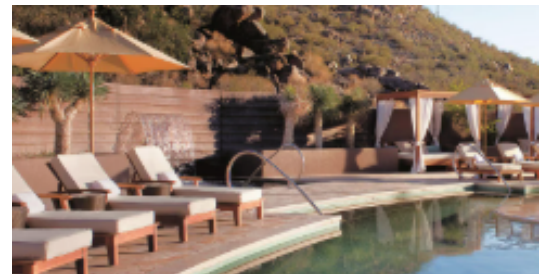
**Stinson LLP**

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# Agenda

## Day 1 - June 2

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Welcome- Paul Hickman & Jenifer Waller, AzBA & CBA CEO & President  
ABA Opening Speaker - Industry Update  
Naomi Camper, Chief Policy Officer at ABA

10:00 - 10:45 AM

Banking on AI-Safe and Productive Use of Artificial  
Intelligence in the Financial Services Industry  
Steve Cosentino, Stinson

10:45 - 11:30 AM

The Leadership Stretch: Staying Relevant When the  
Game Has Changed and the Power of the Assist,  
Sponsored by: PCBS  
Christopher Thompson, CORE

11:30 - 12:30 PM

LUNCH

12:30 - 1:30 PM

What's Important Now: separate signal from noise and  
build a nimble balance sheet  
Mark Fischer, PNC

1:30 PM - 2:15 PM

Excelling in the Shock Economy  
Tim Mahedy, Access/Macro

2:15 - 3:00 PM

BREAK  
Sponsored by: BHG Financial  
Institutional Network

3:00 - 3:15 PM

Banking for the Next Decade  
Anthony DeSanctis, Cornerstone Advisors

3:15 - 4:30 PM

The History, Current State, and Future of Financial  
Education  
Elena Zee, Arizona Council on Economic Education

4:30 - 5:15 PM

CHAIRMAN'S RECEPTION  
Sponsored by: Quarles & Brady, LLC

5:30 - 7:00 PM

# Agenda

## Day 2 - June 3

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### BREAKFAST BUFFET

Sponsored by: Womble Bond Dickinson

7:00 - 8:00 AM

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### ARIZONA BANKERS ASSOCIATION ANNUAL MEETING

Sponsored by: Veridus

7:15 - 7:45 AM

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### Stablecoins: Unlocking Value for Banks and its Customers

David Fragale, Western Alliance Bank

8:00 - 9:00 AM

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### Budgets Are Tight, Be Intentional

Emily Riecke, Rivel

9:00 AM - 9:45 AM

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### BREAK

9:45 - 10:00 AM

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### Politics Unusual: Rick Davis, Political Consultant

Sponsored by Bankers' Bank of the West

10:00 AM - 11:00 AM

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### State of Associations: Emerging Leaders, State Legislative

Sessions, 2026 Banker Summit & Closing Remarks

Jenifer Waller & Paul Hickman, CEOs & Presidents of

Colorado & Arizona Bankers Associations

11:00 AM - 12:15 PM

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### END OF GENERAL SESSION

12:15 PM - 12:30 PM

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American  
Bankers  
Association®

ABA - BankPAC Presentation, Sarah Baker

Sponsored by the American Bankers Association for BankPAC Investors. A boxed lunch will be available for a suggested \$250 contribution to CBA or AzBA PAC

12:30 PM - 1:30 PM

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# Our Mission is to **Help You Succeed**

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- Loan participation purchases and sales\*
- Bank stock financing
- Bank executive and employee financing

\*We do not reparticipate loans.

## **Tracy Peterson**

**SVP/Correspondent Banking  
Business Development Officer**

*Based out of Gilbert, AZ*

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and Colorado

**480.259.8280**



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## SAVE THE DATE

This conference offers a blend of personal and professional development opportunities tailored specifically to the needs of women who are carving a path to success in the dynamic banking industry. The workshops and networking sessions provide a unique opportunity to forge meaningful connections with like-minded peers and senior leaders. By participating in this conference, women in banking can enrich their careers, and contribute to building a more inclusive and empowered banking community.

# Save the Date



**The Broadmoor Hotel**  
**Colorado Springs, CO**  
**May 20-22, 2026**



# Exhibitors

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The Premier National  
Graduate School of Banking®





# Western State Capitol Hill Visit September 16-19, 2025

## The Royal Sonesta Washington DC



This September, Arizona & Colorado Bankers Associations will travel to Washington to engage with regulators from the U.S. financial services industry and our state congressional delegations. We are working to include another meeting with the Chairman of the White House Council of Economic Advisors .

These annual advocacy trips are indispensable for furthering the policy agenda of the banking industry.

We cordially invite you to accompany us along with your emerging leaders and bank advocates.

Visit the [CBA](#) or AzBA Website to Register Today!



# Speakers



**Naomi Camper**  
ABA

Naomi Gendler Camper is Chief Policy Officer at the American Bankers Association, where she oversees policy and advocacy across government relations, regulation, research, and political engagement. She joined ABA in 2018 after senior roles at JPMorgan Chase and on Capitol Hill, including as Democratic Staff Director for the Senate Banking Committee's Subcommittee on Financial Institutions. A former attorney, Naomi holds degrees from Columbia and Harvard and serves on several nonprofit boards.



**Steve Cosentino**  
Stinson

Stephen J. Cosentino is a partner at Stinson LLP, where he co-chairs the firm's Data Security, Privacy and Information Governance team. With over two decades of experience at the intersection of technology, finance, and law, Steve advises clients on complex technology transactions, cybersecurity compliance, and data privacy. A Certified Information Privacy Professional (CIPP), he has led major initiatives across the software, health care, and FinTech industries.



**Christopher Thompson**  
CORE

Christopher Thompson is a master facilitator, executive coach, and motivational speaker with over 30 years of experience across industries. As founder of CORE Inclusive Consulting, he specializes in leadership development, DEI strategy, and organizational transformation. A former leader at JPMorgan Chase, Christopher brings deep expertise in talent, operations, and culture, and teaches at the Pacific Coast Banking School. An ICF-certified coach, he is known for empowering leaders and driving measurable impact through inclusive leadership and strategic consulting.



**Mark Fischer, PNC**  
PNC

Mark Fischer is Managing Director and Head of Balance Sheet Strategies and Analytics at PNC Capital Markets, where he advises banks nationwide on hedging, asset strategies, and balance sheet optimization. A former NFL player with the Washington Redskins, Mark began his finance career at PNC while earning his MBA from Carnegie Mellon's Tepper School of Business. He holds a mechanical engineering degree from Purdue University, multiple FINRA licenses, and serves on the Executive Board of the Texas A&M School of Commercial Banking. He lives in Indianapolis with his wife and two children.

# Speakers



**Tim Mahedy**

Access/Macro

Tim is the founder of Access/Macro and a former senior economist at KPMG, where he advised executives and boards on economic strategy. He previously served as chief of staff to the President and COO of the San Francisco Fed and held economist roles at Bloomberg, the IMF, and Citibank. Tim's work on inflation and monetary policy is widely cited, and he is known for translating complex economic trends for business leaders. He holds degrees from George Washington and San Diego State University.

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**Anthony DeSanctis**

Cornerstone Advisors

Tony DeSanctis is a Senior Director at Cornerstone Advisors, where he leads the education practice and facilitates executive roundtables. With over 20 years in financial services, he has deep expertise in payments, product management, customer strategy, and revenue growth. Tony previously held senior roles at Bank of Hawaii and Bank of America, focusing on mobile banking, marketing, and operations. A contributing writer for Gonzobanker, he is regularly featured in leading industry publications like American Banker and Financial Brand.

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**Elena Zee**

Az Council

Elena is President and CEO of the Arizona Council on Economic Education, following over two decades in global financial services, including leadership roles at American Express. A former Certified Financial Planner™ and university instructor, she holds degrees from Columbia University and Wellesley College. Elena is a passionate advocate for economic education, professional development, and global exchange. She serves on numerous nonprofit boards and has represented Phoenix internationally. Her work has earned national recognition, including the Charles Schwab Local Hero award.

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**David Fragale**

Western Alliance Bank

David Fragale leads Western Alliance Bank's Blockchain & Digital Assets business, advising clients and developing innovative financial products. A recognized blockchain thought leader, he previously held executive roles at venture-backed startups and led blockchain initiatives at PwC. David has advised the U.S. Intelligence Community on crypto-related risks and taught at MIT, West Virginia University, and the CFA Institute. He holds a finance degree from West Virginia University and an MBA from the MIT Sloan School of Management.

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# Speakers



**Emily Riecke**

Rivel

Emily partners with bank and credit union leaders to make smarter, data-driven decisions using Rivel's benchmark data and custom research, including focus groups, to uncover what drives consumer behavior. She delivers actionable insights to help strengthen brands, attract the right customers, and improve retention.

Previously, she was a senior account executive at Gartner, advising financial services leaders on technology and business strategy. Emily holds a degree from LSU and is currently pursuing her MBA with a focus on marketing.

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**Rick Davis**

Political Consultant

Rick Davis is a Partner at Stonecourt Capital and former COO and Partner at Pegasus Capital Advisors, where he also served on key investment and governance committees. He was CEO of Lighting Science Group and held board roles across Pegasus portfolio companies. Earlier, Rick led a distinguished political career, including senior roles on four presidential campaigns and as campaign manager for Senator John McCain. He currently serves on several nonprofit boards, including the McCain Institute, where he is Chairman of the Foundation.

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# Emcee



**Evan Behm**

Equipment Leasing Services

Evan graduated from Arizona State University and joined Insight Enterprises in Tempe, Arizona where he started providing technology solutions to healthcare organizations across the Western US for over 10 years. Even joined Equipment Leasing Services as their Executive Director of Commercial Finance. Evan lives with his fiancé Stacey, their dogs Archer and Busy, and a large grey cat named Fran. He loves to cook, golf, and is a huge movie buff. He looks forward to connecting with everyone at the event and hopes to put on a good show.



# Association Leaders



**Jenifer Waller**

Colorado Bankers Association

Jenifer Waller became President and CEO of the Colorado Bankers Association (CBA) in January 2022, after serving as President for two years. She joined CBA in 1999 as Senior Vice President for state government relations and banking advocacy, and became COO in 2016. Waller has banking experience from working at her father's community bank and as a bank examiner for the Colorado Division of Banking. She is actively involved in several civic and educational organizations, focusing on financial inclusion and diversity in the banking sector.



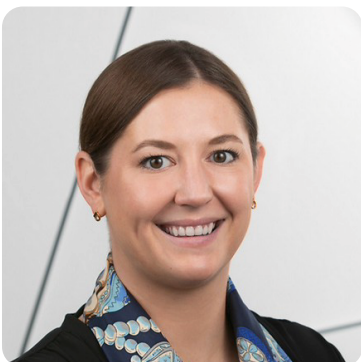
**Paul Hickman**

Arizona Bankers Association

Paul Hickman serves as the President and CEO of the Arizona Bankers Association, a role he has held since 2011.

Prior to joining the Arizona Bankers Association, Paul Hickman held various positions on the staff of the late Senator John McCain, both in Washington, D.C. and Arizona. Paul holds Bachelor of Science and Bachelor of Arts degrees, as well as a law degree from Arizona State University.

# ABA BankPAC



**Sarah Baker, ABA BankPAC**

Sarah Baker is Senior Director of BankPAC at the American Bankers Association, where she leads strategic operations and fundraising for the nation's largest banking industry PAC. With over a decade of experience in political fundraising and stakeholder engagement, she previously served as Finance Director at House Majority PAC and spent 11 years at Helen Milby & Company, rising to Chief of Staff. Sarah is a graduate of the University of the South and lives in Washington, D.C., with her husband and two dogs.





# CENTER FOR BANK ADVOCACY

A TRAINING PRACTICUM



Effective advocacy is a year-round process, and its success is reliant upon the participation of bankers.

Just as relationship banking is important to your bank's success, building a solid connection with public officials is important to ensure public policy does not impede the ability to serve our customers and community.



**ADVOCACY**



**INSIGHT**




**COLLABORATION**



**LEADERSHIP**

**YOUR VOICE IS NEEDED** to protect and defend your jobs, your industry, and your community.

 [www.coloradobankers.org](http://www.coloradobankers.org)

Contact Lindsay Muniz, Director of Education  
[Lindsay@coloradobankers.org](mailto:Lindsay@coloradobankers.org)  
303.825.1575

# Leading *Forward* Academy

*For Emerging Leaders*

You can offer an impactful Emerging Leaders Program TODAY!

We have done the 2+ years of vetting design and delivery, so you don't have to!

This program is one of the best re-occurring non-dues revenue sources for AzBA!

## *The Arizona Bankers Association Emerging Leaders Story*



ARIZONA BANKERS

ASSOCIATION in partnership with



KEYSER  
relentless client champion

MAGNA  
Leadership Solutions LLC

### Why

According to a Crowe Horwath, LLP 2017 survey, banking turnover is at a ten-year high. non officer turnover is 18.9%, officer turnover is 7.3%, and both are on the rise. As a result, banks are investing in the three elements of leadership development: Constant Learning, Investing in Others and Being Humble. (ABA Journal, 8/17).

### Today

Emerging Leaders are the lifeline to future success for individual banks.

### And

Each year banks compete to hire and retain the best talent in the industry.

### However

The appeal to enter or stay for the incoming generation is declining.

### Therefore

AzBA, in partnership with Magna Leadership Solutions & Keyser, created and delivered a new approach for leadership development.

### What is Different?

Guided & Applied Integrated Learning® (GAIL) - Continuous Learning.

## ***AzBA Emerging Leader Graduate Survey Responses***

This program provided tools and techniques I could immediately apply to my job.....

100%

The ROI was significant for the investment in this 6-month program.....

88%

My time investment in this 6-month program provided excellent value.....

96%

I would recommend the Leading *Forward* Program to my colleagues in banking.....

92%

Video on the Leading *Forward* Program: [https://magnaleader.co/AZBA\\_Emerging\\_Leaders](https://magnaleader.co/AZBA_Emerging_Leaders)

Video testimonials from Leading *Forward* Graduates: <https://magnaleader.co/Testimonials>



# AzBA Staff

Paul Hickman



Kerensa Williams



Steven Killian



Michal Plavecky



# AzBA Officers



**Chairman- Scott Vanderpool**  
Bank of America



**Chair Elect - Chet Samuelson**  
BOK Financial



**Treasurer- Peter Hill**  
Goldwater Bank



**Vice Chair- Thomas Inserra**  
Integro Bank



**Secretary- Kyle Kennedy**  
Bell Bank

# CBA Officers



Kevin Erickson, SouthState Bank - Chairman

Brett Wyss, Integrity Bank & Trust - Chairman-Elect

Jennifer Luce, FirstBank - Treasurer

Shawn Osthoff, Bank of Colorado - Past Chairman

Jenifer Waller, Colorado Bankers Association - President & CEO

# CBA Staff



Jenifer Waller – President & CEO

Alison Morgan – Director of State Government Relations

Brandon Knudtson – CFO and Director of Membership

Lindsay Muniz – Director of Education

Megan Carruth – Executive Assistant

Michelle Provan – Director of Communications



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## **AFFORDABLE**

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## **TRANSPARENT**

Bank On certified accounts do not allow overdraft or nonsufficient funds fees, so you'll never be hit with a surprise fee.

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A basic banking account is an important first step in participating in the financial mainstream – depositing your paycheck safely, paying bills effectively, accessing or building credit, and saving for emergencies and the future.

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PHOENIX

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