

Agenda - The 2025 Deposit Conference

Thursday, Sept. 11

10:00 a.m.

Welcome & Housekeeping

10:05 a.m. - 10:45 a.m.

The State of the Deposit Market

During this session, we will look at the state of the deposit market and the competitive landscape, and highlight our outlook for deposit growth, funding costs and composition, and the impact those trends will have on banks' future strategies.

Nathan Stovall, Director of FIG Research, S&P Global Market Intelligence

10:45 a.m. - 11:15 a.m.

Regulatory and Liquidity Considerations

In this session, we look ahead to 2026 to discuss how changing regulation and liquidity requirements influence a bank's deposit tactics.

John Geiringer, Partner, Barack Ferrazzano Kirschbaum & Nagelberg LLP

11:15 a.m. - 12:00 p.m.

Tips from the Top Deposit Franchises (A Banker Panel Discussion)

We will talk with bankers who have achieved high deposit performance in the last year and discuss what strategies are helping them optimize their deposit franchise.

Andrew Sagliocca, Vice Chairman, President and CEO, Esquire Bank

Zain Tariq, Senior Analyst, FIG Research, S&P Global Market Intelligence (Moderator)

12:15 p.m. - 1:30 p.m.

Roundtable Deposit Discussion

In this networking lunchtime session, hear from your peers about what they are doing to create deposit value.

1:30 p.m. - 2:15 p.m.

Using Analytics to Optimize Deposit Performance

In this age of data, deposit analytics is central to decision making on rate, volume, personalization, and engagement. Learn the latest methodology and techniques.

Brad Resnick, Director, Curinos

2:15 p.m. - 2:30 p.m.

Break

2:30 p.m. - 3:15 p.m.

Deposit Marketing for Performance

The banking industry doesn't market deposits enough. In this session, learn why deposit marketing is a 365-day-a-year effort and learn which campaigns to prioritize.

Fred Cadena, Vice President, Head of Client Strategy, Vericast

3:15 p.m. - 3:30 p.m.

Break

3:30 p.m. - 4:00 p.m.

What All Banks Can Learn from Baas on Building Deposits

Brett Pharr, CEO, Pathward Financial

4:00 p.m. - 5:00 p.m.

Consumer & Small Business Deposit Targeting

Formed by a merger of RMA and BAI, ProSight aggregates bank contributed deposit data. In this session, we take a deep dive into this data to uncover consumer and small business deposit trends, discuss the impact of various promotional offers, learn how to optimize on the best marketing channels, and highlight some of the challenges/solutions for digital customer acquisitions.

John Rountree, Head of Client Engagement

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5:00 p.m. - 5:30 p.m. **S&P Global Marketing Intelligence Deposit Rankings Awards**

5:30 p.m. - 6:30 p.m. **Cocktail Hour**

6:30 p.m. **Dinner**

Friday, Sept. 12

7:30 a.m. **Breakfast**

8:15 a.m. - 9:00 a.m. **The Elements of Deposit Performance**

In this session, we will discuss the building blocks of creating a deposit base that delivers value in all markets. We will cover the interplay of volume, duration, optionality, and elasticity through the lens of product and customer type.

Chris Nichols, Director of Capital Markets, SouthState Bank

9:00 a.m. - 10:00 a.m. **Deposit Efficiency**

While raising deposits with rate is easy, creating a low-cost deposit base is hard. In this session, we look at deposit growth efficiency and highlight how managing cost, generating fees and creating effectiveness through brand, compensation and products influence deposit outcomes.

Nathan Stovall, Head of FIG Research, S&P Global Market Intelligence (Moderator)

10:00 a.m. - 10:15 a.m. **Break**

10:15 a.m. - 11:15 a.m. **Tech and Treasury Management - The Needle Movers**

In this session, we will look at how a bank's technology and product attributes contribute to deposit value. We will look at account opening/onboarding and how treasury management supports deposit value.

Josh Fogle, SVP, Director of Treasury Management, S&T Bank

Dave Favela, Chief Innovation Officer, Southern First Bank

Chris Nichols, Director of Capital Markets, SouthState Bank (Moderator)

11:15 a.m. - 11:30 a.m. **Wrap Up & Conclude**