

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

We will talk with a banker who has achieved high deposit performance in the last year and discuss what strategies are helping optimize the 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 and Efficiency

In this age of data, deposit analytics is central to decision making on rate, volume, personalization, and engagement. Learn the latest methodology and techniques. We'll also look at deposit growth efficiency and highlight how managing cost, generating fees and creating effectiveness through brand, compensation and products influence deposit outcomes.

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

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

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

Consumer & Small Business Deposit Trends, Opportunities & Challenges

Formed by a merger of RMA and BAI, ProSight is a leading provider of consumer and small business deposit benchmarking analysis and insights. In this session, we provide a fact-based overview of consumer and small business deposit trends, review how promotional offers are impacting new deposit account growth, and highlight some of the opportunities and challenges with digital deposit customer acquisition.

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**

8:00 a.m. - 8:45 a.m. **Fireside Chat with Acting Chairman Travis Hill**
Travis Hill, Acting Chairman, FDIC
Nathan Stovall, Head of FIG Research, S&P Global Market Intelligence

8:45 a.m. - 9:00 a.m. **Break**

9:00 a.m. - 10:00 a.m. **The Elements of Deposit Performance**
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

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 examine how a bank's technology and product attributes , specifically treasury management contribute to deposit value.
Josh Fogle, SVP, Director of Treasury Management, S&T Bank
Kelly Dulle, Senior Vice President, Managing Director, Treasury Management, First Bank
Len Devaisher, President & COO, MidWestOne Bank
Helen Pavalko, Vice President, Product Management, ArcOne (Moderator)

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