

The 2026 Deposit Conference

Hosted by SouthState Bank and S&P Global Market Intelligence

Growing Profitable Deposits in an Increasingly Competitive World

Building a high-performance franchise starts with intent. In this conference, we will look at the products, analytics, marketing, and business models from top performing banks that contribute to value creation.

Thursday, October 1st

7:30am

Registration and Breakfast

8:30am

Welcome & Housekeeping

8:40am – 9:20am

The State of the Deposit Market

During this session, we will look at the state of the deposit market, the competitive landscape, and highlight our outlook for deposit growth, funding costs and composition in 2027. We will explore the impact those trends will have on banks' future strategies.

- *Zain Tariq, Senior Analyst, FIG Research, S&P Global Market Intelligence*

9:20am – 9:50am

Tips from A Top Deposit Franchise

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

- *James J. Edwards Jr., CEO, United Bank*
- *Zain Tariq, Senior Analyst, FIG Research, S&P Global Market Intelligence (moderator)*

9:50am – 10:15am

Break

10:15am – 11:00am

Using Analytics to Optimize Deposit Performance and Efficiency in the Age of AI

In this age of data, deposit analytics are central to decision making on rate, volume, personalization, and engagement. Learn the latest methodology and techniques using generative AI and machine learning. 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.

- *Adam Schauer, Director of Analytics, Nomis Solutions*

11:00am – 11:45am

Marketing Deposits That Stick: Proven Campaigns and Tactics to Drive Growth

Marketing teams need sophisticated strategies that go beyond rate promotions to attract and retain valuable depositors. This session will provide banking marketers and executives with proven tactics, campaign frameworks, and messaging strategies in this age of artificial intelligence. We will look at what drives

measurable deposit growth including digital advertising strategies for deposit acquisition, email nurture campaigns, AEO, branch and in-market promotional programs. We will also look at referral/advocacy initiatives, and retention marketing that prevents attrition.

- *Dan Marks, President, Growth Solutions, OptimaFI*
- *Rob Armour, EVP, Chief Innovation Officer, BankPlus*

11:45am – 1:00pm

Lunch + Roundtable Deposit Discussion – In this networking lunchtime session, hear from your peers about what they are doing to create deposit value.

1:00pm – 2:00pm

Deposit Product Structuring: Balancing Innovation, Profitability, and Customer Value

We will examine the strategic frameworks and execution best practices behind successful deposit product innovation, including tiered relationship pricing, behavioral segmentation, dynamic rate optimization models and the role of non-interest benefits in differentiation. We'll focus on how to design products that align customer needs with institutional profitability goals.

- *Mac Thompson, CEO and Founder, White Clay*

2:00pm – 3:00 pm

Breakout Sessions:

During these sessions, we'll facilitate conversations among attendees about the following topics:

1. Marketing Track

- a. Multi-channel campaign frameworks that balance digital efficiency with high-touch relationship building
- b. Personalization tactics using behavioral data and predictive analytics
- c. Measuring and optimizing deposit marketing ROI across the customer lifecycle
- d. Best marketing tactics and collateral by category (consumer, small business, commercial)
- e. Optimizing generative AI search and marketing

- *Chris Nichols, President of Institutional Banking, SouthState Bank*

2. HR Track

- a. Key responsibilities of a Chief Deposit Officer and compensation expectations
- b. Essential competencies for modern deposit professionals and how to develop them
- c. Critical upskilling initiatives, including training programs that blend traditional banking fundamentals with contemporary tools like CRM systems, financial wellness platforms, and digital account opening technologies.

- *Brian Love, Head of Banking and Fintech, Travillion*
- *Katie Klug, Chief Deposit Officer, Bridgewater Bank*
- *Amber Gerstung, Chief Deposit Officer, Stearns Bank*

3. ALCO Track

- Connecting your funding strategy with your loan growth goals
- Modeling duration of your deposits
- Liquidity stress testing
- Optimizing deposit channels

- *Steve Young, Chief Strategy Officer, SouthState Bank*

3:00pm – 3:30pm

Break

3:30pm – 4:00pm

What All Banks Can Learn from Banks Who Do Innovation Well

We will talk with a banker who implements innovative product design, onboarding, marketing segmentation or targeting strategies to drive deposit growth.

- *Erik Beguin, CEO, Austin Capital Bank*
- *Lauren Seay, Senior Editor, S&P Global Market Intelligence (moderator)*

4:00pm – 5:00pm

Stablecoin and Tokenized Deposits

During this session, we'll explore the use cases generating the strongest ROI and client demand based on actual deployment data.

Products & Regulation: Latest update on the market and regulation.

New Deposits: How to gather offshore deposits from your US customers using stablecoin and how to implement loyalty programs for your domestic customers to capture greater deposit balances.

Boosting Fee Income: How banks are generating fees with smart contracts and cross-border payments.

24/7 Settlement Infrastructure: Building always-on, always reconciled payment rails that eliminate weekend and holiday delays for time-sensitive transactions.

Client Adoption & Change Management: Strategies for educating corporate clients, overcoming internal resistance, and scaling from pilot to production

Technology Integration: Practical choices for banks to implement a digital asset strategy.

- *Chris Nichols, President of Institutional Banking, SouthState Bank*

5:00pm – 5:30pm

S&P Global Market Intelligence Deposit Rankings Awards

5:30pm – 6:30pm

Cocktail Hour

Friday, October 2nd

7:30am	Breakfast
8:00am – 8:45am	Regulatory Fireside Chat Join us for an exclusive fireside chat offering banking executives a rare opportunity to gain firsthand insights into the regulatory priorities shaping the financial services industry. • <i>Trey Maust, Chief Innovation Officer, Federal Deposit Insurance Corporation</i> • <i>Lauren Seay, Senior Editor, S&P Global Market Intelligence (moderator)</i>
8:45am – 9:00am	Break
9:00am – 10:00am	Breakout Sessions Retail Deposit Best Practices This interactive session will explore data-informed strategies and innovative approaches that deliver measurable results specific to attracting and retaining retail deposits. Attendees will examine successful case studies from peer institutions that have achieved significant retail deposit growth. <i>a. Neil Stanley, CEO and Founder, The CorePoint</i> Building Small Business Value: Turning Data and Industry Insight into Deeper Relationships Small business deposit growth has gone flat, competition for primacy is intensifying, and business owners say the #1 thing that keeps them loyal isn't price - it's trust and advice. So how do deposit professionals show up as the advisor their small business customers actually need? Attendees will leave with a clear view of what small business owners of different size and stage want from their primary financial provider, why advice-driven relationships outperform product-driven ones, and practical ways to equip relationship managers with the industry fluency that builds trust, deepens wallet share, and drives long-term primacy. <i>a. Bobby Martin, Founder and CEO, Vertical IQ</i> <i>b. Isio Nelson, Managing Director – Research, Fraud & Thought Leadership, ProSight Financial Association</i>
10:00am – 10:15am	Break
10:15am – 11:00am	Treasury Management – The Needle Mover This session explores how leading banks are transforming their treasury management operations to drive profitability, deepen client relationships, and ultimately drive profitable deposit growth. We will explore product design, sales, marketing and pricing.

- *Joe Wicklander, President, Treasury Solutions & Payments, Old National Bank*
- *Chris Nichols, President of Institutional Banking, SouthState Bank (moderator)*

11:00am – 11:15am

Wrap Up & Conclude