

THE FIRE LIGHT

YAM EHT LIGHT



HAWAII
MARCH 12-16



ALOHA



At ICBA we focus on three pillars—advocacy, education and innovation—as part of our guiding mission to create and promote an environment where community banks flourish. It permeates everything we do and is embodied in this year’s ICBA LIVE® theme: Light the fire. Light the way.

Whether you’ve attended ICBA LIVE previously, or this is your first time, you’ll leave with new ideas, inspiration and a renewed passion for our industry as our nation’s brightest minds come together to learn, network and engage in the business of banking.

ICBA’s national convention is an event I eagerly anticipate every year as we chart our collective path forward. You’ll also have a chance to learn from 50+ education learning labs, participate in roundtable sessions about leading topics and trends, hear from powerful keynote speakers, and see the latest technology offerings that address customers’ evolving needs.

And all against the beautiful backdrop of Hawaii. Whether exploring Oahu’s world-renowned beaches, paying tribute to the past with a visit to the USS Arizona Memorial, or experiencing the island’s culture animated by the Aloha spirit, there’s something for everyone.



Rebeca Romero Rainey, President and CEO, ICBA





FIRST TIME?

Get ready for an experience like no other conference, convention, or industry event! There is a lot to take in, and ICBA staff are available at every turn to help maximize your experience so you get the most out of ICBA LIVE and your time in Hawaii.

FIRST-TIME BANKER ORIENTATION AND RECEPTION

Saturday, March 11 /// 5:30 p.m.–7:30 p.m. /// (by invitation only)

Bankers attending for the first time are invited to attend an exclusive mix and mingle event to meet each other and ICBA leadership bankers. This orientation and reception is the perfect place to learn best practices, networking tips, how to navigate the daily schedule, where to get the most detailed information, and answer any questions. Prize drawings, appetizers and beverages will all be included. Watch your email for an invitation a few weeks prior to the event to RSVP.

REGISTERED GUESTS

ICBA LIVE has something for all convention participants—including your guests!

- » **Local Attractions:** Check out the available opportunities online at icba.org/LIVE.
- » **Two General Sessions:** Featuring industry and national thought leaders.
- » **All Expo Activities:** Including the Welcome Reception, Expo Lunch, Whiteboarding Sessions, and all other activities and experiences.
- » **Learning Labs:** Over 50 educational sessions targeted specifically for community banks.
- » **Evening Events:** Guests are welcome to attend the Networking Welcome Reception, ICBPAC Auction Fundraiser and Reception (ticket required), and A Night to Celebrate events.

ICBA LIVE registration allows guests to attend all convention functions except events that require an additional purchased ticket or those designated “by invitation only.”

A guest is a spouse, partner, or friend who is not in a financial occupation. A coworker or associate within the financial services industry is not considered a guest.

REGISTER TODAY [ICBA.ORG/LIVE](https://icba.org/LIVE)

EXPERIENCE WAVES OF I



**ICBA
LIVE
2023**

GENERAL SESSIONS/KEYNOTES

Inspiring. Impactful. Insightful. Join us for our general sessions during ICBA LIVE and hear from powerful speakers and leading experts about the topical issues affecting our industry. Leave invigorated, with a renewed sense of purpose as we work collectively to drive our industry forward.

INSPIRATION

REBECA ROMERO RAINEY

President and CEO
ICBA, Washington, DC

 @RomeroRainey



BRAD BOLTON

ICBA Chairman
President and CEO
Community Spirit Bank, Red Bay, AL

 @BradMBolton



DEREK WILLIAMS

ICBA Chairman-Elect
President and CEO
Century Bank & Trust,
Milledgeville, GA

 @DerekBWilliams



REGISTER TODAY [ICBA.ORG/LIVE](https://www.icba.org/live)

EXPAND YOUR HORIZONS



**50+
LEARNING
LABS**

**TRACKS AND
SELECTED SESSIONS:**

DIGITAL INNOVATION & TRANSFORMATION

Discover technological advances that can enhance your bank's bottom line, increase its operational efficiencies, support evolving payment systems, and boost its competitiveness.

- » Fundamentals of Stablecoins
- » Leveraging Data to Improve and Drive Financial Value

GROWTH & MARKETING

Specialty sessions dedicated to community banks with a specific focus on revenue generation, customer engagement, and organization expansion.

- » Five Cultural Changes that Must Become Business As Usual
- » Redefining ROI-Return on Impressions

LENDING & DEPOSITS

Expert insight and guidance for today's lending and retail environments including agriculture, small business, consumer, and commercial products.

- » CECL's Here. Now What?
- » Strategic Loan and Investment Portfolio Management
- » Uncertainty on the Horizon: Balancing Loan Growth and Credit Quality

33RD ANNUAL BANK DIRECTOR CURRENT ISSUES SEMINAR

Tap into the latest on governance, credit, talent acquisition and retention, and more. If it's new, if it's chronic, if it affects corporate governance, risk management, or other challenges of the boardroom, this seminar addresses it. Register your bank directors for this supplementary one-day session for a dynamic expert-led discussion and solutions on today's hot button issues.

To attend the Bank Director Current Issues Seminar on Sunday, you must be fully registered to attend ICBA LIVE. To learn more and register, visit **icba.org/LIVE** or call 800-422-7285 and ask to speak with a member of the ICBA Events Team.

Banks enrolled in ICBA Bank Director Program: **\$199**

Banks not enrolled in ICBA Bank Director Program: **\$249**

**ICBA
LIVE
2023**

MANAGEMENT & STRATEGY

Updates focused on key trends, disruptive opportunities, and proven business strategies for today's experienced professionals leading community banks.

- » Banking's Execution Imperative
- » Help Your Ag Customers Profit in an Uncertain Economy
- » The Ultimate Community Bank Q&A

RISK, REGULATION, & EXAMS

Learn the latest supervisory, regulatory, and operational risk issues at the federal level.

- » Banking Crypto
- » Protecting Employee Data: Emerging Compliance Obligations (now the CCPA!) and Minimizing Risk
- » Regulatory Hot Stuff Workshop
- » The Cyber Rosetta Stone: Translating the Ones and Zeroes of Threats to the Dollars and Cents of Risk

WORKFORCE DEVELOPMENT

Gain new strategies and tactics to give your bank the competitive advantage when recruiting, retaining, and rewarding employees. Plus, ensure that employment related practices, policies, and procedures are compliant and reflect industry best practices.

- » Navigating the Great Resignation: Strategies for Success
- » The Shrinking Labor Market: How to Reward and Retain Top Talent

REGISTER TODAY [ICBA.ORG/LIVE](https://icba.org/LIVE)



DISCOVER FRESH PERSPECT

**ICBA
LIVE
2023**



TIVES



ROUNDTABLES

Monday, March 13 /// 1:15 p.m.–2:30 p.m.

MUTUAL AND THRIFT ROUNDTABLE

A roundtable discussion of the unique issues concerning mutual and thrift institutions, including regulations that recently became effective that could impact these institutions. Various corporate governance and depositor issues concerning mutual and thrift institutions will also be discussed.

ENGAGE WITH EXPERTS: BANKER ROUNDTABLE

Join fellow community bankers in roundtable discussions where you can ask questions and discuss topics that are important to you. Each table is moderated by industry experts and organized by bank asset size. Don't miss this opportunity to engage in peer-to-peer conversations addressing today's issues and solutions unique to your bank's asset size.

ICBA THINKTECH SHOWCASE

Sunday, March 12 /// 8:30 a.m.–10:30 a.m.

Experience live pitches of fintech companies in the 2023 ICBA ThinkTECH Accelerator cohort. Learn about the companies' new technologies and opportunities for your bank to implement new solutions and flourish. This event is designed to allow bankers to engage with early stage fintech companies that focus on developing products and solutions specifically for community banks and their customers.

REGISTER TODAY [ICBA.ORG/LIVE](https://icba.org/live)

EXPLORE THE EX

MEET 150+ EXHIBITORS FOCUSED ON COMMUNITY BANKS

ICBA LIVE's Expo features solution providers with innovations and tools tailored for community banks. Plus, official ICBA Preferred Service Providers are right on Expo's Main Street, ready to support all aspects of your bank.

**ICBA
LIVE
2023**



PO



ICBA CENTRAL

Explore the latest technologies, relax and recharge at any of the LIVE Lounges, participate in the Mad Dash for Cash, learn from our Whiteboard experts and stick around for the Prize Party for a chance to win some fabulous prizes.

ADVOCACY

Meet members of ICBA's legislative and regulatory teams and hear how they amplify your voice in Washington. Don't forget to snag tickets to the ICBPAC® Auction Fundraiser on Tuesday evening. (ICBA Members Only)

EDUCATION

Visit with the Community Banker University® team to learn how they can help your bank retain and recruit top talent with timely, engaging, and accredited education to achieve greater organizational success. Drop off the pink card from your registration packet for the chance to win a beautiful one-carat diamond pendant or Omega watch (men's or women's) compliments of Gerrish Smith Tuck.

INNOVATION

Learn how you can increase your bank's revenue and lower expenses while exploring the many benefits, solutions, and services offered by ICBA Bancard®, TCM Bank N.A., and ICBA Securities®. Explore new growth opportunities for your bank through the ICBA ThinkTECH Accelerator and other ICBA innovation initiatives.

WALK DOWN MAIN STREET

Don't de-lei! Be one of the first bankers to visit Main Street to discover how ICBA's Preferred Service Providers can help you grow your bank, improve efficiencies, and reduce risk with best-in-class solutions designed for community bankers. To learn more about these companies and other unique programs offered through ICBA, come down the red carpet on Main Street or visit icba.org/psp to learn more.

REGISTER TODAY [ICBA.ORG/LIVE](https://icba.org/live)



CONNECT WITH YOUR PEOPLE



ERS



NETWORKING WELCOME RECEPTION

Sunday, March 12 /// 4:30 p.m.–6:30 p.m.

Join us inside the Expo as we close out the first day of ICBA LIVE. Meet, mingle, and exchange ideas with vendors and fellow bankers while enjoying beverages and entertainment.

A NIGHT TO CELEBRATE

Wednesday, March 15 /// 6:30 p.m.–9:30 p.m.

As the sun sets on the final night, community bankers will convene for a grand celebration you won't want to miss! Join us as we celebrate community banking and light the way forward. Enjoy engaging company, fantastic food, and more!



**ICBA
LIVE
2023**

REGISTER TODAY [ICBA.ORG/LIVE](https://icba.org/live)



HELP COMMUNITY



**ICBA
LIVE
2023**



34TH ANNUAL ICBPAC AUCTION FUNDRAISER

Tuesday, March 14 /// 5:00 p.m.–7:00 p.m.

Join ICBPAC for this annual fundraiser on Tuesday during ICBA LIVE. Catch a wave to the ICBPAC Surf Shack and help us raise funds for the only national federal political action committee dedicated to protecting and promoting the community banking industry. With sun, sand, surf, and good vibes, get ready to bid on hundreds of unique items while enjoying entertainment, cocktails, hors d'oeuvres, and networking with community bankers from across the country!

If you are one of ICBPAC's highest 2022 donors (personal contributions of \$2,500 or more in 2022), you will also be granted exclusive invitation-only VIP Access. This special VIP ticket will give you private entry to the VIP lounge inside the event. It also gives you the opportunity to preview auction items online before general ticket holders.

ICBPAC auction tickets will go on sale beginning January 1, 2023

Adults: \$50 each (in advance) or \$60 at the door

Children: (13-17): \$10 each

Children: (12 and under): Free (no ticket necessary)

VIP Reception: \$250 each (early access at 4:30 p.m. to the VIP reception and designated VIP areas)

For more information about the auction, visit icba.org/auction or reach out to ICBA staff at auction@icba.org.

Dues-paying ICBA members, associate members and their immediate family who are registered for ICBA LIVE are eligible to participate in the ICBPAC Auction. You must be a U.S. citizen or lawfully admitted permanent residence in the U.S. in order to contribute. Tickets and auction items can ONLY be purchased with personal funds. Ticket purchases and purchases made the night of the auction will count toward your individual 2023 ICBPAC contribution total and are subject to FEC limitations. If you make your annual ICBPAC contribution (\$125 or greater) prior to the Auction, you will receive two complimentary general admission auction tickets. ICBPAC donors who contributed \$2,500 or more in 2022 will receive two complimentary VIP tickets.

ICBPAC contributions are not tax deductible as charitable contributions for federal income tax purposes. ICBPAC funds are used to make political contributions to federal campaigns of candidates and elected officials being educated about our industry and that support community banks. Federal law requires political committees to report the name, mailing address, occupation, and name of employer for each individual whose contributions aggregate in excess of \$200 in a calendar year. All contributions to ICBPAC are voluntary. You may refuse to contribute without reprisal. ICBPAC contributors must be US Citizens/green card holders.

REGISTER TODAY [ICBA.ORG/LIVE](https://icba.org/live)



PRELIMINARY SCHEDULE



SAT
MARCH 11

ARRIVAL DAY

SUN
MARCH 12

7:30 a.m.–6:30 p.m.
**PARTICIPANT
REGISTRATION
DESK OPEN**

7:00 a.m.–2:30 p.m.
**BANK DIRECTOR
CURRENT
ISSUES SEMINAR**

*Event fees are not
included in the
registration fee*

7:00 a.m.–4:00 p.m.
**ICBPAC AUCTION
OFFICE OPEN**

8:30 a.m.–10:30 a.m.
**THINKTECH
SHOWCASE**

MON
MARCH 13

7:00 a.m.–2:30 p.m.
**PARTICIPANT
REGISTRATION
DESK OPEN**

7:30 a.m.–9:25 a.m.
LEARNING LABS

7:00 a.m.–4:00 p.m.
**ICBPAC AUCTION
OFFICE OPEN**

9:30 a.m.–1:15 p.m.
EXPO OPEN

TUE
MARCH 14

6:30 a.m.–1:00 p.m.
**PARTICIPANT
REGISTRATION
DESK OPEN**

7:00 a.m.–10:00 a.m.
LEARNING LABS

10:30 a.m.–12:30 p.m.
GENERAL SESSION

4:30 p.m.–5:00 p.m.
**ICBPAC VIP
CHAMPAGNE
RECEPTION**

VIP ticketed guests only

WED
MARCH 15

7:30 a.m.–12:30 p.m.
**PARTICIPANT
REGISTRATION
DESK OPEN**

8:00 a.m.–9:55 a.m.
LEARNING LABS

9:00 a.m.–1:00 p.m.
**ICBPAC AUCTION
OFFICE OPEN**

10:30 a.m.–12:30 p.m.
GENERAL SESSION

THU
MARCH 16

DEPARTURE DAY

*Events and times are subject to change. See full schedule at icba.org/LIVE.
During ICBA LIVE, refer to the mobile app for official times and locations.*

Noon–5:30 p.m.
**ICBPAC AUCTION
OFFICE OPEN**

2:00 p.m.–6 p.m.
**PARTICIPANT
REGISTRATION DESK
OPEN**

5:30 p.m.–7:30 p.m.
**FIRST-TIME BANKER
ORIENTATION AND
RECEPTION**

By invitation

8:30 a.m.–10:25 a.m.
LEARNING LABS

10:30 a.m.–2:00 p.m.
EXPO OPEN

11:30 a.m.–2:00 p.m.
**LARGE COMMUNITY
BANK ROUNDTABLE**

By invitation

4:30 p.m.–6:30 p.m.
**NETWORKING
WELCOME RECEPTION
IN THE EXPO**

11:30 a.m.–12:30 p.m.
LUNCH IN EXPO

12:45 p.m.
**PRIZE DRAWINGS
IN EXPO**

12:30 p.m.–2:00 p.m.
**STATE/REGIONAL
AFFILIATE PARTNERS
LUNCHEON**

By invitation

1:15 p.m.–2:30 p.m.
**ENGAGE THE EXPERTS
ROUNDTABLE
MUTUAL AND THRIFT
ROUNDTABLE**

6:00 p.m.–9:00 p.m.
**STATE/REGIONAL
AFFILIATE AND
EXHIBITOR
RECEPTIONS**

By invitation

5:00 p.m.–7:00 p.m.
**ICBPAC AUCTION
FUNDRAISER
RECEPTION**

*Ticket required—Event
tickets are not included
in the registration fee.
ICBA members only.*

6:30 p.m.–9:30 p.m.
**A NIGHT TO
CELEBRATE**

**NO PLANNED
ACTIVITIES**

ICBA LIVE 2023 REGISTRATION

	THROUGH FEB. 3	AFTER FEB. 3
ICBA MEMBERS	\$1,275	\$1,575
ICBA MEMBER MULTIPLE DISCOUNT	\$1,175	\$1,475
GUEST <i>A spouse/partner or friend who is not in a financial occupation.</i>	\$550	\$650
STUDENT (POST SECONDARY)	\$250	\$285
CHILD (5-18 YEARS)	\$175	\$185
NONMEMBER	\$1,775	\$2,075

BANK DIRECTOR CURRENT ISSUES SEMINAR REGISTRATION

You must be registered for ICBA LIVE to attend this seminar.

BANKS ENROLLED IN BANK DIRECTOR PROGRAM	\$199	\$299
BANKS NOT ENROLLED IN BANK DIRECTOR PROGRAM	\$249	\$299

SET OUT FOR ADVENTURE

THE ISLAND AWAITS...

Enjoy the waves of the world-renowned Waikiki Beach or drive out to the quieter shores along the island's eastern side.

Hike Monoa Falls Trail or any of the many jungles and waterfalls that connect to it.

Explore a volcano trail and spectacular lookout at Diamond Head.

Take the family to see the Waikiki Aquarium, the U.S. Army Museum, the Honolulu Zoo, or stroll through the 100-acre Kapiolani Park.

Learn about the rich history of the island and its people at the Polynesian Cultural Center.

Visit historical landmarks such as the USS Arizona Memorial, honoring those lost in the 1941 Pearl Harbor invasion.

Shop at Ala Moana Mall, The Aloha Tower Marketplace, The Ward Warehouse & Ward Center, and the Aloha Stadium Swap Meet.



**RESERVE
YOUR ROOM
TODAY**

HILTON HAWAIIAN VILLAGE WAIKIKI RESORT

The unique village-style resort is set in 22 acres of oceanfront paradise with exotic gardens, ponds, waterfalls, and five pools including Waikiki's largest super pool and longest water slide. The resort also offers a spa and daily activities ranging from hula lessons to exercise classes.

URE



ICBA LIVE 2023

Plan to arrive on Saturday, March 11, as programming begins early on Sunday. To reserve a hotel room, visit icba.org/LIVE (click the book online button under the hotel info tab) or call Hilton reservations at 808-949-4321 and mention you are with ICBA LIVE 2023. Rooms booked through the room block receive a discounted resort fee of \$25 per day for March 11–16.

Excitement is high! Book your room early to guarantee your desired room. There are a limited number of rooms in each category and we expect some of the categories to sell out fast. The ICBA LIVE 2023 room block expires Jan. 30 or when the block is filled, whichever comes first. Cancellation is 72 hours prior to arrival.

Hotel Scam Warning: Only make your room reservation using the information provided by ICBA. Do not do business with any company that claims they are with ICBA or working for ICBA as the official housing service. Contact ICBA if you have any questions or concerns.

TAPA OR DIAMOND HEAD TOWER

Resort View: \$280
Coastal View: \$300
Ocean View: \$320

RAINBOW TOWER

Ocean View: \$340
Ocean Front: \$360

ALI'I TOWER

Coastal/Ocean View: \$399



INDEPENDENT COMMUNITY
BANKERS of AMERICA®

518 Lincoln Road, PO Box 267
Sauk Centre, MN 56378-0267

PRSR STD
U.S. POSTAGE
PAID
Sauk Centre, MN
56378
Permit No. 73



#ICBALIVE /// [Icba.org/LIVE](https://www.icba.org/LIVE)

WHY BANKERS



Just started as president with my company. Great opportunity to become immediately immersed and network as well as meet current and prospective vendors.”



Excellent way to encourage and empower community bankers to go back to their respective communities and do what we do best, which is being attentive and responsive to meeting needs!”



ICBA LIVE is a great value and provides opportunities for networking, comprehensive education, vendors, great speakers in a fantastic location, preferably warm!”



ICBA LIVE is a great way to get to know other bankers across the nation. Very informative and wonderful people to get to know.”

ATTEND ICBA LIVE