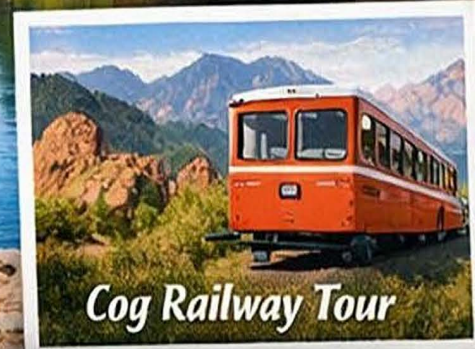
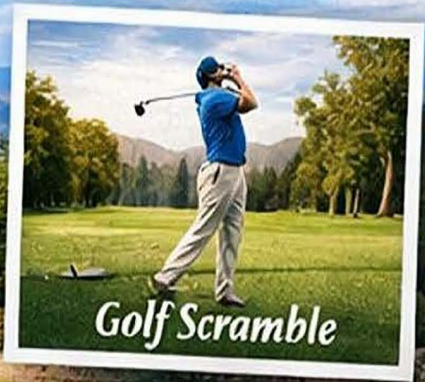


Out Where the West Begins



126TH ANNUAL CONVENTION & EXPOSITION

MAY 6-8, 2026 | THE BROADMOOR, COLORADO SPRINGS



EVENT HIGHLIGHTS:

- May 6: Registration & Exhibit Hall Reception
- May 7: Breakfast, Sessions, Lunch & Banquet
- May 8: Breakfast, Sessions, Golf & Tours

REGISTRATION FEES

\$725 Banker/Non-Banker | \$325 per person for Golf, Cog Railway & Jeep Adventure

\$425 Spouse/Guest | \$705 Banker and \$405 Spouse/Guest - Attendance of 10 or more bankers/directors from same bank

REGISTER TODAY AT www.LBA.org

WEDNESDAY MAY 6, 2026



3:30PM-6:00PM **Exhibitor Registration Open & Installation of Exhibitors**
(International Center Foyer and International Center)

3:30PM-8:00PM **Convention General Registration**
(International Center Foyer)

6:30PM-8:00PM **Exhibit Hall Grand Opening Reception**
(International Center)

Join us for the Grand Opening Reception of the 126th Annual LBA Convention & Exposition! This reception is sponsored by Louisiana Bankers Service Corporation.

THURSDAY MAY 7, 2026

7:00AM-8:30AM **Exhibit Hall Breakfast**
(International Center)

8:00AM-8:30AM **Welcome and Opening Remarks** *(Colorado Hall ABC)*
Ginger Laurent, LBA CEO and Michael Vizard, LBA Board Chairman

8:30AM-9:00AM **American Bankers Association (ABA) Update** *(Colorado Hall ABC)*
Kenneth Kelly, ABA Chairman

9:00AM-9:30AM **Office of Financial Institutions Update (OFI) Update** *(Colorado Hall ABC)*
Scott Jolly, OFI Commissioner

9:30AM-10:00AM **Exhibit Hall Break**
(International Center)

10:00AM-11:00AM **Trust in the Product: How Banks Can Deploy Artificial Intelligence Without Breaking Privacy or Confidence** *(Colorado Hall ABC)*
Henry Hays, Abstract Agents

Trust is the product in banking—and AI is already reshaping how that trust is built, protected, and tested. In this keynote, Henry Hays cuts through the hype to show bank leaders how AI is actually being used today, Monday through Friday, inside financial institutions. Using real-world examples, Henry breaks down where AI creates meaningful productivity gains, where privacy lines must not be crossed, and why the institutions gaining ground right now aren't experimenting—they're executing. Attendees will walk away with a practical understanding of how to deploy AI safely, responsibly, and confidently, while recognizing that standing still is quickly becoming the most expensive decision a financial institution can make.

11:00AM-11:30AM **Exhibit Hall Break**
(International Center)

11:30AM-12:30PM **Concurrent Sessions (Please Choose One):**

Concurrent Session 1: *(Colorado Hall ABC) *To be offered again from 2pm-3pm*

Bank Board and C-Suite Interaction

Tom Hutton and Steve Lanter, Luse Gorman

In this session, we'll discuss the roles of non-employee directors and how they should carry on those roles, and we discuss the roles of the c-suite and how they should carry on those roles. Finally, we bring the two together and discuss how the two can and should work together in the best way to meet their fiduciary obligations and effectively achieve the bank's goals and objectives.

11:30AM-12:30PM **Concurrent Session 2:** *(Colorado Hall D)*

The Prosperity Paradox: Overcoming Banking's Biggest Hurdle

Preston Afrank, Haberfeld

All community institutions want to thrive. Yet, the core tenets we use to drive our financial institutions' prosperity and growth are often contrary to reality; hence, the Prosperity Paradox. Whether we're talking about marketing, account opening policies, frontline service, or even service charges, many of our institutions are operating on key misconceptions that actually stifle growth rather than supporting it. During this session, we will explore how data and analytics should inform our decision-making at every step. We will also discuss instances in which conventional wisdom and data analytics collide—and how to move forward when it happens. Attendees will leave with actionable strategies on improving overall marketing and execution so they can more effectively grow their financial institutions and increase profitability.

Concurrent Session 3: *(Colorado Hall E)*

Preparing for a Focus on Process and Efficiency

Eric Stables, Profit Resources, Inc.

The last couple of years has pushed banks in a way that challenges how bankers serve customers—both internal and external. It's time to shift the focus to process efficiency and effectiveness throughout the bank. Are areas such as loan operations and deposit operations designed to best serve lenders and customer facing staff? Is the organization structured to most effectively serve the customer in a way that can be profitable for the bank? Many staff roles will need to be repurposed, and workflows will need to be reengineered. This session will cover the main areas where the bank can focus in order to be a well-oiled customer service machine. Session objectives: (1) Understand how to streamline and optimize internal processes for greater efficiency and effectiveness. (2) Customer Journey Maps as a discovery tool. (3) Discover strategies to restructure staff roles and workflows for optimal customer service. (4) Learn why metrics matter.

12:30PM-2:00PM **Exhibit Hall Lunch**

(International Center)

Join us for lunch in the exhibit hall as we close out the exhibit hall part of the convention. We will draw for exhibitor door prizes and the Grand Prize Drawing (\$1000 cash) at the end of lunch.

2:00PM-3:00PM **Concurrent Sessions (Please Choose One):**

Concurrent Session 1: *(Colorado Hall ABC)* *Also offered earlier in day from 11:30am-12:30pm

Bank Board and C-Suite Interaction

Tom Hutton and Steve Lanter, Luse Gorman

In this session, we'll discuss the roles of non-employee directors and how they should carry on those roles, and we discuss the roles of the c-suite and how they should carry on those roles. Finally, we bring the two together and discuss how the two can and should work together in the best way to meet their fiduciary obligations and effectively achieve the bank's goals and objectives.

Concurrent Session 2: *(Colorado Hall D)*

A 30,000-Foot View of Banking Innovation

Kristina Morris, ICBA

This session provides a high-level framework for how banks can approach innovation to stay efficient, profitable, and competitive. Attendees will gain practical guidance on innovation tools and how to effectively collaborate with bank technology partners to turn strategy into impact.

2:00PM-3:00PM **Concurrent Session 3:** *(Colorado Hall E)*

Rebuilding Balance-Sheet Growth: Deposits and Lending in a New Market Reality: Historical Lessons, Current Reality and the Path Forward

Kelley Garmon and Wendy Erhart, Vericast

This presentation explores how banks can rebuild sustainable balance-sheet growth by understanding how deposit and loan dynamics have evolved, what is limiting growth today, and how intelligence-led, relationship-driven strategies are shaping the next phase of financial institution performance.

5:30PM-7:00PM **FNBB Cocktail Reception**

(Lakeside Terrace)

7:00PM-9:00PM **Convention Banquet**

(Lake Terrace, Crystal & Fountain Rooms)

Join us for a celebration of this year's convention! Denver Piano Shows will be the featured entertainment, bringing high-energy music, audience interaction, and an unforgettable atmosphere to the evening. Named Colorado's Top Dueling Piano Company by The Bash and GigSalad, the owner, Dave, is a regular entertainer at The Golden Bee at The Broadmoor.



Dinner buffet will include signature dishes inspired by The Broadmoor's finest restaurant recipes. Suggested attire: Cocktail attire.

FRIDAY MAY 8, 2026

7:00AM-8:30AM **Breakfast**

(Colorado Hall DEF)

8:00AM-8:30AM **LBA Business Session** *(Colorado Hall ABC)*

Michael Vizard, LBA Board Chairman

Director Elections

Installation of New LBA Board Chairman

8:30AM-9:00AM **Independent Community Bankers of America (ICBA) Update** *(Colorado Hall ABC)*

Derek Williams, ICBA Past Chairman

9:00AM-9:15AM **Break**

(Colorado Hall Foyer)

9:15AM-10:15AM **Are the Polls Right? A Closer Look at the Evolving Trends in Public Opinion Research** *(Colorado Hall ABC)*

Ashlee Rich Stephenson, AxAdvocacy

Polls drive headlines, but not always reality. Ashlee Rich Stephenson, national political strategist and pollster, will explore how modern public opinion research works, where it breaks down, and how we should interpret political data in an era of rapid change and risk.

10:15AM-10:30AM

Break

(Colorado Hall Foyer)

10:30AM-11:30AM

Tokenized Money: What's Real, What's Next *(Colorado Hall ABC)*

Brooke Ybarra, American Bankers Association

Tokenization is reshaping how money and financial assets move. Stablecoins and tokenized deposits are two of the most visible early applications, creating new opportunities and new questions for banks of all sizes. This session breaks down what's real, what's regulatory, and what's coming next. You'll get simple frameworks to understand tokenized money, practical examples of where the market is heading, and clear guidance on how your bank can engage safely and strategically. Walk away with the insights you need to navigate change and stay competitive in a rapidly evolving landscape.

12:00PM-5:00PM

Golf Scramble at The Broadmoor (Registration Required)

Registration fee is \$325 per person. Includes box. Tee Time is 1pm. See page 7 for more information.

12:00PM-5:30PM

Reach the Peak: Cog Railway Experience & Lunch (Registration Required)

Registration fee is \$325 per person. Includes lunch at CM Brew and COG Railway Experience. See page 7 for more information. Private motorcoach transportation will depart from The Broadmoor South Tower Drive promptly at 12pm. Registered tour guests should arrive by 11:50am at Broadmoor South Tour Drive for tour check-in.

2:00PM-5:00PM

Garden of the Gods Jeep Experience (Registration Required)

Registration fee is \$325 per person. Because this is an afternoon tour, lunch is not included. See page 7 for more information. Jeeps will depart from The Broadmoor South Tower Drive at 2pm. Registered tour guests should arrive by 1:50pm at Broadmoor South Tower Drive for tour check-in.

Continuing Legal Education (CLE)

The Louisiana State Bar has approved this program for 5.5 hours of CLE. If you are a registered attendee and would like CLE in Louisiana, please see the LBA registration desk at the conference for the form to complete.

For other continuing education needs, LBA can provide a certificate upon request following the convention.

CONVENTION ATTIRE

Attire for all convention events is business casual. For the Thursday evening banquet, suggested dress is cocktail attire.

The Broadmoor Hotel does have a dress code in keeping with its tradition of western elegance since the opening of the hotel in 1918. Please no sleeveless shirts for gentleman; hats for gentleman are allowed, but must be properly worn and be removed in outlets accordingly. For dining in the restaurants, please visit the website for the restaurant you'll be visiting to find which of the dress codes they follow- [Click here](#)

For those participating in the golf scramble on Friday afternoon May 8, no short shorts, cut-offs or denim jeans. Men are required to wear a shirt with a collar. Ladies are required to wear a blouse with a collar or sleeves. Ladies' and men's shorts are to be Bermuda length. Soft spikes are required.

FEATURED SPEAKERS



Henry Hays, a visionary CEO and co-founder of Abstract Agents, spearheads a cutting-edge business intelligence firm focusing on emerging technologies, specially Artificial Intelligence. As an Adjunct Professor at LSU's Roger Ogden Honors College, he imparts his expertise by teaching courses on AI and LLMs, shaping the minds of future innovators. Globally sought after, he delivers keynote speeches on Disruptive Innovation and using AI as a competitive advantage. Before founding Abstract Agents, Hays played a pivotal role in developing the commercial facet of Avanir Pharmaceuticals, a company that was acquired for \$3.5 billion in cash in 2014. His multifaceted experience and entrepreneurial leadership continue to fuel advancements in tech and business strategy.



Brooke Ybarra is the Senior Vice President, Innovation & Strategy for the American Bankers Association, where she leads market strategy and insight development on a wide range of fintech issues that impact the banking industry. Brooke has extensive experience in financial services as a consultant with Accenture focusing on electronic payments issues. In addition, Brooke worked with Marriott International as Senior Director of Global Quality. Brooke also spent four years at the Central Intelligence Agency, where her last role was that of a Program Manager for the Office of Congressional Affairs. Brooke received her MBA from the McDonough School of Business at Georgetown University, where she was valedictorian of her class. She completed her undergraduate degree in chemical engineering from Stanford University.



Ashlee Rich Stephenson is a nationally respected strategist, pollster, and public speaker with two decades of experience shaping high-stakes political, policy, and corporate advocacy efforts. She is a trusted advisor to executives, trade associations, and policymakers, leveraging deep expertise at the intersection of business and government. As President of AxAdvocacy, she oversees the firm's practice areas of government relations, public affairs, and strategic communications, delivering high-impact solutions for clients navigating complex political and policy environments. In her role as senior political strategist and consultant for the U.S. Chamber of Commerce, she directs the Chamber's political program, PAC and advocacy campaigns, playing a key role in advancing pro-business policies. She also manages the Chamber's Political Advocacy Committee, a high-level board of senior government affairs officials and CEOs from state and metro chambers. She has worked on several U.S. presidential campaigns, including serving as the polling director for then-Mayor Rudy Giuliani's 2008 campaign and as an adviser for then-Governor Scott Walker's 2016 effort. A sought-after commentator on political and policy trends, Stephenson was named a Rising Star in 2014 by Campaigns & Elections magazine and inducted into the inaugural American Association of Political Consultants 40 under 40 class of 2015. A graduate of Allegheny College and native of Pittsburgh, Pennsylvania, Stephenson resides in Alexandria, Virginia, with her husband and two children.

THE BROADMOOR

1 Lake Avenue
Colorado Springs, CO 80906



LBA has contracted for a set number of sleeping rooms at The Broadmoor. We have rooms in our block for Monday May 4 through Saturday May 9. Sleeping room reservations must be made by **April 4, 2026** or until the block of rooms for LBA is filled, whichever is sooner. To ensure the LBA Group Rate (see rate options below), [click here to book online](#). Or, call 1-855-634-7711 and identify that you're booking with the Louisiana Bankers Association Annual Convention room block.

Please note: Because of limited room availability at The Broadmoor for the night of Tuesday May 5, we no longer have rooms in our group block for Tuesday night 5/5/26. If you are interested in booking for Tuesday May 5, please contact the hotel to be put on a wait list for that night. We have rooms available during the conference and on the back end (Friday night May 8 and Saturday May 9).

Room Types:

- **Classic Rooms (King Bed)** - \$375+tax per night
- **Superior Rooms** - \$395+tax per night
- **Premier Rooms** - \$405 + tax/night

Check In Time: 4pm
Check Out Time: 12pm

Cancellation Policy: Reservations may be cancelled or shortened up to 7 days prior. Cancellations or shortened stays will be charged if made within 7 days of check-in.

[Click here](#) for Additional Hotel Options near The Broadmoor (because of limited availability for Tuesday May 5).

Airport Information

- Colorado Springs Airport is approximately 11.5 miles/19 minutes from The Broadmoor
- Denver International Airport is approximately 75 miles/90 minutes from The Broadmoor

Shuttle and Private Transportation Through Gray Line

The Broadmoor partners with Gray Line to offer Shuttle Transportation, as well as private sedans and SUVs to/from the Colorado Springs Airport. Only Private Sedan and SUV service is available to and from the Denver International Airport. Reservations are required. [Click here to Visit Gray Line to Reserve Shuttle Transportation.](#)

Dining at the Broadmoor

The Broadmoor's passion for great food has created a range of award-winning restaurants and lounges that ensure visitors fresh and inspiring menus for every occasion. From fine dining to a quick bite, whatever the moment needs, something delicious awaits. [Click here for a list of restaurants on property.](#) Reservations are highly recommended.

Additional Things To Do At Broadmoor

The Broadmoor has many options on property. Visit [Activities](#) and [Adventures](#) on their website for more information.

Resort Map [Click here for a Resort Map](#)

ADDITIONAL ACTIVITIES



Golf Scramble at The Broadmoor

Friday May 8, 2026

1:00pm tee time (Box lunches available at 12pm)

\$325 per person*

**Cost includes box lunch, beverages throughout play & green fees. Due to an ongoing irrigation project at the golf course, we will play a slightly modified course (17 holes).*

The Broadmoor Golf Club is consistently ranked among the best in the world. The two iconic courses were designed by some of golf's greatest names, and have played host to numerous tournaments, including the U.S. Women's Open, U.S. Senior Open, and PGA Cup Matches. Presidents, politicians, celebrities and legendary athletes have played at The Broadmoor.



Club rentals are on your own. If you need to rent clubs, please call The Broadmoor Golf Club at 719-577-5792.

Attire: No short shorts, cut-offs or denim jeans. Shorts must be Bermuda length. Collared shirts, must have sleeves. Soft Spikes required on the course.

Reach the Peak: Cog Railway

Experience & Lunch

Friday May 8, 2026

12:00pm-5:30pm

\$325 per person*

**Cost includes bus transportation, lunch at Colorado Mountain Brewery and COG Railway Tour ticket.*

The Pikes Peak COG Railway is nothing short of breathtaking and awe-inspiring. As the train chugs its way up to the summit of Pikes Peak, passengers are treated to an unforgettable journey through the rugged and scenic landscapes of the Rocky Mountains. As the altitude rises, and as the train reaches the summit, the panoramic views from the peak are simply astonishing. Guests will be given about 40 minutes to soak in the views and explore the visitor center before boarding the train again to head back down the mountain.



Activity Level: Low-Moderate, some walking required. Please dress in layers. The mountain often experiences windy or snowy conditions. This tour is not recommended for anyone with a history of cardiac or respiratory problems. For FAQs about the tour, [click here](#)

Registered tour guests should arrive by 11:50am at The Broadmoor South Tower Drive for tour check-in. Buses will depart promptly at 12pm.

Garden of the Gods Jeep Experience

Friday May 8, 2026

2:00pm-5:00pm

\$325 per person*

**Cost includes private jeep tour. Note: Because this is an afternoon tour, no lunch is included.*

On your exclusive 4x4 tour, let the country charm and hospitality of the cowboy tour guides together with the stunning product of Mother Nature's iconic Garden of the Gods be your respite for the afternoon. Explore the over 1,300 acres of sandstone formations and 300 million years of geological history in this wonderful park. You will also travel up Cheyenne Canyon, cross through the historic railroad tunnels, and explore the historic and quaint town of Manitou Springs.



Activity Level: Low-Moderate, some walking required.

Registered tour guests should arrive by 1:50pm at The Broadmoor South Tower Drive for tour check-in.

REGISTRATION



Please complete this form and return to Louisiana Bankers Association, 5555 Bankers Avenue, Baton Rouge, LA 70808 with your payment, or email holmes@lba.org or fax it to 225-343-3159. For additional registrants, please copy this form. Registrations can also be submitted in the Education Section of LBA's website at www.lba.org.

Exhibitor and Sponsorship Registration Forms are available on LBA's convention website, www.lba.org/LBAConvention.

Name _____

Bank/Firm _____

Spouse/Guest Name _____

Street Address _____

City/State _____

Zip _____

Office Phone _____

Cell Phone _____

Email _____

REGISTRATION FEES

- Banker/Non-Banker: \$725 per person
- Spouse/Guest Registration Fee: \$425 per person

Additional Activities:

- Golf Scramble: \$325 per person
- Reach the Peak: COG Railway Tour & Lunch: \$325 per person
- Garden of the Gods Jeep Experience: \$325 per person

10 or More Bankers and/or Directors from the Same Bank: \$705 per person and \$405 Spouse/Guest

FEES

Number		Total
<input type="checkbox"/>	Primary Registrant, \$725/each	\$ _____
<input type="checkbox"/>	Spouse Guest, \$425/each	\$ _____
<input type="checkbox"/>	Golf 5/8, \$325/each	\$ _____
	• Name: _____	
	Pairing Request(s) _____	
	• Name: _____	
	Pairing Request(s) _____	
<input type="checkbox"/>	Cog Railway Tour 5/8, \$325/each	\$ _____
	• Name: _____	
	• Name: _____	
<input type="checkbox"/>	Garden of the Gods Jeep Experience 5/8, \$325/each	\$ _____
	• Name: _____	
	• Name: _____	
Total		\$ _____

PAYMENT OPTIONS

Check (Made Payable to Louisiana Bankers Association)

Visa Mastercard

American Express

Card Number _____

Expiration Date _____

Name on Card (please print) _____

Signature _____

Billing Address _____

Amount to be charged on card \$ _____

CANCELLATION POLICY

Convention Registration: Due to the commitments we must make, if you must cancel your registration, please do so by April 29, 2026. Cancellations received after this date will not receive a refund. Golf and Tours: Please cancel by April 29, 2026 to avoid a \$100 cancellation fee.

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Logo Notepad



Coffee Break



Bronze



Golf Hole



Opening Reception



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