



2024 CREDIT CONFERENCE



Thursday, October 24, 2024

Registration: 9:00 a.m.
Conference: 9:30 a.m. - 3:00 p.m.

SpringHill Suites
Columbia Downtown/The Vista
511 Lady Street
Columbia, South Carolina

Please register before Wednesday, October 16, 2024

5 CPE CREDIT HOURS AVAILABLE

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The **2024 SCBA Credit Conference** has been developed to provide bankers with essential information to make your bank more profitable and competitive in the coming months. We are also encouraging the new generation of lenders to register.



AGENDA

9:00–9:30 a.m.	Registration/Coffee and Pastries
9:30 a.m.	Business Session Welcome and Opening Remarks <i>Steven M. Rogers, Chairman, SCBA Credit Committee</i> <i>Credit Advisor, Pinnacle Financial Partners</i> <i>Greenville, SC</i>
9:35–10:35 a.m.	The State of Credit The “State of Credit” presentation will provide a comprehensive overview of current credit trends, including an update on asset quality and recent regulatory findings. Key lending topics will be discussed, with a focus on Commercial Real Estate (CRE) and Commercial & Industrial (C&I) lending, along with insights into other relevant areas. This session aims to equip attendees with valuable perspectives on managing credit risk in today’s evolving financial landscape. <i>Stewart Thigpen, CPA, CEO and Shareholder, Financial Institution Specialist</i> <i>Steve H. Powell & Company</i> <i>Statesboro, GA</i>
10:35–10:50 a.m.	Networking Break
10:50–11:30 a.m.	SCBA Legislative Update <i>A. O’Neil “Neil” Rashley, Jr., Esquire, Senior Vice President and Counsel</i> <i>Legislative and Regulatory, South Carolina Bankers Association</i> <i>Columbia, SC</i>
11:30 a.m.–12:15 p.m.	Embracing Innovation and AI in Credit Portfolio Management: Automation and Augmentation In today’s competitive financial landscape, institutions must not only embrace change but also lead it. Intelligent automation in credit portfolio management signifies a foundational shift, enabling banks to transition from reactive to proactive credit risk management. By integrating advanced analytics and centralized data, organizations can make strategic decisions that enhance client relationships and drive growth. Key Takeaways: • Understand how automation can reduce operational complexity and cost in credit portfolio management. • Learn best practices for leveraging real-time data and advanced analytics to make informed credit risk decisions with confidence. • Explore strategies for identifying and capitalizing on new opportunities for sustainable growth in an ever-evolving credit landscape. <i>Blake E. Fortier, Director of Commercial Product, nCino</i> <i>Wilmington, NC</i>
12:15–1:15 p.m.	Luncheon <i>Much appreciation to our luncheon sponsor</i> Pinnacle FINANCIAL PARTNERS

COST

South Carolina Bankers

Association members: \$345

Non-members: \$950

PLEASE REGISTER BEFORE OCTOBER 16, 2024

Lunch is included in the registration fee.

Due to necessary commitments and expenses, there will be no refunds of registration fees after noon on October 21, 2024.

SUBSTITUTIONS CAN BE MADE.

If you have questions, please call the SCBA at 803.779.0850

AGENDA

1:15–2:00 p.m.

Economic Update, Now and What 2025 Will Bring

*Ian Wyatt, Director of Economics and Commercial Market Strategist,
Senior Vice President, Huntington Commercial Bank
Charlotte, NC*

2:00–2:45 p.m.

Regulatory Panel in the Credit Arena

Steven M. Rogers, Panel Moderator

*Scotty Duncan, Office of the Comptroller of the Currency
Charlotte, NC*

*Bryce Taylor, CPA, CFE, Supervisory Examiner, Federal Deposit Insurance Corporation
Charlotte, NC*

Representative from the Federal Reserve Bank of Richmond

*Kanji Kitamura, Loan Review Specialist, State Board of Financial Institutions
Columbia, SC*

2:45 p.m.

Closing Remarks

3:00 p.m.

Adjournment

Thank You To Our Sponsors

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Please register the following person(s) for the **2024 CREDIT CONFERENCE** to be held Thursday, October 24, 2024, at SpringHill Suites Columbia Downtown/The Vista, 511 Lady Street, Columbia, South Carolina.

Registration fees: \$345 for members / \$950 for non-members

Total number of registrants:

**PLEASE REGISTER BEFORE
OCTOBER 16, 2024**

**Call 803.779.0850 or visit
www.scbankers.org.**

For additional questions or sponsorship opportunities, please contact Anne Gillespie at agillespie@scbankers.org.

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METHOD OF PAYMENT

☐ CHECK—PLEASE MAKE PAYABLE TO SCBA ☐ VISA ☐ MASTERCARD ☐ DISCOVER ☐ AMERICAN EXPRESS

CREDIT CARD # _____ EXP. DATE _____ V-CODE (LAST 3 DIGITS) _____

SIGNATURE _____ DATE _____ BILLING ZIP CODE _____

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NOTE: Images captured at this event may be used to market next year's event, in the SCBA's Palmetto Banker magazine and/or on social media. I consent to the use of images that may contain my likeness for promotional purposes.

HOW TO REGISTER

MAIL TO:

SCBA
P.O. Box 1483
Columbia, SC 29202-1483

FAX TO:

SCBA
803.779.0890

INTERNET:

www.scbankers.org
go to "Education
and Events"



P.O. Box 1483
Columbia, S.C. 29202-1483
Phone: 803.779.0850
Fax: 803.779.0890

***If you have a disability that may affect your participation in this event, please attach a statement regarding those needs. We will be happy to contact you to discuss accommodations. Also, contact the SCBA for special dietary needs.*