South Carolina Bankers Association

2025 CREDIT CONFERENCE

Wednesday, October 22, 2025

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

Courtyard Marriott
Columbia Downtown at USC
630 Assembly Street
Columbia, South Carolina

Please register before Tuesday, October 14, 2025

SPONSORED BY:

CRS Data

Pinnacle Financial Partners

BDC Business Development Corporation

6.4 CPE CREDIT HOURS AVAILABLE

The 2025 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.

South Carolina Bankers Association

AGENDA

9:00–9:30 a.m.

Registration/Coffee and Pastries
Much appreciation to our sponsor

9:30 a.m.

Business Session
Welcome and Opening Remarks
Steven M. Rogers, *Chairman, SCBA Credit Committee Credit Advisor, Pinnacle Financial Partners, Greenville, SC*

9:35–10:35 a.m.

Economic Development Trends in SC
Tavia CM Gaddy, *Vice President of Economic Development, Greenville Area Development Corporation (GADC), Greenville, SC*
David T. Ginn, CEcD, *President & CEO Charleston Regional Development Alliance, Charleston, SC*
Jeff Ruble, *President and CEO, Columbia Area Development Partnership Columbia, SC*

10:35–10:45 a.m.

Networking Break
Much appreciation to our break sponsor

10:45 a.m.–11:45 p.m.

Why Getting More from Your Loan Review is Now Critical
A loan review is a strategic asset for community banks and should be treated like one. While this has not been the case for decades, bankers are now realizing that new, dramatically improved processes—ones that can also be used for both internal and annual reviews—will not only make loan reviews more efficient, effective, and less intrusive to credit teams' day-to-day schedules, but provide a source of valuable information to help the bank detect risk earlier. This capability is especially critical during unsettled credit times. In our session, we will discuss innovative approaches and best practices that can profoundly reduce the burden that a loan review traditionally placed on community bank teams—while also making this important discipline a more constant and strategic tool for minimizing credit risk that lies ahead.
David H. Ruffin, *Principal, IntelliCredit, Raleigh, NC*

11:45 a.m.–12:30 p.m.

Loan Hedging Strategies to Win More Profitable Deals
The presentation will cover simple loan hedging strategies any size community bank can employ to win more profitable loans. The session explains how banks can provide fixed rate certainty to borrowers while avoiding being saddled with underpriced fixed rate loans in the future. Learn how loan hedging helps you attract stronger credits, extend loan terms, generate significant non-interest fee income, and build deeper, longer lasting relationships.
Steve Olson, *ARC Program Managing Director – Southeast, SouthState Correspondent Division, Atlanta, GA*

12:30–1:00 p.m.

Luncheon
Much appreciation to our luncheon sponsor

COST

South Carolina Bankers Association members: $365
Non-members: $985

PLEASE REGISTER BEFORE OCTOBER 14, 2025

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 17, 2025.
SUBSTITUTIONS CAN BE MADE.
If you have questions, please call the SCBA at 803.779.0850

AGENDA

1:00–1:30 p.m. **SCBA Legislative Update**
A. O'Neil "Neil" Rashley, Jr., Esquire, *Senior Vice President and General Counsel South Carolina Bankers Association, Columbia, SC*

1:35–2:30 p.m. **Preparing for the Next Cycle: Credit Readiness & Workouts**
This session offers a practical framework for navigating distressed credits, tailored for commercial bankers, credit professionals, and special assets teams. Jason Alpert draws from his experience leading workouts and note sales at Wells Fargo and his current role at Castlebar Holdings to walk through early warning signs, transfer triggers, legal pitfalls, and key resolution strategies. Using real-world insights and case-based best practices, the presentation emphasizes proactive risk recognition, triage discipline, and the strategic role of the workout group. Attendees will leave with actionable guidance and a copy of Jason's *Workout Playbook*, a field manual for managing problem loans and maximizing recoveries.
Jason Alpert, CTP, CRC, *Managing Partner, Castlebar Holdings, Tampa FL*

2:30–3:30 p.m. **Line/Credit Partnership Best Practices Discussion**
Steven M. Rogers, *Panel Moderator*
Fred A. Drulard, *SVP, Business Lending Senior Credit Officer, SouthState Bank Charleston, SC*
Michael T. Tecosky, *SVP Area Manager, Pinnacle Financial Partners, Charleston, SC*

3:30 p.m. **Adjournment**

Thank You To Our Sponsors

SAPPHIRE

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BDC Business Development Corporation

Please register the following person(s) for the **2025 CREDIT CONFERENCE** to be held Wednesday, October 22, 2025, at Courtyard Columbia Downtown at USC, 630 Assembly Street, Columbia, South Carolina.

Registration fees: $365 for members / $985 for non-members

Total number of registrants: ________

PLEASE REGISTER BEFORE OCTOBER 14, 2025

Call 803.779.0850 or visit www.scbankers.org.

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

NAME AND NICKNAME ____________________

ADDRESS, CITY, STATE, ZIP ____________________

PHONE & EMAIL ADDRESS ____________________

BANK OR FIRM ____________________

NAME AND NICKNAME ____________________

ADDRESS, CITY, STATE, ZIP ____________________

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BANK OR FIRM ____________________

NAME AND NICKNAME ____________________

ADDRESS, CITY, STATE, ZIP ____________________

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BANK OR FIRM ____________________

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"

***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.*

South Carolina Bankers Association

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