

PRESENTED BY THE ALABAMA BANKERS ASSOCIATION

2025 CREDIT CONFERENCE

APRIL 2

VALLEY HOTEL
BIRMINGHAM



ALABAMA BANKERS ASSOCIATION

2025 CREDIT CONFERENCE

AGENDA

8 a.m. Registration & Continental Breakfast

8:30 a.m. **GENERAL SESSION**

Portfolio Management for Turbulent Times

Mike Allen

The Role of AI in Financial Services: Innovations, Challenges, and Future Trends

Dr. Angela Murphy

Alabama's Agricultural Financial & Economic Stability

Dr. Adam Rabinowitz, *Auburn University*

11:30 a.m. **LUNCH**

Hero Flights

Dave Wood

12:30 p.m. **GENERAL SESSION**

Hot Topics for 2025

Mike Allen

Alabama's Economic Outlook for 2025

Dr. Samuel Addy, *University of Alabama*

4 p.m. **ADJOURN**

TOPICS & SPEAKERS

Portfolio Management for Turbulent Times

featuring Mike Allen

This session will address recent regulatory guidance on prudent commercial real estate practices and stress testing at the loan level. Also, why does your credit culture matter? Lastly, Mike will offer some problem loan management tips and reminders to enable a more strategic approach to successful troubled asset remediation.

The Role of AI in Financial Services: Innovations, Challenges, and Future Trends

Join us for an insightful discussion exploring the transformative impact of Artificial Intelligence (AI) in the financial services industry. As financial institutions strive to navigate a rapidly changing landscape, AI technologies offer unprecedented opportunities to enhance decision-making, streamline operations, and mitigate risks. This presentation will delve into the latest AI innovations, discuss the challenges faced by the industry, and provide a glimpse into future trends that are set to redefine risk management and banking practices.

Alabama's Agricultural Financial & Economic Stability

featuring Dr. Adam Rabinowitz

There are a lot of challenges and uncertainty facing agriculture today including managing cost of production, marketing commodities, and navigating state and federal policies. Dr. Rabinowitz will cover these issues and more as he addresses the current state of the farm economy in Alabama and the region. He will also highlight some of his existing research on farm financials and discuss his extension work to provide assistance to agricultural producers.

Hero Flights

featuring Dave Wood

Hear from Dave Wood, retired CEO of Wood Fruitticher, a Birmingham-based business that is one of the largest foodservice providers in the

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Southeast, about his work with the Veterans Airlift Command, which transports post 9/11 veterans to various appointments, family reunions and more across the country to show their respect and appreciation for their service.

Dave considers it an honor to share the incredible stories of individuals who embody the very essence of resilience, loyalty, patriotism, healing, dedication, faith, and bravery. He has made over 118 flights — each one of them not just a journey through the skies, but a chapter in a larger story of commitment to service and personal sacrifice. These flights, however, are not just about aviation. They are a profound testament to the power of the human spirit. Every single one of Dave's flights is a remarkable story, and it's impossible to fully grasp their significance without understanding his deep loyalty to his country and his unwavering dedication to the ideals of service and support for others.

Hot Topics for 2025

featuring Mike Allen

During this session you will have the opportunity to discuss several key issues we are all facing as we journey through 2025 and beyond. This will be an opportunity for you not only to share, but also to hear from your peers how they are addressing challenges facing their institutions. Topics to be covered include:

- Commercial Real Estate
- Stress Testing
- Protecting the NIM
- Personnel Challenges
- 2024 Election Year Impacts
- Participations – Anyone having success selling and buying?

Alabama's Economic Update for 2025

featuring Dr. Samuel Addy

Samuel Addy has served as associate dean for economic development outreach in the Culverhouse College of Business and senior research economist for the Center for Business and Economic Research at the University of Alabama since 2015. Prior to his current role, Dr. Addy served as associate dean for research and outreach from 2011 through 2015 and as the executive director of the Center for Business and Economic Research from 2007 to 2015, and he has held various other leadership roles at the university since 1998. Dr. Addy is a member of the board of directors of the Birmingham Branch of the Federal Reserve Bank of Atlanta. He is a member of the Alabama Economics Club, the University Conflict of Interest Committee at the University of Alabama, the International Association for Energy Economists, and the American Economic Association.

HOTEL INFORMATION



Rooms are available at a rate of \$309 per night.
The room block expires on Feb. 27, 2025.

To make reservations, call the hotel at (800) 445-8667 and reference the Alabama Bankers Association Credit Conference. Or, [click here to book your room online!](#)

The Valley Hotel is located at
2727 18th Street South in Homewood.



ALABAMA BANKERS ASSOCIATION

445 Dexter Ave., Suite 10025

Montgomery, AL 36104

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Register online <https://bit.ly/4jbwsw9>

QUESTIONS? Call us at (334) 244-9456 or email ldunn@alabama.bank.

EARLY BIRD MEMBER RATE (by Feb. 28, 2025) is \$495 / **REGULAR RATE** is \$545 / **NON MEMBER RATE** is \$745

CANCELLATION POLICY: ABA will process a \$100 per person administrative fee for all cancellations, regardless of when they are received. Cancellations received in writing 10 days prior to the event are eligible to receive a refund (minus the \$100 per person administrative fee). No refunds can be offered after 10 days prior to the event.