



2026 Economic Outlook Summit

Thursday, January 22, 2026
9:00 a.m. – 2:15 p.m.
Virtual Program

9:00 AM - 9:15 AM

Welcome and CBM Update

Jim North, President & CEO, Community Bankers of Michigan

9:15 AM - 10:15 AM

Community Banking Update

Mike Moran, Managing Director, Hovde Group



Mike's banking career spans approximately four decades during which he built expertise in mergers and acquisitions, corporate development, equity research, investment banking, strategic planning, investor relations, and corporate lending. His background includes serving as a Partner and member of the Executive Committee for Roney &

Co. (now Raymond James), as well as Director of Corporate Development for two multi-billion-dollar Michigan-based banks. Mr. Moran started his career in the corporate training program at The Bank of New York before moving to corporate finance and investment banking with a boutique advisory firm on Wall Street. Mike is a graduate of Dartmouth College and holds FINRA Series 7, 24 (Principal), 63 and 79 (Investment Banking) licenses.

10:15 AM – 10:30 AM

Break

10:30 AM – 11:00 AM

State of Michigan Legislative Landscape

Bob DeVries, Partner, GCSI



Cooley Law School.

Bob joined GCSI in 2017 after serving 10 years as Chief of Staff to the Republican Senate Majority Leader. With extensive experience in state government, he is a recognized expert on the legislative process. Bob holds a bachelor's degree in political science from Grand Valley State University and a law degree from Thomas M.

11:00 AM – 12:00 PM

Critical Legal HR Updates – What You Need to Know in 2026
James Reid, Partner, Honigman



James Reid is a labor and employment attorney who counsels business owners, entrepreneurs, C-suite executives, in-house counsel, and human resources directors to make strategic business decisions, from hiring to firing, while complying with the ever-changing and overlapping laws, including the ADEA, FLSA, FMLA, NLRA, and Title VII. He brings a business-focused and proactive approach to legal matters to help employers make strategic business decisions to minimize the potential for litigation and business disruption. James regularly conducts audits and investigations into employers' wage and hour practices and claims of discrimination and harassment. He provides training and prepares employment documents, including employee handbooks, employment agreements, and separation agreements, to cover all aspects of the life cycle of an employee.

12:00 PM – 12:45 PM

Lunch Break – Please mute your microphone and stay logged in

12:45 PM – 2:00 PM

2026 National Economic Forecast

Ryan W. Hayhurst, Managing Partner & President, The Baker Group



Ryan joined The Baker Group in 1991 and now oversees the design and implementation of investment and asset/liability strategies for financial institutions. He is integrally involved in the continued development of the firm's proprietary software designed to assist clients in the management of their investment portfolios and their overall interest rate risk profiles. Ryan regularly develops and presents educational seminars nationwide, with focus on investment and interest rate risk management. He is a frequent speaker at financial institution conventions and investment conferences and has served as a faculty member of several national and regional banking schools. Hayhurst holds a Bachelor of Business Administration degree from the University of Oklahoma.

2:00 PM – 2:15 PM

Wrap-Up & Adjourn