



STRENGTH IN UNITY

Building Resilience For The Future

Agenda

2025 Annual Convention and Expo

Grand Traverse Resort & Spa, Traverse City

September 10 – 12, 2025

Wednesday, September 10, 2025

- 9:00 a.m.** **Registration Desk Opens – Governors’ Prefunction**
 CBM Annual Convention & Expo
 Michigan Bank Directors’ College
- 10:00 a.m. –** **Exhibitor Move in and Setup – Governors’ Hall**
4:00 p.m.
- 10:30 a.m. –** **Michigan Bank Directors’ College – Tower Ballroom**
3:15 p.m. ***In conjunction with Michigan Department of Insurance and Financial Services, the Federal Deposit Insurance Corporation, the Federal Reserve Bank and the Office of the Comptroller of the Currency***
- Introduction and Welcome**
 James North, President & CEO, Community Bankers of Michigan
 Anita Fox, Director, DIFS
- 11:00 a.m.** **Banking Industry Update**
 Mike Moran, Managing Director, Hovde
- 11:30 a.m.** **Buffet Lunch**
- 12:15 p.m.** **Latest Trends in the World of Fraud and Cybercrime**
 Eli Dominitz, Founder & CEO, Q6 Cyber
- 1:00 p.m.** **Presentation Panel**
- CRE Update**
 Larry Poole, Managing Director, IntelliCredit/QwickRate
- AI in IT**
 Robert Mendez, Vice Chairman, BankOnIT
- 2:00 p.m.** **Break**

- 2:15 p.m.** **Regulatory Panel Discussion with Q&A moderated by Aaron Luetzow, Senior Deputy Director, DIFS**
The Regulatory Panel Discussion is specifically tailored for directors and community bankers. This session aims to provide valuable insights in a welcoming and cooperative setting, encouraging open exchange between community bank executives and important regulatory officials.
- 3:15 p.m.** **Michigan Bank Directors' College Adjourns**
- 3:30 – 4:00 p.m.** **PAC Reception and Legislative Update – Governors' Hall A**
- 3:30 – 6:45 p.m.** **CBM Silent PAC Auction – Governors' Hall**
- 5:30 – 6:45 p.m.** **Grand Opening Reception with Exhibitors in the Expo Hall – Governors' Hall**
- 6:45 p.m.** **Expo Hall Closes**
Explore Traverse City – Dinner on your own.
- 9:00 p.m.** **Evening Reception – Pavilion Tent**

Thursday, September 11, 2025

- 7:15 a.m.** **Expo Hall Opens – Governors' Hall (Lower level)**
Continental Breakfast with Exhibitors
- 8:00 a.m.** **General Session Begins – Governors' Hall (Lower level)**
- Welcome**
James North, President & CEO, Community Bankers of Michigan
- Introductory Remarks**
Kelly Potes, Chairman 2024-2025, Community Bankers of Michigan
CEO, ChoiceOne Bank
- ICBA Remarks**
Alice Frazier, ICBA Chair-Elect, President & CEO, Bank of Charles Town, W. Virginia
- 8:30 a.m.** **Introduction – Investors Title**
Stablecoin Update
Bart Smith, Managing Director & Partner, Performance Trust
- 9:15 a.m.** **Legislative Update**
Bob DeVries, Vice President, GCSI
- 9:35 a.m.** **Break with Exhibitors**

- 10:20 a.m.** **Silent Auction Closes**
Rising Star Awards Presentation
- 10:45 a.m.** **Introduction – Performance Trust**
Keynote Presentation
Derek Daly
- 12:00 p.m.** **Afternoon Instructions – ChoiceOne Bank**
- 12:15 p.m.** **Cookout Lunch – Plaza Tent**
- 12:45 p.m.** **Wine and Beer Tours (For Registered Attendees)**
– Meet at GTR Main Entrance
- 1:15 – 4:30 p.m.** **Sponsored Activities (For Registered Attendees)**
- Trap Shoot – Nye’s Trap Range**
- Golf Outing – Wolverine Golf Course (Front nine)**
- 5:30 p.m.** **Reception in Expo Hall – Governors’ Hall (Lower level)**
- 7:00 p.m.** **Introduction – Isabella Bank**
Banquet/PAC Program – Governors’ Hall (Lower level)
- **The Best of Community Banking Award**
 - **Community Bankers PAC Contributor Recognition**
 - **Community Bankers LIVE PAC Auction**
- 9:15 p.m.** **Best of Community Banking Award Reception – Level 17**

Friday, September 12, 2025

- 7:45 a.m.** **Expo Hall Opens – Governors’ Hall (Lower level)**
Continental Breakfast
- 8:30 a.m.** **General Session Begins - Governors’ Hall (Lower level)**
- Golf Awards & Exhibitor Door Prize Raffle**
Kate Angles, President, Michigan Community Bankers Service Co.
- 9:00 a.m.** **Membership Meeting**
Kelly Potes, Chairman, Community Bankers of Michigan Board of Directors and CEO, ChoiceOne Bank
Scott Hines, Incoming Chairman, Community Bankers of Michigan Board of Directors and President & CEO, Kalamazoo County State Bank

9:20 a.m.	Break
9:30 a.m.	National Community Banking Perspective <i>Alice Frazier, ICBA Chair-Elect, President & CEO, Bank of Charles Town, W. Virginia</i>
9:50 a.m.	Introduction – Shazam Banker Panel <i>moderated by</i> James Reid, Partner, Honigman <i>Panelists:</i> Jack Shubitowski, President & CEO, Huron Valley State Bank <i>Debbie Cunningham, President & CEO, Northstar Bank</i> <i>Josh Eling, President & CEO, Huron Community Bank</i>
10:45 a.m.	Introduction – Mercantile Bank Closing Keynote: Economic Forecast <i>Dudley Carter, Market Strategist, Stifel</i>
12:00 p.m.	Grand Prize Drawings and Convention Closing