

Monday, March 12, 2018

9:30AM - 10:30AM

Deep Dive Workshop, Home Equity Lending

Waldorf Grand 1

Robotics, Machine Learning and AI... Reducing the Cost of Home Equity Lending Through Advanced Technology

Robotics, machine learning and artificial intelligence (AI) are reducing costs and cycle times, and streamlining operations in many industries. But how will these new capabilities affect lenders?

Join us for a discussion on today's latest technology innovations and how they can enhance home equity-lending backend operations. We will also discuss the numerous advantages of using technologies with native robotic and machine learning capabilities rather than those built on top of an existing system.

Learn how these advanced capabilities can help:

- Maximize profit margins, decrease errors and support compliance
- Help manage FTE count as loan volumes fluctuate
- Mirror the strategies and advances made by manufacturers of tangible products
- Produce a higher-quality loan in less time

Speaker(s):

John Brotherton, *Senior Vice President, Product Executive*, Black Knight

Chad Hage, *Senior Consultant*, Microsoft

Pete Micera, *Senior Vice President, Origination Technologies*, Black Knight

2:50PM - 3:50PM

Home Equity Lending

Waldorf Grand 1

Buy, Build, Partner

How will your institution deliver a best-in-class customer experience that meets or exceeds the standards set by many digital lenders? Some banks have chosen to buy a fintech company while others are enhancing in-house technology, or partnering with lending platforms promising easy "plug and play" solutions. Which model is right for you? Hear from a panel of experts on the pros, cons, risks and rewards of these options.

Speaker(s):

Larry Franco, *Retail Banking Segment Executive*, BBVA Compass

Christopher Laroche, *Senior Vice President, Director of Consumer Lending*, Union Bank & Trust

Shelley Leonard, *Executive Vice President, Enterprise Product Strategy*, Black Knight
Nitin Mhatre, *Executive Vice President, Head of Community Banking*, Webster Bank
Christian Widhalm, *Senior Vice President, Sales and Marketing*, LendKey Technologies

4:00PM - 5:00PM

Home Equity Lending

Waldorf Grand 1

Roundtable Discussion #1: Home Equity

Engage industry experts and peers about home equity products, underwriting and fulfillment, and risk. Led by CBA's three home equity sub-committees, this session will provide attendees an opportunity to network, obtain data and share best practices.

Tuesday, March 13, 2018

9:20AM - 10:20AM

Home Equity Lending

Waldorf Grand 1

Checking the Pulse: Home Equity Leading Trends and Insights

Gain valuable industry insights from near real time origination and portfolio performance market data. National and regional level market analysis will be presented including metrics surrounding: origination growth, product and geographic performance, operational trends, competitive rate environment, branch productivity, portfolio performance and more. Beyond the numbers, a panel of banking leaders will discuss their perspectives on the data, leveraging insights gained from competing in today's ever changing home equity market.

Speaker(s):

Sean Andrews, *Senior Vice President, Senior Manager Consumer Credit Product*, KeyBank

Jon Giles, *Senior Vice President Home Equity Lending*, TD Bank

Jay Plum, *Executive Vice President, Consumer and Mortgage Lending Director*, Huntington Bank

Shaun Richardson, *Senior Vice President*, Icon Advisory Services

10:55AM - 11:55AM

Home Equity Lending

Waldorf Grand 1

What Makes a HELOC Customer Tick?

While HELOC originations are growing, total balances are still shrinking. In this highly competitive market, who should you target and how can you encourage higher use by existing customers? Novantas has conducted a mid-2017 survey of HELOC customers and prospects to better understand the end-to-end lifecycle, connecting customers' motivation, shopping behavior, disclosed use, and finally end of draw feedback across demographic and behavioral segments. Learn informative and actionable intelligence on highly coveted demographic

segments such as millennials, high net worth and behavioral definitions (revolvers, “rainy day” customers) to help align your bank lending strategy for a growing market.

Speaker(s):

Eric Aved, *Senior Vice President, Home Equity*, Bank of America, N.A.

Becky Soetaert, *Vice President, Product Manager Direct Lending*, Commerce Bank, N.A.

Zach Wise, *Director*, Novantas

1:45PM - 2:45PM

Home Equity Lending

Waldorf Grand 1

Digital Lending

In the world of instant gratification and "I want to do things my way", how are financial institutions changing to keep up with the consumer? In this session, Fiserv will analyze data from their annual consumer survey and share results on what kind of digital experience customers are looking for. Bridgeforce will follow up with their own case studies to show how banks can use this information to optimize the customer journey, increase revenue and decrease expenses.

Speaker(s):

Mark Ravanese, *Director*, Bridgeforce LLC

Kim Weaver, *Director, Product Strategy*, Fiserv

3:15PM - 4:15PM

Home Equity Lending

Waldorf Grand 1

New Tax Bill: Home Equity Implications

Join our panel of experts for their interpretation of the newly enacted tax law. Learn how the changes may affect your financial institution and what marketing strategies banks are incorporating to talk to their customers about the home equity product.

Speaker(s):

Jackson Benefield, *Vice President, Mortgage & Consumer Product Manager*, Regions Financial Corporation

Paul Doman, *President and Chief Executive Officer*, Accurate Group

Domenick Forte, *Executive Vice President Head of Home Equity Lending*, Citizens Financial Group

Elizabeth L’Hommedieu, *Principal*, KPMG, LLP

4:25PM - 5:25PM
Home Equity Lending

Waldorf Grand 1

Roundtable Discussion #2: Home Equity

Back by popular demand, these interactive sessions stimulate conversations about key topics related to home equity. Join industry experts and your peers for detailed discussions about home equity products, underwriting and fulfillment and risk. Don't miss your chance to network, obtain data and share best practices!