

FUTURE BRANCHES

THE CONFERENCE FOR BANK
BRANCH INNOVATORS

November 29 - December 1, 2016 • San Diego, CA

THE BRANCH
REIMAGINED.

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Your Inaugural Speaking Faculty Includes:



Aser Rodriguez
Managing Director - Retail Strategy & Operations
TD Ameritrade



Dub Nelson
Senior Vice President, Retail Branch Network
E*Trade Financial Corporation



Wendy Osucha
Senior Vice President, Financial Center Design & Innovation
Bank of America



Aravind Immanemi
Head of Retail Distribution Strategy
TD Bank



Steven Esposito
First Vice President -Director of Retail Banking
American National Bank



Sydney Webb
Vice President, Service Delivery
Apple Federal Credit Union



Stephen K. Griffin
SVP Retail Distribution Strategy / Sales and Staffing Analytics
Regions Bank-



Brad Calhoun
Senior Vice President and Head of Retail
First Tech Credit Union



Joseph Vietri
Senior Vice President, Retail and Independent Branch Network Leader
Charles Schwab



Doug Sprecher
Senior Vice President | Branch and ATM Strategy
First Citizens Bank



Guest speaker:
Gren Blackall
CX Expert



Steve Kelley
Credit Union Strategist
Kelley & Associates



Joseli Wright
Assistant Vice President, Retail Banking Strategy
SECU



Jonathan Brouse
Vice President Branch Administration
Mountain America Federal Credit Union



Mark A. Hamid
MBA, Vice President Retail Delivery
FirstLight Federal Credit Union



Corinne Safford
Vice President, Senior Retail Manager
Great West Bank



Michelle Peterson
Vice President Retail Services
Members 1st Federal Credit Union



Dan Mercurio
SVP | Head of Consumer and Small Business Banking
Cambridge Bank



Susie Silk
Vice President Branch Operations
SchoolsFirst Federal Credit Union



Joe Jentgen
Vice President, Marketing
Partners First Credit Union



Aliyah Schultz
AVP, Digital Channels
Popular Community Bank



CarrieAnne Cormier
Vice President, Retail Operations & Strategy
Avidia Bank



Ray Black
Executive Vice President Sales and Marketing
Advia Credit Union



T.J. Wyman
Senior Vice President/Chief Retail Officer
Coastal Federal Credit Union



Brian McEvoy
Director, Retail Branch Channel
Synovus



Karen Serinis
Executive Vice President
CNBank



Gina Bleedorn
Executive Director
Adrenaline



Sean Keathley
President
Adrenaline



Arthur Gilmore
Founder
Gilmore Group



Kevin Whitman
Vice President, Integrated Channel Strategy Manager
Fifth Third Bank



Jeffrey Baker
President and CCO
Image4



Christopher Zaske
Global Vice President, Business Strategy Group
Verint Enterprise Intelligence Solutions

* Pending final approval

Why You Should Attend Future Branches

From the creators of **NetFinance** and **Future Stores** comes **Future Branches** – 40+ strategy, operations and experience executives from leading financial institutions will reveal how they are approaching branch transformation



Future Branch is interactive by design. Targeted presentations, roundtable discussions, panels and structured networking functions ensure meaningful engagement, a variety of learning formats and deeper networking



Top of mind content: using analytics to re-evaluate your footprint, defining what your customers want from a branch experience, hiring and training the right front-line branch employees and picking the right in-store technology are just some of the themes we will cover this year



With 150+ senior-level Strategy and Innovation professionals onsite, Future Branch is large enough to meet a diverse range of new contacts and intimate enough to navigate the event, access the attendees you want to meet and develop meaningful relationships



Limited vendor participation is curated by our team so that you can experience true peer-to-peer learning and networking as opposed to a series of sales pitches while still learning about the cutting edge technology available to the industry



Who will you meet at Future Branches?

SVP's, VP's, Directors from Retail Banks and Credit Unions of:

- Branch Transformation
- Retail Delivery
- Retail Distribution
- Branch Network
- Retail Operations/Strategy
- Branch Operations/Strategy
- Store Operations/Strategy
- Sales & Service
- Customer/Client/Member Experience
- Omnichannel/Multichannel
- AND Chief Retail Officer

An Interactive Learning Experience

4



Panel:

An interactive, moderated discussion on stage featuring 3-4 panelists with Q&A throughout



Keynote/Case Study:

A sharp 20 minute presentation focused on key take-ways for the audience



Icebreakers:

10 minute opportunity every morning to break the ice with fellow attendees. Led by the event director, these will be either small quizzes or quick story telling activity



Innovation Spotlight:

a 10 minute rapid-fire presentation led by a solution provider highlighting the latest in branch experience tools and technology



At Future Branches,

you will not just be sitting at a table listening to people talk at you for three days. There are a variety of session formats, in large, medium and small groups, that allow you to participate so that you never feel like you're overwhelmed or bored by the agenda. Here's just a sampling of all the ways you can interact this November:



Champagne Roundtables:

Roundtable discussions are small peer-led group discussions on a niche topic. After 40 minutes, you have the opportunity to sit at another table of your choice for a second discussion.



Case Study Revolution:

A 20 minute branch transformation/strategy success story or lesson learned style presentation followed by 20 minutes of audience discussion



Fire-Side Chat:

A one-on-one discussion with an industry expert on a specific topic

Our Venue

EXPLORE THE FUTURE OF TRAVEL IN SUNNY SOUTHERN CALIFORNIA AT **THE SAN DIEGO MARRIOTT LA JOLLA.**

Situated within the famous Golden Triangle, our conference's central location offers guests easy access to many of downtown La Jolla's most popular attractions.

Recommended dining

George's California Modern (oceanside)
Donovan's (oceanside) • Whisknadle • Herringbone

San Diego Marriott La Jolla

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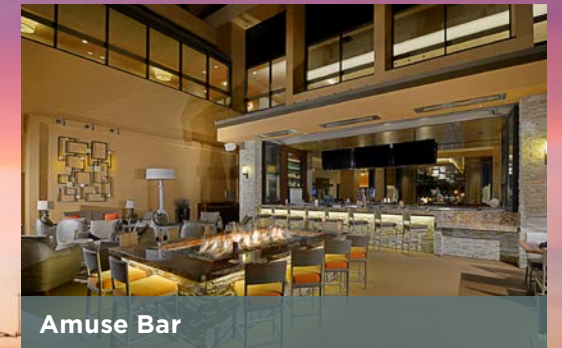
RATE: \$185 per night + Tax

Future Branches has secured a special conference rate of \$185 a night (plus tax) for attendees. In order to make your reservation, please call the San Diego Marriott La Jolla at 858-587-1414 and identify yourself as a Future Branches attendee. Rooms are limited and are on a first come, first served basis, so make your reservations as soon as possible. The special rate expires Monday, November 7, 2016. After this date, rooms may still have availability, so inquire with the hotel if you have missed the cut-off date.

La Jolla Shores Beach, just 2.5 miles from the San Diego Marriott La Jolla



San Diego Marriott La Jolla



Amuse Bar



Donovan's Oceanside Dining



Outdoor Pool

Revitalizing Branch Strategy for a New Era: A Fresh Take on People and Process

8:00 **Continental Breakfast & Registration**

8:55 **Welcome Remarks**

Elizabeth Robillard
Event Director
Future Branches

9:00 **Future Branches Opening Ice Breaker**

In this all-new networking session, we will display a series of pain points on the screen, and you'll determine your most pressing business matter for 2017 and 2018. Find others who also share that pain point and for 20 minutes chat in your group. This is an exciting way for you to meet other attendees who share the same challenges, make new connections, and collaborate on new ways to solve them.

9:10 **Chairperson's Opening Address**

Chairperson to be named, **Hughes**

9:20 **Branch Transformation in an Omni-Channel World**

Transactions in branch are steadily declining due to a shift in how people approach their money. Soon, your fridge will be able to make purchases for you and all easily made transactions will take place online or on your mobile device. The question becomes, how can the channel that is both your largest piece of infrastructure and the place where there is the largest opportunity for revenue generation stay relevant when there is truly no need for it's original purpose. Join this session to hear more about how TD is working to keep their branches

- If you are truly thinking about the customer, then the challenge becomes being where they need you to be, not building out your own plan and having them acquiesce to it
- To be able to connect with the customer this way, you need to constantly be thinking of you yourself do your own banking. The goal is for the whole process to feel natural, not forced.
- The branch is a key factor in how the whole buying process typically ends- so it needs to be perfectly customer centric and connected to everything else

9:40



FIRE-SIDE CHAT: Connecting Your Branch to Your Business Model- The E*TRADE Story

Join this session for a one on one interview with Dub Nelson to hear about how himself and the E*Trade team is designing a new branch on Manhattan with the interest of all of their customers in mind. He will walk through the process of putting the branch together, the framework of the strategy and what has come up along the way. He will also be discussing how E*Trade is working to ingrain branch operations and the concept of transformation into their overall corporate strategy.



Oscar "Dub" Nelson
Senior Vice President,
Retail Branch Network
E*TRADE

10:10



PANEL: Establishing Your Branch Mix- What Size and Style Should Go Where?

The purpose of the branch needs to change. Transactions no longer take place there, so a new strategy needs to be put into place that can revitalize this piece of infrastructure to make sense in today's digital world. The



Aravind Immanemi
Head of Retail Distribution
Strategy
TD Bank

locations of new branches need to be established, the branches that should be closed have to be chosen and the branches that simply need a refresh have to be identified. All of this can be done by looking at market intelligence and demographic data to establish where the most transactions are located.

- Standardizing a framework that gathers key performance data
- Looking across the metrics to understand a holistic view of the operations of each branch
- Do you want a homogenous set of branches or are some of them going to be bigger, smaller, more innovative or simpler?



Andrés Fernández Cueto
Multichannel
Development – SVP,
Network Design and
Distribution,
BBVA Compass



Brian McEvoy
Director, Retail Branch
Channel
Synovus



Aser Rodriguez
Managing Director -
Retail Strategy &
Operations
TD Ameritrade

10:55



Creating a Universal Experience: Empowering the Universal Banker in the Branch Environment

The information and internet revolution has transformed the tasks of everyday life for consumers around the globe, and few industries have been as disrupted as the financial industry. Most of the 100,000 bank branches in the U.S. were built to service transactions that no longer occur in them, and need to be dramatically changed to meet today’s consumer expectations. The new branch must be “universal,” entirely hinging on the successful deployment of the Universal Banker. While the Universal Banker concept is not new, the vast majority of financial institutions have not adopted it across their network. Whether creating a new prototype or retrofitting existing locations, this keynote will outline the steps to creating and deploying the Universal Banker in the branch environment.



Gina Bleedorn
Executive Director
Adrenaline



Sean Keathley
President
Adrenaline

11:15

Morning Refreshment & Networking Break

11:55



Best Practices in Working Through a Branch Transition: What Should Be Kept vs. What Needs a Change?

Many banks are finding it is time to shake up the way their branches operate. Some

12:15



branches are being closed, some being are opened and some are being transformed. For those that are transforming, what is the methodology behind what aspects of the branch are being kept and which aspects are being refreshed? Join this case study to learn more about how Jonathan Brouse and the team at Mountain Federal Credit Union are transitioning some of their branches.

- Identifying outdated functions and technology vs. aspects of your branch that can be repurposed
- Making sure your customers feel comfortable during the transition
- Informing customers of new/ changed/updated services and clarify how the transition will affect them
- What are some lessons learned when it comes to making the leap to a new strategy?



Jonathan Brouse
VP Branch Administration
Mountain America Federal Credit Union

Better Understanding Your Company’s Core Values to Define the Purpose of Your Branch

In order to make their branches as relevant as possible, financial services companies must fully understand their own brand and what exactly their mission statement

12:35



is. Once they can define their brand purpose, it will be easier to come up with what their branches need to look like and what each one should provide. During this session we will explore:

- Who within your company should be involved in your branch strategy?
- Understanding who your customer is and how they use your in-branch services
- Establishing a vision for what to do with your branches and what the feel of them should be
- Gathering an advisory board or working group to workshop your brand identity and how it should fit in with your branch



Andrés Fernández Cueto
Multichannel Development – SVP, Network Design and Distribution
BBVA Compass

GUEST SPEAKER: Specialization, Customer Networking, and Community Commerce - Three “Blue Ocean” Branch Strategies for Community Banks That Have Not Been Fully Explored

Retail banking, especially for banks under \$50 billion in assets, is at a cross roads. There are opinions ranging from a total demise to a booming future, with everything in

between. This presentation, brought to you by a 35 year veteran of banks from the largest to under \$1billion, offers a view of three concepts that are inherently possible but rarely discussed. Banks have existing networks of people and businesses that have not been explored. Banks have an opportunity to hit specific specialized markets with their branch networks. Banks can play a bigger role in expanding commerce in their community by taking on a higher level of business consulting to help businesses be better at what they do and bring in more customers.



Gren Blackall
CX Expert

1:05

Luncheon For All Attendees

2:05



PANEL: Reinventing the Role of Your Employee To Fit Your Optimized Branch Model

Rows of tellers that were charged with counting large sums of cash are being replaced with customer service experts who can advise on complex banking issues, investment options and general life questions. Money counting is being handled by ATMs and in some cases those include video or virtual tellers (some have holograms of actual people who are located offsite in a call center). As the needs of the bank change, the role of the employee

must change with it. Join this session to hear about how to:

- How to hire and train for this new role
- Shifting current employees to this model without confusing them and making sure they feel comfortable staying with you
- How to shift to experience based performance metrics for your new or re-trained employees
- The benefits and findings of this change



Jonathan Brouse
VP Branch Administration
Mountain America Federal Credit Union



Michelle Peterson
Vice President Retail Services
Members 1st Federal Credit Union



Karen Serinis
Executive Vice President
CNBank



Doug Sprecher
Senior Vice President | Branch and ATM Strategy
First Citizens Bank

2:50



Engineering Useful and Memorable Learning and Development Experiences for Your Branch Employees

Happy and engaged employees are the keys to success when it comes to customer experience. You could put all the strategy in the world in place to

bolster cx, but when it comes down to it, your employees are the ones that can make or break an experience for your customer. Join this session to learn how to be:

- Making sense of learning an change in a creative economy
- Use of practice, reflection, and context in the design and management of employee experiences
- Impact of social and workplace learning on flow, improvement and evolution of customer experiences



Susie Silk
Vice President Branch Operations
SchoolsFirst Federal Credit Union

3:10

Afternoon Refreshment & Opening Networking Break In The Innovation Hub

3:50



CHAMPAGNE ROUNDTABLE DISCUSSIONS (40 Minute Back to Back Tables):

Be sure to join these interactive roundtable sessions and take a deep dive into the specific areas you came to discuss. Opportunities to sit and learn from executives like these do not exist elsewhere. Take control of your own event experience. Don't be shy! Ask questions (or answer them!) of other conference attendees who are dealing with the same challenges as you.

- Network with industry peers with

5:10

Welcome Reception In The Innovation Hub

After a busy day of interactive sessions, relax with fellow speakers and attendees over a cocktail in our innovation hub

6:10

End Of Main Day One

very similar challenges, interests and responsibilities

- Take a deep dive into a niche topic in an intimate and informal setting moderated by a subject matter expert
- Don't miss out on the discussions you want to participate in—you'll get to select a new topic after 40 minutes

1. Creating and Leveraging Customer Journey Maps

Steve Kelley, Principal, **Kelley and Associates**

2. Creating a Universal Experience: Empowering the Universal Banker in the Branch Environment

Gina Bleedorn, Executive Director, **Adrenaline**
Sean Keathley, President, **Adrenaline**

3. Implementing Free Wi-Fi

4. The Power of CX Councils, Advocate Teams and Working Groups

Corinne Safford, Vice President, Senior Retail Manager, **Great West Bank**


5. Creating and Leveraging Customer Journey Maps




Going Customer-Centric: Putting Your Most Valuable Asset First

8:00 | **Continental Breakfast & Registration In The Innovation Hub**


8:55 | **Welcome Remarks**
Elizabeth Robillard
Event Director
Future Branches


9:00 | **Future Branches Day Two Morning Ice Breaker**
 Start off your day with a quick brain teaser or story telling activity led by event director Elizabeth Robillard. Designed to be even more effective than coffee in waking up the brain cells for a full day ahead!

9:10 | **Chairperson's Opening Address**
 **Jeffrey Baker**
President & CCO
Image 4

9:20 | **Redesigning Branches to Meet the Individual Financial Needs of the Customers**


As more customers are using the convenience of Digital and ATM solutions for handling their routine banking transactions, Bank of America financial centers are becoming destinations for clients seeking information and advice when they need help with important financial decisions. Responding to customers' changing behavior and ensuring they deliver the best client experience possible, the bank is redesigning their financial centers to dedicate more resources around assisting clients with their individual financial needs and provide them tailored solutions they want. This case study will walk you through their deployment experience, results thus far and lessons learned.


 **Wendy Osucha**
Senior Vice President,
Financial Center Design
Strategy and Innovation
Bank of America

9:40 | **Engaging Your Customer Without Transactions: How to Define A Branch Mission Statement**


After coming to understand their customers and the way they use their branches, banks are taking time to

reevaluate their branch mission statement. How the branch needs to relate to customers should harken back to the mission of your company and its values.

- How do you create a new mission statement to formulate this approach around?
- Who is involved in making the mission statement? How do you use it?

 **Doug Sprecher**
Senior Vice President |
Branch and ATM Strategy
First Citizens Bank

10:00 | **Beyond the Next Generation of Bank Branches**


The biggest risk in this industry is very quickly becoming not taking one. Many banks are playing it safe, waiting for a competitor to make changes "that work," then copying those changes for their brand. Younger, nimbler fintech companies are able to capitalize on newer thinking because they are predicated on offering exciting products that inspire customers.

Emotion, inspiration, and aspiration will form the gestalt that will bring this industry into the future. The purpose of the branch of the future is to affect awareness, access, and action.

What will this look like beyond today's next generation branches?

 **Arthur Gilmore**
Founder
Gilmore Group

10:20 | **PANEL: Once More With Feeling! Designing the Layout of Your Branch to Fit Your Brand's Mood**


The long, high teller counter of traditional branches are being replaced with "pods" where individuals can meet in semi-private spaces with associates. Many banks are taking that a step further and adding a bit of a Starbucks feel to the bank, adding free Wi-Fi and coffee stations to make the bank floor feel like somewhere you want to hang out. Join this session to hear more about how our panelists are answering questions like:

- How are you best using the space you have to reflect your updated branch goals?
- How do you keep the identity of your brand present within your updated space while implementing new designs and technology?
- How can you use your actual physical building to market your brand and give people a feel for what you are bringing to the table?

- How can you keep things comfortable and inviting while still maintaining a futuristic vibe with easy to use tech?



Dan Mercurio
Senior Vice President | Head of Consumer and Small Business Banking
Cambridge Bank



Joe Jentgen
Vice President, Marketing
Partners First Credit Union



Mark A. Hamid
MBA, Vice President Retail Delivery
FirstLight Federal Credit Union



Kevin Whitman
Vice President, Integrated Channel Strategy Manager
Fifth Third Bank

11:05 **Morning Networking Break In The Innovation Hub**

11:45 **Future Branches Benchmarking Study**

Please join your peers in filling out a quick survey about your goals and strategy which the Future Branches team will use to create a benchmarking report that will help you better understand where this industry is headed!

11:55 **The Evolution of Branch Design: The Apple Federal Credit Union Story**

Last year Sydney Webb and the Apple Federal Credit Union team recognized the

need for a branch redesign and implemented a more open floor plan in one of their relocated branches. They implemented an all glass design for their staff offices, which has made loan officers more visible to branch visitors. Join this session to hear how Sydney and her team worked through this transformation which not only led to a better look and feel of the branch but also increased loan numbers dramatically!



Sydney Webb
Vice President, Service Delivery
Apple Federal Credit Union

12:15 **Playing Around with Social In-Store: Getting Customers to Engage with Your Brand**

Customers are experiencing information overload as promotional emails flood their inboxes and their mobile devices buzz with activity. As a retailer, what can you do to engage your customers and keep them engaged in a way that stands out from all the other "noise"? Are there ways to teach customers about financial planning via social media in store? Can you combine digital signage and social media to bring a customer's attention to you brand and get them to actively engage with you in-store? This session will explore what has worked, what hasn't worked and what the future of engagement is.



CarrieAnne Cormier
VP, Retail Operations & Strategy
Avidia Bank

12:35 **Where Can I Deposit This Check? Educating Customers To Retain Their Business**

Now that a lot of the easily accomplished transactions are moving to digital channels and you are doing away with staff members to sit behind teller counters and handle these transactions, how are you educating customers on the new ways in which they can get their business done? Some customers might not understand changes you have made and don't feel comfortable with change, so how do you get them to come around to new processes so you can keep their business. This session will explore how to:

- Establishing a plan to make sure your customer is aware of what has changed.
- Making all of their regular transactions run flawlessly so they don't think your new systems/structure are a burden
- Having a staff member in your lobby around to explain new processes to people and having remaining tellers explain to customers wanting to deposit checks or take out cash in line

that its much easier to do these at an ATM and show them how

- Just generally making things more customer friendly- extending hours, including lots digital signage around the branch that explains new procedures and perhaps overstaffing at first with people around to help with this education

12:55 **Innovation Spotlight**

a 10 minute rapid-fire presentation led by a solution provider highlighting the latest in branch experience tools and technology

Speaker to be named, **Key Solution Provider**

1:05 **Luncheon for all Attendees**

2:05 **The Reinvention of Arizona Federal Credit Union**



Steve Kelley
Principal
Kelley and Associates

2:25 **CASE STUDY REVOLUTION: Making The Most of Your Space- Cafes, Office Space or Lounges**

If you have extra space that you aren't using in a piece of real estate that you've either purchased or rented, is there a way you can effectively use the space to it's full ability? Do you want to add meeting rooms for small business clients or a

café to make your branch more inviting? Join this session to hear more about some of the things you can be doing with your space, like:

- If you own, can you lease part of it to a café or another business?
- If you rent, can you turn some of it into usable office space for small businesses?
- Working with your landlord (if you lease) to best utilize this space requires having a positive relationship with them, how is that established?

3:05 **Afternoon Refreshment & Networking Break In The Innovation Hub**

3:45 **CHAMPAGNE ROUNDTABLE DISCUSSIONS (40 Minute Back to Back Tables):**



Be sure to join these interactive roundtable sessions and take a deep dive into the specific areas you came to discuss. Opportunities to sit and learn from executives like these do not exist elsewhere. Take control of your own event experience. Don't be shy! Ask questions (or answer them!) of other conference attendees who are dealing with the same challenges as you.

- Network with industry peers with very similar challenges, interests and responsibilities
- Take a deep dive into a niche topic in an intimate and informal setting

5:05 **Cocktail Reception in the Innovation Hub**

6:15 **End Of Main Day Two**

moderated by a subject matter expert

- Don't miss out on the discussions you want to participate in—you'll get to select a new topic after 40 minutes

1. ATM, ITM, 3D Tellers, Oh My! Picking the Right Automation to Fit Your Branch Model

Joseli Wright, Assistant Vice President, Retail Banking Strategy, **SECU**

2. Using the Outside of Your Branch as a Physical Manifestation of Your Brand

3. Topic to be Announced

Stephen K. Griffin, SVP Retail Distribution Strategy / Sales and Staffing Analytics, **Regions Bank**

4. Redesigning Branches to Meet the Individual Financial Needs of the Customers

Wendy Osucha, SVP, Financial Center Design & Innovation, **Bank of America**

5. Achieving Omnichannel Personalization

6. Transforming Your In-Store Technology

Steven Esposito, First Vice President -Director of Retail Banking at **American National Bank**




Digitizing Without Dehumanizing: Balancing Future Tech with A High Touch

8:00 Continental Breakfast In The Innovation Hub

9:00 Welcome Remarks
Elizabeth Robillard
Program Director
Future Branches

9:10 Chairperson's Opening Address
If you are interested in this unique opportunity to showcase your thought leadership, please contact Harvey Golub at harvey.golub@wbresearch.com

9:15  Going Completely Virtual: The Coast Federal Credit Union Story
Several years ago, Coastal Federal Credit Union switched from ATMs to ITMs, which have cameras and speakers that connect customers to tellers at an offsite location. This has

allowed their branches to go completely teller-less. They remain the only financial services company to have done this successfully. They've been able to extend hours due to the offsite tellers and can provide a wide variety of other benefits to customers with this business model. Join this session to hear more about how TJ and his team worked on this unique project and what the successes and feedback has been!



T.J. Wyman
SVP/Chief Retail Officer
Coastal Federal Credit Union

9:35



Moving to ITMs: How American National Bank Made the Switch

Automation is the key to the branch of the future. While ATM's are one facet of that, given that automate easier transactions, there are other more advanced forms of automation that many financial companies are starting to use, like ITM technology and self-service kiosks that don't have any employees at them at all. How do you decide what mode of automation your customer needs/wants? Join this session to hear how Steven Esposito and the American National Bank team decided on ITMs and what the process has been like. Talking points will include:

- Figuring out how your customers like interacting with you- if aggressive

9:55



PANEL: Avoid Bright Shiny Object Syndrome: Using Technology The Way Your Customer Needs It

Buying the latest tools doesn't necessarily mean they are right for your customer-how can you ensure you have an end-game when investing in tech? Learning objectives include:

- Make sure you understand the needs of your business
- Taking care to invest in solutions, not gimmicks
- Investing in things that drive engagement, not just flashy things with no purpose



Joseli Wright
Assistant Vice President,
Retail Banking Strategy
SECU



Steven Esposito
First Vice President Director
of Retail Banking
American National Bank

- automation won't appeal to them, what are your best fit options?
- Is it time for an upgraded ATM? Are you looking at ITM options?
- Do you have a mix of different technologies or are you sticking with one or now?
- What are some of the benefits/drawbacks of making more transactions automated?

We've just released our Director's Report, written by Producer Elizabeth Robillard, on the Future of Branches.



DOWNLOAD NOW





Aliyah Schultz
Assistant Vice President,
Digital Channels
Popular Community Bank



Ray Black
EVP Sales and Marketing
Advia Credit Union



Christopher Zaske
Global Vice President,
Business Strategy Group
**Verint Enterprise
Intelligence Solutions**

How can you balance advancements in technology and self-service with the human element? Panelists will reveal how they are working to maintain this balance and achieve a personalized, easy and fun experience for their customers.



Steve Kelley
Principal
Kelley and Associates



Mark A. Hamid
MBA, Vice President
Retail Delivery
**FirstLight Federal Credit
Union**



Dan Mercurio
SVP | Head of Consumer
and Small Business
Banking
Cambridge Bank



Joseph Vietri
SVP, Retail and
Independent Branch,
Network Leader
Charles Schwab

12:05 **iBeacons: Perfectly Personal or Blatantly ‘Big-Brother-esque’**

iBeacons allow for some incredible interactions to occur between customers and your brand in branch. For retailers, it seems like the perfect technology to offer deals and send personalized messages when someone enters a

store. The opportunity is there for financial services companies as well, though it becomes a bit tricky considering the nature of your relationship with banking customers. Do they want to know that their bank is clocking them everytime they enter a store? Would they find it delightful or unique to be offered personalized loan rates via text whenever they enter your location? Do high networth clients want to be acknowledged specially the minute they enter your branch? These questions and more are all things we will explore during this session.

Speaker to named, **Top Financial Instituion**

12:25



Future Branches Wrap-Up Session—Top 20 Take-aways

With three days filled with sessions, how can you ensure that you walk away with a few “golden nuggets” to take back to your organization? This session will help synthesize some of the key take-aways and provide you with a customer experience toolkit to implement upon your return to the office.

12:55

Luncheon For All Attendees

1:55

End of Future Branches 2016. See you next year!

10:40

Innovation Spotlight

A 10 minute rapid-fire presentation led by a solution provider highlighting the latest in branch experience tools and technology

Speaker to be named, Key Solution Provider

10:50

Morning Refreshment & Networking Break In The Innovation Hub

11:20



PANEL: Future Tech Vs. Human Touch in Branch- How Do You Strike the Right Balance?

There’s no question that retailers who embrace technology are seeing an improvement in their customer experience and bottom lines. However, human interaction is still incredibly important to today’s customer.

12:05



If your company is speaking at Future Branches 2016, you qualify for 20% off the current price! Call +1 (888) 482.6012 to register with code **SPEAKERCO!**



Our Sponsors

ADRENALINE At Adrenaline, we don't create user experiences; we create human experiences. We're a unique breed of experience design agency that can bring to life every idea we generate.

We are Brand builders. Retail transformers. Digital designers. Space creators. And, we've been around the block...

Since 1998, Adrenaline has made brands heard by setting trends instead of following them. We've helped consumers find brands they love and spread the love of the brands they find. Today, we're proud to be something even bigger: a new-model Experience Design Agency. From brand planning to digital deployment to implementation in retail environments, we create experiences that connect businesses and consumers.



Founded in 1987, Image 4 is a collaborative, multi-disciplinary, design-build Studio. For nearly 30 years, we've designed, fabricated and installed branded spaces – special places where people connect, engage, acquire and work.

Our integrated experience-design approach creates thoughtfully branded, immersive environments that connect with customers, develop brand advocates, enervate employees, and deliver sales opportunities.

We're just as excited re-branding a 2-branch credit union in Lowell, MA, as we are in designing the Super Bowl Fan Experience for the National Football League. Because at the end of the day, what really matters is how your clients and prospects connect to you, your brand and your people. It's about the Experience (sm).

GilmoreGroup Gilmore Group is a multidisciplinary design and branding firm headquartered in New York City, with offices in Dubai and Buenos Aires. We are guided by the core belief that a successful brand is experienced holistically, and therefore needs to be created through intelligent brand strategy, innovative design, and the use of leading edge technology. Our approach requires agility, knowledge, and expertise. Our consultancy specializes in brand strategy, corporate identity, experiential branding, marketing, digital content, retail design, product and packaging, architecture, and engineering.

HUGHES
An EchoStar Company Hughes simplifies the complexity of revitalizing the customer's branch experience by providing a full portfolio of managed services (e.g. Wi-Fi, network security, training, digital signage, etc.) With both customer-facing and employee-facing solutions, Hughes increases engagement by leveraging new innovations to provide an enterprise grade experience over cost-effective, highly-reliable broadband networks.

VERINT Verint® (Nasdaq: VRNT) is a global leader in Actionable Intelligence® solutions with a focus on customer engagement optimization and security intelligence. Its portfolio includes branch solutions designed to help organizations go beyond traditional staff forecasting, planning, and scheduling. With Verint, organizations can drive change across the areas of the enterprise that impact the customer experience and drive smarter engagement, enhance customer satisfaction, increase sales, and reduce compliance risk. Today, more than 10,000 organizations in 180 countries—including over 80 percent of the Fortune 100—count on Verint solutions to make more informed, effective and timely decisions. Learn more at www.verint.com.

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Mercator Advisory Group is the leading independent research and advisory services firm exclusively focused on the payments and banking industries. We deliver pragmatic and timely research and advice designed to help our clients uncover the most lucrative opportunities to maximize revenue growth and contain costs. Our clients range from the world's largest payment issuers, acquirers, processors, merchants and associations to leading technology providers and investors. We also publish the online payments and banking news and information portal, PaymentsJournal.com.



Visibility Magazine Visibility Magazine, founded in 2007, has become the guide to latest trends in internet marketing. Visibility Magazine conducts interviews with CEOs, shares opinions, reviews products, and provides a wealth of information about the movements in the industry. The print medium holds great promise for Internet marketing vendors who are constantly looking for more channels to promote their services. Additionally, Visibility Magazine reaches many fringe businesses that may have been contemplating entering or expanding their Internet marketing campaigns.



Future Branches provides you an opportunity to meet with potential business partners in the event's Innovation Hub. Instead of having numerous meetings scattered throughout many months, investigate future partners in one place at one time to start implementing and seeing ROI almost immediately! And as Future Branches is not a trade show, only the most reputable and effective solutions providers – as found during production research for this conference – will exhibit at the event.

Here are the top 5 reasons why Future Branches is the leading forum to invest your marketing and business development dollars:

- ✓ Full exposure to over 200 qualified conference attendees comprised of senior-level executives responsible for their company's strategy: you'll gain direct access to the senior decision makers leading the way in branch strategy.
- ✓ Extensive networking opportunities, allowing for face to face customer contact and one to one meetings.
- ✓ Tailor-made sponsorship packages enable you to competitively position your company the way you want.
- ✓ Opportunity to promote your brand and align it with the other industry leaders participating in the conference.
- ✓ Increased flow of traffic through the Innovation Hub during breakfast, networking breaks and receptions.

Sponsorship and exhibiting opportunities are extremely limited!
Contact Harvey Golub at 646-200-7527 or harvey.golub@wbresearch.com

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- **All discounts are taken off the full conference price.** No two discounts or offers can be combined. Discounts for retailers only
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