2026 Summer Conference Agenda

Reception & Session Location: Governor's Ballroom
Breakfast Location: Galleon Ballroom

Friday, July 10th

5:00pm - 6:00pm Registration & **Welcome Reception** for Attendees and Registered Guests
sponsored by PARC Street Group

Wine, Beer, Hors d'œuvres / Live Music
Includes two drinks per registered attendee & registered guest

Saturday, July 11th

7:30am - 8:45am Breakfast for Attendees and Registered Guests
sponsored by College Ave

8:45am - 10:15am Session I: *The Terrain Is Changing: How Credit Union Leaders Can Navigate What Comes Next*- by Bill Fournet

10:15am - 10:30am Coffee Break

10:30am- 12:00pm Session II: *The Next Member Shift: How Changing Member Expectations Are Reshaping Credit Union Strategy* - by Bill Fournet

Sunday, July 12th

7:30am - 8:45am Breakfast for Attendees and Registered Guests

8:45am - 9:45am Session I: *Delivering Member Value: A Leadership Perspective for Executives and Directors* - by Thomas Back

9:45am - 11:00am Session II: *Steering Through Disruption: Credit Unions, Fintech Partnerships, Stablecoins, and the New Regulatory Landscape*
- A Fireside Chat with Rodney Hood & Patrick Adams

12:30pm - 4:50pm Optional Newtorking Activity - $298 per person
Departs promptly at 12:30 PM from hotel lobby - don't forget your towel!

2026 Summer Conference Agenda

Monday, July 13th

7:30am – 8:45am Breakfast for Attendees and Registered Guests

8:45am – 10:15am Session I: *An Industry Outlook* – by Steven Reider

10:15am – 10:30am Coffee Break

10:30am – 12:00pm Session II: *Bolstering Business Banking at Your Credit Union* – by Steven Reider

Tuesday, July 14th

7:30am – 8:45am Breakfast for Attendees and Registered Guests

8:45am – 9:45am Session I: *Inside the NCUA: Understanding the Agency, the Process, and What's Ahead* – by Justin Anderson

9:45am – 10:45am Session II: *Stablecoins, the GENIUS Act, and the Future of Regulation* – by Justin Anderson

Times, events, and topics are subject to change without notice.

Thank you for attending the 2026 NCUMA Summer Conference!

We invite you to follow and tag NCUMA on LinkedIn throughout the conference!

2026 Summer Conference Sponsors

Welcome Reception Sponsor

Plan • Attract • Retain • Compensate

Tammy O'Hara
Executive Benefits Consultant
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Do you need to retain a critical executive? Is it time to reward your best leaders? Are you looking for executives who will take you to the next level? Are you approaching a leadership transition? Almost all credit union boards are faced with one of these questions, and if that describes your credit union, a Supplemental Executive Retirement Plan (SERP) might be the answer.

PARC Street Partners is an independent financial services company committed to helping credit unions and non-profits provide cost-efective benefits plans designed to attract and retain talent. PARC stands for Plan, Attract, Retain and Compensate.

PARC Street Partners ofers both types of SERP options available to the non-profit world, Split Dollar plans as well as 457f plans. In addition, we provide educational webinars to the credit union industry.

Our team transferred from OM Financial Group efective October 15, 2023, and has over 100 years of combined experience working in and with the credit union industry.

When seasoned experience meets radical service, everyone benefits!

Breakfast Sponsor

Brian Reed
Head of Partnerships
breed@collegeave.com
610.620.4322

www.collegeave.com/partner

College Ave is a private student loan provider that ofers undergraduate, graduate, and parent loans, as well as refinance options.

They offer multiple loan options with flexible repayment terms, including competitive interest rates, and features like instant credit decision, a simple,
3-minute application process, no application or origination fee, autopay discount, and best-in-class customer service.

College Ave partners with Credit Unions through a referral program to help meet the higher education financing needs of their members. This program allows credit unions to generate referral fees while avoiding lending and loan administration.

2026 Summer Conference Speakers

Bill Fournet
CEO
of The Persimmon Group

Bill has been a project leader for more than 25 years in the IT, engineering, manufacturing, and business change areas. He has led or overseen large and mega projects in excess of $10 billion. Bill loves to solve complex problems for organizations of all sizes, and remains hands-on at Persimmon, consulting clients of all sizes and across verticals. A sought-after speaker on Project Management, Leadership, and Generational Diversity, Bill believes "we are in the midst of a great transformation." From technology to generational issues, Bill analyzes workforce trends to help you understand the future of work and how to stay ahead in times of uncertainty.
Bill's experience in managing high-performance teams has directly influenced the unique business philosophy and atmosphere that has created one of the leading small businesses today. The Persimmon Group was awarded the Blue Ribbon by the U.S. Chamber of Commerce for its success as one of the leading small businesses in America in multiple years. The Persimmon Group was also named multiple years to the Inc. 500/5000 list for the U.S. Fastest Growing Companies. The Persimmon Group has received the Families and Work Institute's Effective and Flexible Workplace Award, and also received the Arrowhead Award for the Oklahoma Professional Business of the Year. Bill earned a bachelor's degree from Vanderbilt University and a master's degree from Oklahoma State University. He has been honored as the Small Business Person of the Year by Tulsa's Metro Chamber of Commerce and is a two-time honoree for "Most Admired CEO" in Oklahoma. Bill currently serves as a Member, Board of Directors at Boy Scouts of America, Indian Nations. He and his wife, Christy, reside in Tulsa, Oklahoma, and have three sons.

Thomas H. Back
Director
Performance Trust

Thom Back has consulted with and taught thousands of banking professionals in his role as Director of Education at Performance Trust. He also has significant experience regulating and investing in community financial institutions across the United States. He is on the faculties of the Pacific Coast Banking School where he teaches the core curriculum on Asset-Liability Management, and the Graduate School of Banking – Madison where he teaches Enterprise Risk Management. He has also sat on boards of several portfolio companies, and regulated bank holding companies. Previously, Thom spent 10 years in the Federal Reserve system with the Federal Reserve Banks of Chicago and Boston. While there, he provided analytical and market movement interpretation support to the Chicago Fed president and, previously, the Director of Research of the Boston Fed. He has also served as a Senior Manager in the Chicago office of Wipfli––a Wisconsin-based accounting and consulting firm––helping community banks and credit unions with strategic and capital planning. Thom holds a Bachelor of Science degree in engineering from Trinity College (Hartford, CT) and an MBA from the University of Chicago and holds FINRA Series 7, 63, and 79 licenses and is registered with the National Futures Association.

2026 Summer Conference Speakers

Honorable Rodney E. Hood
Financial Services Executive

Rodney E. Hood is a nationally recognized financial regulator and longtime advocate for credit unions, financial inclusion, and access to capital. Confirmed twice by the United States Senate to serve in the Administrations of President George W. Bush and President Donald J. Trump, he is the first person in U.S. history to lead both of the federal agencies responsible for chartering and supervising America's depository institutions—serving as Acting Comptroller of the Currency and as Chairman of the National Credit Union Administration. He also served on the Board of the Federal Deposit Insurance Corporation (FDIC).

Throughout his career, Mr. Hood has championed policies that promote financial empowerment, support underserved communities, and strengthen the resiliency of the credit union system. Under his leadership, NCUA advanced modernization efforts to expand digital capabilities, streamlined capital rules, and enhanced liquidity tools to help credit unions grow responsibly and serve their members more effectively.

As Acting Comptroller, he reinstated the Office of Financial Technology and Innovation, approved a bank-fintech charter to enhance small business lending, and guided national banks toward embracing cryptocurrency custody and digital assets—all with a strong commitment to robust Bank Secrecy Act (BSA), Know Your Customer (KYC), and Anti-Money Laundering (AML) compliance. He has emphasized the importance of balancing innovation with regulatory integrity, especially as stablecoins and other emerging technologies reshape financial services.
Mr. Hood's cross-agency perspective offers unparalleled insight into the evolving financial regulatory landscape—including the roles of the Treasury Department, Federal Reserve, and FDIC—and how policy developments in Washington, D.C. impact the future of the credit union system.

He is a graduate of the University of North Carolina at Chapel Hill, where he earned degrees in business, political science, and communications. He was recently honored with UNC's Outstanding Alumni Award, named a Young Global Leader by the World Economic Forum in Davos, is a Salzburg Global Fellow, and is actively engaged with the American Council on Germany.

Steven Reider
Founder of Bancography

Steven Reider is the founder of Bancography, a financial services consulting firm that provides branch planning and marketing research services. He brings 25 years of experience to his role at Bancography, and his recent projects have included delivery strategies for retail, commercial, wealth and mortgage banking services across many of the nation's largest metropolitan areas. In 2003, Steve joined the faculty of the American Bankers Association's Stonier Graduate School of Banking, where he teaches a course in branch network optimization. Additionally, Steve authored Bancography Plan, Bancography's innovative branch planning software tool. Prior to launching Bancography, Steve served as vice president in corporate marketing at AmSouth Bank, a $40 billion institution. In addition to his professional role, Steve serves on the board of directors of several local arts and civic organizations, including Sloss Furnaces Foundation and Magic City Art Connection. Steve holds a bachelor's degree in economics and a master's degree in finance from Tulane University.

2026 Summer Conference Speakers

Justin M. Anderson
Of Counsel
SW&M

Justin Anderson, Of Counsel at SW&M, is a seasoned regulatory attorney with over 17 years of experience advising the National Credit Union Administration (NCUA) and credit unions on complex legal, financial, and administrative matters. He brings deep expertise in subordinated debt, capital adequacy, consumer protection, securities law, and regulatory compliance. Justin has played a central role in shaping many of the NCUA's regulations, most notably leading the development and implementation of the NCUA's Subordinated Debt rule and serving as a key legal advisor for Treasury's Emergency Capital Investment Program, which resulted in over $2 billion in capital investments in credit unions. Prior to joining our team, Justin served as an attorney at the NCUA where he advised on a broad spectrum of credit union issues, including derivatives, commercial lending, credit union investments, payday lending, and low-income designations. He drafted proposed and final federal regulations, negotiated supervisory and enforcement matters, and regularly presented before the NCUA Board. Additionally, he served as Acting Associate General Counsel for Enforcement and Litigation, managing the agency's litigation portfolio and supervising a team of senior attorneys and paralegals. Justin's tenure at NCUA was marked by consistent recognition for excellence including co-leading NCUA's 2013 "Derivatives Working Group," which was honored as Team of the Year for its pioneering work in expanding credit union investment authorities. A sought-after speaker on credit union regulatory topics, Justin has presented to the American Bar Association, FDIC, and state credit union leagues. He has also taught compliance seminars on topics including Truth in Lending, the Equal Credit Opportunity Act, and derivatives. Justin is a graduate of the NCUA's Executive Training Program and the Federal Executive Institute's Mastery of Leadership for a Democratic Society. Outside of the office, Justin enjoys being active, spending time with his dogs and traveling.

2026 Summer Conference Sessions

Saturday, July 11th

Session I: *The Terrain Is Changing: How Credit Union Leaders Can Navigate What Comes Next* – by Bill Fournet

Credit unions are facing a level of disruption not seen in decades. AI is reshaping member expectations. Fintechs are redefining convenience. Workforce demographics are shifting. Regulatory pressures continue to increase. Yet many organizations are still relying on strategic planning processes designed for a more stable world. The challenge is no longer creating a plan. The challenge is learning how to navigate when the terrain changes faster than the map. In this interactive session Bill Fournet, CEO and leadership strategist, shares practical tools that help boards and executive teams move beyond annual planning and build an organization capable of sensing change, making better decisions, and turning change into a sustained strategic advantage. Participants will learn how high-performing organizations create clarity amid uncertainty, align around strategic intent, and turn disruption into opportunity.
This session includes practical frameworks that can be immediately applied to strategic planning, governance, and organizational leadership.

Participants Will Learn How To:
- Distinguish between predictable trends and emerging signals that could impact the future of their credit union
- Improve decision-making when information is incomplete or changing
- Build a leadership system that adapts faster than the environment around it
- Shift from annual planning cycles to a more agile approach to strategic execution
- Create a shared strategic intent that aligns boards and leadership

Saturday, July 11th

Session II: *The Next Member Shift: How Changing Member Expectations Are Reshaping Credit Union Strategy* – by Bill Fournet

For decades, credit unions have built loyalty through relationships, trust, and service. Those foundations remain critical. But member expectations are changing fast. Today's members compare their credit union experience not just to other financial institutions, but to the digital convenience, personalization, and responsiveness they experience everywhere else. While generational differences often dominate the conversation, the larger challenge is understanding how evolving expectations are reshaping member behavior across all age groups. Convenience, digital access, financial wellness, personalization, and speed are becoming strategic differentiators that influence growth, retention, and relevance. In this interactive session, join Bill Fournet as he explores the emerging shifts that will shape the next decade of credit union growth. Participants will examine changing member expectations, the role of technology and AI, and the strategic decisions boards and executive teams should be considering today to remain competitive tomorrow. This session helps leaders move beyond demographic assumptions and focus on the deeper trends that are redefining the member experience.

Participants Will Learn How To:
• Identify the major shifts influencing member expectations and loyalty across generations
• Understand which emerging trends are likely to have the greatest impact on growth, retention, and member engagement
• Distinguish between temporary fads and long-term strategic changes
• Evaluate how AI, personalization, and digital experiences are changing expectations for service and convenience
• Align board and executive leadership around the strategic choices needed to remain relevant and competitive

2026 Summer Conference Sessions

Sunday, July 12th

Session I: *Delivering Member Value: A Leadership Perspective for Executives and Directors* – by Thomas Back

As member-owned cooperatives, credit unions exist to serve their members, but what does “member value” really mean in practice, and how do leadership decisions shape it? This session explores how executives and directors can evaluate, strengthen, and communicate the value their credit union delivers—from competitive rates and lower fees to financial education, community impact, and an exceptional member experience. We’ll examine how member value connects to strategic priorities, operational execution, financial sustainability, and the cooperative difference that sets credit unions apart. Attendees will gain insights into how effective collaboration between the board and executive team can drive long-term member success while ensuring the credit union remains relevant, resilient, and mission-focused.

Session II: *Steering Through Disruption: Credit Unions, Fintech Partnerships, Stablecoins, and the New Regulatory Landscape* – by Rodney Hood & Patrick Adams

Building the Credit Union of Tomorrow: Innovation, Partnerships, and Regulatory Evolution by Rodney Hood

As technology transforms financial services and policymakers reshape the regulatory landscape, credit unions have a unique opportunity to strengthen member service, expand access, and drive innovation through strategic partnerships. In this forward-looking session, former Acting Comptroller of the Currency and former NCUA Chairman Rodney E. Hood offers a unique dual-regulator perspective on the forces shaping financial services in 2026 and beyond.

Drawing on leadership experience across the OCC and NCUA, Mr. Hood will explore the evolution of fintech partnerships, emerging stablecoin frameworks, the implications of the GENIUS Act, and the broader regulatory shift toward responsible innovation. Attendees will gain practical insights into managing risk, navigating supervisory expectations, and positioning their institutions for long-term success in an increasingly digital financial ecosystem.

Featuring opening remarks, a fireside chat, and audience Q&A, this session will equip credit union leaders with the strategies and perspective needed to build the credit union of tomorrow.

2026 Summer Conference Sessions

Monday, July 13th

Session I: *An Industry Outlook* – by Steven Reider

This session will discuss demographic, economic, and distribution trends affecting the financial services industry, to help support your credit union's strategic planning decisions. The session will also present specific industry trends on datapoints such as deposit growth, credit quality, and liquidity to help you anticipate the environment ahead and set realistic performance goals for your institution.

Session II: *Bolstering Business Banking at Your Credit Union* – by Steven Reider

With many large banks reducing service offerings to smaller businesses, credit unions nationwide are striving to fill the void created by those events by augmenting business-banking products and sales efforts. This session will provide guidance for launching or improving business banking initiatives at your credit union, including strategic rationale, product design, definition of target market segments, market sizing, establishing an organizational framework, and business-case analysis to assess the financial impact of adding business-banking services.

Tuesday, July 14th

Session I: *Inside the NCUA: Understanding the Agency, the Process, and What's Ahead* – by Justin Anderson

Gain an insider's perspective on how the NCUA operates and what every credit union leader should know about working effectively within the regulatory framework. This session will explore the agency's structure behind the scenes, provide practical insights for building productive relationships with examiners, and explain how regulations are developed—including how credit unions can influence policy through the comment letter process. Participants will also receive updates on current issues affecting the industry and have the opportunity to engage in an open question-and-answer discussion on the topics most important to them.

Topics include:

- The NCUA's structure and how the agency operates behind the scenes
- Building effective relationships with your examiner
- Understanding the rulemaking process and submitting impactful comment letters
- Current regulatory developments and industry issues
- Interactive Q&A with attendee questions and discussion

This candid and informative session offers a valuable look inside the agency and provides practical guidance for navigating today's evolving regulatory landscape.

2026 Summer Conference Sessions

Tuesday, July 12th

Session II: *Stablecoins, the GENIUS Act, and the Future of Regulation* – by Justin Anderson

Stablecoins are rapidly moving from the fringe to the financial mainstream, bringing with them new opportunities, risks, and regulatory questions. This session provides credit union leaders with a practical overview of payment stablecoins and the emerging framework designed to govern them. Attendees will explore the key provisions of the GENIUS Act, who may issue payment stablecoins, and the roles federal regulators are expected to play in supervising this evolving marketplace. The session will also examine the NCUA's proposed framework and discuss what developments may lie ahead. The program concludes with an interactive Q&A, giving participants the opportunity to explore the implications for their institutions and members.

Topics include:

- Understanding stablecoins and their role in the financial system
- Key provisions and implications of the GENIUS Act
- What qualifies as a payment stablecoin
- Who may issue payment stablecoins and under what authority
- The role of federal regulators in oversight and supervision
- An overview of the NCUA's proposal
- Proposal I – Licensing requirements
- Proposal II – Standards for licensed issuers
- Emerging developments and what may be coming next
- Interactive Q&A and discussion

This timely session will help credit union leaders better understand the evolving digital asset landscape and prepare for the regulatory and strategic issues shaping the future of payments.

NCUMA Future Conference Schedule

2026

Fall Conference

September 5-9

The Fairmont Banff Springs - Banff, AB, Canada

Hawaii Conference

November 13-18

Fairmont Orchid Resort - The Big Island, Hawaii

2027

Spring Conference

May 29- June 2

The Ritz Carlton Amelia Island, Florida- Confirmed

Summer Conference -
July 10 - 14
The Grand Hyatt Baha Mar - Confirmed
Nassau, Bahamas

Fall Conference - Victoria British Columbia - Tentative

Hawaii Conference

November 5-10

The Grand Wailea- Maui, Hawaii -Confirmed

2028

Spring Conference

May 27- May 31

The Ritz Carlton-Amelia Island, FL - Confirmed

Summer Conference - Location to be released

Fall Conference - Location to be released

Hawaii Conference – The Grand Hyatt - Kauai, Hawaii - Tentative

NCUMA Conference Leaders

Kathy Anchors-Budd
President, CEO
Atlanta, GA

Kathy Anchors-Budd is President and CEO of the National Credit Union Management Association. NCUMA, founded in 1949, is a leading provider of executive-level education bringing purpose-built content to credit union professionals who are serious about growth, innovation, and value driven leadership.

Kathy is known for creating high-impact, relevant content that helps drive the success of credit unions across the country. Her leadership centers around helping credit unions share their unique stories - especially the reasons why members deeply value their institutions. Whether from the conference stage or behind the scenes, Kathy is committed to strengthening the community, connectivity and culture that makes credit unions distinct.

Her enthusiasm for credit union development is more than professional - it's personal. Kathy is the daughter of the late Jerry K Anchors Sr., a revered DCUC "Founding Father" and CUMA's "Founder's Club" credited for organizing over 40 new credit unions in the Southeast region. Jerry and his wife Barbara Anchors served the credit union community faithfully until their untimely death in a car accident in August 2004. They were to have a conference in Jackson Hole, WY just 4 days after their funeral. With no way to cancel the conference at such a late date, their daughter Kathy Anchors-Budd flew out to run the conference. Following in his visionary footsteps, Kathy, now in her 22nd year as CEO, has elevated NCUMA's mission to new heights, creating spaces where innovation, collaboration and lifelong learning thrive.

In 2022, Kathy faced and overcame one of life's toughest challenges: breast cancer. True to her resilient spirit, she proudly considers herself "one tough cookie". Today, she's passionate about supporting others who are newly diagnosed, offering encouragement, practice advice and hope during uncertain times.

Kathy's unwavering dedication to the credit union movement and her genuine care for both professional and personal communities make her a powerful advocate, speaker, and leader. She continues to inspire, serve and lead NCUMA members with heart and purpose.

James Budd
Vice President, COO
Atlanta, GA

In 2012, James Budd left his 17-year career as a Corporate Director of IT & Sales Technology with ADP, Inc. to join NCUMA. He has over 30 years of IT experience focused on management, networking and corporate project solutions. He currently serves as NCUMA Vice President specializing in IT Consulting.

James' background in technology and passion to help credit unions succeed has been a huge asset to our member credit unions. He often serves as a subject matter expert and serves in the role of a liaison between many credit unions and technological vendors to ensure credit unions are understanding the process and verifying a solution is a match for their needs.

James is a Gulf War Veteran and a proud father of two of the cutest girls in the world.

NCUMA Conference Leaders

Patrick Adams
NCUMA Board Member
St. Louis, MO

Patrick has spent 47 years in the credit union movement and worked for St. Louis Community Credit Union for the last 36 years prior to his retirement in October of 2022.

Patrick was appointed CEO/President of St. Louis Community Credit Union in January, 2008. His efforts focused on growth, innovation, service, community development and a great corporate culture.

The credit union witnessed substantial growth while maintaining high levels of financial strength, name recognition, community development, and a commitment to serving distressed communities in and around St. Louis. In addition, Patrick has spoken worldwide with companies for almost 30 years. After retiring from speaking in mid-2024, Patrick has joined the NCUMA team to assist in bringing the best information and conferences to the credit union marketplace.

Patrick has a beautiful wife, four grown kids and eight fabulous grandchildren.

Randy Gregory
NCUMA Board Member
Gallatin, TN

Randy has been a member of NES Credit Union (now Enbright Credit Union) since he was 14 years old. He served on the Supervisory Committee from 1999 to 2005 and was elected as a Board Member in 2005.

He has been a Board Member of Enbright Credit Union for 19 years. He has been attending NCUMA Conferences since 2011 and asked to serve on our Board in 2023.

Randy was born and raised in Nashville Tennessee. He went to Stratford High School and graduated from Belmont University with the Bachelor of Science. Randy started working at NES, (Nashville Electric Service) when he was just 18 years old, he started as a meter reader and worked his way up to a civil engineer until his retirement in 2020.

Randy is also a General Contractor for over 35 years specializing in custom homebuilding and outdoor living. He and his lovely wife Mindi have been married for 26 years. They have three children, two grandchildren, and two dogs.

We'd also like to thank Kelly Herington/Executive Assistant and additional Conference Volunteers for assistance in running this event.