



“Top 5 Must See” Session Guide

The Financial Brand Forum 2024 — May 20-22, 2024 • Aria Hotel & Resort, Las Vegas

This guide will help you sort through the three days of sensational keynotes and how-to workshops. See why the Mills Marketing staff made their session picks and the key takeaways they are looking forward to learning.

Kristin McCauley's Top 5 Must See Sessions

- ☐ AI for Growth: Unleashing Data to Personalize, Predict & Profit ➔
- ☐ Marketing & Leadership Lessons from the World's Most Influential CMOs ➔
- ☐ The Ethical, Legal & Strategic Risks of AI in Banking ➔
- ☐ Navigating the Future of Partnerships in Banking: Strategies for Success ➔
- ☐ Demographic Disruption: Banking in an Aging America ➔

Derek Baker's Top 5 Must See Sessions

- ☐ The Future of Banking: Beyond the Glass ➔
- ☐ Humanizing Digital-First Banking ➔
- ☐ Building a Digital-First Mindset ➔
- ☐ ForumX ➔
- ☐ ForumU ➔

Kris Mattoon's Top 5 Must See Sessions

- ☐ Using Gamification to Drive Growth in Banking ➔
- ☐ Live Demos “Award-Winning Impact-as-a-Service™ Platform” ➔
- ☐ CEO Summit ➔
- ☐ Navigating the Future of Partnerships in Banking: Strategies for Success ➔
- ☐ Unlocking What People Really Want from Financial Brands on Social Media ➔

Crystal Steinbach's Top 5 Must See Sessions

- ☐ Innovation Masterclass: Ideation, Implementation & Success in Digital Banking Channels ➔
- ☐ Supercharging Financial Marketing Content with ChatGPT ➔
- ☐ Predictive Data-Driven Digital Marketing Strategies for Customer Acquisition & Deposit Growth ➔
- ☐ Winning in Digital Banking Channels: Leading UX Practices from Across the Globe ➔
- ☐ A Face-to-Face with Mills Marketing – come chat with us at our booth! ➔

Want to meet in person?

Be sure to stop by **BOOTH L8** (located in the hallway outside the entrance to Bristlecone and Pinyon Ballrooms) to chat with Kristin, Derek, Kris or Crystal.

SEE YOU THERE!





Kristin's Top 5 Must See Sessions

The Financial Brand Forum 2024

Pick 1:

AI for Growth:

Unleashing Data to Personalize, Predict & Profit

Tuesday, May 21 @ 8:30-9:15 a.m.

Speaker: Rex Briggs, Chief AI Officer at Claritas

Ballroom: Ironwood

Session Overview: AI is a game-changer, and its transformational impact on the banking sector cannot be overstated. This session will demystify the intricacies of AI, as you explore the groundbreaking technologies and latest innovations in artificial intelligence that are completely reshaping the future of banking.

You'll see case studies and learn actionable strategies that are driving innovation and growth at an unprecedented pace. We'll also unpack results from new research covering multiple industries showing how to double conversion rates and other critical KPIs.



Kristin McCauley
President

Why I'm Interested: *I attended a conference last year where one of the speakers said, "AI isn't going to take your job, but employees properly using AI just might." As a writer, I was conflicted about it. I want my writing and our copy as an organization to be real, authentic and original. I was under the impression we couldn't do that if we used AI. I was wrong.*

Efficiency and growth are two things I'm focused on this year, for our agency and our clients. I think AI can help, which is why I'm dedicated to learning how to use and manage AI tools, as well as understand the challenges they create and the impact they can have on the FIs we serve appropriately and efficiently.



Pick 2:

Marketing & Leadership Lessons from the World's Most Influential CMOs

Tuesday, May 21 @ 10:30-11:15 a.m.

Speaker: Eric Fulwiler, Co-Founder & CEO at Rival

Ballroom: Juniper 2-3

Session Overview: If you could sit down with the world's most successful CMOs, what could you learn? That's what Eric Fulwiler did. In this session, Eric will share the insights, big ideas, leadership lessons, and habits he learned while interviewing 100 notable CMOs from some of the biggest brands in the world, including Mastercard, PepsiCo, Procter & Gamble, and GE. You will also hear principles and practices driving the careers of CMOs at category disruptors like Mint Mobile and Hyperloop.

Why I'm Interested: *This one had me at "Eric will share the insights, big ideas, leadership lessons, and habits he learned while interviewing 100 notable CMOs ..." Learning from and applying the lessons of those who've already had the experience is just plain smart.*





Kristin's Top 5 Must See Sessions

The Financial Brand Forum 2024

Pick 3:

The Ethical, Legal & Strategic Risks of AI in Banking

Tuesday, May 21 @ 3-3:45 p.m.

Speaker: Lance Senoyuit, Senior Principal/Financial Services at SAP

Ballroom: Ironwood

Session Overview: Everyone has heard about the opportunities and promise of AI in banking. And everyone has been cautioned about the unintentional discriminatory bias that can be baked into AI algorithms (think: “accidental redlining”). But what about the other risks?

This session will explore the potential downsides of AI in banking. You’ll hear scenarios your risk mitigation team needs to plan for – the ideas criminals and malicious actors are plotting right now, from misinformation/disinformation campaigns to spoofing and phishing attacks.

Why I’m Interested: *If our company and the FIs we work with are going to use AI, it’s imperative we do it right and with minimal risk.*



Pick 4:

Navigating the Future of Partnerships in Banking: Strategies for Success

Wednesday, May 22 @ 9:30-10:15 a.m.

Speaker: Bill Dworsky, Senior Manager at Deloitte (Panel)

Ballroom: Juniper 2-3

Session Overview: The convergence of banking, payments, retail, consumer technologies, travel, and healthcare has created new competitive threats for financial institutions, but also enabled more integrated value propositions outside traditional offerings. Meanwhile, innovative new technologies and APIs have made connections with third-party partners easier and faster, opening up a whole new world of opportunities for community banks and credit unions.

Still, not all partnerships are created equal, and not all have happy endings. Many stagnate or die altogether. So what should financial institutions do to position themselves more strategically and successfully to take advantage of partnerships? In this panel discussion, leaders from across the ecosystem will discuss the critical issues and share their experiences with partnerships of all shapes and sizes.

Why I’m Interested: *There are a lot of partnership possibilities out there, but it is difficult to know which one is right. Listening to the successes and challenges others have encountered is one of the greatest and most efficient ways to avoid mistakes, speed up the process, and cut through all the noise.*





Kristin's Top 5 Must See Sessions

The Financial Brand Forum 2024

Pick 5:

Demographic Disruption: Banking in an Aging America

Wednesday, May 22 @ 3:00-3:45 p.m.

Speaker: Joe Sullivan, CEO of Market Insights

Ballroom: Juniper 1

Session Overview: America is on the verge of a demographic crisis that will disrupt every aspect of our society, our economy ... and the banking industry. Millennials are entering their 40s, birth rates are falling, death rates are rising, and by 2034, older adults will outnumber children for the first time in U.S. history. Most industries – financial institutions in particular – are ill-prepared to meet the challenges, pain points, and opportunities presented by a customer and employee base that is both aging and shrinking.

This powerful session explores how bankers must rethink their strategic plan for long-term relevance and success in the face of accelerating demographic shifts. If you work in banking (and aren't retiring in the next 10 years), you need to prepare for how consumers will spend, borrow, and save ... now.

Why I'm Interested: *Part of our job is to help community banks stay relevant and successful today AND tomorrow. Adapting to the change in demographics that will occur over the next 10 years is something banks should be discussing and planning for today. These are the kinds of issues we want to help our clients stay on top of, and I'm hoping this session will provide new insight and ideas.*





Derek's Top 5 Must See Sessions

The Financial Brand Forum 2024

Pick 1:

The Future of Banking: Beyond the Glass

Tuesday, May 21 @ 10:30-11:15 a.m.

Speaker: Derek White, CEO of Galileo Financial Technologies

Ballroom: Primrose 4-5

Session Overview: Derek is an undisputed pioneer in digital banking and financial technologies. He helped launch the world's first online bank and revolutionized CX at leading institutions like U.S. Bank, BBVA, and Barclays. He also served as VP of Global Financial Services at Google Cloud.

Through his present lens at Galileo where he deploys embedded finance solutions, Derek has an unmatched vantage point into the changing digital behaviors and expectations that are reshaping the financial world. In this discussion, he'll share his unique insights on how experiences that are seamlessly human are critical to earning trust and loyalty in the digital era.



Derek Baker

EVP, Growth and Innovation

Why I'm Interested: Outside of having a great first name, this session should be an intriguing take on digital transformation in banking. I will be interested to learn more about conversational AI and open finance. Both of these are very hot buttons in the industry, and we should all take the time to consume as much information when available to stay up to date.



Pick 2:

Humanizing Digital-First Banking

Tuesday, May 21 @ 3:00-3:45 p.m.

Speaker: Liz Wolverton, EVP, Head of Consumer Banking and Brand Experience at Synovus, and Eric Brandt, Executive Director Market Strategy at NCR

Ballroom: Juniper 2-3

Session Overview: Banks and credit unions know they must build a digital-first strategy, but "digital-first" does not mean "digital only." In the Digital Age, it's easy for the human element to get lost – especially in banking. As the number of digital transactions and touchpoints increase exponentially, ensuring a seamless blend of technology and empathy is critical to building long-term, profitable relationships.

This session will take a deep dive into what it means to truly adopt a digital-first mindset throughout your entire organization while also applying a human touch.

Why I'm Interested: Digital-first does not mean digital only. I love that take and find myself deep in conversations about this exact point all the time. I am excited to hear about the real-world experiences and hopefully learn more about how these institutions overcame internal hurdles to see projects through completion rather than pulling the plug on them.





Derek's Top 5 Must See Sessions

The Financial Brand Forum 2024

Pick 3:

Building a Digital-First Mindset

Wednesday, May 22 @ 9:30-10:15 a.m.

Speaker: Mathew Mehrotra, Chief Digital Officer and Head of Canadian Products at BMO Financial

Ballroom: Primrose 4-5

Session Overview: Legacy banks aren't known for digital agility, often losing the battle to disruptive fintech competitors. Some are rising to the challenge, like BMO, a 200-year-old bank with \$1 trillion in assets. Mehrotra has been a key force in spearheading the digital transformation of BMO Financial into a digital-first market leader. As Chief Digital Officer, Mathew has overseen BMO's journey, building internal alignment on the imperative for change. Hear how he broke down the silos thwarting innovation, empowered more agile customer-focused teams, and digitized processes from end-to-end.

Why I'm Interested: *If words like transformation, efficiency, agility, and customer-centric culture don't do it for you, I don't know what will. BMO has been moving and shaking these past few years and I want to hear the why behind the movement.*



Pick 4:

ForumX

Tuesday, May 21 @ 8:30-9:15 a.m.

Speaker: Bonin Bough, Global Marketing Guru

Ballroom: Ironwood Ballroom on Level 3

Session Overview: Bonin Bough has spearheaded some of the most successful billion-dollar brand transformations in the world, including PepsiCo, Oreo, Cadbury's, Gatorade, and Frito-Lay. In this keynote presentation, Bonin will show you how to drive marketing innovation across your organization. You'll learn how to overcome ingrained behaviors and innovate the way you approach growth.

Why I'm Interested: *Both internally here at Mills as well as to our clients, we consistently aim to "think outside the box" and many times one can find inspiration outside the industry. It will be interesting to hear more on what steps these common household names we all know took in transforming and continuing their high engagement with consumers both past, present, and future.*





Derek's Top 5 Must See Sessions

The Financial Brand Forum 2024

Pick 5:

ForumU

Wednesday, May 22 @ 4:00-5:30 p.m.

Speaker: Wendy Smith, Professor of Business at University of Delaware

Ballroom: Ironwood Ballroom on Level 3

Session Overview: Former Fortune 500 companies like Polaroid, Blockbuster, Kodak, Nokia, Borders, and Blackberry all tried to adapt, pivot, innovate, and evolve. But all of them ultimately failed. Today, traditional financial institutions face similar disruptive forces threatening their survival. Don't miss management thought-leader, award-winning organizational psychologist, and best-selling author Wendy Smith as she examines how senior banking executives should respond to strategic paradoxes, specifically the risks and challenges facing leadership teams in times of disruption.

Why I'm Interested: *Disruption from non-traditional competitors is hard to wrap your head around, especially when your strategic planning process has followed the same format for so long. In this session, I look forward to hearing Wendy's perspective on the risks and challenges facing leadership in hopes to keep the conversation moving about transformation with the banking industry.*



Kris's Top 5 Must See Sessions

The Financial Brand Forum 2024

Pick 1:

Using Gamification to Drive Growth in Banking

Tuesday, May 21 @ 10:30-11:15 a.m.

Speaker: John Findlay, CEO of LemonadeLXP

Ballroom: Juniper 4

Session Overview: Are you ready to level up your growth strategy game? Dive into the world of gamification and learn how to leverage its power to achieve a range of growth objectives. From acquiring new customers and boosting deposit growth to driving digital adoption and usage, enhancing financial wellness, and motivating staff to become growth champions, this session will cover it all. Get ready to unleash the power of gamification to drive growth at your financial institution.



Kris Mattoon
SVP, Client Services

Why I'm Interested: A hot topic currently with clients as everyone is being forced to get creative in outreach efforts; "engagement" is the name of the game. This session will help kickstart idea generation on ways clients can enhance the experience all around from initial prospecting to continued retention, especially with those desired younger generations.



Pick 2:

Live Demos "Award-Winning Impact-as-a-Service™ Platform"

Tuesday, May 21 @ 2:00-2:45 p.m.

Speaker: Spiral

Ballroom: Starvine 10

Session Overview: In this demo, *Spiral's* CEO and Co-founder, Shawn Melamed reveals how financial institutions can now easily launch new features in their banking environment to grow deposits and revenue and attract Millennial and Gen Z account holders through community and environmental impact.

This is a must-attend event for banks and credit unions aiming to be at the forefront of the industry's future, eager to unlock the transformative power of impact-driven banking that is redefining everyday banking experiences.

Why I'm Interested: In our work with community banks and credit unions, we frequently hear about time and dollars donated; ways the FI is giving back and supporting their local community. But many times, it stops there. Looking forward to hearing how this potential platform can help FIs to increase community and environmental impact, and grow deposits and relationships at the same time.





Kris's Top 5 Must See Sessions

The Financial Brand Forum 2024

Pick 3:

CEO Summit

Wednesday, May 22 @ 8:30-9:15 a.m.

Speaker: Reggie Fils-Aimé, Former Exec of Nintendo

Ballroom: Ironwood Ballroom on Level 3

Session Overview: Renowned businessman, award winning innovator and disruptor Reggie Fils-Aimé is a proven expert on transforming companies, revitalizing brands, and reshaping industries to solve daunting challenges and achieve the “impossible.”

In this talk, the legendary former president and COO of Nintendo will share his seven leadership principles for driving innovation in an age of disruption. You'll get actionable advice for increasing your capability and capacity to innovate across your entire organization.

Why I'm Interested: *“Innovation,” a word many of us are scared of. But when you hear the word “growth,” there is a sense of immediate all-in. But why? To grow you have to innovate in some way. Brands must continue to reinvent themselves no matter the industry and Nintendo will be a great case study to learn more about. Many clients want their brand to evolve, but are stuck ... I'm eager to share some of the principles that could help move the needle.*



Pick 4:

Navigating the Future of Partnerships in Banking: Strategies for Success

Wednesday, May 22 @ 9:30-10:15 a.m.

Speaker: Bill Dworsky, Senior Manager at Deloitte (Panel)

Ballroom: Juniper 2-3

Session Overview: The convergence of banking, payments, retail, consumer technologies, travel, and healthcare has created new competitive threats for financial institutions, but also enabled more integrated value propositions outside traditional offerings. Meanwhile, innovative new technologies and APIs have made connections with third-party partners easier and faster, opening up a whole new world of opportunities for community banks and credit unions.

Still, not all partnerships are created equal, and not all have happy endings. Many stagnate or die altogether. So what should financial institutions do to position themselves more strategically and successfully to take advantage of partnerships? In this panel discussion, leaders from across the ecosystem will discuss the critical issues and share their experiences with partnerships of all shapes and sizes.

Why I'm Interested: *Partnerships are a must for our clients as they remain in a rapidly changing environment, especially over the past few years. I'm looking forward to learning the key questions to ask ourselves when evaluating a partnership as well as more about the journey from exploration to integration. What works, what hasn't and everything in between ... clients need to know as there isn't time to waste.*





Kris's Top 5 Must See Sessions

The Financial Brand Forum 2024

Pick 5:

Unlocking What People Really Want from Financial Brands on Social Media

Wednesday, May 22 @ 9:30-10:15 a.m.

Speaker: Mark McDonnell, Social Media Strategy Expert at Hootsuite

Ballroom: Juniper 4

Session Overview: Anyone who works in banking knows: you're in the relationship business. But the brutal truth? If people don't like the content your financial institution is putting out on social media, they will take active steps to avoid it, and most platforms make it easier than ever to put you on "mute."

This session will show you how to avoid the common pitfalls banks and credit unions make with their social media strategies explores. You'll learn how financial marketers should utilize social media channels to foster relationships and create engagement at scale while staying compliant and keeping their brands safe.

Why I'm Interested: Channels may change in time, but social media is here to stay. Staying on top of trends is key to ensuring our clients' messages resonate to the market. Nowadays you have to stand out ... both visually and in relation to content. And almost all clients are doing social ... but is it purposeful and generating an impact? This will help us discover what's working and gaps to improve as part of our strategy.



Crystal's Top 5 Must See Sessions

The Financial Brand Forum 2024

Pick 1:

Innovation Masterclass: Ideation, Implementation & Success in Digital Banking Channels

Monday, May 20 @ 9:00 a.m.-12:00 p.m.

Speaker: Jim Marous, Co-Publisher of The Financial Brand and host of the Banking Transformed podcast

Ballroom: Juniper 2 & 3

Session Overview: Every financial institution's success with digital transformation today is determined by its ability to adapt to new, entirely unprecedented, market conditions. Adaptation requires iterative innovation at speed and scale. Banking providers with a 'challenger mindset' will be among those best positioned to not just survive but thrive, whereas a failure to innovate will result in lower customer engagement and market share decline.

Buckle up for this intensive, fast-paced workshop led by Jim Marous, the world's foremost expert on digital banking strategies. The core of the entire masterclass will be how to move new ideas forward with speed and scale, featuring multiple global practitioners who will discuss the tools, behaviors, mindsets, and systems required to conquer the innovation challenge in banking today.



Crystal Steinbach
Digital Marketing Director

Why I'm Interested: *I believe attending this session will provide me with a holistic view of the innovation landscape in banking, equipping me with the knowledge and strategies to enhance marketing efforts with our clients. I look forward to learning about the importance of iterative innovation and how it can help our clients adapt to changing market conditions, potentially improving customer engagement and market share.*



Pick 2:

Supercharging Financial Marketing Content with ChatGPT

Tuesday, May 21 @ 2:00-2:45 p.m.

Speaker: Ben Udell, SVP Digital Innovation at Lake Ridge Bank

Ballroom: Juniper 1

Session Overview: ChatGPT and similar generative AI tools are gamechangers in marketing. This session will give you a roadmap to supercharge content creation with ChatGPT using a repeatable process that achieves amazing results. It's easy, inexpensive, and you can get started immediately when you return to your office.

You'll get a step-by-step demonstration as we build various components of an actual marketing campaign together, including a first draft of a client email, marketing taglines, a direct mail piece, FAQs, internal communications, a training guide, banker quiz, and even compliance disclaimers.

Why I'm Interested: *This session offers a great chance to explore the application of AI in marketing, potentially sparking fresh ideas and strategies for your campaigns. I'm particularly curious about the risks associated with using a public LLM tool such as ChatGPT that will be addressed.*





Crystal's Top 5 Must See Sessions

The Financial Brand Forum 2024

Pick 3:

Predictive Data-Driven Digital Marketing Strategies for Customer Acquisition & Deposit Growth

Wednesday, May 22 @ 9:30-10:15 a.m.

Speaker: Tom Sullivan, CEO of Princeton Partners

Ballroom: Juniper 1

Session Overview: Banks and credit unions are losing market share to the largest financial institutions in the U.S. Why? Because they underinvest in marketing. Research encompassing 2,500 banking providers now clearly demonstrates the proven mathematical relationship between marketing investments and revenue growth.

This session will show you how smaller institutions can now apply the same strategic, data-driven tools and best practices that megabanks use to attract and acquire new customers. You'll learn how to design strategic digital marketing programs that accelerate deposit growth with higher-ROI and more predictable outcomes.

Why I'm Interested: *I'm eager to learn how smaller institutions can apply strategic, data-driven tools and best practices used by megabanks to attract and acquire new customers, with a focus on designing programs that accelerate deposit growth with higher ROI and more predictable outcomes. This session will offer valuable insights to enhance our clients' digital marketing efforts, improve customer acquisition, and drive deposit growth.*



Pick 4:

Winning in Digital Banking Channels: Leading UX Practices from Across the Globe

Wednesday, May 22 @ 2:00-2:45 p.m.

Speaker: Mark Donohue, Founder of iSky Research

Ballroom: Ironwood

Session Overview: This session will show you how banking providers are differentiating themselves in digital channels as they raise the stakes with innovative CX, security, marketing and sales strategies.

Founded on one of the world's most comprehensive and longest-running longitudinal studies examining over 80 different benchmarks, you'll explore the designs, experiences and tactics that are driving positive outcomes for customers and financial institutions via web and app UX.

Take this candid, behind-the-scenes tour of what actual banking customers across the U.S. and around the world experience *after* they've entered their online banking and mobile app passwords.

Why I'm Interested: *I plan to attend this session to gain insights into the digital banking experiences that resonate most with today's consumers which will be invaluable for enhancing our own digital strategies. This session promises to explore designs, experiences, and tactics that drive positive outcomes and guide our efforts in creating more impactful customer journeys for our clients' customers.*





Crystal's Top 5 Must See Sessions

The Financial Brand Forum 2024

Pick 5:

A Face-to-Face with Mills Marketing

Monday, Tuesday, Wednesday – May 20, 21, 22

The Mills Team: [Kristin McCauley](#), [Derek Baker](#), [Kris Mattoon](#) and [Crystal Steinbach](#)

Location: **BOOTH L8** (located in the hallway outside the entrance to Bristlecone and Pinyon Ballrooms)

Overview: Chat with the talented Mills team - Kristin, Derek, Kris or Crystal. Get insights and key takeaways to enhance your time at The Financial Brand Forum.

Why We're Interesting: The Mills team is looking forward to connecting with marketing professionals to share "BOLD" insights and "SMART" experiences. Don't miss out on the opportunity to learn more about Mills, boost your ROI, and achieve your goals. See you at BOOTH L8!

