



FUTURE BRANCHES
INSIGHTS

After the Event Report



Future Branches Boston

June 23 - 24, 2025

Insights and strategies from the live event

Sponsored by: **Adrenaline**



Foreword

Insights from the producer

On behalf of the entire Future Branches team, thank you for joining us at Future Branches Boston 2025. I'm pleased to share this exclusive report, highlighting key sessions, quotes, takeaways, and photos from this year's event.

Future Branches Boston brought together an incredible community of innovators, leaders, and practitioners who are shaping the future of retail banking and redefining what's possible for branches. They focused on the most urgent topics shaping our industry: branch agility, data-driven transformation, and human-centered service in an increasingly digital industry. Across all formats, attendees shared actionable solutions for delivering better customer experiences and building resilient, future-ready organizations.

It's our practitioners and partners that make our conference a success. So, thank you for your insights, your passion, and your participation. We hope to see you again in November for Future Branches Austin.



Kaitlyn Meade
Program Director
Future Branches

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Executive Summary

Future Branches Boston 2025 brought together senior banking leaders, innovators, and technology partners to explore the evolving role of the bank branch and its place in the omnichannel banking environment. The sessions delivered strategic insights on branch design, AI-driven transformation, customer experience, employee engagement, and more.

This “After-the-Event” report captures the most actionable takeaways from the most compelling sessions of the event. Readers will gain an informed view of emerging trends in data-driven decision-making, omnichannel engagement, and branch workforce optimization. This report serves as a comprehensive guide to the event, as well as a resource for keeping ahead of trends in the banking industry.

Branch Transformation & Innovation

The conference underscored that branch transformation is no longer a one-off “project”, but a continuous, iterative journey driven by shifting customer expectations and competitive pressures. Speakers revealed how modern design principles, data-led site selection, and modular buildouts can turn each location into a living testbed for new formats and services.

By blending phygital concepts with streamlined footprints, institutions are reshaping branches into agile hubs that deliver both advisory depth and operational efficiency.

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Panel: A Human Edge – Defining the Branch of the Future

Moderator: **EJ Kritz**
Chief Experience Officer
DBSI

Lindsey Strange
Sr. Vice President, Chief Retail Officer
Valley Strong Credit Union

Danielle Frawley
Chief Growth Officer
Community Financial Credit Union

Michelle Kile
Chief Retail Banking Officer
Washington Trust

Howard Meller
President & CEO
People First Federal Credit Union

Briana Aguilar
Senior Solutions Consultant
Sesami

Taylor Standlee
Head of Client Value &
Outcome-Driven Innovation
**Amdocs Experience & Digital
Engineering Studio**

Summary

This multi-perspective panel emphasized balancing technology with authentic human service:

- Lindsey Strange stressed hiring for empathy over banking skills, then coaching universal bankers to choreograph experiences.
- Danielle Frawley described “five senses” branch design and empowering staff with “wow budgets” for unexpected moments.
- Howard Meller advocated for “open-office” leadership to model collaboration, while Briana Aguilar urged seeing automation tools as assistants, not job threats.
- Taylor Standlee highlighted a 50-point perception gap between executives and customers, calling for needs-based, not idea-based, initiatives.

Panelists agreed branches must evolve into advisory hubs, supported by cash recyclers, ITMs, and dynamic digital signage, yet employees’ emotional labor remains critical. Collectively, the group urged tangible transformations that continuously iterate rather than proclaim a “finished” future branch.

Key Recommendations

- **Hire for humanity:** Recruit service-minded talent and teach banking later.
- **Empower wow moments:** Allocate budgets and autonomy for surprise-and-delight gestures.
- **Treat tech as aide:** Position automation as staff assistants, not replacements.
- **Close perception gaps:** Use customer data to validate transformation priorities.



From The Event

“Digital signage lets the branch tangibly transform at any moment—why shouldn’t mortgage ads greet someone who’s been Googling rates all week?”

Taylor Standlee, Head of Client Value & Outcome-Driven Innovation, **Amdocs**

Client Case Study: Optimizing Branch Operations – Real-Life Use Cases for Labor Efficiency and Enhanced Customer Service

Kevin Bailey
Senior Solutions Consultant
Zebra Technologies

Angela Warren
Customer Success Manager Sr.
Zebra Technologies

Summary

Bailey and Warren presented survey findings from 8,000 branch employees highlighting pain points: managers spend 11.6 hours weekly on scheduling and admin; 78% are dissatisfied with scheduling tools; 42% juggle too many apps.

They illustrated how Zebra Work Cloud unifies task management, mobile scheduling, and audit checklists into one interface, integrating with existing systems to reduce swivel-chair effort. Case studies showed branches eliminating paper forms, cutting printing costs, and reducing time-to-schedule changes through employee self-service mobile apps.

An AI-driven forecasting engine delivered optimized staff rosters, freeing managers for revenue activities. Real-time dashboards alerted market leaders to overdue tasks, improving compliance and customer experience.

Key Recommendations

- **Consolidate apps:** Shift to a single mobile platform for tasks and scheduling.
- **Automate audits:** Replace paper checklists with digital forms and auto-generated violation tasks.
- **Empower self-service:** Let employees swap shifts via mobile to cut manager admin time.
- **Monitor attrition risk:** Use survey data to target scheduling improvements that boost retention.



From The Event

“Branch managers are losing a day-and-a-half each week on paperwork. Give them that time back, and they’ll generate revenue instead.”

Kevin Bailey, Senior Solutions Consultant, Zebra Technologies

Fireside Chat: Bridging Main Street and Your Branches – Small Business as a Key Driver of Core Deposits

Moderator: **EJ Kritz**
Chief Experience Officer
DBSI

Vito Giannola
EVP & Chief Banking Officer
Provident Bank

Summary

Vito Giannola outlined Provident Bank's strategy to deepen small-business relationships despite operating in hyper-competitive New Jersey markets. He argued microbusinesses crave consultative bankers who understand cash-flow pain points and can bundle treasury-lite services—scanners, positive pay, easy online wires.

Giannola detailed Provident Bank's branch redesigns featuring universal bankers and cash recyclers, freeing staff to conduct on-site outreach. He shared how targeted call lists two weeks before CD maturities helped recapture \$13 M in deposits, demonstrating proactive human engagement's power. Emphasizing employee attitude over banking pedigree, Giannola advocated hiring for service mindset and upskilling on products, ensuring small businesses see branches as Main-Street partners, not transaction counters.

Key Recommendations

- **Build treasury-lite bundles:** Tailor simplified cash-management packages for micro-SMBs.
- **Replace cash drawers:** Use recyclers to redeploy staff toward advisory outreach.
- **Pre-empt rate shoppers:** Call CD holders before maturity to retain funds.
- **Hire for attitude:** Teach banking later to foster consultative service culture.



From The Event

“We treat every branch like Main Street’s boardroom. Business owners should feel like their banker understands their cash flow better than they do.”

Vito Giannola, EVP & Chief Banking Officer, **Provident Bank**

Fireside Chat: Right Size, Right Place, Right Time – Branch Network Optimization Today

Moderator: **Sean Albertson**
Founder & CEO
CX4ROCKS

Michelle Kile
Chief Retail Banking Officer
Washington Trust

Summary

Michelle Kile discussed Washington Trust's strategy to optimize its 28-branch network across Connecticut and Rhode Island. She identified macro-forces—wealth transfer, remote work, and rising fraud—driving re-evaluation of branch roles.

Kile described using geospatial analytics to prioritize refurbishments, adopting cash recyclers and open-consult layouts to free staff for advice, and integrating scheduling tech that cut manager admin by 20%. She stressed aligning every new design to community needs and empowering employees to host local financial-education events, turning branches into “neighborhood beacons.”

Sean Albertson emphasized measuring footfall shifts and digital containment to decide where to shrink, relocate, or expand. They concluded success lies in data-led decisions paired with hyper-local engagement.

Key Recommendations

- **Employ geospatial tools:** Map demographics and traffic to guide branch actions.
- **Modernize interiors:** Install recyclers and open offices to enable advisory focus.
- **Host community events:** Use branches as financial-literacy hubs to drive relevance.
- **Track digital-physical mix:** Monitor shifts to inform relocation or closure choices.



From The Event

“Every remodel starts with one question: does this community need more cash, more coaching, or just more Wi-Fi?”

Michelle Kile, Chief Retail Banking Officer, **Washington Trust**

Keynote: Using Branches to Bring Opportunities to Under-Served Areas

Robert Sims

SVP Retail Services

Greylock Federal Credit Union

Summary

Robert Sims delivered an inspirational presentation about using branches and banking professionals to serve underserved communities that other institutions have abandoned. Drawing from his experience across 14 states and international work, he shared success stories of bringing branches to profitability in nine months in areas where competitors had failed.

Sims outlined his methodology for identifying opportunity in overlooked markets, emphasizing community-centered design, financial coaching, and hiring locally-connected team members. His presentation featured powerful examples, including Charleston's cleaning business growth through Greylock's support and personal stories of transformation through access to financial services.

Sims advocated for moving beyond the traditional population density/income/growth model to find untapped potential in forgotten communities.

Key Recommendations

- **Look beyond traditional demographics:** Explore communities others have abandoned rather than competing for the same high-income markets.
- **Invest in flagship branch design:** Make substantial investments in community-centered branch locations rather than minimal deployments.
- **Train teams in financial coaching:** Equip employees with skills to provide guidance that 76% of people will act upon.
- **Hire from the community:** Recruit team members who care about and are connected to the local community they'll serve.



From The Event

"I encountered a customer who was very agitated about a check-cashing issue and seemed ready to start a physical fight. When I learned he had just been released from prison after six years, I realized wasn't really angry; he was just hurting. We talked about how he made it through that experience, he was finally standing on his own two feet, and his life was about to begin. He just fell into my arms, crying."

Robert Sims, SVP Retail Services, Greylock Federal Credit Union

Keynote: Branching Re-imagined – Merging Data and Design for Strategic Transformation

Gina Bleedorn
President & CEO
Adrenaline

Summary

Gina Bleedorn delivered a data-rich keynote outlining the “Great Branch Race,” debunking myths of branch demise and showing net new branch growth in 2023 for the first time in a decade.

Bleedorn spotlighted aggressive physical investment by megabanks—Chase, BofA, PNC, Wells Fargo—and argued community banks must compete through precise market analytics and purposeful experience design. She introduced a three-phase model—Discovery, Vision, Delivery—to align customer needs with network planning, recommending a blend of AI-powered site selection, modular micro-branches, and adaptable staffing.

Case studies, including PNC’s 200-branch expansion, illustrated leveraging LED billboards, transparent digital signage, and data-driven prototypes to amplify brand presence. Bleedorn concluded by urging institutions to close “experience gaps” via better decisioning, fit-for-purpose design, and measurable impact, sharing a downloadable branch transformation playbook.

Key Recommendations

- **Audit experience gaps:** Map current branch journeys against customer expectations.
- **Adopt micro-formats:** Deploy smaller, highly branded footprints for new markets.
- **Blend analytics with design:** Use data to guide both site choice and in-branch storytelling.
- **Measure transformation:** Track traffic, sales, and NPS pre- and post-renovation.



From The Event

“The branch race won’t be decided at the starting or the finish lines. Victory comes in the messy middle, where organizations close experience gaps through better decisioning, fit-for-purpose design, and measurable impact.”

Gina Bleedorn, President & CEO, **Adrenaline**

Keynote: Your Branch as a Billboard: Explore Data-Led Strategies of Successful Site Selection

Matthew Weishan
Director of Real Estate
La Macchia Group

Summary

Matthew Weishan presented data-driven strategies for branch site selection, emphasizing that branch location is critical to future success as major banks expand into new markets. He highlighted that 33% of consumers choose their primary financial institution based on branch proximity, with 70% preferring less than a 15-minute drive time.

Weishan contrasted old-school broker-driven site selection with new-school approaches using GIS, consumer profiling, and cell phone location data to understand customer behavior patterns. Drawing lessons from McDonald's real estate strategy, he showed how successful retailers use stringent site requirements and understand trade area decay to optimize location networks.

His presentation emphasized moving beyond basic demographic analysis to comprehensive understanding of customer journey patterns and community needs.

Key Recommendations

- **Adopt data-driven site selection:** Use GIS, consumer profiling, and location analytics rather than relying solely on broker recommendations.
- **Apply retail industry best practices:** Learn from successful companies like McDonald's that prioritize strategic real estate as a competitive advantage.
- **Understand trade area decay:** Recognize that customer relationships weaken significantly beyond 10-minute drive times from branches.
- **Establish stringent site criteria:** Develop specific requirements for visibility, accessibility, parking, and signage before beginning site searches.



From The Event

"Fifty-five percent of people choose to visit a branch based on how close it is to their home. You need to understand the communities you serve, identify who you work best with, and figure out how to create convenient proximity to where they live. Seventy percent of customers prefer branch locations that are less than a 15-minute drive away."

Matthew Weishan, Director of Real Estate, **La Macchia Group**

Fireside Chat: Virtual Branches and Video Banking Channels as a Complement to the In-Branch Experience

Moderator: **Sean Albertson**
Founder & CEO
CX4ROCKS

Tracy Matula
Virtual Divisional Leader
SECU

Summary

SECU detailed its rapid shift from a chat-only pilot to a full Virtual Financial Center that now handles appointments, walk-ins, and extended evening hours. Matula explained that the team began with four representatives but scaled to sixteen as marketing campaigns drove two-week appointment backlogs.

Video sessions let members transact from home, send documents securely, and co-browse screens, while “open-lobby” links on the website give real-time queue access. The virtual center supports business members, relieves contact-center overflow, and integrates with branches through hybrid staff who serve on-site clients and video callers.

Success hinges on Tier-3 universal bankers who are independent, tech-savvy, and empathy-driven. Continuous education, proactive marketing, and explicit fraud safeguards maintain trust and position video banking as a true complement—not a replacement—to physical branches.

Key Recommendations

- **Promote virtual convenience:** Market extended-hour video appointments to relieve branch queues.
- **Train hybrid bankers:** Cross-skill select staff to serve both in-person and video clients.
- **Embed secure co-browse:** Let members share screens and documents without leaving the session.
- **Link from key pages:** Add “Join the queue” buttons on application flows to cut abandonments.



From The Event

“We were two weeks out with appointments, and then a quick marketing blast made the virtual channel explode. Members love logging in at 7 p.m., sitting on the couch, and finalizing an auto loan they couldn’t reach us for during the day.”

Tracy Matula, Virtual Divisional Leader, **SECU**



AI, Technology Adoption, & Digital Transformation

Presenters emphasized that artificial intelligence and advanced analytics are rapidly moving from buzzwords to bank-wide enablers, powering everything from proactive fraud defenses to hyper-personalized marketing campaigns. Success stories highlighted the need for clean data pipelines, transparent governance, and cross-functional teams that can translate AI insights into actionable frontline tools.

Ultimately, digital transformation was portrayed as a cultural shift that marries machine intelligence with human empathy to create seamless, omnichannel banking environments that are both efficient and human centric.

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Keynote: From Insights to Impact – Building a Data-First Omnichannel Strategy

Marilyn Howe

Senior Manager, Global Advisory Services

Diebold Nixdorf

Summary

Howe outlined a data-driven roadmap for marrying branch, ATM, mobile, and web touchpoints. A Diebold Nixdorf analysis shows only 60% of app users and 57% of ATM users rate experiences “very satisfactory,” leaving opportunities for banks that personalize channels.

Howe advocated mapping every transaction by customer and segmenting usage by age, relationship depth, and geography, then tailoring fit-for-purpose technology. This technology could include everything from video tellers in rural zones to segmentation-based ATM offers.

Market-segmentation tools reveal localized needs, while cross-site analytics ensure consistent experiences across the branch network. Proactive cash forecasting, note-quality monitoring, and ATM personalization further delight customers and cut operating costs.

Howe urged banks to treat data storytelling as a competitive tool that drives both loyalty and ROI.

Key Recommendations

- **Segment beyond age:** Layer lifestyle and relationship depth onto channel analytics.
- **Deploy fit-for-purpose tech:** Align video, automation, or recyclers to each micro-market’s demand.
- **Personalize ATMs:** Use data triggers to greet, upsell, and preset preferred denominations.
- **Forecast cash precisely:** Apply note-level analytics to cut CIT visits and boost uptime.



From The Event

“App satisfaction tops our chart at just 60%. One in two branch visits still leave customers feeling merely ‘okay.’ Data-first banks turn those gaps into loyalty by delivering the right channel, in the right market, with the right content.”

Marilyn Howe, Senior Manager, Global Advisory Services, Diebold Nixdorf

Presentation: AI Learnings So Far: What to Keep in Mind as You Begin to Implement It

Ray Ragan
Interim CEO
Security Plus Federal Credit Union

Summary

This presentation provided a comprehensive overview of AI implementation in financial services, distinguishing between artificial narrow intelligence (current AI), artificial general intelligence (not yet achieved), and theoretical artificial super intelligence.

Ray Ragan emphasized that we are in the fourth industrial revolution, which will impact all skill levels rather than just manual labor. He presented empirical evidence showing AI's effectiveness in call centers, including improved resolution rates, reduced handle times, and higher Net Promoter Scores. The presentation outlined a roadmap for AI implementation, starting with risk assessment, policy development, and regulatory compliance.

Ragan stressed the importance of ethical AI principles: disclosure, consent, human accretion, and human accountability. He also discussed upcoming trends like normalization of AI, agentic AI with decision-making capabilities, and the current uncertain regulatory environment.

Key Recommendations

- **Develop comprehensive AI policies before implementation:** Create board-approved policies covering objectives, responsibilities, and risk management rather than just having policies noted.
- **Maintain ethical AI principles throughout deployment:** Ensure AI is disclosed, consensual, human-accretive, and maintains human accountability in all applications.
- **Start with risk assessment and regulatory compliance:** Survey current AI usage, evaluate third-party vendor AI implementations, and understand legal requirements before deployment.
- **Prepare for regulatory uncertainty:** Ask regulators to define what they mean by "AI" rather than self-defining, as this can become a compliance trap.



From The Event

"Remember, the AI models you're using today are the weakest models that will ever be in existence. This technology will only get better, or worse, depending on how you view it. This raises an important question: 'Is AI actually making a difference?'"

Ray Ragan, Interim CEO, Security Plus Federal Credit Union

Presentation: Building an AI-Ready Organization

Frank Lazaro
Consultant and Author
[Frank Lazaro LLC](#)

Summary

This presentation focused on creating organizational readiness for AI adoption through small, practical implementations rather than major technology overhauls. Frank Lazaro emphasized the “12 minutes per day” concept—if employees save 12 minutes daily using AI tools, they gain one hour per week or 40 hours annually per person.

He advocated starting with generative AI tools like ChatGPT and Copilot for basic tasks such as note-taking, email responses, and meeting summaries rather than expensive specialty applications. The presentation included a practical case study from Piedmont Bank showing how AI was integrated into just one step of a six-step marketing process, resulting in maintained quality with reduced staff.

Lazaro stressed that successful AI implementation focuses on solving individual pain points and eliminating “dirty laundry” tasks while maintaining human oversight and review processes.

Key Recommendations

- **Focus on 12-minute daily savings per employee:** Target small, consistent time savings that compound into significant productivity gains across the organization.
- **Start with generative AI for basic tasks:** Use tools like ChatGPT for meeting notes, email responses, and content creation before investing in specialty banking applications.
- **Solve one problem at a time:** Identify specific friction points in workflows rather than trying to replace entire processes with AI.
- **Use AI for ideation, humans for execution:** Implement AI at specific steps in workflows while maintaining human review, compliance, and decision-making authority.



From The Event

“Instead of focusing only on expensive specialty applications, consider this challenge: Focus on the next 12 minutes, not the next 12 months. If you use generative AI tools like ChatGPT for just 12 minutes per day to save time, you’ll gain an entire hour each week. That adds up to significant productivity improvements over time.”

Frank Lazaro, Consultant and Author, [Frank Lazaro LLC](#)

Case Study: A Pragmatic and Cost-effective Approach to Omnichannel Realization

Michael Stojda
President & CEO
Exagens

Ami Iceman-Haueter
Chief Experience and Research Officer
MSUFCU

Summary

This case study explored a practical approach to omnichannel implementation at MSU Federal Credit Union, emphasizing behavioral science and artificial emotional intelligence over pure technology solutions.

The presenters demonstrated how starting small with email campaigns, using personalized “sparks” based on member behavior, achieved a 4.7% conversion rate compared to traditional methods’ 1.5% rate.

The session highlighted the importance of building trust through human elements rather than relying solely on technology, showing how a credit union with limited resources successfully scaled personalized engagement.

Key results included \$10.8 million in new deposits from 7,000 members within six months, 77% continued engagement rates, and significant improvements in member financial wellness through targeted interventions like subscription management guidance.

Key Recommendations

- **Start with simple channels like email:** Begin omnichannel initiatives with accessible, low-risk platforms before investing in complex technology solutions.
- **Focus on behavioral science over percentages:** Create emotional connections by translating financial benefits into tangible dollar amounts that resonate with members.
- **Implement pragmatic solutions for data gaps:** Use Excel spreadsheets and simple workarounds when sophisticated CRM systems aren’t available during transitions.
- **Prioritize human elements in automation:** Combine AI-generated content with human review and relationship-building to achieve higher conversion rates than pure technology approaches.



From The Event

“The reality is that even with all that technology, a 50% improvement in the conversion rate meant it went from 1% to 1.5%. That still means it fails about 98% of the time. What’s missing is the human element, and as community bankers, this is your forte. This is the area to lean into.”

Michael Stojda, President & CEO, **Exagens**

Keynote: Eating the Elephant One Piece at a Time: Scaling Digital Innovation

Marten vanZwietering

SVP, Sales, Service Strategy, and Modernization

PNC Bank

Summary

Marten vanZwietering presented a framework for tackling large-scale digital transformation projects by breaking them into manageable components. Drawing from his experience scaling businesses across different industries, he emphasized the importance of problem identification, data-driven decision making, and iterative development.

His presentation covered the build versus buy decision matrix, highlighting factors like complexity, speed, and scalability. VanZwietering stressed the value of meaningful incrementalism over attempting everything at once, focusing on clear ownership, avoiding analysis paralysis, and maintaining consistent delivery pipelines.

He advocated for automation in governance processes and emphasized that successful transformation requires proper deconstruction rather than brute force approaches.

Key Recommendations

- **Start with problem definition:** Clearly identify and measure current state before designing solutions.
- **Choose build vs buy strategically:** Evaluate complexity, speed, scaling needs, and total cost of ownership before deciding.
- **Deliver iteratively:** Focus on meaningful incremental progress rather than attempting comprehensive transformation at once.
- **Automate governance processes:** Remove manual deployment steps and cumbersome approval processes that slow delivery.



From The Event

“Good systems are not built; they are composed. Very few parts of our world work entirely in a vacuum, so integrations and connections between data and user experiences are essential. Whether you’re building custom solutions or implementing SaaS or PaaS platforms, you need to ensure all the components work together seamlessly.”

Marten vanZwietering, SVP, Sales, Service Strategy, and Modernization, **PNC Bank**

Keynote: The Highway to Unified Data: Breaking Down Banking Silos

Joshua Barclay
Growth Marketing Manager
BusinessNext

Nick Del Francia
Director, Business Development
BusinessNext

Summary

Joshua Barclay and Nick Del Francia presented the critical challenge of data silos in banking and credit unions, demonstrating how fragmented systems prevent personalized customer experiences despite consumer demand for data-driven services. They highlighted that while 66% of consumers welcome personalized experiences and 76% act on financial guidance, only 42% recall receiving such guidance.

The presentation outlined how point solutions create additional data silos and proposed a unified data strategy using BusinessNext's platform approach. Their methodology emphasizes removing barriers to create "paved road" experiences, integrating disparate systems, and enabling real-time insights.

The speakers positioned unified data as a prerequisite for successful AI implementation, warning against having multiple AI systems commanding separate data silos.

Key Recommendations

- **Create a unified customer data model:** Develop a true 360-degree view that makes sense to employees and enables personalized service.
- **Implement real-time integrations:** Ensure data flows seamlessly between systems to support immediate decision-making and service delivery.
- **Design role-based dashboards:** Provide each employee role with relevant, actionable data views rather than generic information overload.
- **Treat unified data as AI prerequisite:** Establish integrated data infrastructure before implementing AI solutions to avoid fragmented artificial intelligence.



From The Event

"You all sell the same products, but It's not about the product. It's about the experience around the product."

Joshua Barclay, Growth Marketing Manager, **BusinessNext**

Panel: Innovating at the Crossover of Digital and In-Person Channels

Moderator: **Eric Hilaire**
Co-Founder
VaultRight

Howard Meller
President & Interim CEO
People First Federal Credit Union

Cathy dePasquale
Executive Vice President, Director of
Consumer Banking Operations
Apple Bank

Chris Brahney
Senior Vice President, Member
Experience
Nuvision Credit Union

Trina Tate
Vice President, Retail
Everwise Credit Union

Summary

Panelists agreed that branches remain vital—but only when paired with technology that removes friction:

- Meller described shrinking new branches to 2,000 sq ft, embedding lobby ITMs, and hoteling offices so staff can greet visitors immediately.
- DePasquale highlighted diner-style collaboration booths, cash recyclers, and tablets that let universal bankers serve end-to-end.
- Brahney touted drive-through ITMs in Alaska and Arizona to keep members warm—or cool.
- Tate emphasized “tech bars” and 2-in-1 laptops that free staff from teller lines.

All stressed staff training: launch tools in phases, pilot in low-volume sites, and involve employees in change to quell fears. Consistency across channels, aggressive communication, and member education were cited as the formula for turning digital-in-branch innovation into measurable growth.

Key Recommendations

- **Start in drive-throughs:** Pilot ITMs where members already expect self-service.
- **Replace counters with zones:** Use cash recyclers and tablets to create advisory spaces.
- **Involve staff early:** Let employees help design pilots and calm “job loss” anxiety.
- **Market the tech story:** Show members how new tools save trips and waiting time.



From The Event

“The customer is coming into the bank to see us—they want advice. We removed transaction ‘noise’ by walking them to an ITM, so our time together is about solutions, not counting cash.”

Cathy dePasquale, Executive Vice President, Director of Consumer Banking Operations, **Apple Bank**



Customer Experience & Personalization

Throughout the event, leaders agreed that authentic, data-informed personalization is the new battleground for loyalty—one that spans in-branch conversations, contact-center interactions, and digital self-service moments.

Panels illustrated how behavioral insights, customer-note systems, and omni-journey mapping help staff anticipate customer needs. With the right mix of digital and branch strategy, they can deliver moments that differentiate even the smallest institutions from megabanks.

The consensus was that personalized service isn't a luxury; it is the core expectation against which every channel and initiative is now measured.

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Client Case Study: Drive Growth Through the Power of Relationship Banking

Matt Phipps
CMO
Agent IQ

Adelbert Spaan
EVP, Retail Network, Treasury Management,
International Banking, HSA
First American Bank

Summary

First American Bank implemented a relationship banking platform called “Pocket Banker” to extend personal banking relationships beyond traditional branch walls. The \$8 billion institution focused on creating dedicated account managers for retail customers, similar to commercial banking relationships, using chat functionality and AI-powered support.

During a major online banking conversion affecting 25,000 customers, their chatbot “Penny” successfully handled 56% of customer inquiries automatically, significantly reducing staff burden. The bank took a phased approach, starting with chat implementation before rolling out the full relationship management platform.

They emphasized the importance of making human support easily accessible while leveraging AI for efficiency, and implemented the system across both retail and commercial digital platforms for consistency.

Key Recommendations

- **Implement relationship management tools for retail customers:** Extend the dedicated banker concept beyond commercial clients to create stronger retail relationships.
- **Use AI as a complement, not replacement:** Deploy chatbots like “Penny” to handle routine inquiries while ensuring easy access to human support when needed.
- **Take a phased implementation approach:** Start with basic chat functionality before rolling out complex relationship management features.
- **Maintain consistent experience across platforms:** Ensure chat and support functions work seamlessly whether customers use retail or commercial banking systems.



From The Event

“We needed to create a tool that empowers branches to actively engage with customers and build meaningful relationships. Pocket Banker serves as that missing piece—it’s a relationship-building tool that helps us connect with customers in a more personal way, similar to how we manage commercial relationships.”

Adelbert Spaan, EVP, Retail Network, Treasury Management, International Banking, HSA,
First American Bank

Panel: Living Up to the Promise of Personalization

Moderator: **EJ Kritz**
Chief Experience Officer
DBSI

Katie Najjar
Chief Member Experience Officer
All One Credit Union

Seun Aiyese
President, Head of Retail Banking
Southern Bancorp

Nick Carr
Retail Project Manager /
Banking Officer
Rockland Trust

Ramya Patel
Data & Intelligence Leader
Amdocs Studios

Summary

Panelists dissected the gap between marketing claims of “personalization” and operational realities:

- Katie Najjar described leveraging CRM-logged life events to trigger follow-ups, turning divorce or payoff notes into proactive financial coaching.
- Nick Carr showcased Rockland’s “Your Banker” tool linking digital users to a chosen branch advisor, reducing channel ping-pong.
- Seun Aiyese emphasized integrating contact-center transcripts with branch CRM so customers never repeat issues, coupling that with AI-driven “next best offer” prompts that feel consultative.
- Ramya Patel warned of “ideas-first” projects that fail 80% of the time; customer-need-based initiatives flip success to 80%.

The group concluded true personalization demands unified data, empowered staff, and rigorous journey mapping.

Key Recommendations

- **Centralize interaction notes:** Merge branch, contact-center, and digital data for one view.
- **Let customers choose bankers:** Offer named advisor options to deepen loyalty.
- **Design based on customer needs first:** Validate personalization projects against unmet customer jobs.
- **Reduce repetition:** Ensure customers explain their issue only once across channels.



From The Event

“Personalization isn’t greeting me by name; it’s knowing I Googled HELOCs last night and having someone ready to explain next steps without needing me to start over

Seun Aiyese, President, Head of Retail Banking, **Southern Bancorp**

Keynote: What Do Your Customers Truly Want? Striving for True Customer Insights

Natalie Higgins

SVP, Director Self-Service Strategy,
Digital Banking & Customer Experience
Citizens Bank

Summary

Natalie Higgins unveiled Citizens Bank’s journey toward a “digital-first” yet human-powered model. Citing research that only 4% of Americans first seek financial advice from their bank, she argued institutions must earn primacy through deep insight and frictionless omnichannel service.

Higgins detailed Citizens’ mixed-methods insight engine—combining ethnographic interviews, mobile telemetry, and contact-center text analytics—to surface latent pain points. Findings prompted simplifications in self-service authentication, proactive in-app coaching, and branch staff equipped with predictive “need next” dashboards.

She highlighted Citizens’ shift from NPS to behavior-based metrics like “time-to-first-success” and “containment-rate” as truer loyalty predictors. Higgins concluded that customer insight is a moving target; winning banks embed continuous listening loops, prioritize ease, and empower employees with data.

Key Recommendations

- **Blend data sources:** Merge qualitative interviews with digital analytics for holistic insight.
- **Track behavior metrics:** Focus on task success and containment, not just survey scores.
- **Proactively guide users:** Build in-app coaching triggered by usage patterns.
- **Equip staff with dashboards:** Give bankers real-time context to personalize interactions.



From The Event

“Insight isn’t a quarterly report; it’s a living pulse. If you wait for a survey to tell you people are stuck, they’ve already Googled a workaround—or another bank.”

Natalie Higgins, SVP Digital Banking & CX, **Citizens Bank**

Keynote: The 4 C's of Experience: Aligning for Exceptional CX Outcomes

Sean Albertson
Founder & CEO
CX4ROCKS

Summary

Sean Albertson introduced his “4 C's of experience” framework using a river metaphor to illustrate how organizations navigate challenges and opportunities. The four rivers represent Customer experience (focused on effort and trust-building), Career experience (focused on progress and employee development), Community experience (focused on belonging and membership), and Core mission/values (focused on authentic culture).

Albertson explained how obstacles—categorized as sedimentary (layers of complexity), metamorphic (change-related), igneous (sudden crises), or meteoric (external forces)—can be transformed into opportunities. The key is using the BREAK methodology: Blast, Remove, Erode, Accept, or Keep.

His presentation revealed that addressing these interconnected rivers creates organizational flow, leading to fulfillment, loyalty, opportunity, and wealth.

Key Recommendations

- **Address all four experience rivers simultaneously:** Balance customer, career, community, and core mission alignment rather than focusing on one area.
- **Transform obstacles into opportunities:** Use the BREAK methodology to systematically address challenges rather than avoiding them.
- **Create organizational flow:** Align all rivers to achieve fulfillment, loyalty, opportunity, and sustainable growth.
- **Recognize interconnectedness:** Understand that employee experience directly impacts customer experience and community engagement.



From The Event

“The rocks in the river don’t block the flow; they shape and define it. In all my consulting work with organizations, I’ve identified four types of obstacles that we encounter in business and life, and understanding these helps us navigate them more effectively.”

Sean Albertson, Founder & CEO, **CX4ROCKS**

Keynote: Bringing Your Compliance, IT and Legal Team Along the Customer Experience Journey

Ami Iceman-Haueter

Chief Research and Digital Experience Officer

MSU Federal Credit Union

Summary

Ami Iceman-Haueter addressed the common challenge of balancing exceptional customer experience with compliance, IT, and legal requirements. She presented MSU Federal Credit Union's systematic approach to including these teams throughout every stage of innovation projects, transforming potential conflicts into collaborative partnerships.

The presentation outlined how starting with compliance boundaries and building within them, rather than retrofitting compliance afterward, leads to more successful outcomes. Iceman-Haueter shared the success story of their virtual assistants Fran and Jean, demonstrating how thoughtful partnership with compliance and legal teams enabled innovative AI implementations.

Her methodology emphasized setting common goals, measuring ROI collectively, and viewing compliance teams as enablers rather than obstacles to innovation.

Key Recommendations

- **Address all four experience rivers simultaneously:** **Include compliance from day one:** Involve IT, compliance, and legal teams at every stage of innovation projects, not as an afterthought.
- **Set boundaries first, then build:** Establish compliance requirements upfront and design solutions within those parameters.
- **Measure success collectively:** Align all teams on ROI goals and success metrics to ensure shared ownership of outcomes.
- **Change the narrative to “how do we get to yes”:** Shift from obstacle-focused thinking to solution-oriented collaboration.



From The Event

“So we took a big step back and decided we were going to start the things we needed to ensure we’re compliant and secure, and to ensure our systems can talk to each other the way they’re supposed to. Only after that do we build the bright, shiny thing.”

Ami Iceman-Haueter, Chief Research and Digital Experience Officer, **MSU Federal Credit Union**

Panel: Closing the Gaps in Account Opening and Customer Acquisition

Moderator: **Patrick Myron**
Industry Expert

Malori Schlosser
Digital Services Leader
Whatcom Educational Credit Union-WECU®

Alexandra Pelletier
SVP - Retail Banking
Administration Officer
Bank of New Hampshire

Kerri Madnick
Vice President, Marketing
Product Manager
Middlesex Savings Bank

David Volin
Senior Account Executive
Creatio

Summary

This panel discussion focused on identifying and addressing critical gaps in account opening and customer acquisition processes. Malori Schlosser emphasized the need for flexibility and optionality in account opening, ensuring availability across all channels and timeframes to meet customers where they are.

The panelists discussed the importance of seamless experiences that work whether customers are in branches, online, or using mobile devices. Alexandra Pelletier highlighted challenges in digital onboarding and member expectations for instant gratification.

Kerri Madnick addressed marketing's role in driving customers to applications and optimizing conversion rates. Finally, David Volin presented Creatio's CRM solutions for streamlining the entire customer acquisition journey.

According to the panelists, successful account opening requires removing friction while maintaining security and compliance requirements.

Key Recommendations

- **Provide omnichannel flexibility:** Ensure account opening works seamlessly across all touchpoints, including online, mobile, and in-branch.
- **Meet customers on their timeline:** Make account opening available 24/7 to accommodate diverse customer schedules and preferences.
- **Optimize marketing funnel:** Focus on effectively driving qualified prospects to account opening applications.
- **Leverage technology solutions:** Use CRM and automation tools to streamline the acquisition process while maintaining compliance.



From The Event

“Account opening is the most critical function we perform. It’s how we acquire new members and deepen existing relationships. The process must be flexible with options available online, in branches, and on mobile devices. Customers should be able to open accounts while waiting in line at the grocery store if they want to.”

Malori Schlosser, Digital Services Leader, **Whatcom Educational Credit Union-WECU®**

Presentation: “Financial Inclusion Means You Too!”

Agata Ruta
Chief Operations Officer
The Belize Bank

Susan Warner
Vice President of Community
Engagement
Center for Inclusive Growth

Summary

This presentation showcased the partnership between The Belize Bank and MasterCard’s Center for Inclusive Growth in implementing Girls for Tech and Kids for Tech programs to address gender disparities in STEM education. The speakers highlighted alarming statistics showing that while 74% of girls graduate from secondary education in Belize compared to 64% of boys, only 13% pursue tertiary education versus 34% of boys due to traditional role expectations and cultural barriers.

The MasterCard program has reached over 12 million students across 66 countries in 26 languages, providing real-world STEM education with topics like cryptology, algorithms, and fraud detection. The Belize Bank’s implementation focused on creating a full-circle approach, from early education through scholarship programs and employment opportunities, demonstrating how financial institutions can drive meaningful social impact while building future workforce pipelines and creating authentic social media content through young employee engagement.

Key Recommendations

- **Partner with established educational programs:** Leverage proven curricula like MasterCard’s Girls for Tech rather than developing new programs from scratch.
- **Create full-circle impact programs:** Connect early education initiatives to scholarship programs and employment opportunities for sustainable community development.
- **Focus on real barriers in your community:** Identify specific local challenges rather than implementing generic programs based on assumptions.
- **Align social impact with business strategy:** Develop products and services that serve underserved communities while supporting organizational growth objectives.



From The Event

“My first recommendation is to identify the actual barriers in your specific community. Too often, we implement programs based on what we think is right from our professional perspective, without actually investigating the real challenges. Instead, go out and talk to schools, teachers, and community members to understand what problems genuinely need solving.”

Agata Ruta, Chief Operations Officer, **The Belize Bank**

Panel: Best Practices for Combating Fraud and Protecting Member Data

Moderator: **EJ Kritz**
Chief Experience Officer
DBSI

Stephanie McClendon
Chief of Retail Community
Banking – EVP
First Federal Bank

Heiwote “Huey” Tadesse
EVP of Member Relations
Associated Credit Union

Michele Bilton-Smith
Senior Sales Director
Somos

Gregg Stephens
Fraud Strategy Manager
Digital Federal Credit Union

Summary

Experts warned that wire fraud, email takeovers, IVR spoofing, and washed Treasury checks are surging:

- McClendon described a \$5 million municipal-wire attempt that prompted her “Fraud Busters” program. Every employee can report red flags, and they earn bonuses for prevented losses.
- Tadesse said Associated Credit Union trains staff and seniors alike on verification scripts and publishes fraud tips in newsletters.
- Stephens emphasized cross-department collaboration and high-ROI analytics that flag anomalies before claims arise.
- Bilton-Smith highlighted telecom scams in which cloned IVRs dupe members at night; she urged tighter call-back controls and carrier data checks.

All the panelists agreed fraud ownership is enterprise-wide, culture starts at onboarding, and low-cost education plus empathy protect both balance sheets and reputations.

Key Recommendations

- **Gamify vigilance:** Reward employees who spot and stop fraud attempts.
- **Harden IVRs:** Monitor for cloning, enforce call-back verification, and use carrier data.
- **Train seniors proactively:** Host webinars and branch sessions on wire and phone scams.
- **Share stories internally:** Use real case debriefs to build situational intuition.



From The Event

“I’d rather pay an employee \$500 for catching a scam than lose \$5 million in a fraudulent wire. Fraud belongs to everyone in the bank.”

Stephanie McClendon, Chief of Retail Community Banking – EVP, **First Federal Bank**



Long-Term Strategy & Data-Driven Decision Making

Keynotes and case studies stressed that sustainable growth hinges on disciplined, metrics-backed planning that aligns branch networks, product portfolios, and marketing spend with clear performance goals. Institutions that embed data-governance frameworks and decision-intelligence tools are better equipped to spot emerging trends and pivot resources accordingly.

Robust analytics not only validate past investments but also illuminate where future capital and talent should be deployed. Data is a core asset, but data alone won't suffice. Instead, it's how banks and credit unions use their data to prepare for the future that matters.

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Keynote: Mastering Uncertainty – Grow Deposits, NII, Loans, and Loyalty in Any Environment

Gabe Krajicek
Chief Executive Officer
Kasasa

Summary

Krajicek argued that community institutions can thrive in volatile rate cycles by pairing reward checking with fee income. He urged banks to make high-yield checking—not CDs—the top advertised rate so rate shoppers stay in relationship accounts.

Kasasa data shows institutions that did so captured bigger core deposits and funded loans more cheaply than peers relying on promotional CDs. He highlighted AI-driven marketing that pre-qualifies prospects, automated reward engines that recycle non-interest income back into deposit rates, and gamified social campaigns that elevate brand reach beyond branch footprints.

By reinvesting interchange and NSF revenues into eye-catching yields, community FIs can outflank megabanks, deepen loyalty, and insulate NIM against economic swings.

Key Recommendations

- **Lead with reward checking:** Advertise best rates on relationship accounts, not CDs.
- **Recycle fee income:** Fund incentives with interchange and NSF revenues.
- **Deploy AI targeting:** Pre-qualify prospects and cut acquisition costs.
- **Gamify referrals:** Use social contests to turn customers into brand advocates.



From The Event

“We told our clients that the highest rate must be on your high yield checking account, not your CD. When shoppers ask for ‘the best rate,’ that’s where you win—and keep the relationship.”

Gabe Krajicek, Chief Executive Officer, **Kasasa**

Panel: Harnessing Data to Reshape Strategy

Moderator: **Patrick Myron**
Industry Expert

Heather Wood
AVP of Strategic Partnerships
AmeriCU

Ken Tingle
First Vice President, Business
Intelligence Manager
The Cooperative Bank of Cape Cod

Ramya Patel
Data & Intelligence Leader
Amdocs Studios

Summary

This panel explored how financial institutions can overcome data mistrust and transform raw information into actionable strategic insights. The panelists emphasized that data challenges often stem from misaligned processes rather than poor data quality, and recommended starting small with simple, high-level metrics to build confidence.

Key discussion points included the importance of storytelling in data presentation, making technical information accessible to non-technical teams, and using data to predict customer behavior and prevent attrition.

The panel highlighted that successful data implementation requires focusing on individual pain points rather than trying to solve entire processes and stressed the need for human accountability even when implementing AI solutions. They also discussed the growing importance of AI as a complementary tool for operational efficiency.

Key Recommendations

- **Start simple with high-level data points:** Build confidence by beginning with basic metrics rather than complex analytics to establish trust in wdata accuracy.
- **Focus on storytelling over raw numbers:** Present data insights through compelling narratives that connect to strategic objectives and resonate with non-technical audiences.
- **Align data strategy with business strategy:** Ensure data modernization efforts directly support business goals rather than operating as separate initiatives.
- **Use AI as a supervisory tool:** Implement artificial intelligence to handle routine tasks while maintaining human oversight and decision-making authority.



From The Event

“Storytelling is absolutely crucial for business intelligence, far beyond just presenting data. Even though I grew up without much technology—no cable TV, spending time outdoors—some of my best memories were sitting around a fire while my parents shared stories with me. I bring that same philosophy to presenting data because engaging your audience through storytelling is what actually drives action and results.”

Ken Tingle, First Vice President, Business Intelligence Manager, **The Cooperative Bank of Cape Cod**

Fireside Chat: Z to Alpha – Growing Membership Across Generations

Moderator: **EJ Kritz**
Chief Experience Officer
DBSI

Erin Estelle
Sr. Vice President,
Chief Marketing Officer
Valley Strong Credit Union

Carmen Sylvester
President & CEO
Alltrust Credit Union

Summary

Erin Estelle and Carmen Sylvester explored tactics to attract younger generations while honoring legacy members.

Estelle highlighted partnerships with Greenlight to capture Gen Alpha through parent-controlled debit cards, and Valley Strong's mascot-driven TikTok campaigns featuring "Cash-Squatch" to make financial literacy viral. Sylvester detailed Alltrust's strategic rebrand—from Telephone Workers CU to Alltrust—and red card color palette to stand out in saturated New England markets.

Both leaders discussed balancing competitive CD promos for older savers with digital tools for millennials, emphasizing micro-content financial education and gamified savings programs. They stressed authentic brand voice, multichannel storytelling, and hiring youth ambassadors from high-school branch programs to maintain generational relevance.

Key Recommendations

- **Partner with youth platforms:** Leverage tools like Greenlight to seed early relationships.
- **Gamify education:** Use mascots and challenges to make saving fun for kids.
- **Maintain dual focus:** Serve older CD-holders while crafting digital offers for Gen Z.
- **Recruit young talent:** Hire from school-branch programs to mirror target demographics.



From The Event

"Even the Tooth Fairy is a tech-savvy woman; she doesn't carry cash anymore—she re-loads your Greenlight Card ['The Debit Card for Kids']."

Erin Estelle, Sr. Vice President, Chief Marketing Officer, **Valley Strong Credit Union**

Keynote: Rapid, Custom Brand Environments in an Era of Mergers and Acquisitions

Jeff Baker
Founder and CEO
[Image 4](#)

Summary

Jeff Baker presented compelling data showing that 80% of attendees will experience merger activity by 2030, with significant consolidation occurring in the midmarket segment. He outlined the challenges of brand rollouts during mergers, typically requiring completion within 6-9 months under NCUA regulations.

Baker introduced design thinking principles focused on creating consistent brand experiences that support both aspirational and problem-solving customer interactions. His presentation emphasized the importance of modular, scalable design solutions that can adapt to various branch sizes and formats.

The approach combines strategic brand intent with practical implementation, offering templating solutions that maintain brand consistency while allowing for local customization and community connection.

Key Recommendations

- **Design with the end in mind:** Establish clear brand experience goals before beginning merger-related branch transformations.
- **Adopt modular design approaches:** Create scalable brand components that work across different branch sizes and formats.
- **Plan for rapid deployment:** Develop systems that can support 6-month concept-to-completion timelines during mergers.
- **Include localization elements:** Balance brand consistency with community-specific customization to maintain local relevance.



From The Event

“There are really only two reasons people visit branches now. We call them “aspiration or trepidation.” Aspirational visits include things like applying for a car or home loan or setting up 529 plans for children. These aspirational moments are emotional experiences that require human connection and support.”

Jeff Baker, Founder and CEO, [Image 4](#)

Presentation: Debunking Hispanic Growth Myths and Implementing Pragmatic Solutions Today

Luisa Herrera

Chief Experience Officer

Central Willamette Credit Union

Summary

This presentation challenged common misconceptions about serving Hispanic markets in financial services, providing practical solutions for growth without extensive resource investments.

Luisa Herrera debunked three key myths: that all Hispanics speak Spanish (when 65% are second/third generation and prefer English), that hiring Spanish speakers is difficult, and that extensive translation is necessary. She introduced the concept of “bilingual enough,” which refers to staff who can communicate financial concepts effectively without perfect Spanish fluency.

Her approach emphasizes building trust through caring, patient service rather than perfect language skills, demonstrated through a story about a successful non-Hispanic banker who built strong relationships with Spanish-speaking clients despite imperfect Spanish. The presentation showed how organic word-of-mouth marketing from satisfied first-generation Hispanic customers naturally extends to their English-speaking family members, creating sustainable growth.

Key Recommendations

- **Hire for “bilingual enough” rather than perfect Spanish:** Seek staff who can communicate financial concepts effectively, even with imperfect Spanish language skills.
- **Make bilingual positions mandatory, not preferred:** Ensure job postings clearly state language requirements as mandatory and highlight additional compensation prominently.
- **Focus on trust-building over translation:** Invest in patient, caring service relationships rather than extensive document and website translation projects.
- **Target different Hispanic generations appropriately:** Use existing Gen Z and millennial marketing strategies for second/third generation Hispanics rather than creating separate Spanish-language campaigns.



From The Event

“The key is hiring staff who are bilingual to the point that they can serve your Spanish-speaking members with care, patience, and genuine listening. When you build these trusting relationships with first-generation Hispanic clients, their loyalty and gratitude will naturally lead to referrals: They’ll recommend your institution to friends, family, and their English-speaking children and grandchildren, creating organic growth.”

Luisa Herrera, Chief Experience Officer, Central Willamette Credit Union

Panel: Creating a Consistent Culture through Mergers and Acquisitions

Moderator: **Andrea Pruna**
Industry Expert

Jeff Bolser
Chief Retail Officer
Advia Credit Union

Deanne Conterio
Senior Vice President and Retail
Banking Director
Heartland Bank and Trust

Jen Banks Schooler
Director of Branch and Corporate
Security Operations
Rockland Trust

Allison Boyle
VP of Experience
Wellbe Financial

Summary

This panel explored strategies for maintaining consistent organizational culture during mergers and acquisitions, drawing from extensive collective experience across multiple transactions. The panelists discussed the pros and cons of weekend conversions versus phased approaches, emphasizing that customer experience should drive timing decisions.

Key themes included the importance of retaining acquired talent, investing in facility improvements to demonstrate commitment, and extensive communication throughout the process. They stressed that successful M&A integration requires focusing on the human element, including employees who didn't choose the change but must adapt their daily routines, benefits, and work processes. The panel highlighted the value of transition teams combining staff from both organizations, regular feedback sessions like "coffee chats," and setting clear success expectations for new employees from the beginning.

Key Recommendations

- **Prioritize extensive communication throughout the process:** Communicate more than seems necessary, focusing on what changes mean for individual employees' daily lives and job security.
- **Invest in facility improvements early:** Demonstrate long-term commitment to communities by refreshing branch spaces soon after acquisition.
- **Retain acquired talent through clear expectations:** Set specific success metrics for new employees while providing grace during the transition period.
- **Focus on the human impact over operational efficiency:** Remember that employees didn't choose the merger and need emotional support alongside process training.



From The Event

"When I was discussing M&A preparation with our Chief Experience Officer, I kept emphasizing culture as the key factor, but she reminded me of something important: 'You keep saying culture, but remember: It's really about the people.' That focus on individual people, rather than abstract culture concepts, is what makes mergers successful."

Jeff Bolser, Chief Retail Officer, **Advia Credit Union**



Employee Training & Development

Finally, speakers consistently linked exceptional customer outcomes to equally exceptional employee journeys. They spotlighted learning ecosystems that build skills, gamify compliance, and fast-track career paths, ensuring employees have the resources and opportunities they need to thrive.

Forward-thinking banks are using AI-assisted modules, micro-credentialing, and internal gig boards to keep staff ahead of evolving roles, technologies, and regulatory demands. By empowering employees with continuous upskilling and clear growth pathways, institutions create motivated “brand ambassadors” who can translate high-level strategy into everyday service excellence.

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Panel: Evolving Staff Roles and Skills for the Future of Banking

Moderator: **Taylor Standlee**
Head of Client Value &
Outcome-Driven Innovation
**Amdocs Experience+Digital
Engineering Studio**

Marcus Weeks
President
Meredith Village Savings Bank

Allison Boyle
Vice President, Branch Network
Wellby Financial

Paola Dutschmann
VP of Retail Banking
Leader Bank

Lucia Panico
VP of Retail Banking
Sikorsky Credit Union

Marc Sylvain
Senior Vice President, Strategic
Planning & Innovation
Liberty Bank

Heiwote “Huey” Tadesse
EVP of Member Relations
Associated Credit Union

Summary

Leaders debated how AI, CRM, and universal banker models reshape talent. Weeks urged removing friction for employees as zealously as for customers, freeing frontline staff from legacy controls:

- Boyle described “Banker University,” a multi-level curriculum that upskills recruits over four quarters and embeds continuous learning chats.
- Dutschmann recounted building Leader Bank’s CRM in-house after ticket-based pilots failed; staff now co-create journeys and automate basics, so bankers focus on advice.
- Panico stressed compassionate leadership and giving teams “space to speak up.”
- Sylvain championed hiring for curiosity and encouraging safe experiments.
- Tadesse cautioned that big-ticket platforms like Salesforce fail without frontline input.

The panelists concluded that modern roles demand empathy, data fluency, and a culture that treats mistakes as fuel for iteration.

Key Recommendations

- **Co-design tech:** Involve frontline users before selecting or coding CRMs.
- **Build learning ladders:** Offer tiered programs that link skills to clear career paths.
- **Audit legacy rules:** Remove outdated controls that block employee autonomy.
- **Celebrate experiments:** Publicly share lessons from pilots, even when they flop.



From The Event

“If you’re different, embrace it—be that unicorn for your people. Lead by example and they’ll follow.”

Paola Dutschmann, VP of Retail Banking, **Leader Bank**

Presentation: Leveraging Your L&D Team to Achieve Your Strategic Objectives

Kara Wiersma
Vice President, Learning &
Development Business Partner
Cornerstone Bank

Maggie Artner
Learning & Development Business Partner
Cornerstone Bank

Summary

Wiersma and Artner argued that learning & development (L&D) teams are untapped transformation engines. They shared Cornerstone Bank's five-step framework:

1. Integrate L&D into strategic planning
2. Develop enterprise-wide capability matrices tied to competencies
3. Track KPIs beyond compliance—linking training to revenue, NPS, and productivity
4. Move L&D budgets out of HR to highlight ROI
5. Provide quarterly progress reports to the CEO, earning top-down support.

Successes included cutting teller onboarding from 12 to 8 weeks, introducing “Level Up” competency reviews, and TED-style internal talks fostering peer-to-peer learning. The presenters urged banks to view employee capability building as a profit driver, not expense, positioning L&D as key to future readiness.

Key Recommendations

- **Embed L&D in strategy:** Give trainers seats at executive planning tables.
- **Measure business impact:** Tie learning outcomes to sales, service, and efficiency KPIs.
- **Fund outside HR:** Budget L&D as a growth investment, not overhead.
- **Showcase wins quarterly:** Report progress to executives to secure ongoing support.



From The Event

“When you invest in your learning and development team, you’re investing in your organization’s future capabilities.”

Kara Wiersma, Vice President, Learning & Development Business Partner, **Cornerstone Bank**

Presentation: Learning That Clicks – Using Game-Based Training to Engage Staff and Educate Customers

John Findlay
CEO
LemonadeLXP

Summary

Findlay demonstrated LemonadeLXP's AI-powered learning platform transforming static policy documents into interactive micro-learning modules. By uploading source materials, Insight AI auto-generates articles, games, and virtual customer simulations within minutes.

A new Synthesia integration adds avatar-led videos at low cost. Findlay emphasized “human-in-the-loop” review for accuracy, then showcased long-form content morphed into spot-the-error puzzles, improving knowledge retention. He cited clients cutting onboarding time by 40%, reducing compliance errors, and using consumer-facing “just-in-time” tutorials to drive digital adoption.

Findlay positioned gamified micro-learning as essential for keeping frontline staff current amid constant product rollouts and accelerating digital transformation.

Key Recommendations

- **Convert documents:** Use AI to turn policies into interactive modules instantly.
- **Gamify retention:** Embed quizzes and puzzles to reinforce key concepts.
- **Deploy simulations:** Train staff with branch-specific customer scenarios.
- **Extend to customers:** Offer bite-sized tutorials to boost digital feature usage.



From The Event

“Even giant PDFs become ‘Lemonade’: Drop them in, and the AI spits out games, videos, and customer simulations in minutes.”

John Findlay, CEO, [LemonadeLXP](#)

Presentation: Invest in the Future - The Value of Workplace Mentorships

Deanne Conterio
Senior Vice President and Retail
Banking Director
Heartland Bank and Trust

Lisa Zbrozek
Vice President/Retail Project Manager
Heartland Bank and Trust

Summary

Deanne Conterio and Lisa Zbrozek presented Heartland Bank's transformation of their employee onboarding experience through a comprehensive mentorship program. Facing turnover rates of 35-50% and devastating employee feedback, they developed a systematic approach to new employee support.

Their seven-month development process created detailed playbooks, role-playing exercises, and structured mentor relationships for the first 30 days. The program resulted in dramatic improvements: 90% of new hires felt confident in their positions and 83% were satisfied with their training.

The presentation demonstrated how investing in proper mentorship and onboarding can transform employee experience, reduce turnover, and create a more engaged workforce that better serves customers.

Key Recommendations

- **Implement structured mentorship programs:** Create formal 30-day mentor relationships with clear playbooks and conversation starters.
- **Develop comprehensive training resources:** Provide role-playing workbooks and practice exercises for both tellers and new account representatives.
- **Measure and track success:** Conduct regular surveys to assess confidence levels and training effectiveness among new hires.
- **Address employee feedback directly:** Use exit interview insights to identify and systematically correct onboarding deficiencies.



From The Event

"We began by asking our frontline employees what would help them most, and they clearly told us they needed better training and onboarding. We used their feedback as the foundation for brainstorming how we could completely redesign our approach."

Deanne Conterio, Senior Vice President and Retail Banking Director, **Heartland Bank and Trust**

Keynote: Leadership Beyond Management

Matthew Largent
Chief Retail Officer
City National Bank and Trust

Summary

Largent delivered a lesson on servant leadership built around his CARES framework: Connect authentically, Assess needs, Recommend solutions, Ensure satisfaction, and Strengthen relationships. He advised leaders to push teams into “optimal anxiety”—far enough outside comfort zones to inspire growth, not burnout.

Humble, service-first managers drive 34% more psychological safety and 18% higher performance, he noted, citing Gallup data. Largent warned against the “operational trap” of clinging to expert status; instead, leaders must architect teams that outshine them.

Multiplier mind-sets, continuous coaching, and storytelling with data replace command-and-control. Ultimately, legacy is not tasks completed but lives changed. He challenged attendees to measure success by the successors they develop and the culture they leave behind.

Key Recommendations

- **Practice CARES daily:** Use the five-step model to guide every staff interaction.
- **Aim for optimal anxiety:** Stretch employees just beyond comfort, not into burnout.
- **Replace yourself:** Cultivate successors who outperform you.
- **Lead with humility:** Combine high standards with genuine service to earn trust.



From The Event

“Your real legacy is measured in the lives you change—the impact you make—not the tasks you complete. If your team still needs you to be the expert, you haven’t built leaders.”

Matthew Largent, Chief Retail Officer, **City National Bank and Trust**



About the Author



Future Branches Insights, the industry research and digital publishing arm of Future Branches, delivers cutting-edge data and analysis on trends, challenges, and opportunities in the retail banking and branch transformation sectors. Through comprehensive research reports, webinars, and thought leadership initiatives, we empower senior-level banking leaders to make informed strategic decisions and stay ahead in the rapidly evolving financial services landscape.

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