

Kentucky Banker

Q2, 2026



Fraud Academy
PREVIEW ISSUE!

PLUS:
WOMEN IN
BANKING 2026!





GROW YOUR BANK
with a partner that gets you.



John Schuler

Kentucky & Tennessee

jschuler@icbb.bank
(270) 312-2637

We Know Banks!

Your bank faces more uncertainties than ever...its insurance shouldn't be one! How confident are you in your current coverages? Let our expert team review your policies!

Visit us online and schedule your review at www.kenbanc.com today!

Property & Casualty
Collateral Protection
Employee Benefits
Fee Income
Cyber
Boli



Chuck Maggard

President & CEO

606-682-1950
cmaggard@kybanks.com



Lisa Mattingly

Benefit Solutions
Director of Sales & Services

502-377-4048
lmattingly@kybanks.com



Brandon Maggard

Account Representative

606.682.2769
bmaggard@kybanks.com

Who We Are

The KBA is a nonprofit trade association that has been providing legislative, legal, compliance and educational services to its member institutions since 1891. KBA's directors and staff work together with its members to make the financial services industry a more effective and successful place to work. The strength of the KBA is bankers unifying as an industry to speak as one voice.

WHAT WE DO

The purpose of the Kentucky Bankers Association is to provide effective advocacy for the financial services industry both in Kentucky and on a national level; to serve as a reliable and responsive source of information and education about areas of interest to the industry; and to provide a catalyst and forum for collective industry action. The KBA does this in 4 ways:

- 1 Government relations & industry advocacy
- 2 Information interchange
- 3 Education
- 4 Products & Services

Kentucky Bankers Association

600 West Main Street, Suite 400
Louisville, Kentucky 40202

KENTUCKY BANKER is the official bi-monthly magazine of the Kentucky Bankers Association (KBA). No part of this magazine may be reproduced without express written permission from the KBA. The KBA is not responsible for opinions expressed by outside contributors published in KENTUCKY BANKER. The KBA reserves the right to publish submissions at the discretion of the KENTUCKY BANKER editorial team. For more information, or to submit an article, pictures or pass on a story lead, contact Matt Simpson, Managing Editor, at msimpson@kybanks.com

Visit us online at KYBanks.com

THE KBA TEAM • 2025-2026



Ballard W. Cassady Jr.
President & CEO
bcassady@kybanks.com



Michel Buchheister
IT Specialists
mbuchheister@kybanks.com



McKenzie Caldwell
Staff Accountant
mcaldwell@kybanks.com



Amanda Cole
Coordinator
Bank Performance Report
acole@kybanks.com



Miriam Cole
Executive Assistant
Office Manager
mcole@kybanks.com



John P. Cooper
Legislative Solutions
jcooper@kybanks.com



Paula Cross
Education Coordinator
pcross@kybanks.com



Casey Guernsey
Enrollment and Billing Specialist
cguernsey@kybanks.com



Jamie Hampton
Education Coordinator
jhampton@kybanks.com



Tamuna Loladze
Chief Operating Officer
HOPE of the Midwest
tloladze@hopeofthemidwest.com



Michelle Madison
IT Manager
mmadison@kybanks.com



Brandon Maggard
Account Representative
KenBanc Insurance
bmaggard@kybanks.com



Chuck Maggard
President & CEO
KenBanc Insurance
cmaggard@kybanks.com



Lisa Mattingly
Director of Sales & Service
KBA Benefit Solutions
lmattingly@kybanks.com



Tammy Nichols
Finance Officer
HOPE of the Midwest
tnichols@hopeofthemidwest.com



Selina Parrish
Director of Membership
sparrish@kybanks.com



Katie Rajchel, CPA
Accounting Manager
krajchel@kybanks.com



Timothy Schenk
General Counsel
tschenk@kybanks.com



Jennifer Schlierf
Sales Support
KBA Insurance Solutions
jschlierf@kybanks.com



Matt Simpson
Communications Director
msimpson@kybanks.com



Jessie Southworth
Director of Education
jsouthworth@kybanks.com



Matt Vance, CPA
Chief Financial Officer
[mvance@kybanks.com](mailto:m Vance@kybanks.com)



Billie Wade, CPA
Executive Director
HOPE of the Midwest
bwade@hopeofthemidwest.com



Audrey Whitaker
Insurance Services
Coordinator
awhitaker@kybanks.com

Officers & Board

PRINCIPAL OFFICERS

CHAIRMAN

W. Lee Scheben, President
Heritage Bank, Inc., Burlington

VICE CHAIRMAN

J. Jason Hawkins, President/CEO
*1st United Bank & Trust Co.,
Madisonville*

TREASURER

Alex Cook , President & CEO
Hearthside Bank, Middlesboro

PAST CHAIRMAN

April R. Perry, Chairman & CEO
Kentucky Farmers Bank Corporation

KBA PRESIDENT & CEO

Ballard W. Cassady, Jr., President & CEO
Kentucky Bankers Association

GROUP REPRESENTATIVES

GROUP 1

Michael Radcliffe, CEO/CCO
Community Financial Services Bank

GROUP 2

Douglas E. Lawson, President & COO
Field & Main Bank, Henderson

GROUP 3

Logan Pichel, President & CEO
Republic Bank & Trust Company

GROUP 4

Brandon Fogle, Market President
*South Central Bank, Inc.,
Elizabethtown*

GROUP 5

David Hertz, President/CEO
The Farmers Bank of Milton, Milton

GROUP 6

Robert Miles, President & CEO
Peoples Bank of Lebanon

GROUP 7

Lucas Shepherd, CEO
First National Bank of Manchester

GROUP 8

Lonnie Foley, President & CEO
Peoples Bank of KY, Inc., Flemingsburg

GROUP 9

James Ayers, Regional Manager
First State Bank, Inez

ADDITIONAL REPRESENTATIVES

THRIFT REPRESENTATIVE

Glenn Meyers, Executive VP
*Citizens Federal Savings & Loan Assoc.,
Covington*

BANKS W/ ASSETS OF \$1B+

Tucker Ballinger, President/CEO
Forcht Bank, Lexington

BANKS W/ ASSETS OF >\$1B & AT LEAST \$200M

Frank B. Wilson, President & CEO
Wilson & Muir Bank & Trust Company

KBA BENEFITS TRUST REPRESENTATIVE

W. Fred Brashear, II, President & CEO
Hyden Citizens Bank

Thank You to Our Advertisers & Contributors

Banc Consulting
Partners

ICBB

Krieg DeVault

Strunk

FHLB

ImageQuest

Morgan Pottinger
McGarvey

First Horizon

K4 Architecture

OCCH



BRIDGING LEADERSHIP & LEGACY

Helping Kentucky's Community
Banks Plan for What's Next

BCP works exclusively with community banks to develop non-qualified benefit strategies and Bank-Owned Life Insurance (BOLI) solutions that align with long-term goals.

To learn more about how BOLI can enhance core financials—and how non-qualified benefit plans can help attract and retain the leaders who drive long-term success—contact Lou or Lon at Banc Consulting Partners.



Lou Moore

MANAGING PRINCIPAL

(440) 356-8860 PHONE

(216) 789-8889 MOBILE

lmoore@yourbankpartner.com



Lon P. Haines

MANAGING PRINCIPAL

(267) 773-7617 PHONE

(856) 577-7305 MOBILE

lphaines@yourbankpartner.com



**BANC CONSULTING
PARTNERS**

YOUR BOLI & BENEFIT PARTNERS

Bank-Owned
Life Insurance (BOLI)
Non-Qualified Deferred
Compensation



FROM THE CHAIRMAN

A Spring of *Transition.*

By Lee Scheben

Chairman of the Board · Kentucky Bankers Association
President · Heritage Bank, Inc. · Burlington

I hope everyone is enjoying warmer weather and getting some R&R outside in the fresh air! As you know, the Spring season has been quite active for KBA. The Legislative session in Frankfort was very active for us and our Frankfort Team represented us well. This was perhaps the hardest session ever with it being a budget year, the Capitol under renovation and the continued attacks from our competitors as they try to chip away at our revenue sources. We were able to stop the major negative bills that would have affected us and modify language in several bills to help benefit our industry. After the Session ended we rolled in our Spring Conference and then into our Group Meetings. During the Group Meetings we went into much more detail on the Session and also gave updates to activities in Washington. I really enjoyed getting around our great Commonwealth for the Group Meetings and speaking with our bankers from all over. I want to thank our KBA Team for the heavy lift this Spring! As always they did a great job.

If you haven't heard by now, Ballard will be retiring July 31st of this year. Tim Schenk was chosen by our Board to take the position and begin at Ballard's retirement. The Board feels very strongly that Tim is ready to

be CEO and will continue to lead the KBA, just as Ballard has for 40 years, to being the best in the nation! Please give Tim your full support and of course, thank Ballard when you see him for the outstanding job he has done. Ballard set the KBA on a track to greatness and I believe we are the envy of most state banking associations because of him and the team he assembled.

Ballard set the KBA on a track to greatness.

Our next big event will be our Annual Convention, September 19-21, in Washington, D.C. While a day shorter than usual, it will still be packed with awesome speakers and events. Please make plans to attend.

One last note, we need to replenish our KBPAC. The last two sessions in Frankfort were costly and our competitors are spending boatloads of money in Washington! Please let's not have a goose egg behind your bank's name on the PAC report. We all need to play our part here. Thanks in advance.



FROM THE PRESIDENT

After Forty *Years.*

By Ballard W. Cassady, Jr.

President & CEO · Kentucky Bankers Association

In the space of about 48 hours in early May, the KBA staff gathered to celebrate my 40th anniversary with the KBA — with my favorite caramel cake from Sweet Stuff — and later we gathered to share the news it would be my last. We reminisced about the 35 years that some of us have worked together, and we took stock of where we are today as an association and staff. I'm not ashamed to admit that most of the tears were mine.

How do you leave the people you love behind? I intend never to find out. When you spend as much or more time with colleagues as you do with your family, that's what they become. Our kids were in their teens before they figured out Miriam Cole was not their biological kin. Those bonds endure. After five years of making his own place within our association family, Tim Schenk enables me to go with the peace of knowing that our staff and industry were well served by our succession planning.

I'm sharing here a little of what was shared with our staff in these meetings.

My love for our industry and the KBA is bound up in the pride I've always felt to represent you. It matters that you're ranked in the top 10% of banks with the FDIC for performance ratios. But nothing counts for more than your civic virtues, for being the backbone of your communities and supporting every good cause with your money and your time, from the CEO's to the janitors. Without you, most communities wouldn't exist much less flourish.

I will never forget how you stepped up to fund relief to the victims of Hurricane Katrina in 2005, a remarkable act of philanthropy that continues to this day. Our fund for bankers in major disasters, as they perform the work of first responders, was there to make a difference when tornadoes and floods devastated both ends of our state. As with many other things we've built together, that model is being emulated by other states.

My pride was also a belief in our cause. For 40 years, I've been able to say, "I represent the Kentucky bankers" with the conviction that whatever I fought to achieve for you was also in the best interest of our Commonwealth. I've never met a banker that didn't want to do the right thing, in any category. And you were always right there in every trench. We didn't win them all, but you never failed to show up for the fight. That makes Kentucky bankers rare among all those who advocate in the halls of state or federal government.

With our staff, I recalled some of our historic victories. We have interstate banking because Kentucky bankers, along with bankers from several other states, persuaded Congress — with the critical support of KY Senator Wendell Ford — to put "entry by acquisition only" in the statutory language so our banks could preserve their franchise value. Banks have the right to sell insurance because a bank in Paintsville

stepped up to be the plaintiff in a court battle that went all the way to the U.S. Supreme Court, which we won. We changed our industry's state tax structure from a franchise to an income tax, when everyone in Frankfort said we didn't stand a chance. Your persistence proved them wrong.

Then we talked about the 'skirmishes' that are more easily forgotten, the times competing interests tried to inflict unnecessary costs on us or to take away some of our services to our communities. Thanks to the relationships you cultivated with your legislators, our lobbying team was able to win more of those defensive melees than we can count.

Perhaps the moment for which we'll be remembered longest in our communities was our part in the pandemic response. In the midst of unprecedented national panic, KY bankers worked around the clock for weeks to distribute the federal funds that saved small businesses and jobs. The late Debra Stamper, as KBA General Counsel, was also working around the clock to become an expert on the fluid PPP guidelines, sharing her work with bankers across the nation who dubbed her the Queen of Covid.

Few of today's KBA members have their own memories of the past four decades. Those of us who do can offer some assurances to those of us who don't. The long and remarkable history of KBA success is rooted in our members living out the virtues of community banking. We've never known a time in all those decades when we weren't being buffeted by destabilizing winds of change. At times, the KBA had to act without unanimous agreement on the best way forward, and those were the worst of times for me. But our members had the wisdom to know that united we stand, divided we fall. That history may yet be our safest path into the future.



HOW DO YOU LEAVE THE PEOPLE YOU LOVE BEHIND? I INTEND NEVER TO FIND OUT.

BALLARD W. CASSADY, JR.
KENTUCKY BANKERS ASSOC.

UNITED WE STAND

Divided we fall.



SAVE THE DATE FINANCIAL MANAGEMENT CONFERENCE



August 4-5



Westin Cincinnati Hotel



Judy Rose
VP, Relationship Manager
rosejm@fhlbcin.com
513-324-2789



Montez Shugars
AVP, Relationship Manager
shugarsmk@fhlbcin.com
513-852-7693



A large, close-up image of an analog clock face is positioned on the left side of the advertisement. The clock has a silver metal rim and a white face with black numerals from 1 to 6. The hands are black, and the time shown is 4:00 PM.

**At 4:00 PM, your
bank gets hit.**

**At 4:01 PM, it's
already too late.**

One click. That's all it took.

Ransomware locks your systems.
Customer data is exposed. Phones are
ringing. No one knows what to do.

You thought it wouldn't happen to you.
But now you're hemorrhaging trust,
time, and money.

**Few banks shake off
the damage quickly.**

The ones that do? They call ImageQuest *before* it happens.

We help ensure you're ready at 4:01 PM with a tested incident plan, proper
detection tools, prepped communications, and the right resources on speed dial.

At 4:01 PM, you're either *ready... or ruined.*



**Cyber Security
Advisory Services**

IMAGEQUESTSM

1.888.664.1643 | imagequest.com



Our CEO, Milton Bartley, was featured
on KBA's ***Vendor Viewpoint*** Podcast!



Watch or Listen Now!



Fraud Academy

KENTUCKY BANKERS ASSOCIATION • EDUCATION

Class Is In *Session*

For three days in August, the FBI, Secret Service, and the sharpest minds in fraud prevention take the stage in Lexington, Kentucky to give your bankers the tools they need to fight the bad guys. Welcome to Fraud Academy.

By Jessie Southworth

KBA Director of Education • Fraud Academy 2026

Fraud never sleeps. We said this last year and it holds true today. It doesn't take lunch, weekends off, and it certainly doesn't wait for your next training. Every day, the people trying to separate your customers from their money get a little more creative, and AI advances have made it even worse. A slicker email, a warmer voice on the phone, a scheme you haven't seen yet, all using the latest in generative technology.

So once a year, Kentucky's bankers do something about it. We pack a ballroom, get some of our best and brightest together and spend three days learning directly from people on the frontline. We call it Fraud Academy, and if you've never been, this is your year.

Don't be mistaken, this isn't death by PowerPoint or another snoozefest. Fraud Academy was built on a simple idea: the best way to learn how fraud works is to hear it straight from the people who chase and fight it for a living. So our faculty reads like the cast of a true crime drama — agents from the FBI, the Secret Service, and the DEA, alongside seasoned investigators and the fraud specialists who fight these battles inside banks every single day. The stories we've heard from these folks are intriguing, often heartbreaking, and completely motivational.

It's because we don't deal in general basics. Our team brings war stories: the check that looked perfect, the romance scam that drained a retirement account, the elder-abuse case that started with a single friendly phone call. You'll laugh, you'll wince, and you'll leave with a notebook full of red flags you'll actually use on Monday.

So join us and the two hundred-plus bankers from across the Commonwealth. The fraud officers, BSA and AML staff, security and risk pros, branch managers, and more, each of them comparing notes on what they're seeing in their own lobbies. The hallway conversations are worth the trip by themselves. Somebody two counties over has already seen the scam that's about to hit your branch, and at Fraud Academy, they'll tell you about it over coffee.

Can't make it to Lexington? The whole program streams live, in high definition, with digital handouts and real-time Q&A — so your whole team can watch from the branch and still ask the experts a question.

Fraud costs banks time, money, and trust. Fraud Academy is three days of getting it back.

BY THE NUMBERS

3

days of intensive, real-world training

20+

sessions across the schemes shaping modern financial crime

3

federal agencies on the faculty — FBI, Secret Service & DEA

200+

bankers in the room from across Kentucky

Because fraud never sleeps, and neither do we.

— The Fraud Academy creed





WHY YOU'LL BE GLAD YOU CAME

Five things you'll take *home*

01 **A sharper eye**

Real case studies from the agents who worked them — so you recognize the next check-fraud or card-skimming scheme before it costs your bank a dime.

02 **Cutting-edge methods**

The tactics fraudsters are using *right now* — from AI-assisted scams to sovereign-citizen schemes — and the proven strategies that actually stop them.

03 **A bigger network**

Two hundred peers who speak your language. The relationships you build in the hallway pay off long after the conference ends.

04 **Frontline confidence**

Practical, plain-English playbooks your tellers and frontline staff can put to work the very next morning.

05 **Bragging rights**

A Fraud Academy certificate — and the satisfaction of knowing the bad guys just got a little less likely to win in your lobby.

| *The bad guys are getting smarter. The good news? So are we.*

Three days, *start to finish*

DAY ONE

Tuesday

August 18, 2026

9:00 – 10:00 AM
Intro to Fraud
Shane Ensminger

10:00 – 11:00 AM
Victimology
Dr. Emily Bonistall

11:00 – 11:15 AM
Break

11:15 AM – 12:15 PM
Check Fraud
Gene Haynes

12:15 – 1:15 PM
Lunch

1:15 – 2:15 PM
Postal Fraud / IAFCI
Mike Carrol

2:15 – 3:15 PM
Romance Scams
Chris Darmand

3:15 – 3:30 PM
Break

3:30 – 4:30 PM
Loan Fraud
Nathan Maloney

I

DAY TWO

Wednesday

August 19, 2026

9:00 – 10:00 AM
Card Skimming
Nate Moore

10:00 – 11:00 AM
Elder Abuse
Ronald Long

11:00 – 11:15 AM
Break

11:15 AM – 12:15 PM
Human Trafficking
Hailey Windham

12:15 – 1:15 PM
Lunch

1:15 – 2:15 PM
ATM Crimes
David Raj

2:15 – 3:15 PM
Scams
Gene Haynes

3:15 – 3:30 PM
Break

3:30 – 4:30 PM
Scams, Continued
Gene Haynes

II

DAY THREE

Thursday

August 20, 2026

9:00 – 10:00 AM
Sovereign Citizens
Bill Repasky

10:00 – 11:00 AM
Money Laundering
DEA

11:00 AM – 12:00 PM
To be announced

III



Beat the bad guys. *Join us.*

August 18–20, 2026 · Hyatt Regency Lexington
In person or streaming live, from anywhere.

REGISTER · [FRAUDACADEMYHQ.COM](https://fraudacademyhq.com)



We have a reputation in Kentucky as a preferred partner for Correspondent Banking.

First Horizon Correspondent Banking is a leading choice for Kentucky banks. Benefit from the expertise of a dedicated Relationship Manager who has a deep understanding of Correspondent Banking to provide you with tailored solutions – from expert advice to quick decisioning for the capital you need.



David House

Senior Vice President
Correspondent Banking
(M) 901-828-6785
(O) 901-523-4261
david.house@firsthorizon.com



ARCHITECTURE
+ DESIGN



BRANDING



ARCHITECTURE



INTERIOR DESIGN



GRAPHIC DESIGN



CONSTRUCTION



MARKETING

K4ARCHITECTURE.COM | 513.842.K4K4 | 555 GEST ST, CINCINNATI, OH 45203



SCAN ME



First State Bank - Maysville, KY



Heritage Bank - Burlington, KY



Morgantown Bank & Trust - Bowling Green, KY



First Financial Bank - Hamilton, OH



Forcht Bank - Covington, KY

KEEP CONSTRUCTION DOLLARS LOCAL
SHOP LOCAL - BANK LOCAL - BUILD LOCAL



First Federal Community Bank - Dover, OH



Forcht Bank - Lexington, KY



Farmers & Merchants Bank/Biggby Coffee - Springboro, OH



Morgantown Bank & Trust - Morgantown, KY



Heritage Bank - Fort Mitchell, KY



FRAUD & FINANCIAL CRIME

Scams, Fraud, and Consumer Financial Risk Trends

By **Shane Enslinger**

Enslinger Consulting · Co-Creator, Fraud Academy

enslingerconsulting.com

Fraud and cyber-enabled financial crime continue to accelerate across both consumer and business sectors, with reported losses reaching record levels. FBI Internet Crime Complaint Center (IC3) data shows reported internet crime losses exceeding \$16 billion in 2024 and surpassing \$20 billion in 2025, with trends entering 2026 indicating continued growth in both attack volume and financial severity.

\$16B+

*reported internet crime losses
in 2024*

21%

*of adults reported financial
fraud or a scam in 2024*

Investment fraud, Business Email Compromise (BEC), ransomware and extortion, and crypto-enabled scams remain among the highest-loss categories. The fraud landscape is becoming increasingly sophisticated and industrialized.

At the consumer level, financial fraud exposure is rising significantly. Approximately 21% of adults reported experiencing some form of financial fraud or scam in 2024. Credit-card fraud remains the most common category, while non-credit-card fraud generated an estimated \$63 billion in losses after recoveries. Increased use of digital payments, mobile platforms, Buy Now Pay Later (BNPL) services, and online financial tools continue to expand the attack surface for fraud actors.

Criminal organizations are leveraging artificial intelligence, synthetic identities, deepfake audio and video, phishing-as-a-service toolkits, and crypto payment rails to scale operations and improve the effectiveness of social engineering attacks. Elder consumers, small businesses, and digitally vulnerable populations remain disproportionately affected.

KEY IMPLICATIONS FOR FINANCIAL INSTITUTIONS

- Fraud losses are increasing faster than complaint volumes, indicating higher average loss severity
- Crypto infrastructure is increasingly used across multiple scam categories
- Cross-institution intelligence sharing and coordinated fraud detection are increasingly necessary to address network-based criminal activity
- AI-enabled impersonation and synthetic identity fraud are weakening traditional verification controls
- Elder financial exploitation and consumer protection are becoming heightened regulatory and reputational concerns

Fraud is evolving from isolated criminal activity into a highly coordinated, technology-enabled financial threat ecosystem. Financial institutions face growing pressure to strengthen fraud controls, modernize identity verification processes, enhance customer protections, and participate in collaborative intelligence-sharing efforts to mitigate emerging risks.

SOURCES

FBI Internet Crime Complaint Center (IC3)
FBI Annual Internet Crime Reports



CREATING COMMUNITY THROUGH PARTNERSHIPS

We are the conduit for capital between investors and developers. Through investments, lending, and grants we've provided over \$7 billion in LIHTC equity to thousands of developments.

As a mission-aligned non-profit, we strengthen our partners' abilities to impact the lives of residents.

Let's create community together.

www.occh.org





WHERE BANKING TURNS FOR COUNSEL

From day-to-day operations to transformative deals, Krieg DeVault offers practical, industry-informed guidance for financial institutions. Our bench includes former bank executives and in-house counsel ready to meet regulatory, transactional, and product development needs with precision.



PARTNER
Brett J. Ashton



PARTNER
Kay Dee Baird



PARTNER
John B. Baxter



OF COUNSEL
David A. Bowen



PARTNER
Nicole R. Finelli



PARTNER
Jared C. Helge



PARTNER
Jeffrey L. Ledbetter



MANAGING PARTNER
Michael J. Messaglia



OF COUNSEL
Keaton J. Miller



PARTNER
Susan E. Trent



PARTNER
Maria Vladimirova Geltz



PARTNER
Michael E. Williams

© 2026 Krieg DeVault LLP. This constitutes attorney advertising. Krieg DeVault LLP, Indianapolis, IN is responsible for this content.

Responsive. Trusted. Focused.
A focus on banking law since 1974.



MORGAN POTTINGER MCGARVEY

LOUISVILLE | NEW ALBANY | LEXINGTON

mpmfir.com

★ WOMEN IN BANKING 2026

Your seat is at the table.

Two days, a Survivor, and a room full of professional women who just get it. Here is your front-row preview of Women in Banking 2026.



A room built for every seat
WOMEN IN BANKING • LEXINGTON

THE WHEN

July 27–28, 2026

Monday & Tuesday

THE WHERE

Griffin Gate Resort

Lexington, Kentucky

THE HOST

Holly Hoffman

Survivor alumna

By *Jessie Southworth* | KBA Director of Education

I've said it since our first Women in Banking event — the thing about a room full of women bankers is that the energy is just different. There's a momentum there, an excitement that you just don't get at other conferences. That is the spirit that Women in Banking bring to the table, and we're confident that 2026 is going to be our best one yet.

Kentucky's premier event for women in the industry returns to the Marriott Griffin Gate Resort in Lexington for two days built for every role and every level, from the teller line to the corner office.

And we brought our A game. Expect powerhouse speakers, genuinely good food, and the kind of connections that move a career forward. We've seen relationships formed here that have gone on to progress careers in ways unthinkable.

Leading the charge is host and emcee Holly Hoffman, the last woman standing on Season 21 of CBS' *Survivor Nicaragua*, bringing two keynote sessions and six of her key "survival skills." Standing with her? Seema Sheth — a Federal Reserve executive; Jennifer Barber, a powerhouse attorney; Michelle Lucero, an executive coach. Then there's the panels like *Boss Moves...* and the return of our popular Sip N' Shop reception stocked with women-owned movers, shakers, and makers.

Add it up and you have a conference worth clearing the calendar for. So don't be left alone on the Island... Join us this year for Women in Banking 2026.

MEET THE LINEUP

The women taking the stage.

*One Survivor at the helm and three forces of nature beside her.
Here is who you will be learning from.*



KEYNOTE & HOST · SURVIVOR ALUMNA

Holly Hoffman

Author & Certified Speaking Professional

Thirty-nine days in the jungle. The last member of the Espada Tribe. The last woman standing on *Survivor Nicaragua*. Holly turned that experience into a message of resilience she now carries to stages worldwide, and she is hosting both days while delivering two keynotes of her own: *Survivor* and *Lead Simply*.

FAITH

ATTITUDE

DETERMINATION

CONFIDENCE

DESIRE

01

Seema Sheth

SVP & Regional Executive, Federal Reserve Bank of St. Louis

A first-generation American running the Louisville Branch of the St. Louis Fed and founder of the Adulting Academy. She sits on the boards of the Kentucky Chamber, the U of L College of Business, and the Speed Art Museum.

02

Jennifer Barber

Partner-In-Charge, FBT Gibbons, Louisville

Leads the Louisville office and 160-plus attorneys. A UK alumna, former Special Advisor to the U.S. Ambassador to the UN, and a Louisville Business First "Forty Under 40." She chairs the Kentucky Chamber Center for Policy & Research.

03

Michelle Lucero

Keynote Speaker & Executive Coach

A fearless storyteller and strategic advisor with 30 years building careers across healthcare, telecom, government, and international NGOs. Named one of the 2019 Top 100 Influencers in the United States by National Business Journals.



Two days, at a glance.

DAY ONE

Monday, July 27

1:00–1:30	Registration
1:30–3:00	★ Survivor <i>Holly Hoffman</i>
3:00–4:00	From Detours to Destinations <i>Seema Sheth</i>
4:00–5:00	Speed Networking
5:00–7:00	Reception & Sip N' Shop

DAY TWO

Tuesday, July 28

8:00–9:00	Breakfast
9:00–10:00	Boss Moves: A Women in Banking Panel
10:00–11:00	Fireside Chat <i>Jennifer Barber</i>
11:00–12:00	One of Many <i>Michelle Lucero</i>
12:00–1:00	Lunch
2:00–2:15	Afternoon Break
2:15–3:30	★ Lead Simply <i>Holly Hoffman</i>



DAY ONE RECEPTION

Sip N' Shop.

When Day One wraps, the wine pours and the shopping begins. Browse a room full of curated boutiques and artisan makers.

Blue Moon Studio
bluemoonstudiollc.com

Daringly Beautiful
on Facebook

Fly Girl Candles
flygirlcandles.com

Little Legs Farms
@littlelegsfarmlouisville

Little Mount Lavender
littlemountlavender.com

Moss Hill Bath & Body
mosshill.net

Park Lane Jewelry
parklanejewelry.com

Roxy & Lola
roxyandlola.com

The Soln Headband Lady
on social

Sugar Spell Bakery
sugarspellbakery.com

and more!

Claim your seat.

Table of 8 (just \$450 a seat)

\$3,600

Individual registration

\$525

"There is no limit to what we, as women, can accomplish."

MICHELLE OBAMA



Register at kbawomeninbanking.com



A CONVERSATION WITH

Michelle Lucero

Keynote Speaker & Executive Coach

Interview by Jessie Southworth · KBA Director of Education

Women in Banking is a powerful conference tailored for women in the financial sector. Full of bold speakers and engaging networking, “bold” is a term that embodies Michelle Lucero, a Southern Colorado native. Raised on the Southern Ute reservation, Michelle turns challenges into opportunities.

Q1: You have lived an extraordinary life. As we speak you are hiking Machu Picchu. What is the most exciting place you have ever visited?

I have been so blessed, and honestly, I did not start traveling internationally until about 12 years ago. This girl had some serious catching up to do! Picking just one place is nearly impossible, but Papua New Guinea holds a very special place in my heart. I have been there multiple times doing pro bono work for an NGO. It is raw, real, and unlike anywhere else on earth. Egypt stopped me in my tracks, and the Ross Sea in Antarctica was so otherworldly I still have to remind myself it actually happened. Every single one of those places are special to me.

Q2: What do you have to say to those who are hesitant to take that next step, whether in their career or life goals?

Start exercising your “just do it” muscle. Seriously. People wait for the perfect moment, the perfect plan, the perfect circumstances, and here is what I know: none of that is coming. Start small, be consistent, and build that courage like any other muscle. The more you use it, the stronger it gets. One small brave decision leads to the next, and before you know it, you are standing somewhere you never imagined you could be... and/or achieving those goals!

Q3: How do you make time to urgently meet the different demands you face?

Funny you ask that, because I actually talk about urgency as a virtue in my work! For me it comes down to three things: ruthless prioritization, disposing of anything that does not serve your goals or your energy, and being deliberate about every moment whether that is work or rest. Rest is not wasted time. Play is not wasted time. The key is intention. When you are working, work. When you are resting, rest. Do not half-do either one.

Q4: In your expansive career, what accomplishment are you most proud of?

My children, full stop, no contest. After that, it is the extraordinary teams I have been privileged to lead. One of the coolest things I have ever done is lead a team in Papua New Guinea to write national legislation to prosecute sorcery accusation related crimes. We built something from nothing that we hope will protect real people for generations. No award, no title, no corner office comes close to that.



Start Right, End *Right*.

By James Ayers

*Assistant Vice President, Regional Retail Manager
Kentucky Market · First State Bank*

As the month of May winds down across the Commonwealth, graduation season is upon us. For some, High School graduation represents the end of one educational chapter and the beginning of their college careers. For others, college graduation marks the culmination of years of study and the beginning of a professional career. Our bank's intern program is geared toward individuals between these two milestones, those that have graduated high school and are still in college. Each summer, we welcome a group of interns for a 12-week experience focused on learning, earning and serving. As part of the learning component of our program, the interns read a book and discuss it in a group setting throughout the course of the summer. This summer, I have chosen for them a book about a Kentucky legend, Terry Forcht.

Start Right, End Right was published in 2020. I first read it just after it was published while we were all on lockdown during the COVID-19 pandemic. It is co-written by Kentucky author Gary P. West and Forcht Group Chief Marketing Officer Eddie Woodruff. Together they tell the story of Mr. Forcht's early years in Louisville, his educational endeavors, and how he built the Forcht Group of Kentucky, which included over 93 businesses at the time of publication. With business endeavors ranging from banking to nursing homes to radio stations to insurance, few business leaders have left a larger imprint on Kentucky than Terry Forcht.

US Senator Mitch McConnell writes in the foreword to the book that he hopes Kentuckians are inspired by this book to blaze the kind of trail that Forcht has and that "they will find all the tools they need by studying the life of Terry Forcht." This volume, while telling Forcht's story, lays out those tools in various ways. One such way is "Terry's Tips for Entrepreneurs," which are interspersed throughout the book. These tips apply to more than entrepreneurs; we can all learn from them. A few of my favorites:

- 01 Decide on goals, write them down, develop a plan to reach them
- 02 Find your niche, do something you really enjoy
- 03 Get as much education as you can. It will pay off in the long run
- 04 Be persistent, make good choices, and stay focused on your time. Time is money.
- 05 Be prepared for setbacks, take responsibility for your actions.

Of the 24 chapters in the book, some of the best takeaways are found in Chapter 22, titled simply "Leadership". In this chapter, the authors discuss the many sayings that Forcht has captured or in-

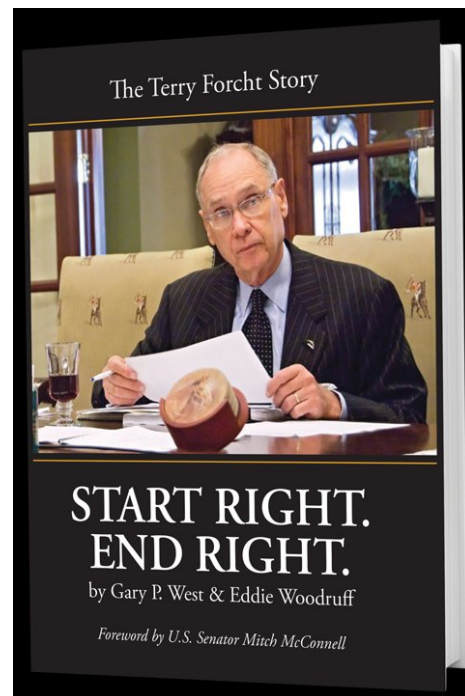
vented over the years. His family and friends refer to these sayings as "Forchtisms". The authors list 12 such sayings. I look forward to discussing each of these with our interns this summer. My top three:

Start Right, End Right. — It is universally agreed that none of the more than 2,000 employees at the Forcht Group work longer hours than Terry Forcht. Mr. Forcht states that "people won't work any harder than they see you work, so you have to set the example". Mr. Forcht certainly sets that example, waking each day at 3:30 a.m. and being the first in the office.

Just Because We're Here. — This Forchtism comes from one of Mr. Forcht's favorite movies, *Zulu*. When a British soldier asks his superior officer why they are under attack, the response is "just because we're here". Mr. Forcht recognizes that sometimes life isn't fair and things happen for the same reason the soldiers in the movie were being attacked. A great life lesson for interns to learn.

I'm not smarter than anyone else, I just work harder. — If there is one recurring theme throughout the book, it is the importance of hard work.

I first met Mr. Forcht at a political fundraiser over a decade ago. I've been fortunate to speak to him in the succeeding years at both political and KBA events. While his business accomplishments are remarkable, what has always stood out to me is the consistency of his message and his genuinely caring nature. Work hard. Continue learning. Take responsibility. Stay focused. Those lessons are not complicated, but they are increasingly uncommon. As we kick off our bank's intern program in a few days, I look forward to sharing this message with a new generation, a generation that can learn much from the example of Terry Forcht.



I'm not smarter than anyone else, I just work harder.

TERRY FORCHT

START RIGHT, END RIGHT

The Terry Forcht Story
 Gary P. West & Eddie Woodruff
 Foreword by U.S. Senator Mitch McConnell
 Published 2020

PRICING MANAGER



INCREASE NIM & WIN MORE DEALS

- ✓ **Arm Lenders with Tools They Need**
- ✓ **Calculate Relationship Profitability**
- ✓ **React to Changing Environment**
- ✓ **Drive Pricing Consistency**
- ✓ **Improve Net Interest Margin**
- ✓ **Give Clients Options**
- ✓ **Win More Deals**

Pricing Manager is a fully hosted, web based solution that allows banks to deploy a tool to all lenders so that they are equipped to price loans profitably based on the bank's target profitability objectives.

Strunk

www.strunkaccess.com
info@strunkaccess.com
800.728.3116



Endorsed Vendor



Remembering Ernest Lee Williams

Resolution in Memory of

Ernest Lee Williams

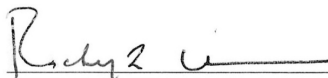
WHEREAS, the Board of Directors at Citizens Deposit Bank of Arlington, KY would like to express our respects upon the passing of our dear friend Mr. Ernest Lee Williams on December 18, 2025; and

WHEREAS, Mr. Williams served Citizens Deposit Bank faithfully for nearly 62 years. He began his banking career as a teller on Jan 1, 1964. His values of perseverance and integrity guided him from teller to CEO. He loved people & had the ability to make everyone feel important, which led to impressive growth at Citizens Deposit Bank; and

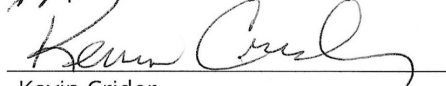
WHEREAS, Mr. Williams was wholeheartedly devoted to Citizens Deposit Bank until his death. He took pride in doing things with integrity and humility. These principles will forever be an example to his family, peers, coworkers, and all who were privileged to know him.

NOW THEREFORE IT IS RESOLVED, the Board of Directors of Citizens Deposit Bank does hereby express our deepest sympathy to the family and close friends of Ernest Lee Williams and acknowledges to them our profound appreciation for his tireless dedication and many years of service to Citizens Deposit Bank; and

BE IT FURTHER RESOLVED, that as a just and lasting tribute to the memory of Mr. Williams and as a reminder of the high esteem in which he will be held by those associated with him, this resolution be entered into the permanent minutes of Citizens Deposit Bank on this the 20th day of January, 2025 and shall further be sent to the Kentucky Banker Magazine as a lasting commemoration of the Board's admiration and respect.


Ricky L. Williams


Philip Hocker


Kevin Crider


James E. Cherry


Gina Webb


David Rambo

The Murray Bank is proud to name **Grace Zimmerman**, Manager of Deposit Operations, its Employee of the Quarter. Approaching five years with the bank, Zimmerman was selected by vote of fellow employees for her dedication, leadership, and commitment to customers and colleagues. President and CEO **Tony Ryan** praised her as someone who “consistently demonstrates what it means to serve with care and excellence.”

Cumberland Valley National Bank & Trust has welcomed **Elizabeth Hobbs** as Senior Vice President, Commercial Lender in the Lexington market. A lifelong Lexington resident with nearly two decades of banking experience, Hobbs holds a finance degree from the University of Kentucky and is a graduate of the LSU Banking School. She currently serves as Treasurer of Girls on the Run Central Kentucky.

First Kentucky Bank CFO **Spencer Hawkins** announces that **Kristina Jones** has been named Compliance Officer. Jones has been with the bank since 2011, previously serving as Risk Management Officer and Central City Branch Manager, and brings 31 years of banking experience to her new role. In 2025, she earned her ICBA certification as a Certified Community Bank Compliance Officer.

First Kentucky Bank VP of Branch Administration **Corie Young** announces that **Jazmyne Higgs** has been named Branch Manager at the Greenville Office. Higgs has grown within the organization since joining in 2022, previously serving as Assistant Branch Manager at the Greenville and Beaver Dam offices.

Traditional Bank has welcomed **Jordan K. Myneer** as Vice President, Commercial Loan Officer in Paris. Myneer brings 13 years of banking experience and is a Union College graduate and alumnus of the Kentucky Bankers Association’s Commercial Lending School.

Traditional Bank has promoted **Jonathan Kosier** to Mortgage Lender in the Lexington market. Kosier joined the bank in March 2025 as a teller and is a Morehead State University graduate. In his new role he will serve customers’ home purchase and refinance needs.

FNB Bank has donated over \$21,800 to Mayfield, Graves County, Trigg County, and Marshall County Schools through its Q1 2026 Spirit Debit Card Program. For every signature-based debit card transaction, **FNB** donates \$0.10 to participating schools. The program generated over \$87,000 for local schools in 2025.

Republic Bank & Trust Company has named **Jay Hyden** Senior Vice President, Director of Business Banking in Louisville. Hyden brings 26 years of banking experience, including more than 20 years at PNC, and will lead a dedicated Business Banking line of business focused on small- to mid-sized commercial clients.

Republic Bancorp, Inc. has been named a winner of the Raymond James Community Bankers Cup for the second consecutive year, recognizing the top 10% of community banks nationally. The honor follows a record 2025 for **Republic Bank**, which reported net income exceeding 2024 results by \$30 million and surpassed \$1 billion in Total Stockholders’ Equity.

Republic Bank will host its sixth annual Juneteenth celebration on June 6 at the Republic Bank Foundation YMCA in Louisville. The free event features vendors from Black and women entrepreneurs, health screenings, and educational activities open to the community.

Two Kentucky bankers recently completed the Graduate School of Banking’s 2026 Human Resource Management School in Madison, Wisconsin: **Taylor Barnwell** of **Morgantown Bank & Trust Company** and **Heather Watkins** of **Community Financial Services Bank**.



Grace Zimmerman



Elizabeth Hobbs



Kristina Jones



Jazmyne Higgs



Jordan Mynear



Jonathan Kosier

FNB — Mayfield
Independent SchoolsFNB — Graves County
SchoolsFNB — Trigg County
SchoolsFNB — Marshall
County SchoolsTaylor Barnwell &
Heather Watkins — GSB
HR Management
School

ONWARD & UPWARD

Spotlight on New Associate Members

Approved at the March 6, 2026 KBA Board Meeting

Artisan Advisors, LLC

Frankfort, IL

Artisan Advisors was formed to help community bankers navigate their way to success in an increasingly complex operating and regulatory environment. Their goal is to craft banking solutions that represent best industry practices and are designed to be practical and easily implemented.

Contact: [Julia Adkins, Managing Partner](#)

Brean Capital

New York, NY

Brean Capital is an independent investment bank focused on delivering high-quality investment ideas and services to institutional investors and corporate clients, offering fixed income sales, trading and strategy, investment banking, and loan facilitation.

Contact: [Charles R. Crowley, Managing Director](#)

CHAMP Titles, Inc.

Cleveland, OH

CHAMP Titles is redefining the technology used by motor vehicle agencies and financial lenders. Their cloud-based software enhances efficiency, security, and interoperability, replacing outdated processes with modern platforms now operating in all 120 Kentucky County Clerks' offices.

Contacts: [Chris Keller](#) / [Taylor Cheek-Mundy](#)

Confluent Strategies

Memphis, TN

Confluent Strategies specializes in consumer, commercial, and mortgage credit reporting, data-driven marketing, fraud prevention, verifications, and employment screenings. As an Equifax Sales Agent, they serve more than 2,000 partners across 12 states, including Kentucky.

Contact: [Laura Hooper](#)

Flock Safety

Atlanta, GA

Flock Safety is the leading provider of vehicle license plate recognition (LPR) hardware for law enforcement and the private sector, with over 100,000 LPR cameras deployed across the United States.

Contact: [Ethan Ambabo](#)

Resolver, a Kroll Business

Toronto, Ontario

Resolver stands at the forefront of risk intelligence, safeguarding over \$6.5 trillion in market cap for more than 1,000 global companies. Their GRC division helps organizations proactively manage risk, ensure compliance, and deliver real-time oversight — combining Kroll's regulatory expertise with powerful software.

Contacts: [Alicia Grant](#) / [Vanessa Gardner](#)

Rocket Pro

Detroit, MI

Rocket Pro empowers financial institutions to scale faster in the complex, tech-saturated world of mortgage lending. They provide advanced solutions trusted nationwide to drive new growth — at no cost to the institution.

Contact: [Stephanie Nunn](#)

Stablecore

Dallas, TX

Stablecore is the banking core infrastructure for stablecoins and digital assets, enabling banks to integrate payment stablecoins, tokenized deposits, and digital asset collateralized loans directly into their existing technology stacks with institutional-grade compliance and security.

Contact: [Nick Elledge](#)



Risk Management for Lenders: Why Governance Is Your Competitive Edge

Stephani Lyon

In the lending industry, risk management is often treated as a compliance burden — something you do because "you have to." But that framing is costing lenders, strategically and financially.

The lenders that pull ahead in 2026 and beyond aren't necessarily the ones with the lightest compliance footprint. They're the ones building and maintaining strong risk management infrastructures so they can move fast and weather operational disruptions without losing ground.

But building a strong foundation requires intention, and there are three key areas where lenders should focus right now: governance, vendor oversight, and AI risk.

The Enforcement Landscape is Shifting

The Consumer Financial Protection Bureau (CFPB) stepping back hasn't simplified things for lenders. In many ways, the regulatory environment is harder to navigate.

State attorneys general are filling the "gap" left by federal regulators, each with their own timelines and appetite for enforcement. Last year, the Massachusetts AG announced a [\\$2.5 million settlement](#) with a lender over AI-driven underwriting violations. Later in 2025, the Baltimore mayor [filed a lawsuit](#) against a fintech for misleading consumers through marketing practices and illegal interest charges. Meanwhile, organizations like the Conference of State Bank Supervisors (CSBS) are advancing governance standards through model laws pushed to individual states — adding another layer of requirements for mortgage lenders.

A compliance program built around a single federal regulator won't work in this environment. Lenders must track federal requirements, a growing patchwork of state-level obligations, and evolving industry standards simultaneously.

Governance Enables Growth

At its core, governance is about understanding how your vendors, technology, and operations connect across your business, and having someone accountable for overseeing those connections.





When governance works, lenders can adopt new technology safely, scale operations without creating new vulnerabilities, and compete effectively even when margins are tight. When it doesn't, the consequences are operational as much as regulatory. For example, a vendor goes down, and you can't close loans, or a breach puts you in crisis mode.

Recent enforcement actions have also called out "lack of governance" as grounds for action, with penalties ranging from \$1.2 million to \$27 million. That's not a compliance problem — that's a business problem.

Your Vendors Are Your Biggest Blind Spot

Nearly everything a lending operation does is supported by a third party: your loan origination system, appraisal management company, settlement service providers, credit bureaus, cloud infrastructure, and the list goes on. But vendor risk is still treated as an afterthought at most lenders, until something goes wrong.

Some questions worth asking within your lending organization: Which vendor failure would shut down our operations today? What customer data do our vendors have access to? When did we last review our critical vendor contracts?

If the answers are vague, you're not alone, but vague answers have a way of becoming expensive problems.

Most vendor management gaps show up in the same places: poor due diligence processes, contracts that don't define acceptable downtime or notification requirements, and a lack of vendor oversight between annual reviews, for example. But as vendors quietly add AI capabilities to platforms you've relied on for years, the stakes of passive vendor management are only getting higher.

AI Multiplies Your Risks

Lenders were early adopters of AI in areas such as automated underwriting, fraud detection, and credit decisioning. The benefit is that it amplifies whatever you're already doing. Good data, sound underwriting criteria, strong governance — AI makes all of that work faster and at greater scale. But bad data, outdated criteria, or weak oversight? AI scales those too. Instead of making one bad decision a day, you can make a thousand.

Before expanding AI use, lenders need clear answers to a few questions: Who owns the model, the data, and the risk? How are we testing and validating accuracy? Can we explain how decisions are made for Regulation B compliance? Who's monitoring model drift?





If those questions don't have clear owners, the issue isn't the AI — it's the governance underneath it.

The Lenders Who Move First

Governance, vendor oversight, and AI risk management aren't barriers to growth — they're the infrastructure that makes growth sustainable.

The lenders building that foundation now — before gaps become operational failures, state AGs come knocking, or an AI model drifts in a direction no one was watching — are the ones who'll compete and scale. And increasingly, the ones doing it well aren't managing it manually. They're using [risk management solutions](#) that give them visibility across their entire operation in one place.

About Ncontracts

Ncontracts provides integrated risk management, compliance, and third-party risk management solutions to over 5,500 organizations worldwide, including 4,500 U.S. financial institutions, mortgage companies, and fintechs. The flagship Ncontracts IRM suite combines AI-powered software with expert services, helping financial institutions streamline risk, compliance, and vendor management through an intuitive, cloud-based platform. Ncontracts' Venminder solution is trusted by enterprise financial companies and other large organizations to strategically manage third-party risk across the entire vendor lifecycle.

Visit <http://www.ncontracts.com> or follow the company on [LinkedIn](#) and [X](#) for more information.

More Resources

- Whitepaper: [Policies as a Power Tool: Creating Policies that Get the Job Done](#)
- Whitepaper: [Navigating Financial Institution Change Management](#)
- Monthly Regulatory Compliance Update: [Regulatory Brief](#)





ENSMINGER

FRAUD PREVENTION | PROFESSIONAL TRAINING | CONSULTING

BETTER TRAINING. BETTER PROTECTION. **BUILD THE TEAM THAT BEATS FRAUD.**

Shane Ensminger has spent over three decades protecting communities, first as a law enforcement leader and later as Director of Financial Intelligence for one of Kentucky's largest banks. Now, through Ensminger Consulting, he delivers hands-on training that empowers financial professionals to detect, deter, and respond to threats **before they escalate**.



PROFESSIONAL TRAINING. REAL-WORLD RESULTS.

Shane Ensminger's workshops combine real investigative insight with practical, frontline tactics built for today's financial institutions. Each session delivers proven methods to help staff recognize risks, prevent losses, and protect customers with confidence.

OFFERING COMPREHENSIVE

CORE TRAINING

- ✓ *Fraud & Scam Awareness*
- ✓ *Prevention Tactics for Financial Professionals*
- ✓ *Situational Awareness*
- ✓ *Verbal De-escalation*
- ✓ *Workplace Violence Prevention*

Instructor-led, half-day workshops tailored to financial institutions. Ideal for tellers, branch managers, lenders, and frontline staff.

FOR INFORMATION ON BOOKING SHANE FOR YOUR NEXT CONFERENCE, SEMINAR,
OR STAFF TRAINING, CONTACT ENSMINGER FRAUD PREVENTION AT
PCROSS@KYBANKS.COM OR VISIT ENSMINGERCONSULTING.COM.

You're invited to...

Celebrate America's 250th Anniversary!

The 135th Annual Convention

A Kentucky Bankers Association Event | *September 19 – 21, 2026*

Hosted in the historic **The Mayflower Hotel** | **Washington, D.C.**

Engage directly with federal regulators and policy leaders

Network with 200+ banking professionals from across the Commonwealth

Experience the best of Washington, D.C., together!

**Registration
Now Open!**

Visit us at kbaconvention.com for
registration details and hotel info.

RESOLUTION OF RESPECT

WITNESSETH, THAT

WHEREAS, the Board of Directors of Taylor County Bank of Campbellsville, Kentucky wish to express our deepest respect and sympathy upon the death of our close friend and business associate, Mr. Sam H. Newcomb on February 8, 2026; and

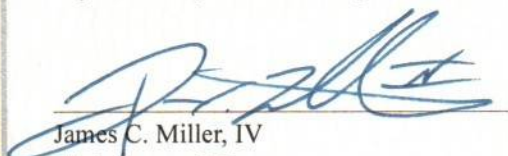
WHEREAS, Mr. Newcomb served as Director with diligence and faithfulness from 1988 to 2026, and his many years of dedicated service guidance and counsel earned him the respect and honor of his peers; and

WHEREAS, through the years of devoted service, his sound business judgement, and wisdom, Mr. Newcomb has made a significant and lasting contribution to the growth, stability, and success, not only of the Bank, but for the community at large, and the benefit of his perception and leadership in the conduct of the affairs of the Bank and the community will be missed;

NOW THEREFORE, BE IT RESOLVED that Taylor County Bank of Campbellsville, Kentucky, through its Board of Directors, does hereby extend deepest sympathy to the Newcomb family and acknowledges to them our immeasurable gratitude and deepest admiration for his many years of faithful service and numerous contribution to Taylor County Bank and the community of Campbellsville and Taylor County; and

BE IT FURTHER RESOLVED, that as a just and lasting tribute to the memory of Mr. Newcomb and as a reminder of the high esteem in which he will be held by those associated with him, this resolution be entered into the permanent records of this Bank, copies furnished to his family, "The Kentucky Banker".

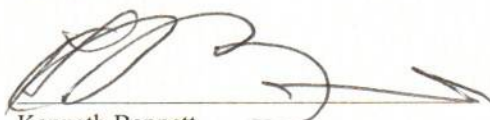
ADOPTED THIS THE 10TH DAY OF MARCH 2026, at the regular meeting of the Board of Directors of Taylor County Bank of Campbellsville.



James C. Miller, IV
Chairman and Director



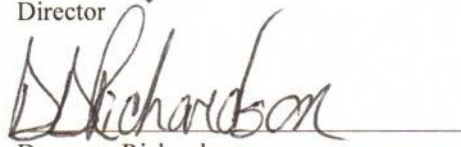
Barry Blevins
Director



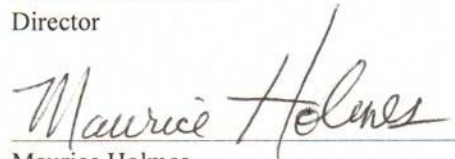
Kenneth Bennett
Director



Henry Lee
Director



Damarco Richardson
Director



Maurice Holmes
Director

**RESOLUTION OF THE BOARD OF DIRECTORS OF
ELKTON BANK AND TRUST COMPANY
ELKTON, KENTUCKY
MR. JAMES M. (JIMMY) GROVES, DIRECTOR EMERITUS
JUNE 24, 1934 – FEBRUARY 5, 2026**

WHEREAS, the directors, officers and employees of the Elkton Bank and Trust Company are deeply saddened by the death of James M. (Jimmy) Groves on February 5, 2026; and

WHEREAS, the Board of Directors acknowledges his 41 years of faithful service as a member of the Board of Directors serving from 1984 to 2025; and

WHEREAS, he also served 25 years as Board Secretary, 5 years as Vice-Chairman and served on numerous Committees; and

WHEREAS, Mr. Groves retired from the Board of Directors in November, 2025 and was honorably named Director Emeritus; and

WHEREAS, he served the bank with sound judgement, honor and a caring dedication to our customers and the community we serve; and

WHEREAS, we honor his service to our country where he served in the U.S. Army spending the majority of his tenure with the European Headquarters of the U. S. Army Security Agency in Frankfurt, Germany; and

WHEREAS, he served our community as Circuit Court Clerk, an office to which he was elected to six terms by the voters of Todd County; and

WHEREAS, he also served in many community service roles including Elkton Rotary Club Member, Charter President of the Todd County Jaycees, Chairman of the Todd County Sesquicentennial in 1971 and Founding Chairman of the City County Park in Elkton; and

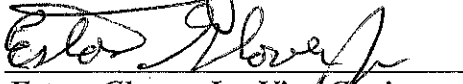
NOW, THEREFORE, BE IT RESOLVED that the Board of directors of the Elkton Bank and Trust Company does hereby commend and honor the memory of James M. (Jimmy) Groves and his life, his contributions and his dedication to this institution and to this community; and

BE IT FURTHER RESOLVED that this resolution be made a permanent part of the official Minutes of the Bank; that a copy be furnished to his family and that it be published in the Kentucky Bankers Association magazine, Louisville, Kentucky.

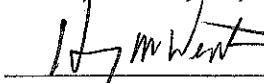
UNANIMOUSLY ADOPTED ON THIS 17th DAY OF MARCH, 2026, by the Board of Directors of the Elkton Bank and Trust Company in regular meeting assembled.



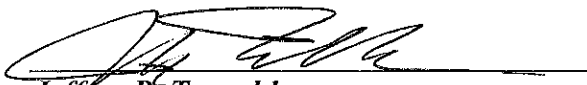
Gary M. Traughber, Chairman



Eston, Glover, Jr., Vice Chairman



Harry M. Weathers



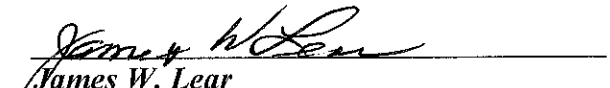
Jeffrey B. Traughber



Pamela J. McGhee, President/CEO



Brent H. Traughber



James W. Lear

**RESOLUTION OF THE BOARD OF DIRECTORS OF
ELKTON BANK AND TRUST COMPANY
ELKTON, KENTUCKY
MR. GEORGE EVERETT (BUDDY) POWER, DIRECTOR
APRIL 15, 1931 – FEBRUARY 22, 2026**

WHEREAS, the directors, officers and employees of the Elkton Bank and Trust Company are deeply saddened by the death of George Everett (Buddy) Power on February 22, 2026; and

WHEREAS, the Board of Directors acknowledges his 37 years of faithful service as a member of the Board of Directors serving from 1989 to 2026; and

WHEREAS, he served the bank with sound judgement, honor and a caring dedication to our customers and the community we serve; and

WHEREAS, we honor his service to our country where he served in the U.S. Navy during the Korean War; and

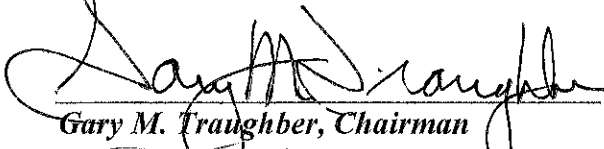
WHEREAS, he was a respected businessman in our community for many years as the owner and operator of Power Real Estate and Insurance; and

WHEREAS, he was a beloved husband, father, grandfather and great-grandfather lovingly supporting each family member in all their endeavors; and

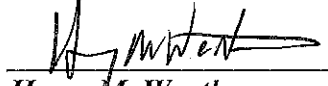
NOW, THEREFORE, BE IT RESOLVED that the Board of Directors of the Elkton Bank and Trust Company does hereby commend and honor the memory of George Everett (Buddy) Power and his life, his contributions and his dedication to this institution and to this community; and

BE IT FURTHER RESOLVED that this resolution be made a permanent part of the official Minutes of the Bank; that a copy be furnished to his family and that it be published in the Kentucky Bankers Association magazine, Louisville, Kentucky.

UNANIMOUSLY ADOPTED ON THIS 17th DAY OF MARCH, 2026, by the Board of Directors of the Elkton Bank and Trust Company in regular meeting assembled.


Gary M. Traughber, Chairman

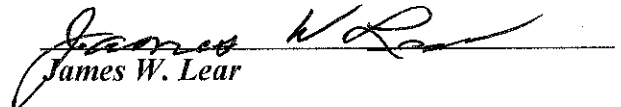

Eston, Glover, Jr., Vice-Chairman


Harry M. Weathers


Jeffrey B. Traughber


Pamela J. McGhee, President/CEO


Brent H. Traughber


James W. Lear

KBA EVENT CALENDAR | AT A GLANCE

Security Seminar

July 8, 2026 | \$395

Origin Hotel | 4174 Rowan, Lexington, KY

Security incidences affect every bank, regardless of the size. This course provides critical knowledge to safeguard your bank against security incidences. Gain the skills of complying with the Bank Protection Act, understand crime prevention through environmental design, skills for verbal de-escalation, situational awareness, physically protecting your information (GLBA requirements), analyze what should be included in a physical security annual report and physical security branch/ ATM Risk Assessment.

Pathways to Success

July 8 - 9, 2026 | \$325

Origin Hotel | 4174 Rowan, Lexington, KY

Designed to equip bankers with the skills necessary to take the next step in their career. This conference provides a combination of leadership and banking skillset that provide attendees with valuable skills that they can take back to their institution. This year topics include: leadership, fraud awareness, using AI to make tasks more efficient, and more. Registration to this event also allows attendees to attend other events within the leadership division for a complementary registration so that attendees can walk away with much more than this one day conference.

Women in Banking

July 27 - 28, 2026 | \$525

Marriott Griffin Gate | 1800 Newtown Pike, Lexington, KY

The Women in Banking Conference is a dynamic event designed to foster networking, collaboration, and empowerment among banking professionals. It provides a supportive environment where women and men in the industry can connect, share insights, and strengthen their professional networks. Join us this year as we welcome Holly Hoffman, CBS Survivor Nicaragua.

Fraud Academy

August 18 - 20, 2026 | \$895

Hyatt Regency | 401 W. High Street, Lexington, KY

Fraud Academy is a pioneering program equipping bankers with the skills to detect and combat fraud. Featuring insights from experts in the law enforcement and the financial industry, this program provides a comprehensive education in fraud prevention. Covering over 18 types of fraud, including check fraud, elder fraud, and cybercrimes, the curriculum introduces effective prevention tools to minimize losses and protect your institution. Attend in person or virtually, engage in interactive Q&A sessions, and earn a certification of completion. Learn more at kbafraudacademy.com

The 136th Annual KBA Convention

September 19 - 21, 2026

The Mayflower | 1127 Connecticut Ave NW, Washington, DC

Our annual convention comes to Washington, DC, in the heart of our nations capital. Stay tuned for more info at kbaconvention.com - this is one you're not going to want to miss.



600 w. Main St. STE 400
Louisville, KY 40202
kybanks.com



Bank Performance Report

See the opportunity today
for better performance tomorrow

KENTUCKY
First Quarter
2026

"The reports provide critical information on a quarterly basis regarding how we are trending compared to other financial institutions in our state."

Mr. H. Alexander Downing
President & CEO
Franklin Bank & Trust Co.
Franklin, KY

WHO WE ARE?

Imagine a wealth of data carefully curated to improve your banks performance where it's needed most. A one stop, comprehensive analysis of benchmarks that move the needle. The Bank Performance Report is a state by state quarterly publication proven to transform the way you do business.

Strategic
Profit Planning

Board
Reporting

Competition
Analysis

Performance
Measurements

Current
Trends