findCRA

FOCUS 2026

AGENDA

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CONFERENCE AGENDA

DAY ONE September 22, 2026

CRA 101: Covering the Basics **Optional Session** **10:00 to 10:50 am**

findCRA Speakers: Angela Byers, SVP, CRA & Community Strategy Consulting & Brian Waters, President, COO & Co-Founder

In this session, we'll cover the foundational elements of CRA, from key definitions that all CRA staff should know to the four pillars of community development. Our team will discuss core concepts of CRA like determining low- or moderate-income for individuals and geographies, defining Assessment Areas and the delineation process, how banks are examined for CRA compliance and more. This optional general session is open for all attendees; however, the target audience is anyone new to the CRA role and function.

NEW! Analyzing the New Proposed CRA Rule **General Session** **11:00 to 11:50 am**

findCRA Speaker: Brian Waters, President, COO & Co-Founder

Guest Speaker: Greg Thomas, President & Chief Investment Officer, Community Development Fund Advisors

Guest Speaker: Ken Thomas Ph.D., Chief Executive Officer, Community Development Fund Advisors

On July 31st, the OCC and FDIC announced a new proposed CRA regulation, updating several key tenants of the CRA requirements. In this session, we'll review the important changes outlined in the proposal including updates to bank asset size thresholds, the examination framework, CD Grant requirements, and recordkeeping changes. We'll discuss how the new rule could impact banks of all sizes and what to expect next as the proposal moves forward.

LUNCH BREAK *11:50 am to 1:00 pm*

Maximizing Community Development Credit **General Session** **1:00 to 1:50 pm**

Guest Speaker: Linda Ezuka, Founder & CEO, CRA Today & the CRA Hub

Identifying and documenting community development activities effectively is a critical component of a successful CRA program and has a major impact on examinations for most banks. In this session, we'll discuss best practices and lessons learned from working with banks, common mistakes and how to avoid them in your own CRA program, and examiner expectations for documenting Community Development Loans, Qualified Investments, and Community Development Services.

Building Responsive Community Partnerships | General Session | 2:00 to 2:50 pm

findCRA Speakers: Nikki Huyear, SVP, Director of Bank Sales & Client Success & Brian Waters, President, COO & Co-Founder

A core component of CRA management is ensuring that your bank has developed CRA-aligned community partnerships to demonstrate measurable impact within your Assessment Areas. Evidencing your bank's responsiveness in identifying community needs, particularly those of low- and moderate-income individuals and areas, is an important part of CRA. In this session, we'll discuss how to identify key community development organizations in your Assessment Areas and things to consider when evaluating a community partnership, including how to document the CRA alignment of your partners.

Innovative Investing & Financing | Panel Discussion | 3:00 to 3:50 pm

Guest Panelist: Jessica Bothelo, Co-Chief Impact Strategist, Community Capital Management

Guest Panelist: Steffani Jenkins, Senior Vice President & CRA Director, SmartBank

Guest Panelist: Tom McInerney, Director of Workforce & Affordable Housing, OTH Capital & Founder, OTH Impact

In this panel discussion, you'll hear from industry thought leaders and solutions providers on innovative initiatives and programs to support your bank's CRA community development financing and investing goals. Our panelists will share how they've partnered with banks to achieve CRA impact in their communities and how that impact was evaluated during CRA examinations. We'll also discuss innovative and responsive investment and financing structures deployed in today's marketplace and how to leverage them at your institution.

Lock in Your Lending Performance | General Session | 3:00 to 4:00 pm

findCRA Speakers: Angela Byers, SVP, CRA & Community Strategy Consulting & Brian Waters, President, COO & Co-Founder

Guest Speaker: Cassandra Wayman, Fair Lending Compliance Analyst, Ncontracts

Banks of all sizes are evaluated on their lending performance during CRA examinations as a cornerstone of CRA. However, your bank shouldn't wait until its next CRA exam to see how you measure up. In this session, we'll discuss industry best practices for ongoing monitoring of the bank's lending activities including geographic and borrower distribution, evaluating the bank's inside/outside AA lending ratio, and determining when a substantial majority of lending may impact your bank's Assessment Area delineation. We'll also discuss common oversights and mistakes when filing the bank's CRA Loan Register and share templates and strategies for impactful management reporting of lending performance.

DAY TWO September 23, 2026

Explore findCRA's Software Solutions **Optional Session** **10:00 to 10:50 am**

findCRA Speakers: Nikki Huyear, SVP, Director of Bank Sales & Client Success & Brian Waters, President, COO & Co-Founder

During this optional session, we'll provide a guided walk-through of findCRA's Community Qualifier and Contexter software services, including a deep-dive into the features of both services. We'll also share creative ways in which bank users have deployed our software solutions within their institutions to meet specific CRA needs and use cases. We'll also share some updates on what the future holds for our upcoming releases.

Cracking the Case: Community Development **Optional Session** **11:00 to 11:50 am**

findCRA Speakers: Angela Byers, SVP, CRA & Community Strategy Consulting & Brian Waters, President, COO & Co-Founder

During this optional session, our team of CRA experts will discuss actual community development use cases and examples of real world loans, investments, and services. We'll guide you through how to identify the CRA aspects of each activity and what documentation you should collect to ensure that the full CRA justification is well-documented for your next examination. We'll also share key resources and research assistance that you can use to build a CRA case.

LUNCH BREAK *11:50 am to 1:00 pm*

Focus on Performance Context **General Session** **1:00 to 1:50 pm**

findCRA Speakers: Nikki Huyear, SVP, Director of Bank Sales & Client Success & Brian Waters, President, COO & Co-Founder

While the monitoring of your lending, investment and service activities are important, other factors may be at play that are impacting your bank's performance. From internal bank matters like business strategy and financial capacity, to market dynamics like housing and economic changes, to bank market and lending competition, developing and sharing an effective performance context narrative can make the difference between a positive and negative CRA rating. During this session, we'll guide you through the regulatory standards for performance context and how to research and assemble impactful data to inform and explain your bank's CRA performance – however that may look – at your next CRA examination.

Assessing CRA Performance to be Exam Ready **General Session** **2:00 to 2:50 pm**

findCRA Speakers: Angela Byers, SVP, CRA & Community Strategy Consulting & Brian Waters, President, COO & Co-Founder

During this general session, we'll dive into effective strategies for monitoring your bank's overall CRA performance, whether through periodic monitoring or annual CRA self-assessments. We'll tackle how to identify peer banks for benchmarking and impactful management reporting of the bank's CRA performance, including escalating underperformance and documenting corrective actions. We'll also discuss what to expect during your next CRA examination and how to prepare for the exam experience. Finally, we'll explore when a Strategic Plan may be a better fit for your bank.

Strategies for CRA Success **Panel Discussion** **3:00 to 4:15 pm**

Guest Panelist: Emily Gardner, Senior CRA & Fair Lending Analyst, First Western Trust

Guest Panelist: Jera Horton, Director of Compliance & CRA Officer, BankFirst Financial Services

Guest Panelist: Ginger McCullough, SVP, Director of Risk Management, Phelps County Bank

In this capstone panel discussion, you'll hear from your peer bankers regarding the practical ways they've deployed solutions and strategies within their institutions to drive a CRA culture and ensure CRA success. Our panelists will discuss ways in which they've embraced CRA within their bank and real world tips on how to best document CRA activities, report to bank management, involve bank staff in CRA initiatives, and manage exam expectations.

All session times are Eastern Time.

A 10-minute session break will be provided between each session during the conference livestream, but the livestream will remain active during the sessions break. A lunch break will be provided each day from 11:50 am to 1:00 pm.

The Conference Agenda is still in development and sessions details may change. The current Conference Agenda can be downloaded at any time on the conference webpage.

American Bankers Association (ABA) Professional Certifications has approved findCRA FOCUS 2026 for 10.75 CRCM or CERP credits.