

2021 Thrive Together Conference Agenda

All events are listed in central time. Agenda subject to change.

Monday, November 8

6:00 – 8:00pm **Welcome Reception**
Join us for a Welcome Reception in the Royal Garden Terrace at the Omni Royal Hotel.

Tuesday, November 9

8:00am **Breakfast**

8:30am **State of the Lucro Union: What a Couple Years Can Do!**
Nick Darvill, CEO, Lucro Commercial Solutions

8:45am **Cannabis and Banking Challenges: Navigating through the Weeds**
Richard Ormond, CEO/Co-founder of Ejudicate, Inc., Senior Shareholder of Buchalter, Principal of Stone Blossom Capital LLC

Discuss the complexities of banking and lending in the current, convoluted mosaic of cannabis laws including pitfalls for financial institutions, KYC, AML, and insolvency challenges.

9:30am **Effective Risk Management in Your Commercial Loan Portfolio**
Giulio Camerini, Principal, Crowe LLP

The COVID-19 pandemic reminded our industry of the importance of an effective risk management framework for your commercial lending portfolio. All commercial loan programs, new and old, should strategically assess their commercial lending portfolio to verify regulatory demands are being met and credit risk is appropriately managed.

Learn how a solid credit administration function and independent credit review can help identify potential credit weaknesses and portfolio trends, support financial reporting, and keep management and the Board informed.

10:15am **Networking Break**

10:45am **Get to the Point! How to Elevate Your Points and Presence in Sales Meetings**
Joel Schwartzberg

Whether your sales meeting is on Zoom or in a room, knowing your true point is critical. But too often speakers and salespeople confuse points with topics, themes, and broad notions. This confusion is the biggest cause of rambling, audience disconnection, and an epic sales fail. This interactive workshop provides actionable tips, insight, and exercises to help you become a more effective meeting leader and communicator.

11:30am **Lunch**

12:30pm **Elevate Your Email: How to Vastly Improve Your Emails So They Get Attention, Not Deletion**
Joel Schwartzberg

Even the best presenters and salespeople make common email-writing mistakes that sabotage the impact of their points. This interactive workshop provides a range of insight—including tactics on subject lines, successful point-making, and vital human touches—to help you construct emails that get attention, convey ideas quickly, and elicit the desired response.

- 1:15pm Lender's Choice: Examination Roundtable**
Join your peers for a discussion of recent experiences with State and Federal commercial lending exams. Gather best practices to improve the exam process and avoid potential pitfalls with state and federal regulators.
- 2:00pm Break**
- 2:15pm Haunted History Tours: French Quarter Ghosts & Legend**
Discover New Orleans' dark side in this fun, haunted history tour of New Orleans's famed French Quarter. Hear tales of famous hauntings and French Quarter's most infamous and eerie locations that you might otherwise pass without notice.
- 3:15pm Session Conclude**
- 6:00pm Bash on Bourbon Street (RSVP required)**
Join us at Bourbon Vieux for an evening of the best NOLA has to offer with food, fun, and of course music! Once home to the famed jazz musician Al Hirt, Bourbon Vieux is located in the heart of the French Quarter and boasts the largest covered balcony on Bourbon Street where guests can appreciate the centuries-old architecture and the spirit of the French Quarter in historic New Orleans.

Wednesday, November 10

- 8:00am Breakfast**
- 9:30am Pandemic! Interpreting the Financial Impact to Your Borrower**
Tami Chandler, SVP, Credit, Lucro Commercial Solutions
Beth Murphy, AVP, Credit, Lucro Commercial Solutions
- In this session, Lucro's most senior credit professionals will identify the impact of stimulus funding on traditional underwriting and discuss how to incorporate financial performance during the pandemic into your risk analysis. Review case studies using financial examples to identify management success stories.
- 10:15am Lucro Tech Talk: Optimizing Lucro solutions to enhance your user experience**
Cori Schmidt-Zdrzil, COO, Lucro Commercial Solutions
Heather Bosenko, Business Lending Center Manager, Lucro Commercial Solutions
- Learn about exciting new changes inside the DBLC and Evie that will upgrade your user experience. We will introduce the addition of the Real Estate product card in the DBLC and demonstrate new self-serve tools that will help create an even more customized lender experience. We will discuss changes and enhancements in the Evie platform that have been completed since roll out and talk through the road map of enhancements to come for both platforms. You will also hear from lenders on best practices and tricks they have learned to make the most of the efficiencies provided in each platform.
- 11:15am Closing Remarks**

Speaker Information



Nick Darvill, CEO & President, Lucro Commercial Solutions

Nick Darvill has been with Lucro for over 10 years and currently serves as CEO and President. Nick previously served as Lucro's SVP Credit, Senior Analyst, and AVP Team Leader. Prior to joining Lucro, Nick spent 6 years working with community banks in various credit roles, most recently as credit officer. Nick earned a BA in Finance from Florida State University and has extensive experience in all facets of commercial credit.



Richard Ormond, CEO and Co-founder of Ejudicate, Inc., Senior Shareholder of Buchalter, Principal of Stone Blossom Capital LLC

Richard Ormond has over 20 years-experience that includes business law, real estate, banking, receivership, cannabis regulations, commercial litigation, and restructuring. Richard is the founder of Buchalter's Cannabis & Hemp Industries Group and is recognized as one of the nation's leading experts concerning receivership law, cannabis regulations, banking, and financing. Mr. Ormond also teaches *Cannabis Business Law* at Loyola Law School and Continuing Legal Education courses on dispute resolution, debt enforcement, secured transactions, cannabis law and receiverships.



Giulio Camerini, Principal, Crowe LLP

Giulio Camerini is a regulatory compliance leader focused on client service. Giulio works closely with financial institution boards of directors, audit committees, and management teams to assess areas of concern, emerging issues, and complex regulatory situations. Through his career, Giulio has had the unique opportunity to serve and consult with over 500 financial institutions across the US and Canada. Giulio is the leader of Crowe's loan review practice which provides general credit consulting and outsourced and co-sourced loan review services for institutions around the country.



Joel Schwartzberg

Joel Schwartzberg is the Senior Director of Strategic and Executive Communications for the American Society for the Prevention of Cruelty to Animals (ASPCA) and teaches presentation techniques to clients including American Express, Blue Cross Blue Shield, Comedy Central, the Brennan Center for Justice, the American Jewish Committee, and North Point Ministries. Joel authored the award-winning book "*Get to the Point! Sharpen Your Message and Make Your Words Matter*" and his articles on delivering effective points and presentations have appeared in *Harvard Business Review*, *Fast Company*, and *Toastmaster Magazine*. A former National Champion competitive public speaker, Joel lives in New Jersey with his wife and more cats than you think.



Haunted History Tours

For almost 25 years, Haunted History Tours has been offering a host of paranormal and historical tours of New Orleans French Quarter and Garden District neighbors and featured on A&E, History Channel, Discovery Channel, SyFy Channel, Fox Network, and recommended by The Travel Channel as "The #1 tour in New Orleans... a must-do!" Mildly theatrical, hugely historical, and thoroughly entertaining, our Haunted History local tour guide presenter will be sure to leave you spellbound!



Tami Chandler, SVP Credit, Lucro Commercial Solutions

Tami Chandler is Lucro's Senior Vice President of Credit with more than 26 years of credit experience. Prior to joining Lucro, Tami was a commercial lender for 18 years which culminated with an Area Executive role in the Tallahassee market. She also worked as a CFO for a commercial business for 10 years. Her credit and commercial business experience combined gives her a unique perspective in understanding credit from both a lender and underwriter position.



Beth Murphy, AVP Credit, Lucro Commercial Solutions

Beth Murphy is Lucro's Assistant Vice President of Credit with more than 20 years of credit experience. Beth specializes in the underwriting of complex transactions. Prior to joining Lucro, Beth spent 11 years as a commercial banker in credit, special assets, and production. In addition to her time in the banking industry, Beth has 18 years of experience as a general manager for a golf course management company.



Cori Schmidt-Zdrzil, COO, Lucro Commercial Solutions

Cori Schmidt-Zdrzil is a Florida-licensed CPA and Chief Operating Officer of Lucro. Cori began her career as an internal auditor and went on to become Domestic Controller of Mainline Information Systems, earning a spot in the Inc 500 Hall of Fame. Cori began working in the credit union industry in 2008 as Assistant Controller for Southeast Corporate FCU. Cori joined Lucro's staff full time in 2013 where her focus is developing and maintaining all of Lucro's systems. Cori oversees finance, HR, and servicing. Her mission is to serve our partners by bringing them cool tools to make their lives easier.



Heather Bosenko, Business Lending Center Manager, Lucro Commercial Solutions

Heather Bosenko is Lucro's Digital Business Lending Center (DBLC) Manager. Heather has more than 16 years of credit experience working with both banks and credit unions. Heather came to Lucro in 2013 as an underwriter, but later led the build of the DBLC. Heather continues to manage and develop the platform to ensure Lucro Partners have an online lending portal that innovates to meet their evolving needs.