Mass Bankers
ASSOCIATION

Enterprise Risk & Corporate Governance Conference

December 10, 2026 | Courtyard Marriott, 75 Felton Street, Marlborough, MA

Agenda

8:15 AM **Registration, Breakfast & Networking**

9:00 AM **Opening Remarks**

9:05 AM **Leading Through Risk: Connecting Strategy, Governance, & Risk Management**
Deborah Stephenson, Arcsalus Advisors
Today's enterprise risk management leaders are expected to do far more than satisfy regulatory expectations—they are expected to help shape strategy, guide executive decision-making, and strengthen organizational resilience. In this opening keynote, Deborah Stevenson and the team from Arcsalus Advisors will explore how community banks can transform enterprise risk management from a compliance function into a strategic discipline that supports sustainable growth and sound corporate governance.

Drawing on decades of executive leadership and advisory experience, the session will examine how strategy, governance, risk appetite, board oversight, organizational culture, and meaningful performance metrics work together to create an integrated risk framework. Attendees will gain practical insights into aligning risk management with strategic objectives, establishing effective governance practices, and using key risk and performance indicators to drive better business decisions. This keynote will establish the strategic foundation for the remainder of the conference while providing executives and directors with actionable ideas they can immediately apply within their own institutions.

10:05 AM **Oversight and Risk Management in the Intelligent Banking Environment**
Tucker Cutter, Philip Pitcock, and Clare Lizotte, BerryDunn
Artificial intelligence is becoming increasingly embedded in banking operations, creating new opportunities alongside governance and risk management challenges. This session will examine how boards and executive management can establish accountability, align AI adoption with institutional risk appetite, and oversee AI applications developed internally or provided through third-party vendors.

Through banking scenarios and interactive discussion, BerryDunn will address AI risk assessment, third-party oversight, data governance, human judgment, and common gaps in institutional controls. Attendees will explore approaches to evaluating AI use cases, establishing risk-based controls, and integrating AI oversight into existing enterprise risk management and corporate governance frameworks.

10:50 AM **Coffee Break**

11:00 AM **Leadership and the Risk Executive's Role During a Cyber Crisis**
Seth Berman and Matthew Hanaghan, Nutter McClennen & Fish LLP
When a significant cyber incident strikes a bank, the most consequential decisions often extend well beyond technology, requiring immediate action from executive leadership and the board. Through an interactive, scenario-based discussion involving a fictional community bank responding to a ransomware attack, this session will challenge attendees to navigate evolving threats, regulatory notification requirements, third-party vulnerabilities, crisis communications, and critical governance decisions under pressure.

Drawing on real-world experiences, Nutter attorneys will share practical lessons on incident response, executive accountability, legal considerations, and board oversight, equipping participants with actionable strategies to strengthen their institution's operational resilience and preparedness before the next crisis occurs.

12:00 PM **Executive Networking Lunch**
Enjoy lunch while connecting with peers from community and regional banks across Massachusetts and New England. Attendees are encouraged to participate in informal table discussions centered on today's key themes, including enterprise risk management, corporate governance, AI oversight, risk culture, and strategic leadership.

Facilitated discussion prompts will be available for those who wish to continue the conversation, providing an opportunity to exchange ideas, share experiences, and learn how fellow institutions are approaching today's evolving governance and risk challenges. Following the conference, attendees will be invited to share one key takeaway from the day as part of the conference evaluation, helping shape future programming and identify emerging priorities across industry.

1:00 PM **Strategy and Execution: Making Risk a Driver of Growth**
Jamie Sumner & Sam Pepper, Arcsalus Advisors
Most banks have both a strategic plan and an enterprise risk management (ERM) program, yet relatively few effectively connect the two. This session demonstrates how to bridge that gap by integrating risk appetite, performance measurement, governance, and meaningful KPIs and KRIs into a cohesive management framework. Participants will learn how aligning strategy and risk gives boards and executive teams greater confidence to make informed decisions, execute strategic initiatives, and drive sustainable growth throughout the year, not just during the annual planning cycle.

1:55 PM **Networking Break**

2:00 PM **Leading Through Complexity: Executive Perspectives on Risk, Governance, and Growth**
Moderated by Deborah Stephenson, Arcsalus Advisors
Participating Leaders from Member Institutions

The ERCG concludes with a candid conversation featuring discussions on the evolving role of enterprise risk management, corporate governance, and strategic leadership in community banking. Panelists will share what works and doesn't work for their bank on all critical matters of the day in risk management – the utility of data, considerations for the integration of AI into business process, and risk appetite and how their bank hones a culture of strong risk management.

2:45 PM **Program Concludes**