



FEDERAL RESERVE BANK *of* KANSAS CITY

**Future of Banking: Navigating Change**  
**Hosted By**  
**The Federal Reserve Bank of Kansas City**  
**June 5, 2025**

**Breakfast Buffet and Informal Networking**

8:15 a.m. – 9:00 a.m.

**Welcoming Remarks**

9:00 a.m. – 9:15 a.m.

Jeffrey Schmid, President and Chief Executive Officer, Federal Reserve Bank of Kansas City

**Keynote Address**

9:15 a.m. – 9:45 a.m.

Fireside chat with Brandon Milhorn, President and Chief Executive Officer, Conference of State Bank Supervisors

**Session 1: The Future of Community Bank Funding**

9:45 a.m. – 10:45 a.m.

Moderator: Anna-Leigh Stone, Associate Professor of Finance  
Brock School of Business, Samford University

Panelists: Timothy J. Yeager, Professor of Finance and Arkansas Bankers Association Chair in Banking  
Walton College of Business, University of Arkansas

Kim DeVore, President and Chief Executive Officer  
Jonah Bank

Shayna Olesiuk, Director Banking of Policy  
Better Markets

**Break**

10:45 a.m. – 11:00 a.m.

**Session 2: The Opportunities and Risks of Faster Payments**

11:00 a.m. – 12:00 p.m.

Moderator: Alex Johnson, Founder  
Fintech Takes

Panelists: Charles Kahn, Professor Emeritus of Finance  
Department of Finance, University of Illinois – Urbana-Champaign

Mark Gould, Chief Payments Executive  
Federal Reserve Financial Services, Federal Reserve Bank of San Francisco

Kelly Kaminskis, Chief Operating Officer  
FirstBank (Lakewood, CO)

**Lunch**

12:00 p.m. – 1:15 p.m.

Keynote speech: Jeffrey Schmid, President and Chief Executive Officer, Federal Reserve Bank of Kansas City

**Session 3: Managing Third Party Relationships**

1:15 p.m. – 2:15 p.m.

Moderator: Charles Potts, Executive Vice President and Chief Innovation Officer  
Independent Community Bankers of America

Panelists: Michael Bartkoski, President and Chief Executive Officer  
NBKC

Jason Henrichs, Founder and Chief Executive Officer  
Alloy Labs Alliance

**Break**

2:15 p.m. – 2:30 p.m.

**Session 4: Retaining the Value Proposition of Relationship Banking**

2:30 p.m. – 3:30 p.m.

Moderator: Timothy Todd, Executive Writer and Historian  
Federal Reserve Bank of Kansas City

Panelists: Amiyatosh Purnanandam, Professor of Finance  
Ross School of Business, University of Michigan

Brad Elliott, Chairman and Chief Executive Officer,  
Equity Bancshares, Inc.

Mark Burrage, Chief Executive Officer  
FirstBank (Antlers, OK)

**Closing Remarks**

3:30 p.m. – 3:45 p.m.

Jeffrey Schmid, President and Chief Executive Officer, Federal Reserve Bank of Kansas City

**Notes:** The views expressed by each speaker at this Workshop are their own, and do not necessarily reflect the views of the Federal Reserve Bank of Kansas City, any other Federal Reserve Bank, or the Board of Governors of the Federal Reserve System.

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Participants should be aware that when discussing views on policy proposals that are currently out for public comment, Federal Reserve staff will be unable to engage in discussion about our views or opinions of the proposal. Additionally, to ensure a complete and transparent rulemaking process, we must document any discussion that occurs with Federal Reserve staff on these topics and we would prepare and disclose a high-level summary of the discussion, including a list of attendees, and send to the Board of Governors to be included in the public comment file.