

RETAIL • IN-STORE • STOREFRONT • ON-SITE

EVOLVE

THE FUTURE OF RETAIL BANKING



MAY 5-7, 2026
HOTEL MONTELEONE
NEW ORLEANS, LA



WELCOME

TO EVOLVE: THE FUTURE OF RETAIL BANKING

The retail banking landscape is changing at record speed. The leaders that thrive are the ones who rise above the noise and are willing to rethink, reimagine, and boldly push forward. **EVOLVE 2026** is your opportunity to step outside the day-to-day and immerse yourself in fresh perspectives, breakthrough strategies, and practical tools to drive meaningful transformation.

Over three energizing days, you'll hear from forward-thinking leaders, innovators, and industry experts who are reshaping branch performance, elevating member/customer experience, re-energizing workforce engagement, and mastering the balancing act between digital convenience and human connection.

Get ready for dynamic keynotes, hands-on sessions, interactive discussions, and countless opportunities to learn alongside peers who are navigating the same challenges and charting new paths.

Whether your focus is growth, operational excellence, or building a more empowered team culture, **EVOLVE** is designed to help you return to work with actionable insights and renewed momentum.

We are delighted to welcome you to New Orleans and the time to explore the **future of retail banking together.**



HOTEL MONTELEONE

214 Royal Street, New Orleans, LA 70130 • Room Rate: \$219 • Group Rate Expires April 3, 2026

Discover the enchanting allure of Hotel Monteleone, a historic treasure in the heart of the vibrant French Quarter of New Orleans.

With more than a century of timeless elegance, this iconic landmark blends classic charm with modern luxury to create an unforgettable experience for every event guest. Just steps away from Bourbon Street and the city's most celebrated cultural hotspots, immerse yourself in the rhythm of New Orleans from jazz-filled evenings to world-class cuisine. Celebrate and embody this festive ambiance.

Enjoy beautifully appointed room accommodations, savor culinary excellence at the famed Carousel Bar & Lounge and take in sweeping skyline views from the hotel's rooftop sky-terrace.

Known for its impeccable service, the hotel's dedicated team ensures every moment of your stay is seamless, memorable, and distinctly sophisticated. See more about the hotel and book your rooms online today at www.supermarketbank.com.



ATTENDEE COMMENTS



“ Good people. Good food. Good information! ”

“ Very impactful and full of ideas that can be implemented. ”

“ An outstanding event. ”

“ Speakers and energy were highly engaging. ”

“ It’s always a great conference that we look forward to annually. ”

“ Set up immaculately from start to finish. ”

“ I’m a first-time attendee and enjoyed the conference very much. I got some great takeaways. Thanks for a great event! ”

“ I really enjoyed this event- the networking nights were so much fun and the hotel/area was great. I enjoyed the speakers and content as always. ”

“ The speakers were dynamic and covered a broad range of topics, not just specific to in-store banking. ”

“ Content was relevant, keynote speakers were fantastic! ”



TUESDAY MAY 5

4:00 – 6:00 pm

Opening Night Registration & Welcome Reception

Kick off **EVOLVE 2026** by joining us for the opening night registration and networking reception in the historic lobby of the Hotel Monteleone on Tuesday, May 5, from 4:00 - 6:00 p.m. This is your first opportunity to connect with fellow bank and credit union leaders from across the country in a relaxed, welcoming atmosphere. Check in, pick up your conference materials, and enjoy light refreshments as you mingle with peers, speakers, and industry innovators.

To add a little New Orleans flair, we'll also have a festive mask-making station where you can design your own one-of-a-kind Mardi Gras mask using an assortment of feathers, glitter, sequins, paints, and more. Your custom creation will come in handy for our big kick-off the next day!

Begin your EVOLVE journey with an evening that sparks connection, creativity, and momentum for the days ahead.





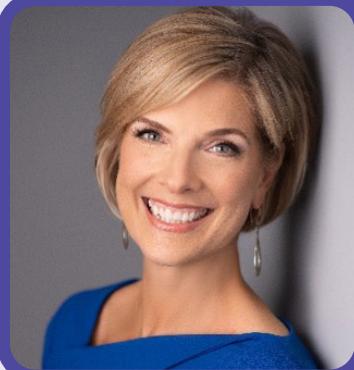
WEDNESDAY, MAY 6

7:30 – 8:30 am

Buffet Breakfast

8:30 – 12:30 pm

General Session / Breakout Sessions



DEBBIE PETERSON

Leadership Readiness Expert
Debbie Peterson Speaks
Bradenton, Florida

THE READINESS RESET: A LEADERSHIP RESET THAT STICKS

When leaders feel stuck, stalled, or scattered, The Readiness Reset™ gets them back in action. This isn't about doing, it's about reconnecting to what matters, recommitting to how you lead, and taking action that creates real momentum. Debbie Peterson delivers an experience designed to be more than inspiring and immediately actionable. Attendees will leave with renewed energy, sharper focus, and a clear next move they are ready to take.



MIKE MONTAGUE

Founder
Avenue9
Boston, Massachusetts

THIS CHANGES EVERYTHING: AI STRATEGY & READINESS FOR FINANCIAL INSTITUTION LEADERS

Human-First AI Marketing Strategist Mike Montague helps bank and credit union executives cut through the hype and uncover the real risks as well as opportunities with AI in today's financial landscape. Whether you're a believer, skeptic, or cautiously curious, you'll walk away with a smarter, more human-centered approach to AI adoption within your branch operations. Mike will unpack five strategic ways financial leaders can leverage AI to enhance member and customer experience, strengthen compliance, and align automation with authenticity. This keynote demystifies the most relevant AI applications for financial institutions and provides a clear path to future-proof your organization while achieving measurable ROI today.

BREAKOUT SESSION TRACK 1

11:15 - 12:30 PM

LEADERS OF THE FUTURE: DRIVING BRANCH PERFORMANCE AND MEMBER TRUST

Jody and Christy combine their expertise to show senior leaders how to build high-performing teams, future-proof branch operations, and keep members engaged and loyal in an AI-driven world.



JODY DABROWSKI

CEO

Illinois Educators Credit Union
Springfield, Illinois



CHRISTY LEE

SVP of Retail

Centra Credit Union
New Albany, Indiana

DRIVING GROWTH WITH AN OPPORTUNITY LEADERSHIP MINDSET

Do you find yourself and your team working hard all year, just to dust off your Strategic Plan on December 31st and attempt to prove your worth based on a document created months ago that you haven't looked at since? While we can't ditch our Strategic Plans (the examiners will always require one), we can develop a mindset that leading without a plan is the plan. Sound scary? Come hear how Jody Dabrowski, CEO of Illinois Educators Credit Union and her team, embraced Opportunity Leadership and determined growing their credit union wasn't about creating change; it was all about capturing it.

DRIVING GROWTH THROUGH VALUE CREATION: LOAN LIFT AND DEEPER MEMBER RELATIONSHIPS

In this session, Christy shares how Centra transformed its member experience from a friendly but passive "Midwest nice" approach to a dynamic Value Creation model that drives real results. Attendees will walk through Centra's journey from redefining frontline interactions to implementing a structured platform rubric that empowers teams to build trust, uncover deeper member needs, and deliver personalized solutions. Learn how this transformation led to a 30% increase in loan production and unprecedented growth in services per household. Discover actionable strategies to elevate your own member experience and create lasting impact.

BREAKOUT SESSION TRACK 2

11:15 - 12:30 PM

BRANCH BOOST: WINNING STRATEGIES FOR PERFORMANCE AND MEMBER EXPERIENCE

Derek and Tammra share actionable tools and real-world strategies to help branch managers drive loan growth, exceed service goals, and create exceptional member experiences every day.



DEREK BUMRUNGSIRI

Director of Branch Network
& Retail Delivery
Peak Credit Union
Lacey, Washington



TAMMRA SCHILLER

Regional Manager
Reliant Community Federal
Credit Union
Sodus, New York

FROM TENANTS TO TEAMMATES: STRENGTHENING IN-STORE PARTNERSHIPS

In-store banking isn't just about sharing space—it's about sharing success. This session will challenge the traditional "landlord-tenant" mindset and explore how financial institutions and grocery stores can work together as true partners. We'll uncover practical strategies to align goals, improve collaboration, and create a seamless experience for member/customers. By the end, you'll walk away with actionable ideas to transform your store relationship into a powerful partnership that drives growth for both sides.

EMPOWERMENT AT EVERY LEVEL

Empowerment at Every Level strengthens financial institutions by equipping employees, members, and leaders with the confidence and authority to make informed decisions. When front-line teams are empowered, they resolve issues more quickly, deliver stronger service, and feel more engaged in their work. Empowered members gain financial confidence through education, transparent processes, and accessible tools, which deepens trust and loyalty. Leadership empowerment ensures clear communication, shared decision-making, and organizational agility. Empowering the broader community through partnerships, education, and support initiatives builds financial resilience and strengthens local economies. Together, these pillars create a culture where empowerment becomes both a strategic advantage and a core part of the institution's identity.

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LUNCH BREAK

12:30 - 1:30 PM

BREAKOUT SESSION TRACK 1

1:30 - 3:00 PM

CULTURE THAT WORKS

A focused discussion on how everyday leadership behaviors and accountability turn culture into consistent performance and a stronger member experience.



CAROLYN RIDOUT

VP of Marketing &
Community Impact
Education First FCU
Beaumont, Texas

WHEN CULTURE CLICKS: TURNING INTERNAL ENERGY INTO EXTERNAL EXCELLENCE

When your team culture clicks, your brand shines effortlessly.

Learn how to spark that cultural momentum through leadership, storytelling, and authentic connection that makes your members and customers feel your difference before they even know your products.



JAMES CHITI

EVP, Director of Retail Sales
First National Bank of Texas
Killeen, Texas

CULTURE IS EVERYONE'S SIDE HUSTLE: THE BEHAVIOR BEHIND THE BINDER

Culture is not a poster on the wall or a policy in a binder. It is the daily behaviors, decisions, and accountability shown by every individual in the organization. Drawing on his experience rising through every branch role, from teller to Deputy Director overseeing 350 in-store branches across four states, James delivers a candid and practical look at how culture is built where the work actually happens.

This session focuses on personal ownership, consistent expectations, and real-world accountability that drive performance at the branch level. Attendees will learn how to move culture off the page and into action by reinforcing the behaviors that create engaged teams, strong sales habits, and reliable execution.

Designed for leaders who want results, this presentation provides straightforward insights on empowering teams to “get the account,” take responsibility for outcomes, and translate everyday actions into measurable success.

BREAKOUT SESSION TRACK 2

1:30 - 3:00 PM

BUILDING CONFIDENCE, DRIVING RESILIENCE

Practical strategies for branch managers to coach confident, self-sufficient teams and maintain morale, even amid constant change.



AMY TULLOS

Vice President of Branches
Nuvision Federal Credit Union
Anchorage, Alaska

COACHING FOR CONFIDENCE: DEVELOPING RESILIENT, SELF-SUFFICIENT BRANCH TEAMS

Amy reframes coaching as an act of empowerment rather than performance management. Explore techniques that build employee confidence, autonomy, and the critical thinking needed to navigate today's increasingly complex member environments. The session highlights how to strengthen frontline resilience during periods of economic or regulatory change, and how everyday coaching moments can evolve into long-term skill development. Leaders will learn practical ways to reduce over-dependence on managers by developing decision-ready, self-sufficient teams. Unlike traditional coaching sessions focused on sales or value conversations, this program emphasizes mindset, confidence, and resilience-building that elevates both employee experience and operational consistency.



REBECCA BOEHLER

Regional Branch Manager
Sky Federal Credit Union
Livingston, Montana

PROGRESS OVER PERFECTION: KEEPING MORALE HIGH WHEN CHANGE FEELS CONSTANT

Change is constant in today's branches, and the pressure to "get it right" can wear teams down. This session encourages frontline staff and branch managers to focus on progress over perfection, offering practical ways to stay motivated, support one another, and maintain strong member service—even when things feel uncertain. Attendees will leave with simple, realistic tools to reduce stress, celebrate small wins, and keep morale high through ongoing change.



GENERAL SESSION

3:15 - 5:15 PM



CHRIS DUBOIS

Agency Strategy Coach
The Dynamic Agency
New Gloucester, Maine

THE POWER OF POSITIONING: HOW RETAIL BANKS CAN BECOME THE OBVIOUS CHOICE IN THEIR MARKET

Retail banking has never been louder, more crowded, or more commoditized. Rates look the same. Apps look the same. Promises sound the same. When everything feels interchangeable, customers default to convenience or inertia. That is not a growth strategy. This session breaks down how strong positioning shifts a bank from “one of many” to the obvious choice in its market. We’ll unpack what positioning actually is (and what it is not), why most retail banks struggle to differentiate beyond products and pricing, and how modern customer behavior has changed the rules of trust, loyalty, and switching. We will explore how perception shapes demand long before a customer ever compares rates or features. Positioning is not a branding exercise. It is a revenue multiplier when done correctly.



CLIFF SEAL

UX Architect
Salesforce
Denver, Colorado

DESIGNING MEANINGFUL CUSTOMER EXPERIENCES IN RETAIL BANKING

Cliff brings his expertise in customer experience and design thinking to help retail financial institutions reimagine the way they build and serve their communities. This engaging session explores practical strategies for building trust, loyalty, and stronger relationships through intentional design. Attendees will leave with fresh ideas they can apply immediately in their own organizations to elevate member and customer experiences.



TRAILBLAZER AWARD

Celebrating a Manager who’s excelled this past year. This person drives impact, leads with excellence, and blazes the trail for their team. Chosen by FSI staff, this award highlights outstanding leadership and achievement.



THURSDAY MAY 7

8:00 – 9:00 am

Breakfast

9:00 – 10:15 am

General Session



TAMARA GHANDOUR

President

LaunchStreet

Denver, Colorado

MOVING AT THE SPEED OF INNOVATION: AMPLIFY HUMAN CAPITAL FOR BUSINESS BREAKTHROUGHS

Tamara invites you on a powerful journey into the heart of what fuels every great leader, team, and organization: human ingenuity. In this high-energy session, she'll help you break free from the limits of self-doubt and tap into the creativity, confidence, and innovative thinking that spark real progress. You'll walk away inspired and equipped with a path forward that drives meaningful, measurable results.



BREAKOUT SESSION TRACK 1

10:30 – 11:30 AM



JULIE MAYRANT

President & Chief Community
Banking Officer
Woodforest National Bank
Spring, Texas

INSIDE THE INNOVATION: PARTNERSHIP, PEOPLE, AND THE PATH FORWARD

A fireside chat with Dave Martin and Julie Mayrant will explore one of the most remarkable stories in modern banking. Woodforest has long been known for its entrepreneurial spirit, and Julie's career reflects that story from the ground up. She began as the manager of the very first in-store branch in 1996 and today serves as President and Chief Community Banking Officer of a bank that now operates more than seven hundred in-store locations across seventeen states. Many of these branches continue to prosper in the very same stores where they opened more than twenty-five years ago.

Dave Martin will facilitate the conversation as Julie shares insights on partnerships, team development, and navigating the future of in-store banking.



BREAKOUT SESSION TRACK 2

10:30 - 12:00 NOON

IDEA SYMPOSIUM: EXPERT-LED STRATEGIES FOR BREAKTHROUGH THINKING

Building on Tamara Ghandour's keynote on amplifying human capital, this interactive breakout session gives attendees a hands-on opportunity to explore innovation in action. Participants choose tables led by content experts in loans, marketing, digital implementation, and business development, engage in focused discussions and receive practical tools and handouts to take back to their teams. Each table is designed to highlight actionable strategies for fostering creativity, solving challenges, and applying innovative thinking within branch operations. Attendees will rotate between topics, gaining a broad spectrum of insights and techniques they can immediately implement to drive performance and spark breakthrough results. This session empowers leaders to harness their team's talent and unlock new opportunities for growth, collaboration, and operational excellence.



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LUNCH BREAK

12:00 - 1:30 PM



GENERAL SESSION

1:30 - 4:45 PM



BUDDY BENNETT

Chief Operating Officer
Cyprus Federal Credit Union
West Jordan, Utah



BILL BLOOM

President
Bloom Financial
Chicago, Illinois

SMILES, SCREENS, AND SERVICE SCENES: REIMAGINING EXPERIENCE IN THE DIGITAL BRANCH

In this session, we'll take a cheerful dive into how we can blend digital tools and genuine human connections to make every member interaction special. We'll explore opportunities of how branches can create stronger and more personalized member engagement. As technology continually reshapes how we connect with members face-to-face, each interaction becomes more meaningful. We'll discuss practical strategies for using data and technology to empower branch employees to deliver exceptional, personalized service.

ONE QUESTION THAT WILL MAKE ALL THE DIFFERENCE IN THE WORLD

Bill demonstrates how financial institutions can use modern coaching techniques and technology to strengthen customer relationships and drive measurable results. This session focuses on one simple, powerful question that helps staff uncover real customer needs, improve engagement, and increase trust. Attendees hear practical strategies to implement coaching approaches that enhance retention, lift lifetime customer value, and create meaningful, repeatable outcomes across branches.



TAMARA SCOTT

VP of Retail Delivery
Premier America Credit Union
Los Angeles, California

LEADING CHANGE WITH RHYTHM, CONFIDENCE & CLARITY

In this energizing keynote, Tamara reveals the leadership rhythm that keeps teams steady and successful in an era of nonstop change. Drawing from 20 plus years of frontline and multi-state retail leadership, Tamara introduces a simple, repeatable cadence for decision-making, communication, and accountability that restores focus. Even when priorities are shifting. Unlike traditional coaching models, her approach helps leaders create emotional consistency, predictable team rhythms, and environments where people feel confident navigating change. Attendees will walk away with a weekly operating rhythm, practical scripts, and AI-supported tools that make leadership feel lighter, clearer, and more effective. This is your blueprint for leading change without burnout and inspiring your teams to do the same.

AWARD & CLOSING

4:45 – 5:00 pm

Wingate Award / Closing Remarks

5:30 – 7:30 pm

Evolve Raffle Reception

7:30 pm

CONFERENCE ADJOURNS

MIX, MINGLE & WIN: EVOLVE RAFFLE RECEPTION

Join us at the Hotel Monteleon's Rooftop Riverview Room for drinks, hors d'oeuvres, and plenty of chances to win BIG! Every EVOLVE 2026 attendee receives 4 raffle tickets, and VIPs who registered early receive an additional 10 tickets for a shot at 6 prizes worth \$500 each or 1 grand prize valued at \$1,000. With more drawings than ever before, your odds of winning are higher, and prizes will be displayed throughout the evening. Winners will be randomly drawn toward the end, so make sure you're present with your tickets to claim your prize. Mix, mingle, and try your luck while networking with fellow attendees in this fun-filled reception.

PRICING

ATTENDEE STATUS	BEFORE APRIL 3	AFTER APRIL 3
Primary FSI Member* Registration	FREE	FREE
Additional FSI Member* Registration	\$599	\$699
Non-FSI Member Registration	\$1199	\$1499

FSI Members are allowed one FREE registrant per FSI Member Branch currently open or planned to be open by August 1, 2027. Additional associates of FSI Member Branches may register at reduced rates. An FSI Member is defined as a person working at or with an FSI Member Branch, which is currently open for business, or who has attended FSI Executive Planning. An FSI Member Branch is a branch facility that is currently under a Consulting/ Training Agreement with Financial Supermarkets, Inc. Some limitations apply.



#FSIEVOLVE2026