

DAVENPORT EVANS BANKING SEMINAR

FRIDAY, APRIL 19 • THE COUNTRY CLUB OF SIOUX FALLS

PROGRAM

Breakfast and Registration

Welcome

Keith A. Gauer, Davenport Evans

The Future of Decision Making? Concerns with AI Use in Credit and Employment Decisions

Dixie K. Hieb, Davenport Evans
Brooke N. Schmidt, Davenport Evans

Uniform Commercial Code Update

Keith A. Gauer, Davenport Evans

How's It Going So Far? Unanswered Questions and Updates on CTA and Banks' Access to the CTA Database

Terry N. Prendergast, Davenport Evans
Kalen K. Biord, Davenport Evans

Mortgage Foreclosures: A Primer for Bankers

Anthony M. Hohn, Davenport Evans

Break/Networking

Insights From Your Regulators

Bret Afdahl, Director, South Dakota Division of Banking
Christine Berglin, Office of the Comptroller of the Currency
James LaPierre, Regional Director, FDIC
Mark Rauzi, Federal Reserve Bank of Minneapolis
Moderator: Charles D. Gullickson, Davenport Evans

The Five W's of Non-Compete Agreements

Joel R. Rische, Davenport Evans

Proactive Planning: How Banks and Their Clients Can Prepare for 2026 and Beyond

Elliot J. Knuths, Davenport Evans

Lunch/Keynote Introduction

Douglas J. Hajek, Davenport Evans

Keynote Speaker

Stephanie Herseth Sandlin, President, Augustana University