



## EBA 2018 WINTER CONFERENCE – Newport Beach, CA: Schedule of Events

Agenda as of 12/8/17. Subject to change.

### Sunday – January 14, 2018

- 9:00 am – 11:30 am            **EBA Gives Back Activity:** Beach Cleanup near the Back Bay Science Center  
*Meet in Hotel Lobby*
- 1:00 pm – 4:00 pm            Exhibitor Set-Up
- 4:30 pm – 5:00 pm            **EBA Banker Only Session & Welcome New Bankers**
- 4:30 pm – 5:00 pm            **Welcome Session for Affiliate Members**
- 5:00 pm – 5:30 pm            **EBA Business Meeting** – All Attendees Welcome
- 5:30 pm – 7:00 pm            **Evening Reception (Sponsored by: Partner Engineering & Science)**
- 7:00 pm                        **Newport Beach Dine Arouds**  
*Meet in Lobby*

### Monday – January 15, 2018

- 7:00 am – 8:00 am            **Continental Breakfast (Sponsored by: EBI Consulting)**
- 7:30 am – 5:00 pm            Exhibits Open
- 8:00 am – 8:15 am            **Opening Welcome & State of the EBA**  
Bill Sloan, EBA President
- 8:20 am – 8:40 am            **Eye on the Economy: What to Expect in 2018**  
Dianne Crocker, EDR
- 8:45 am – 9:10 am            **Results of Banker Member Survey**  
Moderated by Richard Ferguson, U.S. Bank, with panelists including: Georgina Dannatt, Bank of the West; Galen Elliott, Bank of Oklahoma; and Cynthia Wagner, MUFG Union Bank
- 9:15 am – 10:00 am            **Session 1: Case Study on Exide Battery Recycling Plant**  
Moderated by: Nicole Rivera, EFI Global, with panelists including: Shayan Simantob, EFI Global; and Joseph K. Lyou, Ph.D., South Coast Air Quality Management District Governing Board
- 10:00 am – 10:30 am            **Break (Sponsored by: EBA Gold Sponsors)**



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- 10:30 am – 11:00 am      **Session 2: Experiences in Brownsfield Redevelopments in Southern California**  
Moderated by: Don Kellar, Fulcrum Resources, with panelists including: Jeremy Squire, Murex Environmental; Canan Crouch, Landmark E&S Insurance Brokers; and Christine Bucklin, California Department of Toxic Substances Control
- 11:05 am – 12:00 pm      **Session 3: Seven Habits of Highly Effective Consultants: A Banker's Perspective**  
Co-Moderated by: Dave Lambert, Wells Fargo; and Holly Neber, AEI Consultants, with panelists including: Cathy McGowan, Wells Fargo; Cynthia Wagner, MUFG Union Bank; John Rybak, BB&T; Bill Sloan, Commerce Bank; Jan Sheinson, BMO Harris Bank; Brian Walker, JP Morgan Chase; and Richard Belyea, Comerica
- 12:00 pm – 1:30 pm      **Lunch (Sponsored by: ERI)**
- 1:30 pm – 2:00 pm      **Session 4: How to Avoid Stormwater Infractions - Lessons Learned From 200+ Citizen Suits**  
Presented by: Wayne Rosenbaum, Varco & Rosenbaum
- 2:05 pm – 2:45 pm      **Session 5: To Outsource or Not to Outsource**  
Moderated by: Richard Belyea, Comerica; with panelists including: John Schovanec, Bank of America; Georgina Dannatt, Bank of the West; Bill Sloan, Commerce Bank
- 2:45 pm – 3:15 pm      **Break (Sponsored by: EBA Gold Sponsors)**
- 3:15 pm – 4:00 pm      **Session 6: Data Security – A Rapidly Evolving Area for Bankers and Vendors**  
Presented by: Bill Alpine, ATC Group Services, Jeff Thornhill, First Bank; and Richard Ferguson, U.S. Bank
- 5:00 pm – 7:00 pm      **Evening Reception (Sponsored by: EBA and EDR)**  
*Offsite*
- 7:00 pm      **Newport Beach Dine Arounds**

### Tuesday – January 16, 2018

- 7:30 am – 8:30 am      **Breakfast with the Board of Governors**  
(All Bankers and one person from each Sponsor Company invited)
- 7:30 am – 8:30 am      **Continental Breakfast**
- 8:45 am – 9:25 am      **Session 7: Seismic (Business Resilience) Study**  
Presented by: Michael Cole, Suntrust Bank; Joe Derhake, Partner Engineering & Science; and Brian Morith, Freddie Mac



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- 9:30 am – 10:15 am **Session 8: Deal / No Deal – A Risk Management Debate**  
Moderated by: Sean Leary, Vieau Associates; with panelists including: Georgina Dannatt, Bank of the West; Julie Kilgore, Wasatch Environmental; Ruxandra Niculescu, Geographic Services Inc.; Orion Alcalay, AEI Consultants; Stuart Weese, Hancock Whitney Bank; Jan Sheinson, BMO Harris Bank; and Mike Kulka, PM Environmental
- 10:15 am – 10:45 am Break (**Sponsored by: EBA Gold Sponsors**)
- 10:45 am – 11:15 am **Session 9: Multi Factor Mitigation Case Study – Solutions to Make a Loan Work**  
Presented by: Jessica Crutchfield and Jacqueline Hartis, McRoberts & Associates, P.C.
- 11:20 am – 11:45 am **Session 10: Cleanup Cost Modelling**  
Presented by: James Berndt, August Mack Environmental
- 11:45 am – 12:00 pm **Announcements**
- 12:00 pm – 1:30 pm **Lunch (Sponsored by: ERIS)**
- 1:30 pm – 4:30 pm **Concurrent Sessions**
- **Banker Only Session:** Led by Georgina Dannatt, Bank of the West
  
  - **Affiliate Only Session:** Led by Julie Kilgore, Wasatch Environmental; and Derek Ezovski, ORMS
- 2:45 pm – 3:15 pm **Break – during concurrent sessions (Sponsored by: EBA Gold Sponsors)**
- 5:00 pm – 6:30 pm **Board of Governors Meeting** (Closed meeting for BOG members only)

### Wednesday – January 17, 2018

- 8:00 am – 9:00 am **Continental Breakfast**
- 8:30 am – 12:00 pm **EBA Banker Member Training: All Conference Attendees and Invited Guests Welcome**  
**Getting from the Phase I to the Risk Management Decision**  
Presented by: Julie Kilgore, Wasatch Environmental; and Rita Wiggin, Commerce Bank
- Phase I Environmental Site Assessments - State of the Practice
  - What Bank Reviewers Look for in a Phase I Report



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- Phase I Considerations
  - Limitations
  - Scope of Work
  - Impact of Timing
  - Consultant Approach
  - Conditions/Features Identified as Risks
- Phase I Review Elements and Decision Making
  - Recognized Environmental Condition (REC) vs. Recommendations and Action Requirements
  - Risk to the Bank: Business Risks vs Environmental Health/Regulatory Compliance Related Risks
  - Opinion of Consultant vs. Bank's Risk Tolerance/Perspective
- Phase II investigations
  - Risk vs. Benefit of Conducting Sampling
  - Contract Considerations
  - Who Orders