

2020 NCSBN Annual Meeting- CEO Address Video Transcript
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Event

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Presenters

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^>PXVLF@ ^ *RRG DIWHUQRRQ DQG ZHOFRPH WR WKLV \HDU ZRQGHUIXO DQDO\VLV RI WKHR\\$IUBJWIKHVS\WKWDWH K\$QG QBSH IRUZDUG 7R GR WKLV , ZLVK WR IRFXV P\ SUHVHQWDWLRQ E VWUHQJWKHQHG WKURXJK D SDUDGLJP VKLIW VXSSRUWHG DQ

5HJXODWR RU PMUDLQRQ GRHV QRW H[LVW LQ D YDFXXP ,QVWHD HQYLURQPHQW WKDW ZH H[SHULHQFH DQG WKH ZRUN WKDW Z LPSDFWHG XSRQ WKH HQYLURQ\$DQGWH RDFO\WKDQ UHVRHQ&2P9L F FO WKH 6WDWH RI WKH :RUOG 1XUVLQJ 5HSRUW

(DFK RI WKHVH EULQJ FKDOOHQJHV DQG RSSRUWXQLWLHV LQ ZLOO H[DPLQH WKHVH LQ JUHDWHU GHWDL\ WREHDYQWZHUWLY ZLVK WR SURYLGH GLUFWLRQDOLW\ LQ WHUPV RI ZKDW ZH D\$OWKRXJK , GR QRW ZLVK WR JHW DKHDG RI P\VHOI , GR ZDG WKDW QXUVH BBOGXHIDQVRGMQKWDYIHLQJ LVVXHV WKDW QHHG WR

XUVGD\ DIWHUQRRQ KDV SURYLGHG D SODWIRUP IRU OHDUQLQJ DQG LGHQWLILFDWLRQ RI VKDUHG QHHGV 6ROXWLRQV KDYH EHHQ

7KLV SHUKDSV V\PEROL]HV WIQH PRW\KHUVHZQFHQ RW KWHKHF DRPXHQ\ \HDUV DJR WR OHVVHQ WKH EXUGHQV RI SURWHFWLQJ WKH SXEOLF SURWHFWLRQ DFURVV DOO RXU PHPEHUV DQG DVVRF XQSUHFHGLIPQWHQKHQ WKLQNLQJ W\KRWQMW\&9L,V KHOSIXO WR FR HYROXWLRQ RI WKH SDQGHPLF DQG RXU LQLWLDO UHVSROVH FRXQWULHV DQG LQ FUWDLQ VWDW\VDQBW\KHJHDV\LLRJQ PRH Q WKDW ZLOO IROORZ DV DHJSHMULQFRH WKH &29 ,'

:KLOH , FRXOG VSHQG WKH HQWLUH SUHVHQWDWLRQ IRFXVLQJ , QVWHDG , P JRLQJ WR KLJKOLFKFK DVOXOIHRS H U DMKLDWQ DOOL YDLQQJ SDQGHPLF KDV SUHVHQWHG WR WKH UHJXODWRU\ FRPPXQLW\ WDVN\ VXFK DV SD\ LQJ ELOOV ZHUH D FKDOOHQJH

8QOLNH (XURSH ZKHUH HOHFWURQLF SD\ PHQW V\VWHPV KDYI FKHFNV UHPDLQHG D FRPPRQ DSSURDFK WR VHWWOLQJ RXU E SD\ PHQW V\VWHPV ZHUH SXW LQUSREDFHP ZDWHW\ DWHW\ H Q DEGXHT XGLF SODWIRUPV 7KHSV FDQ EH XVHG IRU WKH HOHFWURQLF WUDUH UHQHZDO RU RWKHU VHUYLFH SURYLVLRQ

\$ IXOO\ DXWRPDWHG V\VWHP HQDEOHG UHJDQOQ WQUDV WLRP IPOLC 7HFKQRORJ\ LWVHOI SUHVHQWV VHYHUDO SUREOHGV :KLOH VWKH QHHG WR JR PRELOH ZDV VRPHWKLQJ WKDW KDG WR EH VKLIW ZDV W\KHWQH\ GLWQW\ DYLUXDO SULYDWH QHWZRUN FDS

\$ GGLWLRQDOO\ DV WLPH ZHQW RQ WKH QHHG IRU YLUWXDO FUHDWLYHO\ 7KLV HQDEOHG URXWLQH FRPPXQLFDWLRQ ZLWQ LQFUHDWLYH XVH RI WHFKQRORJ\ IRU FRUH ERDUG EXVLQHVV DOO EHFDPH DQ LPSHUDWLYH :KLOH PDQ\ RI RXU VWDII PDGH IRXQG ZRUNLQJ LQ LVRODWLRQD VZHW\ KDWKIRIQRHPV SDRQQG\ IWEKLIO\ LQWHLRUJDQL]LQJ VNLOOV DV D UHDO FKDOOHQJH

/RRNLQJ DW ZKR ZH UHFUXLW DQG KRZ ZH GHYHORS RXU VWDQWLPDQ\ RI RXU RIILFHV VWRH\ RHP\ SWH\ ZRU ZKUVH OSR\ IXQGDPHQWDO TXHVWLRQV DERXW VDIHW\ VHFXULW\ DQG FD

,Q DGGLWLRQ WR D KRVW RI RSHUDWLRQDO FKDOOHQJHV UH LPSRUWDQFH 7KHSV LWV\ DQG\ DOW\ D\ WY\ Q\ HDH\ Q\ W\ R EH LQIRUP WR HQVXUH WKDW WKH LPSHUDWLYHV RI GHOLYHULQJ VHUYL SURWHFWLQJ WKH SXEOLF ODQ\ HPHUJHQF\ RUGH\ RQ\ DQ\ UHD\ R\ WKH GHOLYHU\ RI VHUYLFHV UHPRWHO\

7KH WHOHKHDOWK DQG VWDIILQJ LQGXVWULHV DUH DOUHDG\ UHJXODWRUV ZH NQRZ WKDW ZLWKRXW WKH VDIHJXDUGV WK WKDW\ KID\YRH D OLFHQVH DQ\ ZKHUH LW LV JRRG HYHU\ ZKHUH ZKHUH GXH WR WKH ODFN RI MXULVGLFWLRQDO SRZHUV VHUGHOD\ HG LQ WKH\ LU LQYHVWLJRD\ K\ R\ Z\ Q\ V\ R\ \ Z\ D\ W\ Q\ REUHV\ WQ YHQVFM\ UJM

,W ZDV UHIUVKLQJ KRZHYHU WR VHH PDQ\ RI WKH XQQHFF\ EHLQJ UHPRYHG :H NQRZ WKDW DGYDQFHG SUDFWLFH UHJLV HIIH\ R\ WD\ Q\ G\ GHVLUHG E\ WKH SRSXODWLRQ 2UJDQL]HG PHGLF VHUYLFHV

:H DUH VHHLQJ LQ WKH SRSXODWLRQ DQ LQFUHDVH LQ VXLFL
DQG IRU RWKHUV H[KDXVWLRQ GXH WR ZRUNIHQBZRHWKHWKRUVW
DQG WRHOJP LPSDFW RQ WKH ZD\ WKDW ZH UHJXODWH DQG VHV
WKHVH SRLQWV PD\ VRXQG GUHDGIXO DV UHJXODWRUV ZH V

7KH FRPLQJ \HDU LV D \HDU WR ILQG DQVZHUVEWK WKRVH
EHWWHU SUHSUHG IRU WKH QLQH\WOSOD RIG HEPHUVWDHQGSWIRHMISFWH
7RJHWKHU DV D FRPPXQLW\ RI UHJXODWRUV DQG DV DFWLYH
JXLGH SROLF\ UHIRUP DQG QRW IDOO IRXO RI WKH DFWLRQV