



CBA ANNUAL MEETING & CONFERENCE

EAU PALM BEACH RESORT, MANALAPAN, FL

November 6-9, 2025

Hotel rooms 90% booked. See page 3 for reservation link.



HIGHLIGHTS

JUNE 2025

MONGELLOW'S MINUTES

STATE CAPITOL

Legislature adjourns with few bills passed ... The five-month 2025 General Assembly Session concluded on June 4th and raised over 3,800 bills ... Out of those, the Legislature's 29 committees sent more than 900 of them to the House and Senate for consideration ... Thankfully, only 286 were approved by both chambers and sent to the governor for review and possible approval ... The minority Republican Caucuses in both chambers did a masterful job of consuming already limited floor time ... That resulted in a major time-crunch in the waning days of the session, where the Democratic majority wound up being mostly focused on the biennial budget and the tax package.

\$49 Billion Budget/Tax Package gets approved ... The Legislature approved the State's biennial budget, and it totals \$24 billion in fiscal year 2026 and \$25 billion in 2027 ... That includes an average spending increase of 5.6% in each of the respective years ... With regards to the State's important "fiscal guardrails", the total budget is \$900,000 under the spending cap in FY '26 and \$69.7 million under the cap in FY '27 ... the total projected surplus of both years is \$267.6 million, after accounting for pension payments ... Education at all levels received a high priority in this budget, including early childhood initiatives, special education programs and higher education ... Here are some tax provisions of interest in the budget:

- Eliminates an alternative Net Operating Loss rule that currently applies to certain combined groups that had more than \$6 billion in NOLs, from pre-2013 tax years. That will subject them to the standard NOL carry forward limitation applicable to other corporations.
- Once again, extends the 10% corporation business tax surcharge for three additional years, to the 2026 - 2028 income years.
- Adjusts the Combined Unitary Reporting Cap.
- Suspends the income tax withholding requirement on lump sum distributions from pensions, annuities, and other specified sources from July 1, 2025, through December 31, 2026.
- Delays by two years, from July 1, 2025, to July 1, 2027, the requirement that the State Treasurer direct bond premiums on General Obligation Bonds and Credit Revenue Bond issuances, to an account to pay for previously authorized capital projects.

Governor vetoes controversial legislation ([HB 5002](#), [SB 8](#)) ... In a high-profile move, Gov. Lamont vetoed two major bills that had passed during the final days of the session: HB 5002, the heavily negotiated Omnibus Housing bill, and SB 8, the Striking Workers Pay bill ... HB 5002 aimed to accelerate housing production by streamlining zoning approvals, mandating multi-family construction near transit, and providing incentives to municipalities ... Folded into HB 5002 was the CBA supported legislation (previously HB 6876) that would have established a First-Time Homebuyer Savings Account and a related state tax deduction ... While the governor did not voice any objections to this provision, he was against the bill's significant affordable housing mandates, that he felt undermined local control for municipalities ... SB 8 would have extended unemployment benefits to workers actively engaged in strikes for more than two weeks ... while Lamont acknowledged the importance of unions and workers' rights, he emphasized that such a significant expansion "alters the fundamental purpose" of the Unemployment Trust Fund, funded by employers, and the bill lacked sufficient clarity needed for implementation ... As of press time, legislative leaders have not said if they will try to override the vetoes, and have not yet called a "veto session" ... They will, however, be

holding a special session in the fall to deal with federal Medicaid shortfalls, and they may well bring up a revised Housing Bill then, after addressing some of the Governor's concerns.

Major Banking Related Bills

Junk fees ([SB 3](#), [Public Act 25-44](#); [SB 1248](#)) ... SB 3, which originally aimed at addressing hidden charges on things like ticket sales, passed the Senate on May 15th, then the House on May 29th and Lamont signed it on June 10th ... While far reaching for many businesses, both the Senate Democrats and the AG's office have communicated to us that there is an existing exemption for banks under state CUTPA, as banks are engaging in regulated transactions - and we agree ... We will be discussing this with the DOB and since the bill doesn't take effect until July 1, 2026, we may try for a clarifying exemption for member banks during the 2026 Session ... SB 1248, proposed by the Governor's office, had a similar provision but the bill died on the Senate calendar.

Artificial intelligence ([SB 2](#), [SB 1249](#)) ... The CBA and a broad coalition of business groups strongly opposed this bill, *which failed to pass* ... While the bill was intended to protect residents against "algorithmic discrimination" and provide transparency when AI is making decisions about consumers, it also over-regulated legitimate uses of AI and most importantly, failed to exempt the banking industry ... A small piece of the AI bill did make it into the state budget bill, however it only deals with so called "deep fake images" and has no impact on our industry ... FHFA and the Governor once again opposed this concept, which helped to corral it in the House, where they took no action.

Privacy ([SB 1356](#), [Public Act 25-113](#)) ... This bill included the CBA-negotiated exemption for banks and non-bank affiliates and was signed by Lamont on June 24th ... That exemption is substantially similar to the former GLBA exemption, which we fought for two years ago, but removes non-bank financial service companies from it, such as auto-dealers. This original version of this year's bill would have completely eliminated the Gramm-Leach-Bliley Act "entity" exemption from existing law ... The bill still includes the GLBA "data" exemption and is effective next year on July 1, 2026, so we expect it may be revisited next session.

Interchange Prohibition Bill ([SB 1460](#)) ... ICYMI, in a big win for the industry, the "swipe fee" bill, as it's become known, was never called for a vote in the Finance Committee, and officially died at 5:00 p.m. on April 24th, when the Committee closed for business. Thanks go to the many bankers who contacted key Finance members and voiced their opposition to this misguided proposal ... Key arguments that carried the day were the bill's negative impact on state-chartered banks, and the pending Illinois court case challenging similar legislation there ... Stay tuned for next year though, as the results of the IL case will dictate if the proposal is brought up again.

Branch Improvement Applications ([HB 6877](#), [Public Act 25-11](#)) ... The Senate gave final passage to this CBA sponsored bill, which was two sessions in the making, on May 20th by a unanimous 35-0 vote ... It was signed into law by the Governor on May 29th ... The Act will eliminate the DOB's Branch Renovation Application requirement for adequately capitalized state-chartered banks with no pending regulatory enforcement matters ... Thanks go to the DOB for supporting the bill and to Mike Alberts of Jewett City Savings Bank, for bringing up this concept ... The Act becomes effective on Oct. 1st.

Land Record Recording Fees ([SB 1522](#); [Public Act 25-168](#)) ... This bill would have increased town record recording fees by \$10 to go into the "Don Williams is wonderful fund", and while this bill died on the Senate calendar, a bill is never really dead until 12 midnight, the last day of the session ... As such, during the last day of the session, it was snuck into the budget bill under the cover of darkness, and buried in [Section 412](#) (see page 643)... Importantly, this provision has an immediate effective date of July 1st, and we have notified all member banks and their mortgage departments in a memorandum we sent out on June 24th [[read here](#)].

For a more detailed listing of bills of interest, both that passed and failed, look for our State Capitol Session Wrap Up Report that will be sent out the week of July 7th ... Additionally, our virtual Legislative Session Wrap Up Webinar will be held on July 1st [See PowerPoint Here](#).

For a complete listing of all bills, we've been tracking on behalf of the industry since January, you can refer to our final State Legislative Tracking Report [READ HERE](#)

WASHINGTON, DC

Illinois delays implementation of interchange fee ban to July 2026 ... Gov. Pritzker signed legislation extending the effective date of the Illinois Interchange Fee Prohibition Act (IFPA) by one year, from July 1, 2025, to July 1, 2026, ... The IFPA is the only law in the country that ban's swipe fees on the sales tax and/or tip portion of a purchase ... The helpful extension comes amid legal challenges from the American Bankers Association, Illinois Bankers Association, and others, who correctly argue

the law conflicts with federal statutes ... As mentioned in the State section, this delayed implementation was key to defeating it in CT and will give the Illinois Bankers another session to hopefully repeal it.

Genius Stablecoin Bill Passes Senate ... The Senate in a 68 to 30 vote, approved the Genius Act on June 17th, which would create a regulatory framework for the offering of stablecoins ... Now it heads to the House, where the Financial Services Committee has already approved their version of it called the STABLE Act, back in April ... Now the question is will they use the Senate version, or pass the House version and move to a reconciliation of both ... For a good read on the Genius bill, see the ABA's analysis [HERE](#).

House and Senate Pass Trigger Lead Prohibition Bills ... Both chambers approved similar bills to ban credit reporting agencies from selling trigger leads ... The House version, HR 2808, passed on June 24th and the Senate version, S 1467, passed unanimously on June 13th ... It's not very often that we're supporting a bill with the consumer groups on our side and let the reconciliation process on both bills begin.

Fed chief reiterates removing reputational risks before HFSC ... Federal Reserve Chairman Jerome Powell doubled down on his pledge from February to remove reputational risks from supervisory oversight ... On June 24th, as he provided his semi-annual report to the House Financial Services Committee, he said that the use of reputational risk as a compliance requirement by bank supervisors was problematic, which the Fed finally came to understand over the past couple of years ... He also noted that other agencies were also in the process of doing the same ... Reputational risk has become a controversial component of bank supervision among lawmakers, who rightly accuse regulators of using it to pursue political agendas ... Powell also took questions from the Committee on a host of monetary and policy issues. [READ MORE](#)

Bowman begins term as Fed Vice Chair of Supervision ... In welcome news and with much industry anticipation, Federal Reserve Governor and former banker Miki Bowman began her term as the third Fed Vice Chair of Supervision on June 10th ... Fed Chairman Jerome Powell swore her in to a four-year term that will go through 2029 ... Also, a former state bank supervisor, Miki has been a Fed governor since 2018 and was appointed to fill a vacancy left by Michael Barr ... The seat is designated for an individual with community banking experience ... During Miki's first speech after confirmation, she reiterated her strong support for a return to "tailored regulation" based on a bank's size and business model, which is music to our ears ... Check out more of her speech here. [READ MORE](#)

Customer satisfaction with banking apps is good, according to survey ... Overall customer satisfaction with banking apps is high, according to recent J.D. Power survey, with national bank apps hitting 669 on a 1,000-point scale, up 18 points from 2024 ... The survey also noted that multifactor authentication has become a key driver of customer satisfaction as it becomes easier for customers to log-in to their accounts ... However, the survey also showed that increasing use of virtual assistants is "falling short", due to their limited abilities to have a "conversation" with the customer ... That may quickly change as AI ramps up capabilities in that space. [READ MORE](#)

IMPORTANT ITEMS

2025 Annual Meeting & Conference – November 6-9, 2025, ... SAVE THE DATE for the CBA's 2025 Annual Meeting & Conference at Eau Palm Beach Resort & Spa in Manalapan, FL. Hotel reservations can be made at the following link:

<https://be.synxis.com/?Hotel=59968&Chain=10237&config=PBIEP&theme=rPBIEP2&arrive=2025-11-05&depart=2025-11-09&adult=1&child=0&group=CUR1125>.

Book your room early (the CBA Room Block is now nearly 80% full) as the hotel block is sure to sell out before the October 6 deadline for group rates. The CBA Room Block is available from November 5-9. To check availability for extending your reservation before or beyond the CBA room block, please call 1-855-388-0537.

COREY'S REGULATORY REVIEW

Agencies Approve Optional TIN Collection from Third Parties ... On June 27, the Financial Crimes Enforcement Agency (FinCEN) and three of the federal banking agencies issued an order allowing banks to collect taxpayer IDs from third parties instead of customers. The Federal Reserve did not join. Banks may use this option but must still follow all other CIP rules. [Read the Agency-Issued Order.](#)

Federal Reserve Drops Reputational Risk from Bank Examinations ... On June 23, the Federal Reserve announced it will remove reputational risk from bank examinations and supervisory materials. The Office of the Comptroller of the Currency (OCC) has already dropped reputational risk, and the Federal Deposit Insurance Corporation (FDIC) plans similar steps. [Read the Federal Reserve's Statement.](#)

FinCEN Reports a Sharp Rise in BSA Filings ... On June 20, FinCEN reported 4.7 million suspicious activity reports (SARs), and 20.5 million currency transaction reports (CTRs) filed in FY 2024, with banks filing 2.6 million SARs. Over 87% of IRS criminal referrals came from Bank Secrecy Act filings. [Read the Most Recent Year-In-Review Report.](#)

CFPB Delays Small-Business Data Rule ... On June 17, the Consumer Financial Protection Bureau (CFPB) announced a one-year delay for compliance with its small-business data collection rule (1071 Rule). The bureau also plans to propose revisions to the 1071 Rule soon. The 2023 rule requires banks to report small-business lending data under Dodd-Frank. Lawsuits from banking groups have paused enforcement, and the CFPB has pledged new rulemaking. [Read the Federal Register file.](#)

Banking Agencies Request Public Input on Payments Fraud Strategies ... On June 16, the FDIC, Federal Reserve, and OCC sought public comment on reducing payments fraud, especially check fraud. They stressed that no single agency can address the issue alone. Feedback is requested on collaboration, education, regulation, data sharing, and Fed Banks' fraud tools. [Read the FDIC request.](#)

Bowman Sets Focus on Regulatory Reform and Efficiency ... On June 6, Fed Governor Michelle Bowman, new vice chair for supervision, outlined priorities like regulatory tailoring and rethinking capital rules. She emphasized pragmatic problem-solving and careful policy analysis. Bowman aims to reduce costs and improve outcomes. She also plans to streamline bank application and merger reviews. [Read the Speech.](#)

SIGNIFICANT SURVEYS

2025 Community Involvement Survey (2024 Data) ... the 2025 Community Involvement Survey results have been released. Contact the Association at cba@ctbank.com if you have any questions.

2025 Workforce Analysis Survey is now closed and the report is in process. Contact the Association at cba@ctbank.com if you have any questions.

2025 CBA Banking Compensation Survey ... the survey, provided in conjunction with Pearl Meyer, is open for participation. The submission due date was May 23 and results are expected to be published on August 11. Contact Pearl Meyer directly with questions at survey@pearlmeyer.com or 508-460-9600.

2025 Bank Director Compensation & Governance Practices Survey ... survey results from the 2025 Bank Director Compensation and Governance Practices Survey, provided in conjunction with Pearl Meyer, published on May 12. Contact Pearl Meyer directly with questions at survey@pearlmeyer.com or 508-460-9600.

2025 Holiday Survey (2026 Holidays) ... this is the final survey of 2025, and the data request is now closed. The survey report is in process.

2024 CBA Banking Compensation Survey ... the results of the 2024 Banking Compensation Survey are still available for purchase ... You can purchase the survey results by contacting Pearl Meyer directly at survey@pearlmeyer.com or 508-460-9600.

2024 Board of Directors Survey ... the results of the 2024 Board of Directors Survey are still available for purchase... You can purchase the results by contacting the Association at cba@ctbank.com.

EXCEPTIONAL ENDORSEMENTS

Strategic Resource Management (SRM) ... SRM (www.srmcorp.com) has helped more than 1,000 financial institutions, fintechs, and other businesses save more than \$10 billion during the past three decades. SRM adds value in critical areas such as payments, digital transformation, core processing, artificial intelligence, and operational efficiency. With deep and longstanding experience paired with current market data, SRM has lowered costs, enhanced revenues, and increased productivity to guide clients to survive and thrive in an environment of accelerating change. To learn more about SRM's high-value services, contact Brian McGuirk, VP of Business Development, at bmcguirk@srmcorp.com. Existing clients can contact Loretta Ryan, VP of Client Management, at lryan@srmcorp.com.

For a complete list and details of our exceptional endorsed partners [CLICK HERE.](#)

MEMBERSHIP MEETINGS

Advance Planning for Future CBA Seminars & Events ... program notices for CBA seminars/events listed below will be emailed to the CBA membership four to six weeks prior to each event. Event information can also be found on the [CBA website Upcoming Events calendar](#).

July 17, 2025	ABA Women Lead Symposium	Virtual
August 7, 2025	Society of Bank Executives-CHRO Virtual Peer Group	Virtual
August 25, 2025	CBA Annual Golf Tournament	Shuttle Meadow Country Club
September 25, 2025	Bankers HR Conference	DoubleTree, Bristol
October 1, 2025	ALM Seminar, Jim Clarke	DoubleTree Bristol
October 2, 2025	Director/Trustee SIM Training	DoubleTree, Bristol
October 8-10, 2025	BankWorld® Northeast	Foxwoods Resort Casino
October 9, 2025	New Leaders	Foxwoods Resort Casino
October 28, 2025	Bank Security & Risk Management Seminar	DoubleTree, Bristol
October 29, 2025	Leadership Forum	Sheraton Hartford South, Rocky Hill
November 6-9, 2025	CBA Annual Meeting & Conference	Eau Palm Beach, Manalapan, FL

ABA Women Lead Symposium – July 17, 2025, ... This half-day, virtual program is designed to help you become a dynamic, agile leader who can face any challenge, foster a culture of workforce excellence and drive organizational goals. Join us to acquire the hard skills you need to become a more successful leader, whether you're an emerging leader or a seasoned professional... [CLICK HERE](#) to register

Society of Bank Executives CHRO Virtual Peer Group – August 7, 2025, ... This complimentary, interactive session allows senior HR bank executives to connect with peers outside of their competitive market, learn new perspectives, gain insights from others, expand their knowledge base and focus on top-of-mind topics for HR Executives. ... [CLICK HERE](#) to register

Bankers HR Conference – September 25, 2025, ... CBA is hosting its fifth annual Bankers HR Conference in cooperation with our sponsor Learning Dynamics ... this year's program will include talks from Banquer Dave Sidon on Strategic Planning, employee benefit and leave management guidance from Pat McHale, Esq. and Erin Choquette, CEO of CT Paid Leave Authority, and a presentation with strategies to Sell HR Initiatives to your Senior Management Colleagues by Mark Ricca, VP, Learning Dynamics [CLICK HERE](#) to register now for this insightful conference.

Best Practices in Asset/Liability Management – October 1, 2025, ... this annual half day program, presented by Jim Clarke, will focus on the critical issues bank ALCOs are facing in the 3rd Quarter of 2025, and what we anticipate for 2026 ... we will also review economic forecasts for the rest of 2025 and 2026 ... this annual program is current and practical, targeted primarily for senior and middle managers, and all members of the ALCO, whether managers or board members (this program would be especially beneficial for board members who serve on ALCO) ... [CLICK HERE](#) to register today!

Director/Trustee SIM Training – October 2, 2025, ... the Connecticut Bankers Association is excited to offer *Director and Trustee Training: Balance Sheet Management and Interest Rate Risks; A Simulation-Based Learning Experience* for our member bank Directors and Trustees ... this session is unique in its use of a financial modelling tool to simulate management decisions over three years of banking ... reacting to a changing economic and rate environment, directors will pull the levers and toggle the switches in an immersive “do-it-yourself” exercise ... please join us for this important, full day of interactive learning. ... [CLICK HERE](#) to register now!

Bank Security & Risk Management Seminar – Tuesday, October 28th... this full day program, facilitated by Blue-U will include segments on robbery, active shooter, customer service, security measures and more ... it includes practical, highly effective tactics and techniques and materials that you can bring back to your institutions ... [CLICK HERE](#) to register.

Leadership Forum – October 29, 2025 ... The CBA is pleased to present its third-annual Leadership Forum to be held on Wednesday, October 29, 2025, at the Sheraton Hartford South in Rocky Hill, CT ... more details and registration information for this event is coming soon.

Sponsorship Opportunities ... several opportunities exist for Member Banks, Associate Members, and others to sponsor special events ... sponsorship provides excellent visibility with our members who may be current or potential customers ... a General Bulletin with a list of available sponsorship events and activities will be distributed shortly... please contact Kim Tuttle at ktuttle@ctbank.com if you are interested in a specific event or activity ... we hope you will consider being part of our educational programs!

BANKWORLD® NORTHEAST 2025

BankWorld® Northeast – October 8-10, 2025, ... [BankWorld® Northeast](#), the largest banking show in the Northeast for over 20 years, will take place at the Foxwoods Resort Casino ... join us and experience another exceptional banking experience. New Leaders Award Banquet will be held on October 9, 2025 ... Visit [BankWorld® Northeast](#) for sponsorship, exhibitor, and attendee information.

New Leaders In Banking Awards Banquet – October 9, 2025 ... on the eve of BankWorld® Northeast, the CBA will be hosting our special Gala Awards Banquet celebrating the New Leaders in Banking ... nominations are now open! ... the CBA will solicit nominations for bankers who are making significant contributions to their institutions and communities ... the selected winners and their banks will be celebrated on Thursday evening, October 9, at a reception and dinner in their honor ... [click here to access the nomination criteria](#), or simply [click here to submit your nomination now](#).

2025 HOLIDAYS

Independence Day	July 4, 2025	State & Federal Holiday
Labor Day	September 1, 2025	State & Federal Holiday
Columbus Day	October 13, 2025	State & Federal Holiday
Veteran's Day	November 11, 2025	State & Federal Holiday
Thanksgiving Day	November 27, 2025	State & Federal Holiday
Christmas Day	December 25, 2025	State & Federal Holiday

ASSOCIATE MEMBER SPOTLIGHT

Looking for a new product or service? Be sure to check out our Associate Member Directory [Click here!](#)

GeoDataVision. At GeoDataVision, we've been helping banks turn regulatory compliance into a competitive advantage since 1994. Based in Connecticut, we're proud to be national leaders in CRA and Fair Lending, serving clients across the country with over three decades of proven success. While compliance can feel burdensome, we believe the wealth of data generated by these regulations—when used effectively—can make your bank stronger and more profitable by helping you better understand and meet the capital needs of your communities. What sets us apart is our unmatched use of advanced GIS mapping technology to reveal hidden trends in both institutional performance and market dynamics, along with our deep experience tackling complex compliance issues—including successful outcomes in high-profile DOJ redlining cases. We're proud to be recognized not only as one of Connecticut's best, but as one of the leading firms in the nation. [www.GeoDataVision.com](#), Joshua Suzio, Vice President, [josh@geodatavision.com](#), 203-907-7497

NEW! Highlights Advertising Opportunity ... please contact the Association regarding more details on advertising at the top of the front page of *Highlights*, our monthly newsletter ... [cba@ctbank.com](#) or 860-677-5060.

ASSOCIATE MEMBERS

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New Haven Group ... is a commercial real estate company involved development, investment and brokerage services...the company owns and operates a portfolio of industrial, retail and multifamily assets throughout Connecticut.. [Click here for access to website](#)

Wipfli LLP ...bank industry advisory professionals bring real-world experience to help banks succeed...we understand the realities you face and can provide the help and guidance in various areas such as: risk advisory, regulatory compliance, talent management, strategic planning, outsourcing, transaction advisory, cybersecurity, digital and data analytics, tax and assurance...we have 1200+ financial institutions throughout the U.S. with more than 335 dedicated associations, including 70 partners....our goal is to provide constant communication and value-driven consultation... [Click here for access to website](#)

MAGAZINE MENTIONS – CBA QUARTERLY

The first quarter 2024 issue of the [CBA Quarterly](#) is now available online. This issue focuses on Digital Transformation: Rewards and Risks. We are currently accepting submissions for the Q2 2025 edition focused on Reimagined BankWorld® Northeast all while celebrating our 125th anniversary ... deadline for this issue is June 27. As always, we welcome your articles, submissions and ads. Please forward them and direct any questions to cba@ctbank.com.

WATCHING WEBINARS

IMPORTANT! The CBA wants to make certain that you, as a valued member, have the best member experience. One key way to do this is by ensuring you are taking advantage of the **exclusive registration links we provide in our CBA emails or by [Clicking here](#)**. By utilizing these specific links, you not only simplify the registration process for yourself, but also play a crucial role in supporting the Connecticut Bankers Association. It is also instrumental in enabling us to continue providing you with valuable resources, events, and opportunities.

Should you encounter any challenges or have any questions, please reach out to us at cba@ctbank.com as we are happy to help. Your active participation and support make a significant impact on the success of our programs.

CBA Webinars July 2025 ... for webinar information/registration, simply click on the webinar you are interested in.

07/01/25	Inside Business Email Compromise (BEC): Navigating the Evolving Email Threat Landscape - 3 Part Series- Part 2: Dissecting BEC Attacks – Techniques and Targets
07/01/25	Understanding ACH SEC Codes: What They Are and How They Work
07/01/25	AI and Microsoft Excel
07/07/25	Total TRID Training - 4 Part Series- Part 1
07/08/25	You've Been Served: Best Practices In Processing Subpoenas, Garnishments and Tax Levies
07/08/25	Total TRID Training - 4 Part Series- Part 2
07/09/25	Small Bank Community Reinvestment Act (CRA) Workshop
07/09/25	Loan Structuring Basics
07/10/25	The Board Secretary Role: Organizing, Planning, Tracking & Maintaining Accurate Records
07/10/25	Red Flags for Money Laundering
07/11/25	Compliance Requirements for Records Management and Retention
07/14/25	Total TRID Training - 4 Part Series- Part 3
07/14/25	Credit Analysis Basics
07/15/25	Consumer Lending Training Program- Part 1
07/15/25	BSA/AML Training for Staff
07/16/25	8 Keys to Teller Excellence
07/16/25	Compliance for Beginners
07/17/25	The Right of Setoff: What Financial Institutions Need to Know
07/17/25	Total TRID Training - 4 Part Series- Part 4
07/18/25	Hot Topics in the IT Examination
07/22/25	Inside Business Email Compromise (BEC): Navigating the Evolving Email Threat Landscape - 3 Part Series- Part 3: Dissecting BEC Attacks – Techniques and Targets
07/22/25	Opening Trust Accounts
07/23/25	HELOCs: From the Starting Line through Note Burning
07/24/25	Consumer Lending Training Program- Part 2
07/24/25	Encouraging the Next Generation of Women Leaders

07/29/25	Executive Total Compensation: Strategies to Motivate and Incentivize
07/29/25	Opening Business Accounts
07/30/25	Navigating New RTP and FedNow Rules
07/30/25	Unclaimed Property Compliance for Financial Institutions
07/31/25	Test Before You Test: AAP Exam Strategies Workshop
07/31/25	Best-Ever Compliance Checklists for Consumer Loans

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ASPIRE LEADERSHIP ACADEMY

Upcoming ASPIRE Class Schedule:

Sep. 9, 2025	My Team	Courtyard Cromwell
Oct. 21, 2025	Coaching	Courtyard Cromwell
Nov. 18, 2025	Transformational Leadership	Courtyard Cromwell
Dec. 16, 2025	Servant Leadership Transferring the Learning: What's my Next Chapter?	Courtyard Cromwell
Dec. 16, 4:30 p.m.	Class of 2025 Celebration	Courtyard Cromwell

CSFM – CONNECTICUT SCHOOL OF FINANCE & MANAGEMENT

[Application and Syllabus for CSFM's Class of 2027](#) ... LAST CHANCE TO ENROLL! ... the Connecticut School of Finance & Management (CSFM) has graduated nearly 2,950 students since its inception ... it is a proven management development staple within many CT banks and a critical tool in shaping future leadership teams ... CSFM's curriculum is designed by bankers for bankers, and provides a unique opportunity for junior bank management personnel, and other key employees, to obtain a comprehensive knowledge and understanding of an ever-changing financial services industry – as well as their individual banks ... we encourage you to review the syllabus contents, remembering those employees at your institution that will play a vital role in the coming years ... you can view the syllabus and download the application by [Clicking here](#) ... if you have any questions about CSFM, please contact [Kim Tuttle](#) at the CBA.

CFT CORNER

Master the Digital Tools You Use Every Day With CFT's Self-Paced Online Courses.. Whether you're looking to master Excel, improve your cybersecurity awareness, or finally get comfortable with QuickBooks, CFT's Computer Skills courses are the perfect fit for summer training. With 19 self-paced online courses, you can train anytime, anywhere—at your convenience. These programs are designed for banking professionals looking to build confidence and competence with today's essential workplace technologies. [Click here to view our current offers!](#)

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Onboarding – Experience or Afterthought? What does onboarding look like in your organization—and what do you want it to be? Onboarding is more than a formality; it's a new hire's first real impression of your company. It sets the tone for their entire experience, shaping their engagement, productivity, and long-term success. This session will help you balance necessary tasks with meaningful engagement, ensuring new employees feel welcomed, valued, and excited about their

future with your organization. Discover strategies to elevate your onboarding process by demonstrating genuine interest in their success and creating a lasting, positive impact from day one. Live on July 17th and available on-demand shortly after, [register today!](#)

Visit the CBA online at: www.ctbank.com or 860-677-5060. [Follow us on LinkedIn](#) 

