

2026 DFI BANK SUMMIT

NORTH Dakota Be Legendary. | Financial Institutions

AGENDA

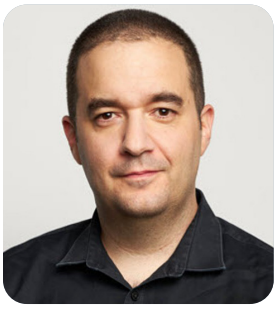
Tuesday, Oct. 27

11:30 am - 12:30 pm	Registration & Lunch
12:30 - 12:45 pm	Welcome - *Commissioner Lise Kruse*
12:45 - 1:45 pm	Humans are the weakest link? think agAIn! - *Etay Maor*
1:45 - 2:45 pm	What Examiners Want You to Know - *Scott Bruns, DFI Supervising Examiner; Alex Jacobsen, DFI Supervising Examiner; and Keith Steinberg, DFI IT Examiner*
2:45 - 3:00 pm	Break
3:00 - 4:00 pm	Stop misbehaving! Why AI agents ignore their own guardrails. - *Etay Maor*
4:00 - 4:45 pm	Congressional Delegate Panel - *Senator John Hoeven* *Senator Kevin Cramer (invited)*
4:45 - 5:00 pm	Day 1 Closing Remarks
5:00 - 6:30 pm	Reception with Appetizers & Drinks Sponsored by NDBA and ICBND

Wednesday, Oct. 28

7:30 - 8:30 am	Breakfast
8:30 - 9:30 am	Fireside Chat / Update from Washington - *CSBS President Brandon Milhorn and CSBS Chair Rhoshunda Kelly*
9:30 - 10:00 am	Industry Update - *DFI Chief Examiner Ryan Spah*
10:00 - 10:15 am	Break
10:15 - 11:15 am	AI Opportunities and Catalyst Initiative- *CSBS Senior Policy Advisor Kyle Thomas*
11:15 am - 12:00 pm	Department Update - *Commissioner Kruse, Assistant Commissioner Corey Krebs, and Deputy Commissioner Jan Murtha*
12:00 - 1:00 pm	Lunch
1:00 - 2:00 pm	Regulatory Panel - *Hilary Hoskins, Deputy Regional Director - Kansas City FDIC; Ken Heinecke, SVP, Supervision, Regulation, and Credit - Federal Reserve Bank, Minneapolis; and Commissioner Kruse*
2:00 - 2:15 pm	Closing Remarks

MEET OUR SPEAKERS



Etay Maor

Etay Maor is the Vice President of Threat Intelligence at Cato Networks, a founding member of Cato CTRL, and an industry-recognized cybersecurity researcher and keynote speaker. Previously, Etay was Chief Security Officer at IntSights, head of cyberthreats research labs at RSA and held multiple research and leadership positions. Etay is a cybersecurity professor at Boston College and holds a BA in computer science and MA in counter terrorism and cyber terrorism.



Brandon Milhorn

Brandon Milhorn has been the CSBS President & CEO since Dec. 2023. Milhorn has nearly three decades of advocacy, policy, legal, and regulatory experience, primarily in and around Washington, D.C., including five years in critical senior leadership roles with the FDIC, seven years in the private sector with Raytheon and over a decade of public service as staff director and chief counsel for the Senate Committee on Homeland Security and Governmental Affairs, general counsel for the Senate Select Committee on Intelligence, as an attorney at the CIA and in two prominent U.S. Court clerkships.



Rhoshunda Kelly

Rhoshunda Kelly was elected Chair of the CSBS Board of Directors on May 12, 2026. This is her fifth year serving on the CSBS Board of Directors Executive Committee. Kelly has led the Mississippi Department of Banking and Consumer Finance since 2021 and has more than 25 years of financial regulatory experience. As Commissioner, Kelly ensures effective agency operations and oversees $127 billion in state-chartered banking assets. She also manages the licensure and supervision of more than 8,000 consumer finance and mortgage licenses, representing 11 financial industries.



Kyle Thomas

Kyle Thomas is the Senior Advisor for Policy and Innovation at CSBS. In this role, he provides thought leadership for the organization and its members on financial regulatory policy and the growing role of innovative technologies in financial services. Kyle began his career working in and supervising community banks for the State of Iowa before joining CSBS in 2010. He supports state supervisors by advancing their policy objectives and supporting their adoption of new regulatory technologies.

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THANK YOU!

Thank you for attending the 2026 DFI Bank Summit and taking time out of your week to be with us. Your presence and participation make a significant impact, and we genuinely appreciate your support. We hope you find the sessions informative and engaging.

We look forward to seeing you at our next DFI Bank Summit!