

A stack of US dollar bills is visible on the left side of the image, with a large green cannabis leaf resting on top of them. The bills show parts of the \$100 and \$20 denominations. The leaf is vibrant green and has a serrated edge.

You've got questions, we've got the answers

OBL Cannabis Banking Conference

Tuesday, August 20, 2019

Quest Conference Center
8405 Pulsar Place, Columbus

OBL members are invited to learn from leading industry speakers to get the inside track on navigating the pros and cons of banking cannabis businesses and customers. Join us for the OBL Cannabis Conference.

SCHEDULE HIGHLIGHTS

7:30 - 8:15 a.m.	Registration & Continental Breakfast
8:15 - 8:30 a.m.	Welcome & Opening Remarks
8:30 - 9:15 a.m.	The Cannabis Industry - 101
9:15 - 10:15 a.m.	You Bank's Answer to the Cannabis Conundrum - Panel Discussion
10:15 - 10:30 a.m.	Break
10:30 - 11:15 a.m.	Congressional Update - Congressman Steve Stivers - 15th District
11:15 a.m. - 12 p.m.	Banking's Legal Environment and Employer Considerations Regarding Employees
12 - 12:45 p.m.	Lunch
12:45 - 1:30 p.m.	BSA/AML Compliance
1:30 - 2:15 p.m.	Regulatory Panel
2:15 - 2:30 p.m.	Break
2:30 - 3:15 p.m.	Insurance Considerations
3:15 - 3:30 p.m.	Cannabis Conference Wrap up

GENERAL SESSIONS

The Cannabis Industry – 101

Justin Hunt

Justin Hunt, EVP of Grow Ohio and former COO of Ohio's Medical Marijuana Control Program at the Ohio Department of Commerce, will give an overview of the Ohio law, as well as breakdown of the different aspects of medical marijuana compliance in Ohio.

Your Bank's Answer to the Cannabis Conundrum – Panel Discussion

Mike Dailey, Thomas Gavin & Kevin Kane

Changing state law and federal stagnation puts the onus on banks to decide whether and how they will provide banking services to marijuana-related businesses. Banks should not wait on lawmakers to take action on the myriad proposed cannabis banking bills to make important strategic decisions about servicing MRBs. During this panel discussion we will delve into the regulatory issues banks face when dealing with the cannabis industry. We will talk about the opportunities present in this growing industry and also about the risks attendant of taking advantage of those opportunities. Finally, we will leave attendees with a list of questions that should be asked and answered by the board of directors at every Ohio bank on the topic of cannabis.

GENERAL SESSIONS

Banking's Legal Environment and Considerations

Nelson Cary & Mike Griffaton

Marijuana use and possession remain illegal under federal law. Nevertheless, Ohio has joined a majority of states to "legalize" medical marijuana. A handful of other states have even "legalized" recreational (or adult) use. This assortment of approaches, combined with the relative newness of the Ohio law, leaves employers with a perplexing mix of politics, preemption, and policy. This session navigates the haze of marijuana legalization with a brief history of marijuana laws, the evolving HR conflicts between state and federal law, and the emerging issues facing employers in this area, including reasonable accommodation, discrimination, employee discipline, and drug testing.

Insurance Considerations

Katie Gazley & Lisa Micciche

This session will explore whether a bank's traditional insurance coverages extend to claims initiated by MRBs, outlining areas where coverage can be afforded as well as highlighting potential exclusions. Going in-depth, this session will explore various claim scenarios, both federally and at the state level, point out potential gaps in coverage and highlight those carriers currently allocating defense costs in marijuana related lawsuits. Additionally, presenters will identify best practices that shed a more favorable light on banking MRBs as they pertain to insurability.

BSA/AML Compliance

Bill Elliott

This presentation will discuss the realities of the BSA process, and the impact it will have on your institution – even if you ultimately decide not to bank MRBs. We will include the latest information available – understanding that part of the problem is the lack of information and direction.

Regulatory Panel

Congressional Update

Congressman Steve Stivers

With the uncertainty surrounding cannabis banking all eyes are on Congress to see if legislators can supply much-needed clarity on this contentious issue. Congressman Steve Stivers (R-Upper Arlington) will deliver an update on the latest legislative items in Congress surrounding cannabis banking. Congressman Stivers', a member of the House Financial Services Committee, sponsored the SAFE Banking Act earlier this year to legally permit banks to provide financial services to the Cannabis industry.



SPEAKER BIOS



Kevin Allard

Kevin is the superintendent of the Division of Financial Institutions. He has been involved in the supervision and regulation of state-chartered banks and savings institutions for more than 30 years. He is presently part of the State Liaison Committee representation on the Federal Financial Institutions Examination Council Task Force on Supervision.



Nelson Cary

Nelson is a partner in the Vorys Columbus office and a member of the labor and employment group and the Ohio Bar Association, the District of Columbia Bar, and is an associate member of the Virginia Bar Association. Nelson is also active in the Columbus Bar Association. Nelson has spoken at numerous seminars on many topics, including updates on wage/hour, disability discrimination and FMLA updates; activity at the NLRB; the employment-at-will doctrine; employment agreements; managing difficult employees; and enforcing disciplinary action.



Michael Dailey

Mike is a partner at Dinsmore & Shohl, LLP. He combines his extensive legal experience with strategic business sense in order to help his clients navigate the many complex legal and business issues that challenge their organizations. Co-chair of the firm's Commercial Finance & Banking practice group, he counsels clients within the public, private, and non-profit sectors in a variety of industries.



Bill Elliott

Bill Elliott, CRCM, is a senior consultant and manager of compliance at Young & Associates, Inc. and has over 35 years of banking experience. In this role, Bill works on a variety of compliance related issues, including leading compliance seminars, conducting compliance reviews for all areas of compliance, conducting in-house training, and writing compliance articles and training materials.



Thomas E. Gavin IV

Thomas is Vice Chairman / CEO of CannaTrac Technology. Through his vast financial network and the five years he spent working with government agencies, including Homeland Security, he provided marketing consulting to small-medium sized businesses looking to expand within their market and become more efficient. Gavin has brought CannaTrac into the limelight and is moving closer and closer to making the company become the go-to payment solution for cashless transactions.



Katie Gazley

Katie Gazley is a Principal at GAD Insurance located in Columbus, Ohio. For over 10 years she has focused exclusively on providing insurance and risk management solutions, including Directors & Officers Liability, Financial Institution Bond, Cyber Liability and Force Placed Insurance among other Property and Casualty offerings to the Ohio Banking Industry.



Mike Griffaton

Mike is of counsel in the Vorys Columbus office and a member of the labor and employment and government relations practice groups. He has significant experience with wage

and hour law, noncompetition, discrimination, wrongful discharge, Worker Adjustment and Retraining Notification Act (WARN Act), affirmative action, and prevailing wage. Mike has spoken at numerous seminars including, wage-hour compliance, marijuana in the workplace, discrimination, social media, and legislative developments.



Justin Hunt

Justin is a business leader, attorney, and published author who currently serves as Executive Vice President for Grow Ohio LLC, a Level I cultivator and processor in the State of Ohio. Hunt oversees the daily operations, in addition to planning the long-term strategy, for Grow Ohio. He has led many

efforts to set up regulations and review applications to grow marijuana, make marijuana products and test marijuana for safety and potency, including his previous capacity as COO of Ohio's Medical Marijuana Control Program at the Department of Commerce.



Kevin Kane

Kevin Kane, JD, is a Managing Director at ProBank Austin, and has been serving the financial industry for over 25-years. A former federal bank examiner and an author of several books and articles on regulatory issues, Kevin has instructed for the FDIC Compliance School, New York State Department of Banking, New Jersey Department of Banking, Massachusetts Department of Banking, Mississippi Bankers Association, Tennessee Bankers Association, Pennsylvania Bankers Association, and Maryland Bankers Association.



Lisa Micciche

Lisa is a Senior Product Manager at ABA Insurance Services, and responsible for product development, strategy and analysis for ABA Insurance Services. She has over 15 years of experience in the insurance industry, and has held multiple positions during her tenure with the firm. Prior to joining ABA Insurance Services, Lisa worked in finance at a Fortune 500 power management company.



Richard Ormond

Richard Ormond, shareholder for Buchalter, has over 20 years-experience that includes business law, real estate, banking, receivership law, cannabis regulations, commercial litigation, and restructuring. He has tried cases in State Court, Federal Court and Bankruptcy Court and he has arbitrated dozens of matters.



Jeff Quayle

Jeff Quayle is senior vice president and general counsel of the Ohio Bankers League, as well as managing director of the Ohio Bankers Benefit Trust. In this role, Jeff manages the legal affairs and governmental policy of the association, encompassing both legislative and regulatory issues at the federal and state level. Jeff works with over 200 financial institutions to develop consensus on key issues and convert those into legislative and regulatory proposals. Jeff reviews all litigation with potential impact on the financial services industry and files briefs on behalf of the industry.



Congressman Steve Stivers

Congressman Steve Stivers is a Member of Congress and represents Ohio's 15th Congressional District. Stivers has served on the Financial Services Committee throughout his time in Congress, which oversees the banking, insurance, real estate, public and assisted housing, and securities industries.

REGISTRATION

Registration, which includes continental breakfast, lunch and materials.

\$295 per OBL member

\$590 per nonmember (Bankers Only)

**Cancellations received in writing at least seven days prior to the conference will be refunded minus a \$75 cancellation fee. No refunds will be available after August 13, 2019. Substitutions are welcome at any time.*

OVERNIGHT ACCOMMODATIONS

Hotel accommodations will be available at the The Fairfield Inn and the Hampton Inn & Suites @ Polaris. Call 614-568-0770 (Fairfield Inn) or 614-885-8400 (Hampton Inn & Suites) and reference "OBL" to receive the group rate.

Contact Julie Kiplinger at 614-340-7612 with conference questions.
Contact Debbie Pecinovsky at 614-340-7610 with registration questions.

Registration: 2019 OBL Cannabis Banking Conference - August 20, 2019

Please copy this form for additional registrations.

Registration is also available online at www.ohiobankersleague.com.

☐ \$295 per OBL member

☐ \$590 per nonmember (bankers only)

REGISTRANT _____ TITLE _____

BANK _____

NAME FOR BADGE _____

MAILING ADDRESS _____

CITY STATE ZIP _____

COUNTY _____

PHONE _____

FAX _____

E-MAIL (REQUIRED) _____

SPECIAL ASSISTANCE / DIETARY NEEDS _____

PLEASE SEND CHECK AND REGISTRATION TO OHIO BANKERS LEAGUE, ATTENTION EDUCATION DEPT.
MAIL TO: 4215 Worth Avenue, Suite 300, Columbus, Ohio 43219, Phone 614-340-7595, Fax 614-340-7596
CONFIRMATION WILL BE SENT UPON RECEIPT OF YOUR REGISTRATION. PLEASE USE THIS FORM AS YOUR INVOICE.

Method of Payment

Payment is requested at the time of registration.

☐ My check for \$_____ is enclosed.

☐ Please charge my credit card \$_____ as noted below.

☐ Visa

☐ MasterCard

☐ Discover

☐ AmEx

CARD NUMBER _____

EXPIRATION DATE _____

CARDHOLDER NAME _____

BILLING ADDRESS _____

CARDHOLDER'S SIGNATURE _____

CVV NUMBER (3 DIGITS ON BACK OF CARD) _____