INTELLIGENT BANKING

AMPLIFIED

Kinections26: **Turn up the possibilities.**

Conference Agenda

The Future of Banking, Brought to Life

Kinections26 is a uniquely curated event, designed to cut through the smoke and mirrors of an AI-hyped era and give you purposeful, practical ways to harness this technology revolution. This is where Intelligent Banking takes shape, powering more personalized consumer experiences, sharper business decisions, and new levels of efficiency that simply weren't possible until now.

Our agenda is organized around six focused practice areas that are top of mind for banks and credit unions alike:

1. Lending Excellence
2. Fraud Prevention
3. Deposit Growth & Retention
4. Profitability
5. Cash Optimization
6. M&A and Consolidation

Each practice area opens with a General Session exploring the strategic forces challenging financial institutions today and how Intelligent Banking is reshaping the response. From there, an engaging breakout session brings you into the room with your peers and industry experts to see how institutions like yours are solving their challenges right now, with real tools, proven technology, and the best practices emerging across the industry. And to complete your journey, our Experience Center invites you in to explore the latest innovations and solutions from Kinective and our partners, empowering financial institutions in this new era of technology innovation.

From the opening keynote to the closing gala, every moment is built to send your team home with the innovations, the expertise, and the confidence to unlock the real potential of your institution and drive a brand new era of banking and service in your own community.

Kinections26 is where Intelligent Banking comes to life.

DAY ONE

Sunday | November 15, 2026

2PM-9PM | REGISTRATION

7PM-9PM | WELCOME RECEPTION

110326ML

INTELLIGENT BANKING AMPLIFIED Kinections26

DAY TWO

Monday | November 16, 2026

CONFERENCE AGENDA

6AM — REGISTRATION OPENS

645AM –745AM — BREAKFAST

8AM — GENERAL SESSION 1

Executive Keynote

Stephen Baker (CEO, Kinective) & Dan Snyder (EVP of Products, Kinective)

9AM — GENERAL SESSION 2

Guest Keynote

Heather McGowan, noted Forbes Futurist, draws from her experience launching 25 pioneering products, creating an award-winning innovation curriculum that reimagined higher education, authoring three books on thriving through change, and advising some of the world's leading organizations, she has developed frameworks that transform how organizations think, collaborate, and activate potential.

945AM — EXPERIENCE CENTER

Visit with Sponsors and Kinective during this focused break period

1030AM — GENERAL SESSION 3

What's Going On in Banking

Watch for further details to be announced soon

1130AM — GENERAL SESSION 4 — Lending Excellence

Speed to Close: Overcoming the Technology Gap in Lending

Despite the rapid adoption of technology, 47% of financial institutions still cite a lack of technology automation as their top challenge in lending. In this session, we'll discuss how FIs can outcompete major national institutions & non-traditional lenders with hyper-efficient, data-driven automation to achieve lower costs & higher margins.

1215PM — NETWORKING LUNCH

1PM — GENERAL SESSION 5 — Fraud Prevention

Beyond Reactive: Moving to Real-Time, Multi-Channel Fraud Prevention

The fraud landscape has fundamentally shifted. Check fraud attempts have tripled as fraudsters deploy AI to mass-produce counterfeits at scale. Manual review can't keep pace. This session explores how institutions are moving from reactive triage to real-time, multi-channel prevention to flag suspicious accounts before losses occur.

145PM — GENERAL SESSION 6 — Deposit Growth & Retention

Securing the Primary Relationship: Turning Consumer Insights Into Deposit Growth

Rate competition alone is not a durable deposit strategy. This conversation explores how community FIs can secure the primary relationship by turning fragmented customer information into timely, relevant decisions that strengthen engagement, support retention, and create new growth opportunities. Hear how leaders are balancing growth and retention, using consumer information more effectively, and preparing for the next phase of deposit competition.

230PM — BREAK

Select one (1) of the following breakouts:

BREAKOUT SESSION 1 — Lending Excellence

Application to Archive: Your Guide to an Automated Lending Workflow

Learn how Kinective is transforming lending from a manual, human-gated process into an automated engine that achieves full digital document journeys and real-time pipeline visibility.

BREAKOUT SESSION 2 — Fraud Prevention

The Secure Perimeter: Reducing Check & Transaction Fraud Losses

Reduce fraud losses while lowering false positive rates to reduce friction for good customers with Kinective's suite of check & fraud AI technology. In this breakout, we'll showcase how our industry-leading core & system connectivity can flag suspicious accounts before losses occur.

245PM

BREAKOUT SESSION 3 — Deposit Growth & Retention

Your Competitive Edge: Turning Siloed Data Into Deposit Growth

See how financial institutions can turn fragmented customer information into a more complete, actionable view that supports deposit growth. Using marketing activation as one concrete example, the panel will explore how the same data foundation can help frontline, relationship, service, and growth teams make better decisions, coordinate action, and improve engagement across the institution.

330PM — EXPERIENCE CENTER

Visit with Sponsors and Kinective during this focused break period

430PM –5PM — DAY TWO CLOSING SESSION

Guest Speaker: Chuck McDowell (EVP of Client Success, Kinective)

6PM — DINNER

Your evening to explore and enjoy the sights and sounds of Nashville!

INTELLIGENT BANKING AMPLIFIED Kinections26

DAY THREE

Tuesday | November 17, 2026

CONFERENCE AGENDA

715AM -815AM — NETWORKING BREAKFAST

830AM — GENERAL SESSION 7

AI and the Future of Banking:
Preparing for Trust, Accountability, and Change

AI is in every conversation, and leaders at banks and credit unions must make sound decisions about what comes next. Summer DuBois demystifies how AI works in plain language, why your policies, exceptions, and institutional knowledge matter more than ever, and what is real behind the headlines. David Whitcomb looks ahead to the next five years, exploring consumer trust, regulatory accountability, and how community institutions can protect what they have built while adopting agentic capabilities.

930AM — GENERAL SESSION 8 — Profitability

The Profitability Playbook: Turning Data and AI Into Action

Financial institutions have more data and AI capabilities than ever, but the advantage comes from turning those signals into timely decisions, accountable workflows, and measurable outcomes. This conversation explores how community FIs are using data, AI and connected workflows to improve efficiency, manage risk, identify relationship opportunities, and strengthen profitability.

1015AM — EXPERIENCE CENTER

Visit with Sponsors and Kinective during this focused break period

11AM — GENERAL SESSION 9 — Cash Optimization

The Invisible Leaks:
Eliminating the Silent Cost Drain of Cash Misdeployment

Excess cash sitting idle and inefficient armored-car schedules can create a significant, largely invisible cost. The session explores a transition from reactive cash management to predictive, end-to-end orchestration that protects liquidity and keeps devices from becoming a consumer-experience crisis.

12PM — NETWORKING LUNCH

1PM — GENERAL SESSION 10 — M&A and Consolidation

M&A and Consolidation: Protecting Continuity While Realizing Value

M&A and consolidation can create scale, resilience, and new capabilities, but only if institutions protect continuity while integrating people, data, systems, and processes. This discussion explores what leaders are seeing across mergers, acquisitions, consolidation, and core conversions; which risks can erode value after a deal; and what must remain stable for customers, members, employees, and leaders.

145PM — BREAK

Select one (1) of the following breakouts:

2PM — BREAKOUT SESSION 4 — Cortive

Meet Kinective Cortive: The Foundation for Intelligent Banking

Get a first look at Kinective Cortive, the AI-native banking platform built for community banks and credit unions. See how Cortive brings Kinective's solutions together behind one secure sign-on, with unified user management, a centralized Resource Center and the Kinective Matrix, a visual map of your products, integrations and growth opportunities. The session covers what Cortive delivers from day one, how it simplifies work across Kinective's growing portfolio and how this foundation enables agentic capabilities that turn insight into action over time.

BREAKOUT SESSION 5 — Cash Optimization

The Cash Orchestrator:
Optimizing Cash Availability, Uptime, and Service

See how Kinective connects ATM/TCR cash-management and device data to reduce cash-outs, improve availability, and give operators a clearer view of what needs attention. The session will spend most of its time on the combined ATM/TCR workflow, then tease how AI-generated diagnostics and prescriptive maintenance can improve technician efficiency and first-visit resolution.

BREAKOUT SESSION 6 — M&A and Consolidation

Same Service, Seamless Transition:
Maintaining Account Continuity During M&A Events

M&A and core-system transitions can create scale and new capabilities, but they also put consumer, employee, data, and operational continuity at risk. In this fireside chat, we'll discuss practical lessons around supporting institutional change, including data integration, real-time connectivity, implementation dependencies, and change management.

245PM — EXPERIENCE CENTER

Visit with Sponsors and Kinective during this focused break period

345PM — GENERAL SESSION 11

Kinective's Platform Roadmap

445PM –5PM — GENERAL SESSION 12

Closing Remarks

630PM — COCKTAILS

7PM –9PM — GALA DINNER & CELEBRATION