



We'll get you there.

CPAs | CONSULTANTS | WEALTH ADVISORS

Thriving in the Age of Disruption: Strategic Planning for Community Banks

January 7, 2026



The information herein has been provided by CliftonLarsonAllen LLP for general information purposes only. The presentation and related materials, if any, do not implicate any client, advisory, fiduciary, or professional relationship between you and CliftonLarsonAllen LLP and neither CliftonLarsonAllen LLP nor any other person or entity is, in connection with the presentation and/or materials, engaged in rendering auditing, accounting, tax, legal, medical, investment, advisory, consulting, or any other professional service or advice. Neither the presentation nor the materials, if any, should be considered a substitute for your independent investigation and your sound technical business judgment. You or your entity, if applicable, should consult with a professional advisor familiar with your particular factual situation for advice or service concerning any specific matters.

CliftonLarsonAllen LLP is not licensed to practice law, nor does it practice law. The presentation and materials, if any, are for general guidance purposes and not a substitute for compliance obligations. The presentation and/or materials may not be applicable to, or suitable for, your specific circumstances or needs, and may require consultation with counsel, consultants, or advisors if any action is to be contemplated. You should contact your CliftonLarsonAllen LLP or other professional prior to taking any action based upon the information in the presentation or materials provided. CliftonLarsonAllen LLP assumes no obligation to inform you of any changes in laws or other factors that could affect the information contained herein.

Speakers



Kevin Berman

Principal

kevin.berman@CLAconnect.com



**Travis
Whiting, CPA**

Principal

travis.whiting@CLAconnect.com



Learning Objectives

- Identify and assess key disruptive forces impacting financial institutions and identify their implications for strategic planning.
- Recall the elements of a strategic framework that balances short-term adaptability with long-term relevance, enabling alignment with your financial institution's mission, market needs, and technological trends.
- Identify practical tools, approaches, and starting points to address core challenges that will need to be addressed for future relevance.



Mindset



Is independence and long-term relevance realistic?



Awareness and acknowledgement of disruptors



Is our mission relevant and does it matter?



What growth and profitability metrics are essential for survival – and what risks threaten them?



What will it take?



Do we have what it takes?

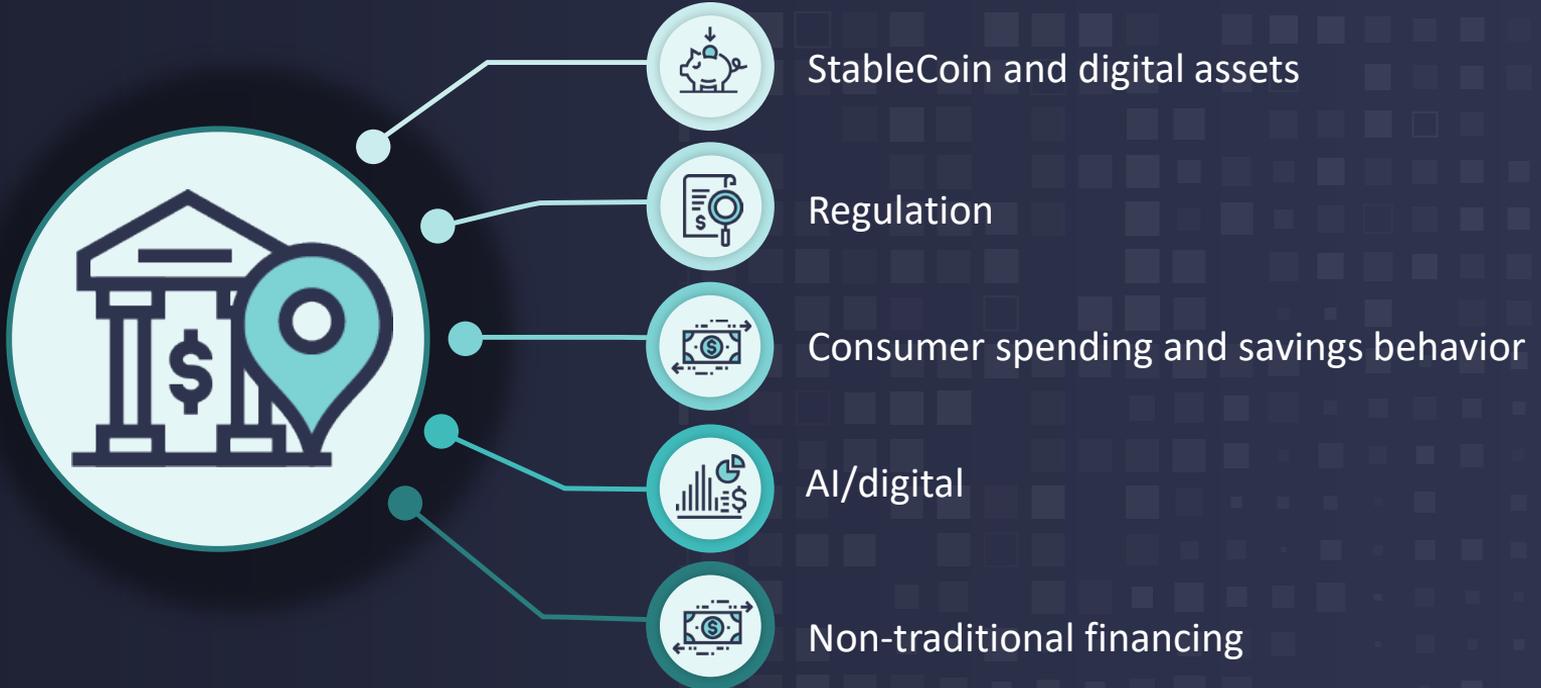


Is independence and long-term relevance realistic?

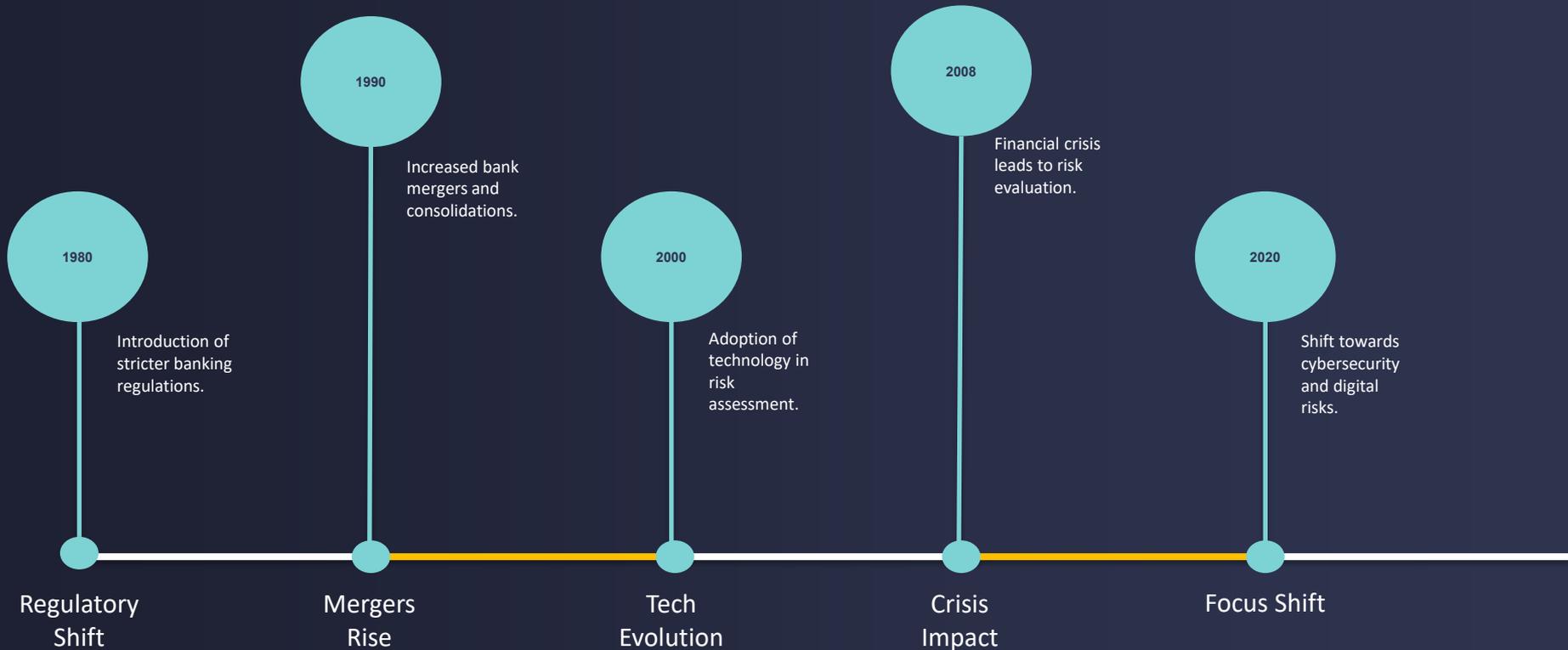
- What are ownership's expectations?
- Do we have the stomach to compete in the future?
- Are we willing to invest long-term?
- Can we continue to creating value?



Disruptors



Historical Evolution of Community Bank Risks



Strategic Risk Mitigation Practices



Points

Insights





Is Our Mission Relevant and Does It Matter?



To customers, employees, communities



Profitability



Are we evaluating our business lines, products, and services?

Are we using data to start, stop, or double-down?



Do we want to be a jack of all trades or find our niche?



Profitability

Interest income

Noninterest income

Efficiency ratio



Risk Assessment Methodologies for Community Banks

Impact Category	Methodology	Impact Level	Statistical Measure	Monitoring Frequency	Mitigation Strategies	Reporting Standards
Credit Risk	Scoring Models	High	80% Default Rate	Monthly	Risk Diversification	Quarterly Reports
Operational Risk	Process Mapping	Medium	30% Operational Failures	Quarterly	Internal Controls	Bi-annual Reviews
Market Risk	Stress Testing	High	5% Valuation Drop	Annual	Hedging Strategies	Yearly Reports
Liquidity Risk	Cash Flow Analysis	Medium	15% Withdrawal Spike	Monthly	Liquidity Buffers	Monthly Reviews

Key Risk Insights

1

Credit Insights
80% default risk indicates major vulnerability

2

Liquidity Signal
15% withdrawal spike shows cash constraints

3

Operational Trends
30% operational failures impact profitability greatly



Future Trends in Community Bank Risk Management



Data

Leveraging big data analytics for informed decision making.

Cyber

Enhancing cybersecurity measures to protect sensitive information.

Regulatory

Staying ahead of evolving regulatory compliance requirements.

Technology

Adopting fintech solutions for operational efficiency improvements.

Collaboration

Fostering partnerships with other financial institutions for risk sharing.

Sustainability

Implementing sustainable practices to mitigate environmental risks.



What Will It Take?

People

- ✓ Hire
- ✓ Reskill
- ✓ Retain
- ✓ Inspire



Process

Focus on users – customer and employee experience

Standardize change management



Systems

Blue Sky Meeting

What can the current stack do that we are not doing?

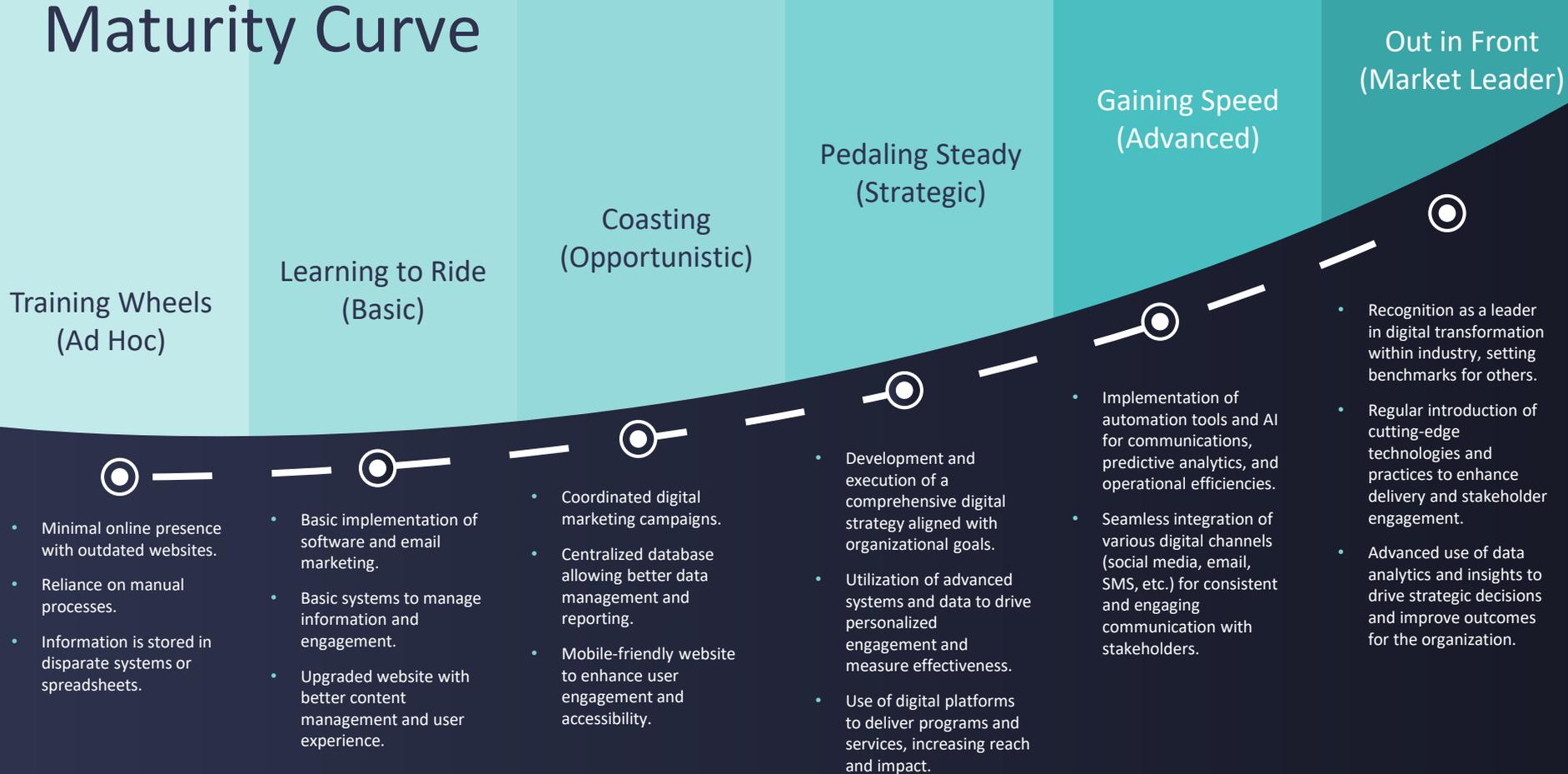
AI investments are not just a “plug-in”



Continuous investment



Maturity Curve



Revisit the Mindset



Is independence and long-term relevance realistic?



Awareness and acknowledgement of disruptors



Is our mission relevant and does it matter?



What growth and profitability metrics are essential for survival – and what risks threaten them?



What will it take?



Do we have what it takes?



Three Things to Consider in Your Next Strategic Planning Session



Third party facilitation

Help you guide tough, honest discussions



Digital readiness survey

Surveys can provide a snapshot of your organization across people, process, and platforms to uncover strengths, pain points, and areas to prioritize investments



Digital strategic planning

Align digital plan with overall strategic plan, then focus on the technology stack to achieve desired results

Thank you!

Any questions? Schedule a complimentary meeting with CLA to discuss your strategic plan at your institution by scanning the QR code below:

Kevin Berman



Travis Whiting



CLAAconnect.com



CPAs | CONSULTANTS | WEALTH ADVISORS

© 2025 CliftonLarsonAllen LLP. CLA (CliftonLarsonAllen LLP) is an independent network member of CLA Global. See [CLAGlobal.com/disclaimer](https://www.claglobal.com/disclaimer). Investment advisory services are offered through CliftonLarsonAllen Wealth Advisors, LLC, an SEC-registered investment advisor.