



Emerging Risks Panel

California Bankers Association – 2024 Bankers Summit

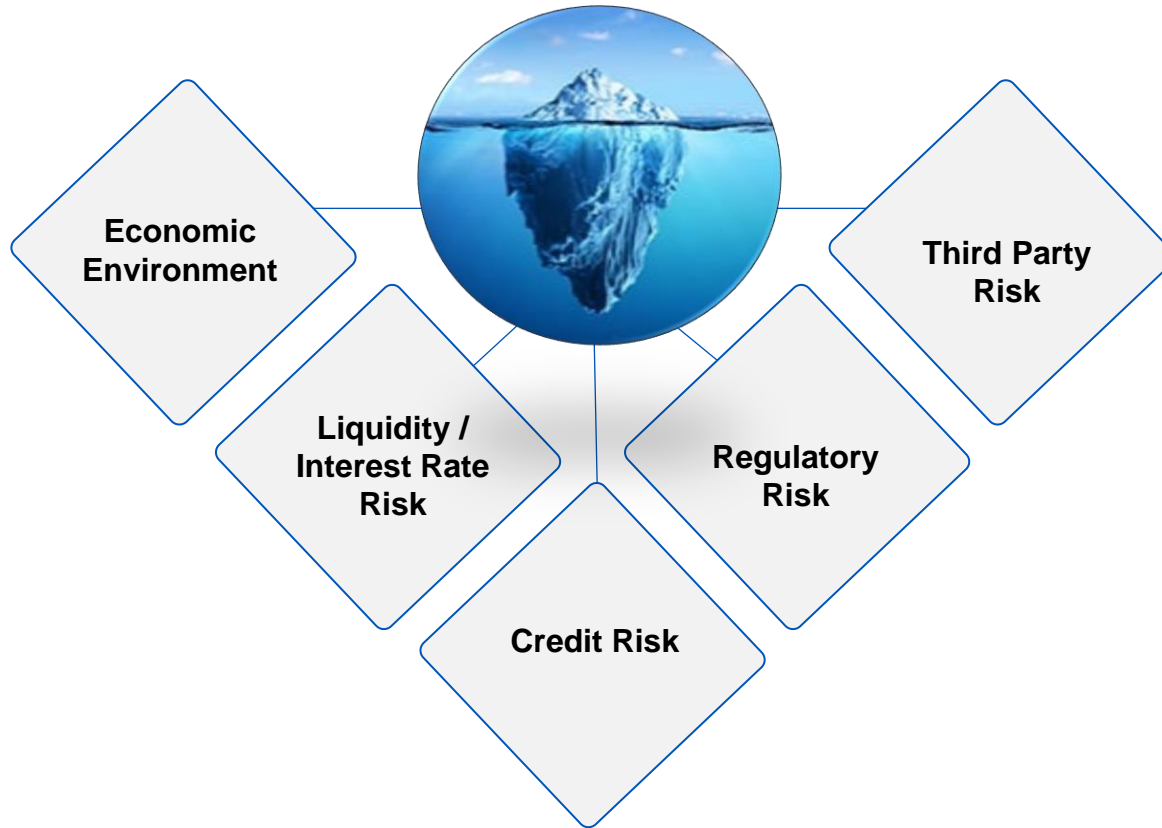
October 3, 2024 (10:45 – 11:45AM)

James Jefferson | SVP, Chief Risk Officer | Montecito Bank & Trust

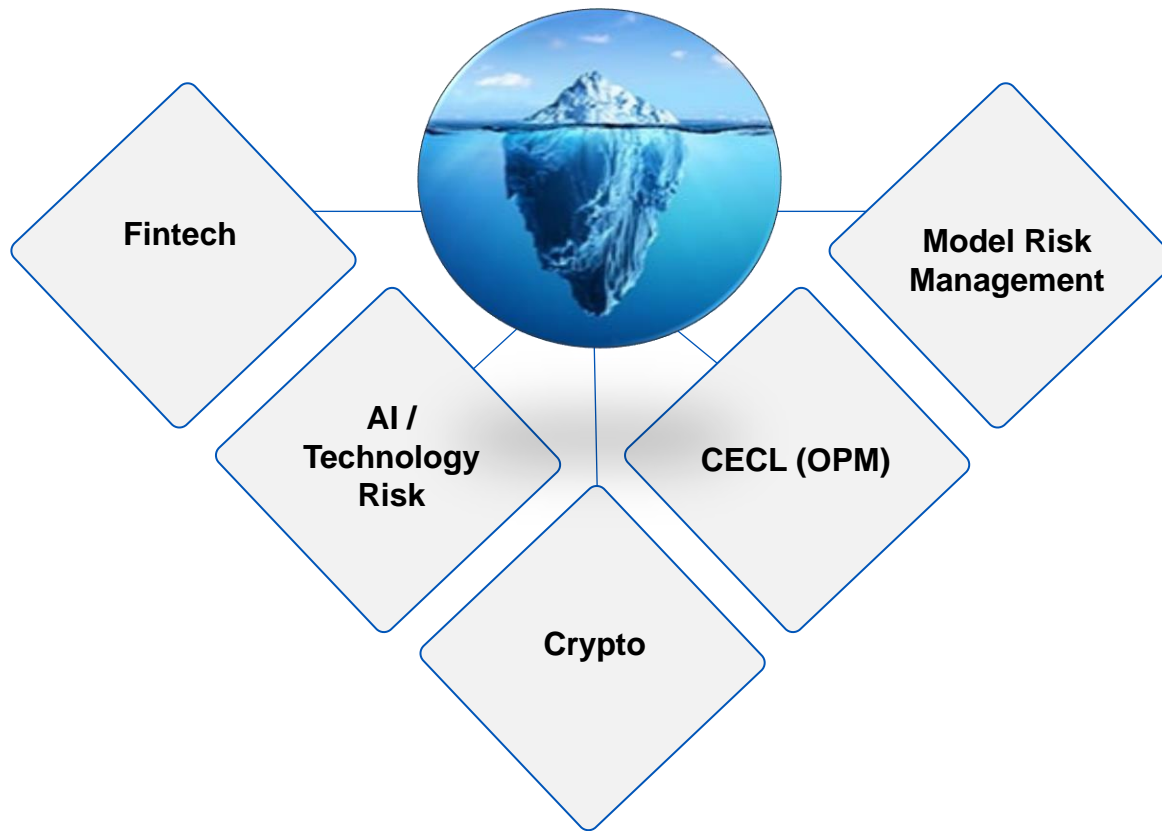
Michael Cohn, CPA, CISA, CERP | Principal, Strategic Management Services Group | Wolf & Company, P.C.

Mark A. Haberland | Managing Director | Darling Consulting Group, Inc.





Things I Know... Things I See... Things I Monitor



The word "QUESTIONS" is written in a large, white, 3D sans-serif font. It is centered horizontally and appears to be floating above a cluster of overlapping squares in various shades of blue and green. The squares vary in size and opacity, creating a dynamic, abstract background. The overall composition is clean and modern.

QUESTIONS