

Interest Rate Risk and Investment Strategies Seminar



March 21, 2023 | Minneapolis, MN
JW Marriott Minneapolis Mall of America

REGISTER NOW



The global pandemic set into motion a series of historically unprecedented economic policies. Massive amounts of liquidity and stimulus from policymakers enabled a fast recovery, but at what financial cost? The side effect of those “easy money” conditions has been 40yr-high inflation that now must be fought through highly restrictive Fed behavior. Balance sheet managers have been left to deal with the resulting large swings in interest rate and liquidity risks. Quickly increasing cost of funds, stubborn loan rates, and ever-tightening margins are just a few of the most common worries for 2023. More than ever, it is critical that credit union leadership take a whole balance sheet approach, as understanding and utilizing wholesale markets (asset and funding) could significantly reduce some of these pressures.

This seminar will examine the challenges now faced by CEOs, CFOs, and investment officers who must navigate the next phase of these uncharted waters. Join us for an in-depth discussion of the following topics:

- **Economic and Market Update** — Review of current economic conditions and the outlook for growth, inflation, and interest rates
- **The Fed's Next Moves** — Update on the rate outlook and likely next steps for Federal Reserve monetary policy
- **Interest Rate Risk** — How to ensure you are prepared for uncertain balance sheet challenges and a constantly changing regulatory focus
- **Loan/Deposit Pricing** — For the first time in over a decade, we must manage both sides of the balance sheet with strong pricing strategies
- **Liquidity Risk Management** — Policy tools and best practices for managing liquidity risk
- **Loan Participations** — Purchasing participations can help you get ahead of much slower moving retail loan rates and, at a minimum, give you market intel for pricing retail loans
- **Investment Portfolio Strategies** — Adapting your strategy and building the “right” investment portfolio for your specific balance sheet
- **Agency MBS and CMBS** — How the right combination of these two asset classes can get you off of the interest rate risk roller coaster



JW Marriott Minneapolis Mall of America

2141 Landau Lane
Minneapolis, MN 55425

AGENDA

Tuesday, 21st

Breakfast 7:30 am
Seminar 8:30 am
Lunch 12:00 pm
Conclusion 4:00 pm

WHO SHOULD ATTEND

Financial institutions' CEOs, CFOs, investment officers, board members, and those who are directly or indirectly responsible for financial management functions will benefit from this seminar. ***There is no cost for this seminar.***

ACCOMMODATIONS

A block of rooms is available at the JW Marriott. Identify yourself as a Baker Group attendee when calling **800.228.9290** for hotel reservations. The special room rate will be available until **February 27, 2023** or until the room block is sold out. Hotel price: \$204 + fees/tax.

For your convenience, register for the seminar online at [GoBaker.com/minnesota-cu](https://www.GoBaker.com/minnesota-cu). Call Skoshi Heron at 888.990.0010 for more information. Call Skoshi Heron at 888.990.0010 for more information.



**7 hours of Economics and Finance
CPE credits will be earned for your
attendance.**



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