#### Day 1 of ALM First Financial Forum Offers Insights on Economy, Mortgage Market & Balance Sheet Opportunities

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**Dallas, Texas** – The first day of ALM First’s Financial Forum kicked off with NCUA Board Member, Rodney Hood, sharing his thoughts on the resiliency of the credit union movement and providing insights on recent and future regulatory updates.

Jason Haley, ALM First’s Chief Investment Officer, shared his latest Economic & Market Update tailored specifically to financial institutions. While potential hiccups such as the delta variant and geopolitical concerns persist, the economy remains on solid footing. Fed leadership is still guiding for gradual tapering and there are signs of life in lending, but interest margins are under pressure. Haley advised financial institutions to focus on profitable risk management, including disciplined asset pricing and capital utilization.

Several ALM First experts discussed how banks and credit unions can navigate the mortgage market, sharing potential benefits and best practices for effective mortgage pipeline hedging. According to Alec Hollis, CFA and Managing Director, community financial institutions have an opportunity to lead with mortgages and should consider all of the profitability levers available as they grow.

Two in-depth panel discussions, “Understanding the Opportunity and Managing the Risks of Cannabis Banking” and “Harnessing the Power of Slack Availability in Your Balance Sheet” rounded out the content-rich first day of the Financial Forum. The panels included the diverse perspectives of regulators, banks and credit unions as they shared their personal experiences in the areas of cannabis banking, digital finance, participations and securitizations.

The Financial Forum, hosted by ALM First, is the premier event for financial executives to discover insights, formulate strategies, and gain new perspectives about the coming year. With two separate tracks and a variety of speakers including, industry experts and regulators, and numerous networking opportunities, the annual ALM First Financial Forum is the must-attend event for everyone involved in managing or monitoring the balance sheet including CEOs, CFOs, Senior Management, Controllers, Treasury Staff, ALCO and Board Members.

This year’s event is being held at the beautiful Silverado Resort in Napa, California.

More information about ALM First’s Financial Forum and other educational events may be found at [www.almfirst.com](http://www.almfirst.com).

**About ALM First**

ALM First is a strategic partner for depositories, offering an array of financial advisory services. Since 1995, our expertise in asset/liability management, fixed income portfolio management and hedging, has allowed us to deliver deeper insights into financial institutions’ balance sheets, strengthening their financial performance and building efficiencies. With more than $65 billion of investments under management (as of June 30, 2021), ALM First Financial Advisors is an SEC-registered investment advisor, acting as an unbiased third party, offering commission-free, fee-based services to over 300 financial institutions across the country.

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