Executive Women in Finance Newsletter

SECOND BI-ANNUAL 2026

PRESIDENT'S MESSAGE

Julie Overton, 2026 President

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Greetings EWF Members,

As we prepare to close out another successful year, I would like to reflect on the accomplishments and progress we achieved while executing many of the initiatives identified during our 2025 strategic planning session.

This year, we developed committee playbooks to provide greater clarity around goals, responsibilities, and budgets. We implemented board training for both new and existing board members and strengthened our focus on member retention and engagement. We also launched the Young Leaders and Modern Moms groups to foster deeper connections and help cultivate the next generation of leaders within our organization.

In addition, we hosted outstanding quarterly events, each attended by more than 100 members, and developed a best-practices framework to guide EWF's continued growth and effectiveness. With membership approaching 200 professionals and a diverse blend of experience levels, including 37% of members with fewer than 10 years of experience and 63% with more than 10 years, EWF continues to provide a unique environment where we can learn from one another, support each other, and grow together.

And while we are proud of our accomplishments, our work is far from complete.

We recently concluded our 2026 Board and Committee Leadership Retreat, and I am excited by the opportunities ahead. As we look toward 2027, we remain focused on strengthening member retention and engagement, delivering innovative programming and content, and leveraging new technologies to keep our members connected and informed.

I am incredibly grateful for the dedication and support of our Board Members, Group Leaders, Committee Chairs, and members. Your commitment continues to make EWF a vibrant and impactful organization.

I hope you had the opportunity to attend our signature quarterly events this year:

Continued on page 2...

- From Prompt to Performance: AI for Finance Professionals featuring Halley Kemmer
- Beyond the Lease: The Financial Strategy Behind a Regional Headquarters Move
- The Executive Shift: Thinking Strategically, Leading Intentionally featuring Dr. Singh
- The Power of Presence - How Style Shapes Leadership with Laura Walters of Style Riot (coming up in a couple weeks!)

I would also like to once again recognize our 2026 award recipients: Larissa Fox, Old National Bank – Emerging Leader Award; Nichole Rowe, Indiana Members Credit Union – Mentorship Excellence Award; Darlisa Davis, First Merchants Bank – Career Excellence Award; and Erin Eberly, Katz, Sapper & Miller – Woman of Distinction Award.

One of the things I value most about EWF is our commitment to recognizing and celebrating the achievements and contributions of women in finance. Our award recipients exemplify leadership, excellence, and impact that make this organization so special.

As we move into 2027, I encourage you to explore sponsorship opportunities with your organization. Sponsorship is a valuable way to support EWF while receiving complimentary memberships and engagement opportunities for your colleagues. More information is available here: Become a Sponsor - Executive Women in Finance

Thank you for your continued involvement and for making EWF such a meaningful part of our professional journeys. As my term as EWF President comes to a close, I want to express my sincere gratitude for the opportunity to lead such an extraordinary organization. Serving alongside so many accomplished, talented, and inspiring women has been one of the highlights of my career. I am excited to watch our new leadership team build upon our momentum and bring fresh ideas to life in the months ahead.

Thank you for your partnership, support, and commitment to EWF.

Sincerely,

Julie Overton
2026 EWF President
Senior Vice President, Corporate Banking
Old National Bank

WELCOME NEW MEMBERS

Heather Boylan, JPMorgan Chase

Jenn DiCandido, JP Morgan Private Bank

Rachel Dispennett, Katz, Sapper & Miller LLP

Lindsay Earhart, CSCI

Alex Fillenwarth, Forvis Mazars

Laura Fuquay, University of Indianapolis

Kathleen Hudock, Pekin Hardy Strauss

Tricia Hudson, Meals on Wheels of Hamilton County

Chelsea Hundley, First Merchants Private Wealth

Angie Jones, JP Morgan Chase

Rachel Jones, The National Bank of Indianapolis

Tara Lemieux, High Alpha, Studio LLC

Jenny Lurkins, Regions Bank

Hannah Maxwell, JP Morgan Chase

Shannon Maynard, Brown & Brown Inc

Lindsey Pae, Morgan Stanley

Kristen Smith, Ernst & Young LLP

Kayla Streicher, Elanco Animal Health

Abby Tolliver, Forvis Mazars

Andi Williams, First Farmers Bank & Trust

EWF Celebrates Leadership. Excellence and the Power of Women Supporting Women



Executive Women in Finance (EWF) brought members together for an inspiring evening of leadership insights, meaningful connections, and well-deserved recognition at its third-quarter dinner on September 30th at the Ritz Charles Garden Pavilion.

The evening featured Dr. Tanuja Singh, President of the University of Indianapolis, who shared valuable perspectives on leading with greater vision, confidence, and impact. Her presentation encouraged attendees to look beyond day-to-day responsibilities and embrace a more strategic approach to leadership.

Dr. Singh explored the importance of shifting from a "doer" mindset to a leadership mindset, balancing perfectionism with broader organizational goals, and developing the confidence to navigate change. She also introduced the University's Women's Executive Leadership Institute, highlighting its mission to develop, empower, and advance women leaders.

Her message reinforced the importance of investing in personal growth, embracing new opportunities, and empowering others along the way.

Celebrating EWF's 2026 Member Award Winners

Another highlight of the evening was the presentation of EWF's annual Member Awards, recognizing four exceptional women whose leadership, mentorship, professional achievements, and community involvement exemplify the organization's mission.

This year's honorees represent the incredible talent and dedication within EWF's membership and the meaningful impact women continue to make throughout the finance industry and beyond.

Emerging Leader Award – Larissa Fox

Larissa was recognized for her outstanding leadership potential, professional accomplishments, and dedication to developing the next generation of leaders. An active member of EWF's University Outreach Committee, she helped launch and grow the Young Leaders Group, creating opportunities for emerging professionals to connect and advance their careers. Professionally, Larissa has progressed from intern to Portfolio Banker, serves as National Co-Chair of her company's young professionals' network, and was recognized as an Indianapolis Business Journal 20 in Their Twenties honoree.

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Continued on page 4...

Dinner Continued

Mentorship Award – Nichole Rowe

Nichole was honored for her exceptional commitment to helping others grow, build confidence, and achieve their professional goals. Through leadership development programs, coaching initiatives, and mentoring relationships, she has created meaningful opportunities for professionals at every career stage. Her dedication to developing talent and fostering a culture of learning has left a lasting impact on the individuals and organizations she serves.

Career of Excellence Award – Darlisa Davis

Darlisa received the Career of Excellence Award in recognition of her distinguished professional career, leadership, and commitment to community service. An EWF member since the organization's inception and a current Board member, she has been a dedicated advocate for professional development and mentorship. Her extensive involvement with Easterseals Crossroads and other community organizations reflects her passion for making a difference and helping others succeed.

Woman of Distinction Award – Erin Eberly

Erin was recognized with EWF's highest distinction for her exceptional leadership, professional achievements, and enduring contributions to the organization. As a founding member, past president, and longtime advocate for women in finance, Erin played an instrumental role in establishing EWF's foundation and shaping its growth. Her commitment to servant leadership, mentorship, and creating opportunities for women has helped build a lasting legacy within EWF and the broader financial community.

An Evening of Inspiration and Recognition

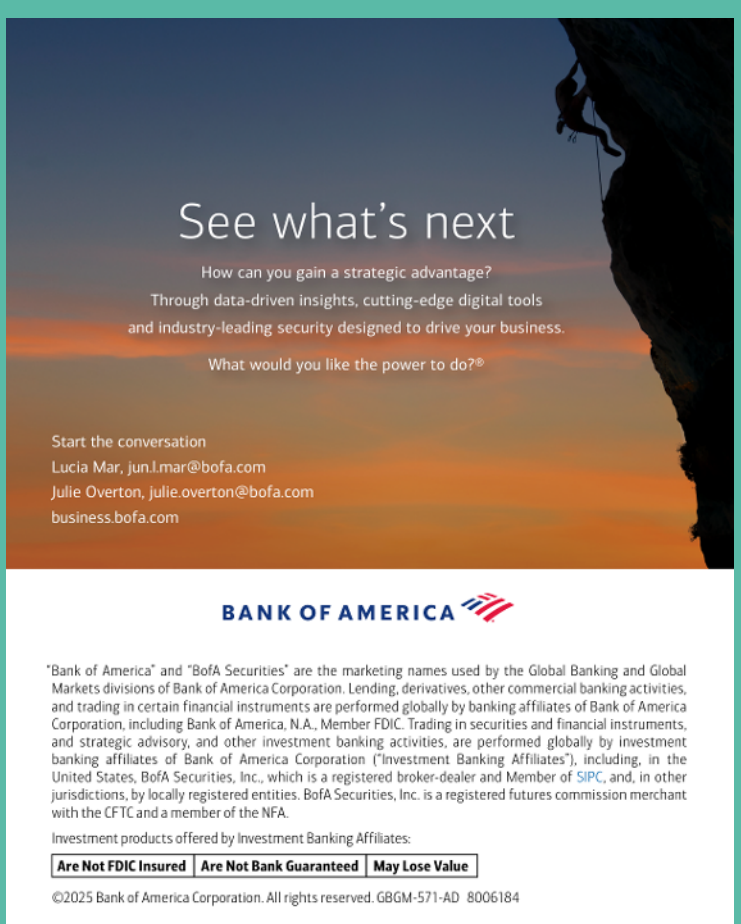
The event was a meaningful reminder of the power of women supporting women. From Dr. Singh's insights on leadership and personal growth to the inspiring accomplishments of this year's award recipients, the evening reflected EWF's ongoing commitment to connecting, developing, and celebrating women in finance.

Special thanks to EWF Awards Committee Co-Chairs Betsy Phillips of Old National Bank and Amber Candis of Elanco,

Continued on page 5...







Dinner Continued

along with everyone who submitted nominations and helped recognize the outstanding women within our membership.

Congratulations to Larissa, Nichole, Darlisa, and Erin! Your leadership, dedication, and commitment to lifting others up continue to inspire our EWF community.

Thank you to everyone who joined us for this memorable evening. We look forward to continuing to celebrate the accomplishments and impact of women in finance!









Old National: Supporting Women on the Court, On the Course, and in Leadership Positions

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Supporting women means creating opportunities to compete, lead, grow and make an impact. At Old National Bank, that commitment is reflected in our partnerships in women's sports, and investments in communities and programs that help women strengthen their leadership skills.

Supporting community and small businesses through women's sports

A centerpiece is Old National's partnership with the Indiana Fever. Old National became the Fever's official bank partner beginning with the 2025 WNBA season, bringing together two organizations with deep Indiana roots and a shared commitment to the community. The partnership includes initiatives that have spotlighted women-led and other Indiana small businesses.

That original community connection grew in 2026 with the second annual Small Business Assist Program, with selected businesses receiving benefits including on-court recognition at a Fever game, tickets and social media exposure, while one business receives a $5,000 grand prize to help advance its goals.

Women's pro golfer Kiara Romero and community engagement

Old National is also supporting women athletes through its relationship with professional golfer Kiara Romero. A member of Team Old National, Kiara Romero reached No. 1 in the World Amateur Golf Ranking before beginning her transition to professional golf, describing Old National as part of the support system she can turn to as she navigates her young professional career.

The partnership also creates opportunities for community engagement. In September, Romero participated in Old National golf events at Hazeltine National Golf Club, including an event that brought approximately 50 women together for a golf clinic and professional networking.

Creating opportunities for women to grow and lead

Old National's support for women extends inside the organization through opportunities to build relationships, skills and leadership capabilities:

• **Women LEAD Impact Network:** Cultivates an inclusive environment where women can thrive and their contributions are valued, while providing opportunities to connect and develop.

• **Power Circles:** Small-group gatherings connect colleagues from different career stages and areas of the bank for conversations about women in the workplace and personal and professional growth.

• **Professional development:** Women LEAD programming complements broader Old National learning opportunities covering areas such as communication, emotional intelligence, feedback and peer coaching.

• **Leadership Series:** Women LEAD has partnered with other Old National Impact Networks on programs designed to help colleagues expand their leadership skills and learn from accomplished leaders.

Together, these efforts reflect a simple belief: when women have opportunities to develop their talents, build meaningful relationships and pursue ambitious goals, the benefits extend far beyond the court, golf course, or workplace, to the communities where we work and live.

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When Cyber Fraud Happens, Speed Matters

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Cyber fraud is no longer just an IT issue. For financial professionals and business leaders, it is increasingly a financial, operational, and reputational risk — and when an incident occurs, the speed of an organization's response can make a significant difference.

Recent information shared by FBI Cyber officials underscores just how important that response can be. According to the FBI's latest Internet Crime Report, its Recovery Asset Team had a 58% success rate in freezing funds through the Financial Fraud Kill Chain for fraud victims in 2025, with nearly $680 million frozen on behalf of victims.

Barnes & Thornburg

The catch? Time matters.

For qualifying international transfers, the Financial Fraud Kill Chain is available only within 72 hours. That makes preparation before an incident occurs critical. Organizations should know in advance who needs to be contacted, what information will be required and who has authority to make decisions when a potentially fraudulent transaction is discovered.

The threat itself is also becoming more sophisticated. Artificial intelligence is giving cybercriminals new tools to create convincing phishing messages, impersonate executives and manipulate audio and video. The FBI estimated approximately $893 million in losses associated with AI-related crimes in 2025 based on more than 22,000 complaints — figures that likely represent only a fraction of the total number of incidents.

For finance leaders, the takeaway is straightforward: cybersecurity preparedness should extend beyond simply updating to the latest systems and technology.

Organizations should consider whether their incident response plans address financial fraud, whether employees know how to escalate suspicious activity quickly and whether appropriate relationships with financial institutions, legal counsel and law enforcement are established before they are needed. Periodic tabletop exercises can also help identify gaps before an actual incident puts the plan to the test.

No organization can eliminate cyber risk entirely. But when fraud occurs, knowing what to do — and doing it quickly — may significantly improve the opportunity to limit the financial impact.

This article was adapted from "FBI Cyber Officials Suggest Best Practices and Potential Benefits of Promptly Reporting Cybersecurity Incidents to Law Enforcement," written by Vineet Gauri, counsel at Barnes & Thornburg. The original alert provides additional information on current cybercrime trends, FBI-recommended best practices and how organizations can report cybersecurity incidents to the FBI.

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Barnes & Thornburg

At Barnes & Thornburg, we're proud to support **Executive Women in Finance** — an organization that advances leadership and professional growth for finance professionals across Indiana. We're honored to stand with a network that connects, educates, and elevates executives at every stage of their career.

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Growing Our Impact: A Personal Perspective on Community Engagement

PLATINUM LEVEL SPONSOR

By Katie Hammer

One of the things I value most about my role at KSM is the opportunity to see firsthand what happens when talented professionals come together in service of something bigger than themselves. Every volunteer event, nonprofit partnership, and community initiative reinforces a simple truth: meaningful impact is created through consistent action.

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That belief is reflected in KSM's recently released 2025 Community Impact Report, which celebrates what our employee-owners accomplished together last year. In 2025, KSM contributed more than 10,000 volunteer hours to 489 nonprofit organizations, served on 232 nonprofit boards, and donated $890,000 to charitable causes. While those numbers are significant, what inspires me most are the stories behind them: the relationships built, the organizations strengthened, and the communities made better because our people chose to get involved.



One of my favorite examples of that commitment is our annual Community Day. It's a day when KSMers across the country step away from their desks and spend the day serving local nonprofits together. Whether we're preparing meals, organizing donations, supporting youth programs, beautifying neighborhoods, or lending a hand wherever it's needed, Community Day is a reminder of what can be accomplished when hundreds of people unite around a shared purpose. This year, we'll continue that tradition on Friday, Nov. 20, 2026, and it's always one of the highlights of our year.

Community engagement at KSM extends far beyond a single day of service. We encourage our employee-owners to invest in the causes they care about year-round through paid volunteer time and programs that amplify their personal impact. Through our Time & Talents program, employees who volunteer with nonprofits can direct a KSM donation to that organization. Our Matching Gift program further supports charitable giving by matching employee donations up to $1,000 annually. These initiatives empower our people to deepen their relationships with nonprofits and help the organizations they care about thrive long after a volunteer event has ended.

I've found that finance professionals are uniquely positioned to strengthen their communities; not only through financial support, but through leadership, strategic thinking, and a willingness to serve. Organizations like Executive Women in Finance bring together leaders who understand that success isn't measured solely by business outcomes, but also by the positive influence we have on the people and communities around us.

I'm proud to be part of a firm that believes community engagement is everyone's responsibility, and I'm grateful for the opportunity to partner with organizations like EWF that share that commitment. Together, we can continue building stronger communities for the future.

Katie Hammer is KSM's senior community engagement manager. Contact Katie at khammer@ksmcpa.com.



Rooted in Indiana. Invested in Its Future.

For more than 80 years, KSM has grown alongside central Indiana's business community. As the largest independent accounting firm in Indianapolis, we're proud to remain employee-owned and headquartered where it all began.

Our success has always been about people – those who work here, those we serve, and those in the communities we call home. With our move to a new headquarters at Six Carmel Gateway in 2026, we're doubling down on our Hoosier roots as we continue to invest in the future we're building together.

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Planning & Implementation of Cost Segregation Studies

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Last August, Congress passed the One Big Beautiful Bill Act (OB3 or OBBBA), which included a provision to permanently reinstate 100% bonus depreciation for qualified property placed in service after January 19, 2025. This bonus depreciation was previously slated to phase out by January 1, 2027. The bonus depreciation could amplify the results of cost segregation studies, as some eligible property with a 20-year or shorter recovery period may qualify for full depreciation upon being placed in service.

Proper planning is important to help ensure full tax benefit, as there are specific rules based on whether the property is newly constructed or acquired.

Your project is a great candidate for a cost study if you have recently acquired property or newly constructed property exceeding $1,000,000, or if you have performed improvements exceeding $500,000. Often, multifamily housing communities benefit from a cost segregation study due to the types of costs incurred to construct and update properties, including interior finishes, unit appliances, and amenity improvements that give rise to a large pool of assets that may be eligible for accelerated depreciation.



Mandy Rose
Managing Director
Forvis Mazars

In addition, items identified on a per-unit basis will be multiplied by the number of units in which they are installed, given the redundancy of the asset pool.

Personal & Real Property

Cost segregation analysis can be completed in the year that the property is placed into service, or retroactively through a change in accounting method to capture missed depreciation from prior years.

The types of personal and real property that are typically present in multifamily projects (that may be assigned shorter recovery lives as the result of a cost segregation study) typically include:

Personal Property: Carpet or floating floors; Laminated countertops and cabinetry; Removable shelving or closet systems; Window treatments; Appliances; Specialty systems; Parts of the plumbing, electrical, and HVAC systems; Decorative pole lights around pools or courtyards; Play structures and climbing equipment; Dog agility features; Removable fencing or gates; Parcel lockers

Real Property & Site Improvements: Paving, curbs, and sidewalks; Swimming pool; Landscaping and hardscaping; Storm drainage; Site lighting; Site fencing and enclosures; Carports

The personal property examples listed above would qualify for recovery lives ranging from five to seven years, while the site improvements would qualify for recovery lives of 15 years.

If you have recently completed a rehabilitation of units within your multifamily housing community, many of the costs incurred will qualify as personal property and benefit from a shorter recovery life of five to seven years.

How Forvis Mazars Can Help

Conducting a cost segregation study involves a detailed engineering analysis of a property's components using the architectural and construction drawings, cost records, and site inspections. Forvis Mazars has a unique team of engineers and CPAs with over 100 years of combined experience. Our multifamily housing team is well versed in reviewing relevant documentation and physical components of your property to help ensure that optimal recovery lives are identified for each asset of your community.

For more information, reach out to our team about a feasibility study to identify your estimated benefit from engaging in a cost segregation study.



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Volunteer Opportunity

Wednesday, November 4, 2026
Girl Scouts
9:00 AM - 12:00 PM

Register here

EWF members are invited to join fellow members for an upcoming volunteer opportunity! We will be helping Girl Scouts with a variety of items and need several volunteers to make the day a success!



Networking Event

Tuesday, November 10, 2026
The District Tap Northside
4:30 - 6:00 PM

Register here

Join EWF and Financial Executives International (FEI) for an evening of networking at The District Tap Northside. Connect with professionals from across the Indianapolis business community while enjoying complimentary drinks and light appetizers.

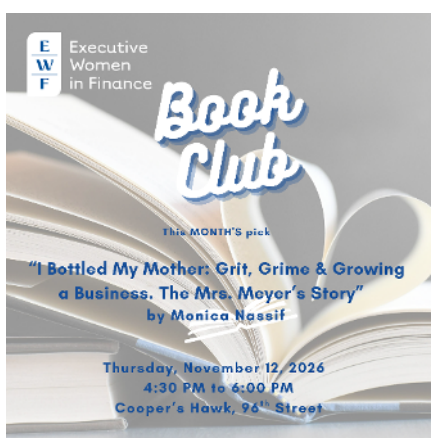


Book Club

Thursday, November 12, 2026
Coopers Hawk
4:30 - 6:00 PM

Register here

Join us for an engaging conversation as we discuss "I Bottled My Mother: Grit, Grime & Growing a Business. The Mrs. Meyers Story". This book is a gritty, hilarious, heartfelt origin story behind Mrs. Meyer's Clean Day, the cult-favorite cleaning line inspired by Monica's real-life mom, Thelma Meyer. Come ready to discuss the book, connect with colleagues, and discover why some of the best networking happens around a great story!



Fourth Quarter Luncheon

Wednesday November 18, 2026
Vision Loft at The Stutz
11:15 AM - 1:00 PM

Register here

Executive presence is about more than what you say, it's also about how you show up. Join personal stylist and image consultant Laura Walters of Style Riot for a session on how style can be a strategic leadership tool that reinforces credibility, communicates confidence, and strengthens your professional brand.



Introducing EWF's 2027 Board of Directors

Executive Women in Finance is pleased to announce our 2027 Board of Directors! This talented group of women brings a wealth of experience, fresh perspectives, and a shared commitment to advancing EWF's mission of connecting, developing, and empowering women in finance.


Amber LaRue
President


Stephanie Dunn
Vice President


Rebecca Bevis
Treasurer

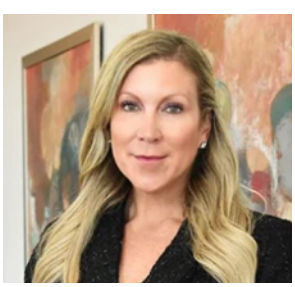

Chaleise Fleming
Secretary


Julie Overton
Past President


Betsy Phillips
Board Member

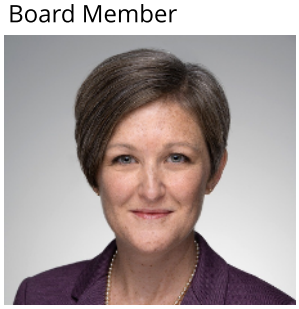

Christine Duncan
Board Member


Darlisa Davis
Board Member

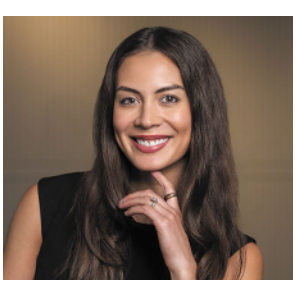

Jayna Cacioppo
Board Member


Meegan Morgan
Board Member


Amber Candis
Board Member


Mandy Rose
Board Member


Julie Bolling
Board Member


Shannon Furlin
Board Member


Stephanie Ewing
Board Member


Joelle Compton
Executive Director

Share Your Job Opportunities with EWF!

Is your organization hiring? EWF is happy to help connect talented professionals with exciting career opportunities throughout our network! If your company has an open position, please share the job posting with us for inclusion in an upcoming EWF newsletter. Together, we can help our members make valuable connections and take the next step in their careers!

Here is a posting a member has shared: **IRE Relationship Manager at First Merchants Bank**


Community is the commitment we make to each other
When a community is strong, it's more than a collection of streets and buildings—it's a place that helps its residents thrive.
That's why we're committed to building stronger communities as a proud sponsor of Executive Women in Finance.
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Building Stronger Communities Through Leadership and Partnership

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INDIANA Members Credit Union

Keeping It Simple

At Indiana Members Credit Union (IMCU), we believe that leadership extends beyond the workplace. It is reflected in how we serve our members, support our communities, and create opportunities for individuals and families to thrive.

As financial professionals, we have a unique responsibility and privilege to make a meaningful impact in the communities we serve. Through collaboration, innovation, and a shared commitment to service, financial institutions can help remove barriers, expand opportunities, and strengthen the economic well-being of those around us.

One recent example of this commitment is IMCU's partnership with the Federal Home Loan Bank of Indianapolis (FHLBank Indianapolis) through its Community Multiplier – Member Match Program. Together, we were able to support two impactful nonprofit organizations, Helping Veterans and Families (HVAF) of Indiana and the Chin Community of Indiana (CCI), with grant funding that will help advance their missions and serve individuals and families working toward greater stability and self-sufficiency.

These organizations are making a difference every day by providing critical housing assistance, support services, and resources that empower people to build brighter futures. By partnering with organizations that share our values, we can extend our reach and help create lasting community impact.

Partnerships such as these demonstrate the important role that financial institutions play in fostering economic opportunity. Whether through affordable lending programs, financial education initiatives, charitable giving, volunteerism, or strategic community investments, we have the ability to help people achieve their goals and build stronger foundations for the future.

This commitment to service is also reflected in the leadership development and professional growth opportunities provided by organizations such as Executive Women in Finance. By bringing together professionals across the financial services industry, Executive Women in Finance creates valuable opportunities for networking, mentorship, collaboration, and leadership development.

IMCU is proud to support Executive Women in Finance and its mission to advance and connect women leaders throughout the industry. The organization's members exemplify the dedication, vision, and leadership that continue to shape the future of financial services and strengthen the communities we serve.

As we look ahead, IMCU remains committed to partnering with organizations, community leaders, and industry professionals to create opportunities for growth and success. Together, we can continue building stronger communities, expanding economic opportunities, and making a positive difference for future generations.

For more information about Indiana Members Credit Union and its services, visit www.imcu.com.



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Investing in women's success

JPMorganChase remains focused on supporting the success of women and allies. We continue to invest in initiatives that create opportunity and a stronger economy for all.

We're proud to celebrate the strength of the Executive Women in Finance community. Your impact helps keep our region moving forward.

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