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| Sunday , March 1, 2026 | | |
| 1:30 PM | Registration & Margarita Bar Margarita Bar sponsored by: | FLORES FOYER |
| Fundamental Advisors | | |
| 6:30 PM | Welcome Reception Opening Reception sponsored by: | LA CASA |
| Bank of America Corporation Infinity Transportation | | |

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| Monday, March 2, 2026 | North American Railcar Review - Day One | |
| 7:15 AM | Registration & Continental Breakfast Breakfast is sponsored by: | FLORES FOYER |
| American Industrial Transportation (AITX) Hempel (USA), Inc. | | |
| 7:30 AM | Opening Remarks | FLORES BALLROOM Speakers: David Nahass – President – Railroad Financial Corporation William Geiger – Senior Vice President – Railroad Financial Corporation Andrew Falcone – Vice President – Railroad Financial Corporation |
| 7:45 AM | Monday Morning Kickoff Keynote | Speaker: William Geiger – Senior Vice President – Railroad Financial Corporation Jose Maria Liberti – Clinical Professor of Finance – Kellogg School of Management, Northwestern University |
| 8:30 AM | North American Railcar Review | Moderator: David Nahass – President – Railroad Financial Corporation Speaker: David Humphrey – Senior Data Scientist – Railinc |
| 9:10 AM | Manufacturing Review | Moderator: David Nahass – President – Railroad Financial Corporation Speaker: Brian Smalley – Executive Vice President Marketing & Sales – National Steel Car |
| 9:40 AM | Coffee Break – sponsored by: American Industrial Transportation (AITX) | FLORES FOYER |
| 10:00 AM | Class I Update | Moderator: David Nahass – President – Railroad Financial Corporation Speaker: John Orr – EVP Operations and COO – Norfolk Southern Corporation Mina De Oliveira – Vice President Enterprise Resources – Norfolk Southern Corporation |
| 10:30 AM | ABH Keynote | Moderator: David Nahass – President – Railroad Financial Corporation Speaker: Anthony Hatch – Analyst/Consultant – ABH Consulting |
| 11:15 AM | PLG Keynote | Moderator: David Nahass – President – Railroad Financial Corporation Speaker: Taylor Robinson – Managing Director – PLG Consulting |
| 12:00 PM | Tank Car Marketplace | Moderator: David Nahass – President – Railroad Financial Corporation Speaker: Daniel Anderson – VP, Corporate Strategy – Trinity Industries, Inc. |
| 12:30 PM | Luncheon Lunch is sponsored by: Ascensor Consulting LLC FreightCar America, Inc. | FIESTA BALLROOM |
| 12:45 PM | Lunch Speaker | Moderator: David Nahass – President – Railroad Financial Corporation Speaker: Sam Sexhus – Vice President, Surface Transportation – Oliver Wyman |
| 2:00 PM | Intermodal Environment | Moderator: David Nahass – President – Railroad Financial Corporation Speaker: Ron Sucik – President – RSE Consulting |
| 2:30 PM | Steel Products and Scrap | Moderator: David Nahass – President – Railroad Financial Corporation Speaker: Alex Lookatch – Rail Manager – Nucor |
| 3:00 PM | Coffee Break – sponsored by: American Industrial Transportation (AITX) | FLORES FOYER |
| 3:15 PM | Coal Market Update | Moderator: David Nahass – President – Railroad Financial Corporation Speaker: John Ward – Executive Director – National Coal Transportation Association |
| 3:45 PM | Boxcar Briefing | Moderator: David Nahass – President – Railroad Financial Corporation Speakers: David Horwitz – Vice President & Group Executive, Portfolio Management & Procurement – GATX Corporation Anthony Petrillo – Managing Director – Transportation – Packaging Corporation of America |
| 4:15 PM | Railcar Valuation, Leasing and Lease Rates | Moderator: David Nahass – President – Railroad Financial Corporation Speakers: Bryan Vaughan – Vice President – Sales & Marketing – Modern Rail Capital, LLC Patrick Mazzanti – President – Railroad Appraisal Associates Sean Hankinson – Principal – Adaptive Rail Solutions Ltd. Greg Schmid – Managing Director – Rail – Residco |
| 5:15 PM | Adjourn | |
| 6:30 PM | Reception The Reception is sponsored by: Alvord and Alvord PLLC Union Tank Car Company | WATERFALL |

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| Tuesday, March 3, 2026 | | |
| North American Railcar Review – Day Two | | |
| 6:00 AM | REF FUN RUN / WALK (Prompt) | RESORT LOBBY |
| REF FUN RUN / WALK is sponsored by ING | | |
| 7:15 AM | Registration & Continental Breakfast Breakfast is sponsored by: ATEL Capital Group Guardian Rail TGS Cedar Point | FLORES FOYER |
| 7:45 AM | FTR Keynote | FLORES BALLROOM Moderator: David Nahass – President – Railroad Financial Corporation Speaker: Eric Starks – Chairman – FTR Intel |
| 8:25 AM | Tuesday Manufacturing Keynote | Moderator: David Nahass – President – Railroad Financial Corporation Speaker: Nick Randall – President and CEO – Freight Car America, Inc. |
| 9:10 AM | Tuesday Railroad Keynote | Moderator: David Nahass – President – Railroad Financial Corporation Speaker: Farah Lawler – Vice President, Service Design – BNSF Railway |
| 9:55 AM | Coffee Break – sponsored by: American Industrial Transportation (AITX) | FLORES FOYER |
| 10:20 AM | Covered Hopper Focus | Moderator: David Nahass – President – Railroad Financial Corporation Speaker: Jon Mudronja – Senior Vice President, Sales – AITX |
| 11:00 AM | Operating Lessor Keynote | Moderator: David Nahass – President – Railroad Financial Corporation Speaker: Paul Titterton – EVP and President, Rail North America – GATX Corporation |
| 11:40 AM | Adjourn | |
| 12:20 PM | Golfers Required to be in Carts Annual Golf Outing sponsored by: CIT Rail TrinityRail | La Quinta Resort – Mountain and Dunes Courses |
| | Golf Drink & Snack Cart sponsored by: Williams Hayward Protective Coatings, Inc. | |
| 12:30 PM | Women In Rail Luncheon | Morgan's Patio |
| Alvord and Alvord PLLC | | |
| 6:30 PM | Reception The Reception is sponsored by: GATX Corporation Modern Rail Capital Oliver Wyman | WATERFALL |
| March 4, 2026 | | |
| Power-Power-Power - Day Three | | |
| 7:45 AM | Registration & Continental Breakfast Breakfast is sponsored by: Hempel (USA), Inc. | FLORES FOYER |
| 8:20 AM | Opening Remarks | FLORES BALLROOM Speakers: David Nahass – President – Railroad Financial Corporation William Geiger – Senior Vice President – Railroad Financial Corporation Andrew Falcone – Vice President – Railroad Financial Corporation |
| 8:30 AM | North American Locomotive Review | Moderator: David Nahass – President – Railroad Financial Corporation Speaker: David Humphrey – Senior Data Scientist – Railinc |
| 9:00 AM | Wednesday Morning Kickoff Keynote Q&A | Moderator: David Nahass – President – Railroad Financial Corporation Speaker: Donald Graab – General Manager – Triangle Brothers and Associates, LLC |
| 9:45 AM | Coffee Break – sponsored by: American Industrial Transportation (AITX) | FLORES FOYER |
| 10:00 AM | Hydrogen Motive Power Update | Moderator: David Nahass – President – Railroad Financial Corporation Speaker: Graciela Trillanes – Chief Commercial Officer – HGmotive Inc. |
| 10:40 AM | Locomotive Manufacturer Report – Part I | Moderator: David Nahass – President – Railroad Financial Corporation Speaker: Robert Bremmer – Group Vice President Product Management – Wabtec |
| 11:10 AM | Locomotive Manufacturer Report – Part II | Moderator: David Nahass – President – Railroad Financial Corporation Speaker: Gregory Hall, Jr. – CEO & General Counsel – Knoxville Locomotive Works, Inc. |
| 11:40 AM | Locomotive Manufacturer Report – Part III | Moderator: David Nahass – President – Railroad Financial Corporation Speaker: Joseph Stack – Rail Business Development Leader – Cummins CSSNA |
| 12:10 PM | Lunch Break Sandwiches and Refreshments sponsored by: Biggs Appraisal | FLORES FOYER |
| 12:40 PM | Locomotive Manufacturer Report – Part IV | Moderator: David Nahass – President – Railroad Financial Corporation Speaker: TBD |
| 1:10 AM | Powering the Future: A Comparative Analysis of Motive Power Technologies | Moderator: David Nahass – President – Railroad Financial Corporation Speaker: Michael Faust – CEO – Railpower, Inc. |
| 1:40 PM | Analyzing The Locomotive Marketplace | Moderator: David Nahass – President – Railroad Financial Corporation Speaker: Jason Kuehn – Vice President – Oliver Wyman |

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| 2:10 PM | Locomotive Backlog Update | Moderator: David Nahass – President – Railroad Financial Corporation Speaker: Stuart Biggs – Managing Director – Biggs Appraisal |
| 2:30 PM | Locomotive Valuation and Leasing | Moderator: David Nahass – President – Railroad Financial Corporation Speakers: Patrick Mazzanti – President – Railroad Appraisal Associates Greg Schmid – Managing Director – Rail – Residco TBD |
| 3:15 PM | Closing Remarks | |

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SAVE THE DATE: The 41st RAIL EQUIPMENT FINANCE CONFERENCE –
FEBRUARY 28 - March 3, 2027