



**DON'T LOOK BACK
YOU'RE NOT GOING
THAT WAY**

**July 10-15, 2016
Bloomington, IL**

SUCCESS

The Community Bankers School

“Excellent course to help with overall knowledge of the bank and improve networking skills. Overall awesome.”

Matthew Eschbach, AVP
CNB Bank & Trust
Company, N.A.,
Carlinville
(Jerseyville)

Dear Community Banker:

WHAT MAKES THE DIFFERENCE?

Have you ever wondered what makes some community bankers more successful than others? Is it native intelligence, talent, or dedication? Is it that one person wants success and the other doesn't? *I believe the difference lies in what each person knows and how he or she makes use of that knowledge.*

That is why I am writing to you about The Community Bankers School. The purpose of this school is *to give participants knowledge — knowledge they can use every day in community banking.* The Community Bankers School (CBS) is available to community bankers nationwide, making it *The School* for community bankers in the country. **In addition, CBS is not only sponsored by nine state community-banking associations, but also the Independent Community Bankers of America.**

A SCHOOL UNLIKE ANY OTHER

You see, CBS is unique. A subcommittee annually evaluates faculty, curriculum, and student comments to enhance the value of CBS. Each year, the *faculty has been improved* and the *curriculum updated* to include *timely topics* and the *latest learning techniques*. CBS is conducted in the *state-of-the-art facilities* of Illinois Wesleyan University.

KNOWLEDGE IS THE DIFFERENCE

In looking at the alumni list, I see that more than 900 people have graduated from this school during the last 28 years. More than 90 percent of attendees each year have evaluated it as “excellent” or “very good.” *The vast majority of graduates have been promoted or taken on new responsibilities at their banks.* More than 40 individuals are now bank presidents and 15 are outside directors — a track record that proves *knowledge makes the difference.*

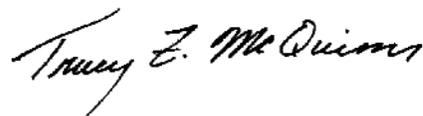
MY PERSONAL GUARANTEE

Please put my statement to the test by enrolling one of your associates in Class I of the Community Bankers School. I guarantee that this individual will return to the bank more motivated and better equipped to contribute to the overall success of your community bank. *Should CBS not measure up to your expectations, you may contact me within two weeks of the student's return and the full tuition will be refunded to your bank!*

AN INVESTMENT IN SUCCESS

Enroll a candidate now! It's a no-risk investment in your community bank's success.

Sincerely,



Tracy Z. McQuinn, Administrator,
The Community Bankers School and
SVP of Education & Special Events,
Community Bankers Association of Illinois



July 10-15, 2016

The Community Bankers School is an intensive program designed for today's community bank professional. Here is what students gain:

- background and experience for broader responsibilities and greater effectiveness;
- a broad understanding of the overall deposit, credit, and investment functions of a community bank;
- an appreciation for customer service and an active business-development program;
- insight into a community bank's overall operations responsibilities and techniques for integrating technology into the bank's strategic plan;
- the opportunity to compare and share experiences with peers, instructors, and senior bankers;
- the invaluable student notebook which contains course outlines, supplemental reading materials, as well as exhibits and sample forms; and
- the ability to immediately contribute to the overall success of the bank.

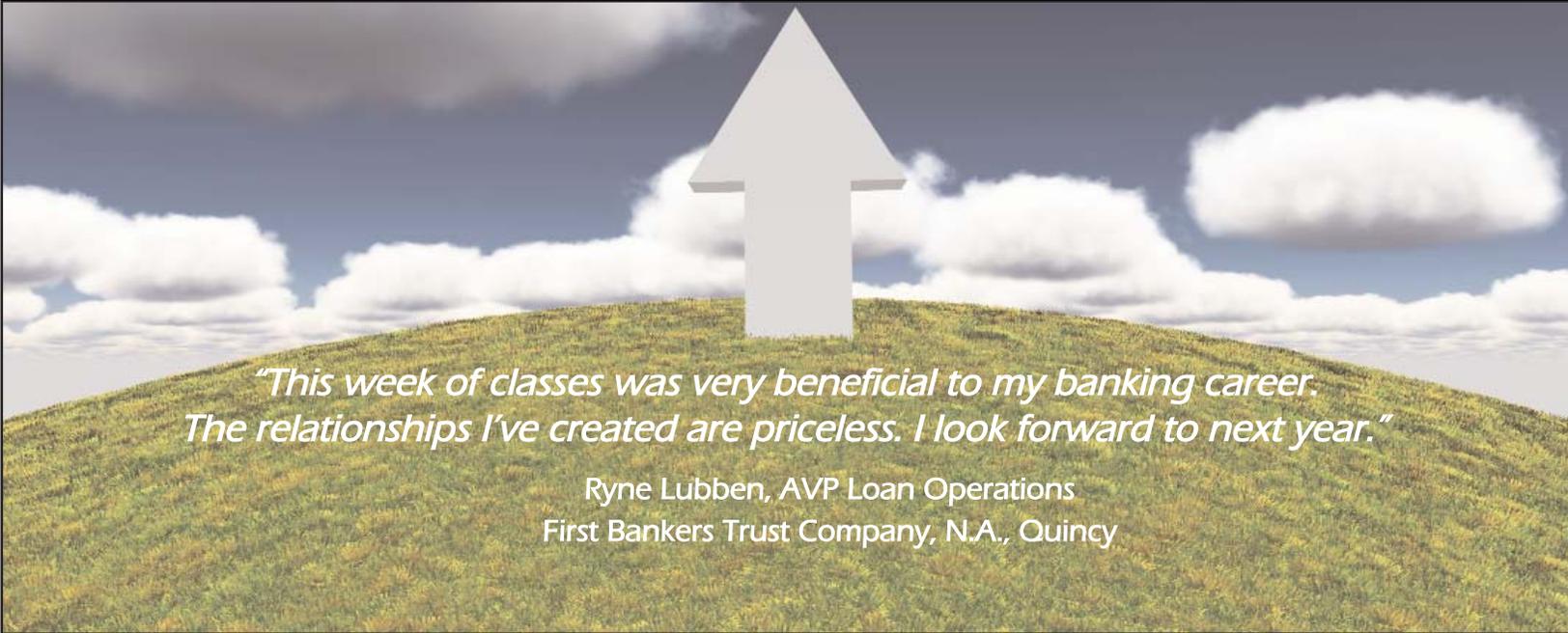


"This school provides great information and ideas we can take back to our institutions and implement to help our banks grow."

Tegan Arnold, Credit Analyst
Prairie Community Bank,
Marengo

Money-Back Guarantee

**Should CBS not measure up
to your expectations,
call within two weeks, and the full tuition
will be refunded to your bank.**



*"This week of classes was very beneficial to my banking career.
The relationships I've created are priceless. I look forward to next year."*

Ryne Lubben, AVP Loan Operations
First Bankers Trust Company, N.A., Quincy

Class I Schedule

	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
8 a.m.	Introduction to Compliance <i>Bill Elliott</i>	Analyzing Financial Statements <i>Jeffery Johnson</i>	Continuity Planning Fraud Robbery Prevention <i>Jim Rebel</i>	Collections, Problem Loans, Management & Bankruptcy <i>Dave Kemp</i>	Examination <i>Dave Kemp</i>
9 a.m.					Test Review & Discussion
10 a.m.	Exposure to Monetary Economics <i>Dave Kemp</i>	Structuring Loans <i>Jeffery Johnson</i>	Secondary Market <i>FHLB Representative</i>	Ownership Documentation <i>Speaker TBD</i>	Commercial Loan Case <i>Dave Kemp</i> <i>Jeffery Johnson</i>
11 a.m.					Graduation Luncheon & Dismissal
Noon	Lunch	Lunch	Lunch	Lunch	
1 p.m.	Introduction to Accounting <i>Jeffery Johnson</i>	Introduction to Auditing <i>Sara Mikuta</i>	Bank Investments <i>Drew Simmons</i>	Commercial Loan Doc <i>Jeffery Johnson</i>	
2 p.m.					
3 p.m.	Introduction to Compliance (cont'd) <i>Bill Elliott</i>	Consumer Credit <i>Dave Kemp</i>	Consumer Loan Doc <i>Dave Kemp</i>	Lending Wrap-Up <i>Dave Kemp</i>	Sunday, July 12
4 p.m.					
5 - 6:30 p.m.	Dinner/Free Time		Dinner/Free Time	Dinner/Free Time	Orientation & Dinner 5 - 6:30 p.m.
6:30 p.m.	Technology Trends <i>Joe Olesak</i>	Social Activity	Sales Training <i>Dave Kemp</i>	Commercial Loan Case <i>Jeffery Johnson/</i> <i>Dave Kemp</i>	Concepts of Financial Planning <i>Richard Hiatt</i> 6:30 - 8:30 p.m.
7:30 p.m.					

FACULTY

Archie Bransford Jr. — Bransford is the owner and operator of Bransford & Associates, LLC, Atlanta, GA, which provides regulatory consulting services to financial institutions. He worked with the Office of the Comptroller of the Currency (OCC) for 30 years and retired as the deputy comptroller for the agency's Southern District. He served as the deputy comptroller for the Southeastern District in Atlanta, district administrator for the Southeastern District, and examiner-in-charge for First Union Corporation in Charlotte, NC. Bransford earned a B.S. in business administration from the University of Detroit, MI.

Jerry Cavanaugh — Cavanaugh serves as the Community Bankers Association of Illinois' general counsel. He is the author of "Legal Link" columns, which addresses legal and regulatory banking issues in CBAI's *Banknotes* magazine. Cavanaugh drafts, reviews, and provides testimony on banking legislation pending in the Illinois General Assembly. He has 20 years of experience dealing with banking laws and regulations. He served on the legal staff of the Illinois Commissioner of Banks and Trust Companies (later known as the Office of Banks and Real Estate), and is a member of the Commercial, Banking, and Bankruptcy Law Section of the Illinois State Bar Association.

Sean Cunningham — Cunningham is a regional manager with Marquis, a company that leverages technology to help banks increase revenue by retaining current customers. He was formerly the chief marketing and retail officer with a community bank in Illinois where his efforts were focused on achieving positive ROI through targeted marketing. He also implemented and managed his bank's sales and service initiatives. With Marquis, Cunningham helps banks across the country maximize their strategic marketing and sales efforts particularly specializing in loan growth, cross-sales, retention, and sales automation.

Bill Elliott — Elliott, CRCM, is a senior consultant with Young & Associates of Kent, OH, a nationally recognized compliance consulting firm for community banks. He has 24 years of banking experience, including 16 years of experience as a compliance and CRA officer. He was previously a lender for consumer, commercial, and mortgage loans, and has managed the loan review, loan processing, loan administration, credit administration, and collections functions. He conducts compliance reviews for all areas of compliance and writes compliance articles and training materials.

Elaine Hand — Hand is the president of Illinois-based Innerview, Inc. She is a facilitator, trainer, speaker, leader, and planner. Prior to creating Innerview, Inc., Hand worked in banking for 20 years. Her job responsibilities included recruitment and retention of employees, training, assessments, benefit planning, government regulations, retail and commercial development, marketing, sales, and management. Hand has strategically aligned her company with key solutions providers in order to ensure the fast and efficient resolution to the people concerns that her clients face.

Richard Hiatt — Hiatt is currently self-employed in estate planning, investments, and financial services. He is the owner of Hiatt Enterprises, which provides agriculture land management, record bookkeeping, and consulting. Currently, he is a consultant in bank and trust services with Fairbury-Cropsey Community Bank, a division of Morton Community Bank. He provides financial planning through Wayne Hummer Investments. Hiatt has been a banker for 35 years, starting as a farm manager, 12 years as a trust officer, and has been president of two banks. He is a past director of the Community Bankers Association of Illinois and is chairman of the CBAI Foundation for Community Banking.

Class II Schedule

	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
8 a.m.	Community Bank Policies & Regulatory Relations <i>Dave Kemp</i>	Business Development & Establishing a Marketing Program <i>Sean Cunningham</i>	Asset/Liability & Investment Management <i>Drew Simmons</i>	Strategic Management of Community Banks (Simulation Exercise) <i>John Oliver</i>	Examination & Review <i>Jeffery Johnson</i>
9 a.m.					Strategic Management of Community Banks (Simulation Exercise) & Examination <i>John Oliver</i>
10 a.m.	Federal Regulatory Update <i>Bill Elliott</i>	Risk Management <i>Sara Mikuta</i>	Bank-Liability Issues <i>Jerry Cavanaugh</i>	Lunch	
11 a.m.					
Noon	Lunch	Lunch	Lunch		
1 p.m.	Federal Regulatory Update <i>Bill Elliott</i>	Credit Administration <i>Jeffery Johnson</i>	Loan Review <i>Jeffery Johnson</i>	Strategic Management of Community Banks (Simulation Exercise) <i>John Oliver</i>	Sunday, July 12
2 p.m.					
3 p.m.	Management Principles <i>Elaine Hand</i>	Human Resource Management and Legal Issues <i>Robert Kearney</i>	Strategic Planning <i>Dave Kemp</i>		Registration & Check-in 3:30 - 5 p.m.
4 p.m.			Strategic Management <i>John Oliver</i>	Dinner/Free Time	Orientation & Dinner 5 - 6:30 p.m.
5 - 6:30 p.m.	Dinner/Free Time				
6:30 p.m.	Technology Trends <i>Joe Olesak</i>	Social Activity	Strategic Management of Community Banks (Simulation Exercise) <i>John Oliver</i>	Strategic Management of Community Banks (Simulation Exercise) <i>John Oliver</i>	Bank Financial Ratios <i>Archie Bransford, Jr.</i> 6:30 - 8:30 p.m.
7:30 p.m.					

Jeffery Johnson — Johnson is the president and founder of Bankers Insight Group, Atlanta, GA. Beginning as a management trainee, he was promoted to group vice president for Sun Trust Bank, Atlanta. He also senior vice president and commercial banking division manager for Citizens Trust Bank, Atlanta. A graduate of Morehouse College, Atlanta; John Carroll University in University Heights, OH; and the Prochnow Graduate School of Banking, Madison, WI; Johnson also received a graduate certificate in bank management from Wharton School of Business at the University of Pennsylvania, Philadelphia.

Robert Kearney — At Illinois Wesleyan University, Kearney teaches business law and employment law. He has also taught in the College of Business Administration at the University of Illinois at Chicago, as well as the University of Michigan Business School, Ann Arbor. Kearney has written extensively in the area of employment law and on issues affecting the workplace, with articles appearing in several law journals. He is licensed to practice law in Illinois and admitted to several federal courts. He earned his J.D. at Notre Dame Law School, South Bend, IN.

Dave Kemp — Kemp is founder and president of Bankers Management Inc., a nationally recognized financial management, consulting, and training firm located in College Park, GA. He serves as lead faculty member for The Community Bankers School. He is a former vice president corporate finance for Citicorp and a branch manager and commercial lender for the former First National Bank of Atlanta and Citizens and Southern National Bank. Kemp earned a bachelor's degree from Morris Brown College, Atlanta; and has completed graduate courses in accounting corporate finance at Georgia State University, Atlanta, and Harvard University, Cambridge, MA.

Sara Mikuta — Mikuta leads the risk advisory and forensic services team for Wipfli LLP's financial institutions practice. Her team is responsible for the development and delivery of internal audit services, regulatory compliance examination services, loan portfolio services, information technology services, and fiduciary and trust services. Mikuta brings more than 30 years of experience, focusing solely on financial institutions. This depth of knowledge and experience provides her clients with the necessary tools to be successful in their endeavors.

Joe Olesak — Joe Olesak is a leader with Plante Moran's Information Technology (IT) Consulting team focusing on IT risks and controls. He specializes in advising clients on IT security, audit, and technology so that they can stay on the cutting edge of industry regulations, trends, and security best practices. His areas of focus include IT strategic planning, IT risk assessments, network and web application security and penetration testing, IT audits, business continuity and disaster recovery management, incident response planning, and SSAE16/SOC reporting. Olesak has presented at various conferences on security-related topics and has written or been quoted in various technology white papers, industry newsletters, and magazines.

John Oliver — Oliver is the founder of Laurel Management Systems, Inc., Palm Springs, CA. He has been in the financial-services field for more than 35 years, working both in Europe and the United States. For the past 18 years, he has built a thriving consulting practice with focus on strategic planning and the developmental needs of managers and directors in financial services. Oliver is responsible for the design and implementation of his company's highly regarded Fiplanner strategic planning system. He also authored *What Really Is Expected of Me: The Community Bank Directors Guidebook*.

“It is one thing to learn all of the components of banking independently; however, actually compiling and applying those concepts and strategies in a ‘real-life’ banking situation is an entirely different thought process all together. Mr. Oliver, along with his simulation, did an amazing job of putting everything into perspective and tying it all together.”

Carrie Kehrer, Information Technology Manager
Germantown Trust & Savings Bank

*“The networking was great.
I enjoyed the group project.
The curriculum was good.
I can’t wait for the second
year.”*

Susan Miller, Retail
Sales Manager
MidAmerica National
Bank, Canton

FACULTY *continued*

Jim Rechel — Rechel is president of The Rechel Group, Inc., Cincinnati, OH, which specializes in security intervention solutions. As former director of bank protection for Fifth Third Bank in Cincinnati, he was responsible for the fraud-prevention and investigation program for the credit- and debit-card portfolio. Prior to this position, he held various positions within the bank protection department, and was a loan officer for Fifth Third Bank. Rechel was also a special agent with the FBI and investigated white-collar crime, including bank fraud, government corruption, bank robberies, and narcotics cases.

Drew Simmons — Simmons is vice president for THE BAKER GROUP in Oklahoma City. He works with the needs of community banks specifically covering interest rate risk, asset/liability management, and fixed-income portfolio management. He currently manages a municipal credits database that he developed in 2008 covering more than 54,000 bonds, providing clients with specific credit metrics that are essential in assessing municipal credit. Simmons regularly speaks at banking schools and financial seminars as well as online consultations with banks on a wide array of asset/liability management related issues.

*“Great course for emerging
leaders.”*

Justin Fentress,
Vice President
DeWitt Savings
Bank, Clinton



Program

The Community Bankers School consists of two, one-week sessions at Illinois Wesleyan University, located in Bloomington, IL. The 2016 session opens Sunday, July 10, and concludes Friday, July 15. Classes I and II meet concurrently. Attendees are expected to conduct themselves as representatives of their banks and their Associations at all times. To receive a diploma, students must attend every class and special activity that is scheduled for their Class; and complete and maintain a passing average (C or better) on the exam at the end of both Classes I and II, and on the three extension problems. The extension problems are assigned and mailed to students prior to Class II.

Admission Requirements

To be admitted to CBS, applicants must meet the following qualifications:

1. current employee of a community bank; and
2. high school graduate with three years of banking experience; or college graduate and one year in banking.

(NOTE: Deadline to enroll is July 1, 2016)

If you meet these qualifications, simply mail your completed enrollment form to:

Community Bankers Association
of Illinois
901 Community Drive
Springfield, Illinois 62703

Selection of Applicants

Applications are approved in the order received. Letters of acceptance, an invoice for tuition, and additional background information are then furnished to each applicant.

Scholarships

Three full scholarships are available each year for CBAI member bankers to attend CBS. Contact the CBAI Department of Communications at 217/529-2265 or via e-mail at cbaicom@cbaicom.com for more details.

Orientation

On Sunday evening, a short orientation is held. All students are briefed on the contents of their notebooks, final school schedules, classroom locations, and more. After a picnic dinner, both groups begin class. Class I discusses "Concepts of Financial Planning" with Richard Hiatt; Class II reviews its extension problems and examines bank financial ratios with Archie Bransford Jr.

Tuesday Social

All students and faculty dine at the Marriott Hotel Bloomington-Normal for a reception and dinner. Tradition calls for Class II to produce "The Skit" for the entertainment.

Graduation

Commencement exercises are scheduled for 12 p.m. on Friday, July 15, 2016, in Memorial Student Center. Both classes are required to attend. CEOs and guests of graduates are encouraged to attend.

Enrollment Fees

Fees include registration, tuition, meals, course notebooks, orientation, and social events listed in the preliminary schedule. Housing is a separate fee; cost is dependent upon choice. Students are invoiced upon acceptance. **A \$150 University Fee is assessed for any participant who chooses not to stay on campus.**

First and Second Year 2016

Member of ICBA, CBAI, CBI, CBM, IBAT, IBC, ICBM, ICBND, MIBA, VACB — \$1,249

(per year)

Non-member Banker — \$2,249

(per year)

First and Second Year 2017 — TBA

Cancellation Policy

Students may cancel without penalty prior to June 1, 2016. After June 1, a \$250 penalty will be charged. No refunds are issued after the course begins. Requests for cancellation must be in writing.



"I learned a lot and met lots of good people."

Amanda Wines,
Assistant COO
First Robinson
Savings Bank, N.A.

This week-long school
provides
15 hours of credit
toward the prestigious
Certified Community Lender
designation

"My experience at Community Bankers School was an integral part of my career development. Not only was I able to share in the educational process & collaboration, but life-long friendships were formed with the endless networking opportunities. Much of the success at Goodfield State Bank can be attributed to the fact that our entire senior management team graduated from the Community Bankers School. Without hesitation, I would strongly recommend this program to other community banking professionals."

Chad Martin,
President & CEO
Goodfield State Bank



OPPORTUNITY



**JUST
AHEAD**

Sponsoring Associations

Independent Community Bankers of America
Community Bankers Association of Illinois
Community Bankers of Iowa
Community Bankers of Michigan
Independent Bankers Association of Texas
Independent Bankers of Colorado
Independent Community Bankers of Minnesota
Independent Community Bankers of North Dakota
Missouri Independent Bankers Association
Virginia Association of Community Bankers

Community Bankers School Enrollment And Housing Form
Illinois Wesleyan University
Bloomington, Illinois
July 10-15, 2016

Bank Name: _____ Assets: _____

Bank Address: _____

City/State/Zip: _____ Phone Number _____

Applicant Name: _____ E-Mail: _____

(E-mail address required for registration).

Title: _____ Area of Banking: _____

Male Female I have special needs, please contact me before CBS.

Please indicate the class for which you are registering:

First Year Second Year

Educational Background (Check highest level achieved):

High School Graduate College Graduate
 Associate Degree Graduate School

Years of banking experience: _____ I have computer experience: Yes No

To assist in planning for CBS, please check which housing option you plan to utilize. A \$150 University fee will be assessed for any participant who chooses not to stay on campus.

Commute to CBS – If you are a local resident, you may wish to live at home. A \$150 University fee will be assessed.

Air-conditioned Single Bedrooms with Semi-Private Bath – This building has four bedroom suites with a kitchen, living room, and two bathrooms. This option requires an additional \$300 for the week.

Local Hotel – If you cannot commute and do not want to live in a dorm, you may make and pay for your own hotel

reservations. Please reference CBAI. A \$150 University fee will be assessed. A block of rooms is reserved at the following hotel:

Marriott Hotel Bloomington-Normal

201 Broadway, Normal, IL 61761

888/236-2427

Rate: \$133 + tax single or double occupancy

First-Year and Second-Year Enrollment Fee:

Member of ICBA, CBAI, CBI, CBM, IBAT, IBC, ICBM, ICBND, MIBA, VACB — \$1,249 (per year)

Non-member Banks — \$2,249 (per year)

State association you were recruited by? _____

Please select your payment method.

Check Enclosed Check in Mail Credit Card*

***If you are paying by credit card, please fill out the following information.**

Name as It Reads on Card _____ Card Number _____

Company Name on Card _____ Expiration Date _____

Billing Address of Card _____ Three-Digit Security Code _____



Mail it in:
CBAI Education Department
901 Community Drive
Springfield, IL 62703-5184



Fax it in:
(217) 585-8738



Call it in:
(217) 529-2265



Click it in:
www.cbai.com