



The "C" Conference

Essential Training for C-Level Community Bankers



February 20, 2019

Crowne Plaza, Springfield

INTRODUCTION

CBAI's "C" Conference was developed for C-level community bankers. This new and exciting conference includes inspiring and educational general sessions, concurrent session, an opportunity to network with your peers during the luncheon, as well as a **complimentary Networking Reception on the evening of February 19th from 6-9 p.m. at the Crowne Plaza bar (hotel second floor).**

Who Should Attend?

CBAI's "C" Conference is designed for C-level employees. Educational sessions were designed to benefit CEO's, CFO's, COO's and senior lenders.

AGENDA

8 - 8:30 a.m.	Registration/Continental Breakfast	11:30 a.m. - 12:30 p.m.	Networking Lunch
8:30 - 9 a.m.	Welcome & Association Update Kraig Lounsberry, CBAI president	12:30 - 1:30 p.m.	Concurrent Education Sessions
9 - 10:15 a.m.	General Session	1:30 - 1:45 p.m.	Break
10:15 - 10:30 a.m.	Break	1:45 - 2:45 p.m.	Concurrent Education Sessions
10:30 - 11:30 a.m.	General Session	2:45 - 3 p.m.	Break
		3 - 4 p.m.	General Sessions

GENERAL SESSION — 9 - 10:15 a.m.

"Qualities of a High Performing Bank"

Banks and bankers have survived the worst of the financial meltdown, and now we must turn our attention to the relationship between satisfied customers and happy shareholders. We have observed that the best managed banks in the country are also the top performing banks. The banks with superior value added for shareholders share five qualities that separate them from the pack. They begin with an unwavering customer focus and end with an independent and active board of directors. The greatest single challenge facing community banks may be the acquisition and development of human resources. The goal of this presentation is to provide ideas that will move you to the top of the market.

David Kemp is president of Bankers Management, Inc., College Park, GA, a nationally recognized company in financial services training and bank consulting. Prior to forming his own company, Kemp served as vice president and director of credit services for Cannon Financial Institute in Athens, GA, where he trained bankers nationwide in Cannon Lending Schools, as well as through banking associations, and in tailored credit and sales training sessions for financial institutions. Kemp is also lead faculty member at CBAI's Community Bankers School.

GENERAL SESSION — 10:30 - 11:30 a.m.

"Economic Update and Fed Policy Outlook For 2019: Managing Performance Late in the Cycle"

The U.S. economy has been growing for nearly 10 years, marking the second longest economic expansion on record. Unemployment is near a 50 year low, inflation is stable and wages are finally rising again after years of stagnation. But with a strong 2018 behind us, 2019 is shaping up to be a much more uncertain economic outlook. The initial jolt from tax cuts are beginning to dissipate, home sales and prices are falling after years of growth, trade wars are brewing and the Federal Reserve remains on a mission to "normalize" monetary policy. This interactive session examines the current economic environment and the outlook for growth in 2019 with a special focus on the direction of interest rates and potential impact on bank performance.

Ryan Hayhurst joined The Baker Group in 1991 and is now a managing director and member of the board of directors. Hayhurst serves as manager of the Financial Strategies Group and oversees the design and implementation of investment and asset/liability strategies for financial institutions. Hayhurst regularly develops and presents educational seminars nationwide, with a focus on investment and interest rate risk management. He is a frequent speaker at financial institution conventions and investment conferences, and has served as a faculty member of several national and regional banking schools. Hayhurst holds a bachelor of business administration degree from the University of Oklahoma, Norman.

NETWORKING LUNCHEON — 11:30 a.m. - 12:30 p.m.

Take this opportunity to network with other executive level community bankers. To discuss the challenges and what's working within community bank. This is a great opportunity to idea share with community bankers across the state.

CONCURRENT EDUCATION SESSIONS — 12:30 - 1:30

"What You Don't Know Can Hurt You: The Intersection of Strategic Planning & Risk Management"

The most overlooked element of strategic planning at community banks isn't profits, assets, growth or people. It's risk. The information gleaned from proper risk management gives both the board and management valuable insights to help make better decisions that achieve strategic success. This session addresses the integral role risk management plays in the strategic planning process to ensure that your bank is making the right decisions about business lines, products and systems with eyes wide open.

Michael Berman, JD, is the founder and CEO of Ncontracts, a leading provider of risk management solutions. His extensive background in legal and regulatory matters has afforded him unique insights into solving operational risk management challenges and is driven by the Ncontracts' mission to efficiently and effectively manage operational risk. During his legal career, he was involved in numerous regulatory and compliance issues, contract management challenges and assisted in the development of information systems to better manage these efforts.

"The Emerging Payments Landscape: Opportunities and Risks for Banks"

The next three years will bring unprecedented changes in consumer and business payment options. Customers will be faced with a confusing array of new terminology and an evolving set of standards. Banks will develop strategies that could include forming relationships with nontraditional partners who are unfamiliar with today's regulatory environment and compliance requirements. This informative session discusses the developments you can expect to

see in the near term, how to evaluate various payment solutions and how to effectively craft a payments strategy that provides customer value in a safe, secure and compliant manner.

Patrick Dix is a veteran news anchor and reporter who manages the SHAZAM Network's public relations efforts. Dix serves as the main company spokesman and uses his expertise to lead all social media channels, write articles for trade associations, create press releases for the network and provide media training to financial institutions. Dix joined the SHAZAM Network in 2015 after a 25-year career as a broadcast journalist.

"Five Reasons Why Development Projects Lose Money"

Commercial and Residential Project loans truly are the "bread and butter" for many community banks but these kinds of loans are also under increased scrutiny from our regulators. A look at the loss experience on these loans during the Great Recession offer reasons for this concern, however, this portfolio is simply too important to our profitability to discard. This session focuses on the major reasons for problems in this kind of lending and offer solutions to enhance how we manage these project risks in the future.

Rick Blaylock is the director of Corporate Development for Financial Institutions at CodeFi Solutions, LLC. For over 20 years he has been providing corporate intelligence services to community, regional and national lenders with a focus on standardizing the Real Estate Loan Administration and Management Process resulting in regulatory compliance, institutional efficiencies and increased profit margins through the implementation and utilization of cutting edge technology and software solutions.

HOTEL INFORMATION

Crowne Plaza Hotel
3000 S. Dirksen Parkway, Springfield, IL
217/529-7777

A block of rooms has been reserved for February 19th at the Crowne Plaza. For reservations, call 217/529-7777 - be sure to reference **"CBAI Courtesy Block"** to receive the room rate of \$109 for a single or double.

FOR MORE INFORMATION

Tracy McQuinn, Senior Vice President
Melinda McClelland, Vice President
Jennifer Nika, Vice President
Tina Horner, Administrative Assistant
Kim Harden, Administrative Assistant
Department of Education & Special Events
800/736-2224 Fax: 217/585-8738
Terry Griffin,
Vice President, Chicago Area
773/209-2260

CONCURRENT EDUCATION SESSIONS — 1:45 - 2:45 p.m.

“All Roads Lead to Your Capital Plan”

Capital planning is no longer an exercise reserved for troubled institutions. It has become the foundation for effective enterprise risk management and a crucial tool for evaluating operational risk under normal operating conditions, as well as under stress. While community banks understand the importance of developing capital plans, most wrestle with developing the right capital solution that best meets their needs. This session brings clarity to the various capital alternatives available to community banks and provides an overview of the new capital rules and related implications.

Brian Marek is a partner at Hunton Andrews Kurth where his practice focuses on corporate and regulatory representation of representation of community banks, their owners and holding companies. He specifically works with community banks on mergers and acquisitions of healthy and troubled banks, branch sales and purchases, failed bank acquisitions and mergers of equals. This includes asset purchases; changes in control involving both US citizens and foreign nationals; issues regarding risk-based and leverage capital; securities offerings; negotiation of administrative actions; response to civil money penalty referrals and general compliance issues.

“Developing the Next Generation of Community Bank Leaders”

With many key bank leaders retiring between now and 2020, the banking industry is working to identify and groom young, smart, enthusiastic bankers committed to better serving the banking industry. Finding the next generation of employees often takes time and effort, including actively recruiting and training new bankers. It also requires looking beyond the executive vice-president level and developing talent from within the ranks of lower-level employees. Join us for a discussion on methods to recruit, retain and develop well-rounded bankers prepared to become the next generation of banking industry leaders.

JR Llewellyn provides both strategic direction and tactical planning expertise for all compensation programs designed by Compensation Advisors. Over the past seven years, Llewellyn has offered the guidance and creativity needed to craft customized nonqualified compensation plans, equity allocation plans, annual incentive plans and comprehensive executive and director compensation reviews. He holds a bachelor's degree with a banking concentration as well as Series 7, 66 and 31 FINRA Securities Licenses and insurance licenses.

“Growing the Bank: An Outlook on Lending Partnerships”

In order to grow your bank, you want to have a clear understanding of the opportunities and challenges associated with different approaches to growing and diversifying your loan portfolio. Partnerships with new financial technology companies can offer elegant ways to expand your footprint into different lending segments, but these must be entered into with an eye towards due diligence and ongoing monitoring. This session discusses best practices around evaluating these types of partnerships.

Wayne Gore is a managing director of client services at Alliance Partners. Prior to joining Alliance Partners, Gore held leadership roles in the Financial Institutions Group with McKinsey & Co. and served as managing director at the CEB (Corporate Executive Board) focused on corporate strategy, banking and insurance and risk management. Gore received his A.B. from Princeton University and his J.D. and M.B.A. from Columbia University, New York City.

CLOSING GENERAL SESSION — 3 - 4 p.m.

“Culture Warrior: Tribal Dynamics and Total Engagement”

If you want to win the culture war, you must walk the way of the culture warrior. Your team is your tribe, and your tribe is the key to achieving victory through total engagement. Learn to create powerful and purposeful traditions and rituals that build community, commitment and enable you to create not just the culture you want, but the culture your people deserve. Weisler's sessions are traditionally filled with immediately actionable content so you can go home ready to better engage your tribe as you engage better with your tribe. Culture Warrior?! In this session, you learn how to be one!

Chief Morale Officer **Kirk Weisler** is an expert at creating outrageously cool workplace cultures and high performance teams. Over the past 18 years over 50,000 Leaders from across every industry and continent have sought Weisler's advice and wisdom on building teams, strengthening leaders and improving culture. His unique background as a US Army Ranger, a member of the 19th Special Forces Chaplaincy, his work with at-risk youth and experience as a master storyteller and team builder make him a very fun, engaging and sought after speaker. He authored the Best Smelling book, The Dog Poop Initiative and the semi-sweet best smeller, The Cookie Thief.

REGISTRATION FORM

CBAI'S "C" CONFERENCE — FEBRUARY 20, 2019
CROWNE PLAZA, SPRINGFIELD

BANK _____ TELEPHONE _____

ADDRESS _____

CITY/STATE/ZIP _____

A member of our group has special needs; please contact us before the seminar.

(E-Mail address required for registration).

CBAI Member *Prospective

First Attendee/E-mail _____ \$275 \$475

Second Attendee/E-mail _____ \$145 \$345

Third Attendee/E-mail _____ \$145 \$345

Fourth Attendee/E-mail _____ FREE FREE

Fifth Attendee/E-mail _____ \$145 \$345

Enclosed is our check for \$ _____

CDD members receive a 10% discount. Fees include hand-out materials, refreshment breaks, and lunch. An income-tax deduction may be allowed for educational expenses undertaken to maintain or improve professional skills.

Late registrants cannot be guaranteed admission if conference reaches capacity. Registrants cancelling two days prior to each conference receive 100% refund; one day prior, 50%; the day of the conference, no refund. **All cancellations must be made in writing prior to the conference day. Invoices and training materials will be sent to all "no shows."**

*Only financial institutions/firms are eligible for CBAI membership.

Please select your payment method:

Check Enclosed Check in Mail Pay at Door Credit Card*

***If you are paying by credit card, please fill out the following information. (Visa and MasterCard accepted).**

Name as It Reads on Card _____ Card Number _____

Company Name on Card _____ Expiration Date _____

Billing Address of Card _____

Security Code _____



Click it in:
www.cbai.com



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



Fax it in:
(217) 585-8738



Call it in:
(800) 736-2224 (Illinois only)
(217) 529-2265