

Community Bank CFO Conference

August 30, 2018
Springfield, IL



Liquidity Crunch

Trends in Cybersecurity:
Is Your Bank at Risk?

Regulatory Changes --
What Ones are Important to
Financial Performance?

Creating Fund Stability
in Uncertain Times

Introduction

The 2018 CFO Conference is designed to help community-bank CFOs examine the challenges the economy is facing and determine best practices in the investment portfolio and liquidity risk management; ensure the bank is properly protected from cybersecurity risk; discuss which regulatory changes will have the biggest impact on earnings; and create funding stability in uncertain times.

Participants gain a wide variety of information from expert speakers on topics that community bank chief financial officers have requested, and return to the bank ready to implement newly found ideas and knowledge!

Who Should Attend?

CBAI's 2018 CFO Conference not only benefits chief financial officers, it is also geared toward presidents, CEOs, and anyone else who is involved in controlling expenses and increasing profitability for their community banks.

Conference Agenda

8:30 – 9 a.m.

Registration and Continental Breakfast

9 – 11 a.m.

Liquidity Crunch

Drew Simmons, Vice President

THE BAKER GROUP, Oklahoma City, OK

Shorter term interest rates have been steadily rising, with the United States two year Treasury up more than 130 basis points over the past 12 months. This has caused a strain on many institutions' liquidity, leaving many wondering when this stage of the economic cycle will come to an end. The current economic expansion cycle in the US is the second longest on record but growth has been relatively tepid. Expansion cycles don't die of old age, however the United States economy has been showing tell-tale signs of late-cycle behavior. This session reviews some of the challenges the economy is facing along with a discussion on best practices in the investment portfolio and liquidity risk management.

Drew 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.

11:15 – 11:30 a.m.

Break

11:15 a.m. – 12:15 p.m.

Trends in Cybersecurity: Is Your Bank at Risk?

Sara Nielsen, Senior Vice President

BankOnIT, Oklahoma City, OK

Cybersecurity threats continue to increase and yet the most often overlooked risk in community banks is technological. If not properly managed, this risk may lead to disruptions in your bank, regulatory criticisms and financial losses to your institution. Hear from a former regulator about the importance of a strong technology risk management program which will help to ensure that your bank is properly protected in this dynamic risk environment.

Sara Nielsen is senior vice president of technology and compliance at BankOnIT. She came to BankOnIT after serving 13 years at the Federal Reserve Bank of Kansas City as a manager in the Financial Institution Examinations and Inspections Department. Prior to her career at the Fed, Nielsen served in executive management with a large community bank. Nielsen's experience as a former banker and bank regulator provides her with a unique perspective and expertise to advise bankers on changing technology, increasing cyber threats and regulators expectations for compliance.



Nielsen

12:15 – 1:15 p.m.

Lunch

Conference Agenda

1:15 – 2:30 p.m.

Regulatory Changes – What Ones are Important to Financial Performance?

Tim Tedrick, Partner
Wipfli LLP, Sterling, IL

Thousands of pages of regulatory changes come out every year and CFOs have to know which regulatory changes may impact the bottom line. In this session you hear about the changes from the last year and those coming in the year ahead. The session focuses on the changes that would likely have an impact on earnings, and helps you separate the financially important changes from the noise of the constantly changing regulatory environment.

Tim Tedrick, CRCM, CRP, and partner at Wipfli LLP in Sterling, Illinois, leads this seminar. The firm has more than 650 financial institution clients and Tedrick specializes in compliance, consulting, and assistance. He supervises internal audit and compliance exams for all sizes of financial institutions in eight states. He is a graduate of ABA's National Graduate Compliance School in Norman, Oklahoma. Tedrick is also a Certified Regulatory Compliance Manager and a Certified Risk Professional. He teaches compliance at various statewide schools, and provides training to banks on a one-to-one basis.

2:30 – 2:45 p.m.

Break

2:45 – 3:45 p.m.

Creating Fund Stability in Uncertain Times

Jim Lutter, Senior Vice President, Training and Operations
Todd Terrazas, Business Development Product Manager
PMA Financial Network, Inc., Naperville, IL

Banks continually face many challenges in developing and implementing funding strategies. Many variables, such as depositor options/behaviors and regulatory, economic and rate uncertainties, continue to complicate bank's funding strategies. Today's dynamic funding environment is forcing banks to frequently assess their surroundings from an economic, competitive and regulatory standpoint. In the face of these uncertainties, it is important for banks to understand and seek stable funding sources, along with diversified funding vehicles, to navigate the many complexities in the financial industry.

Jim Lutter joined the firm in 2001 and has held several roles within the PMA companies. He began as director of bank funding and currently serves as senior vice president of trading and operations responsible for bank funding, trading and operations. Prior to joining the firm, he spent 11 years in a variety of roles including treasurer for Ingersoll Milling Machine Company. Lutter earned his Bachelor of Science in Mechanical Engineering from the South Dakota School of Mines and Technology and his Master of Business Administration in Finance from Rockford College. He holds Series 7, 24, 50, 53, 63, 65 and 99 FINRA licenses.

Todd Terrazas joined the firm in 2014 as a financial analyst for PMA's credit team, and currently serves as business development and product manager. He is responsible for developing bank partner relationships and managing funding product solutions and association affiliations. Terrazas also engages in strategic planning and identifying market trends through extensive market research. Prior to joining the firm, he was a market research analyst at Common Goal Systems, Inc.

3:45 – Adjournment

Registration Fees

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.

Cancellation Policy

Registrants cancelling two days prior to each seminar receive 100% refund; one day prior, 50%; the day of the seminar, no refund. **All cancellations must be made in writing prior to the seminar day. Invoices and training materials will be sent to all "no shows."**

CBAI MEMBER

One person	\$265
Two or more from same banking institution	\$245 each

**PROSPECTIVE MEMBER

One person	\$465
Two or more from same banking institution	\$445 each

CDD members receive a 10% discount.

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

Registration Form

CFO CONFERENCE

AUGUST 30, 2018

SHAZAM Education Center, CBAI Headquarters, Springfield

Please Print

Name of Bank _____

Address _____

City, State, Zip _____

Tel. No. _____

Name/Title _____

E-Mail _____

(E-mail is required for registration).

Name/Title _____

E-Mail _____

(E-mail is required for registration).

____ I have special needs, please contact me before the seminar.

Please select your payment method.

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____ Check in Mail

____ Pay at Door

____ Credit Card*

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

Name as It Reads on Card _____

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Billing Address of Card _____

Card Number _____ Exp. Date _____

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:
(800) 736-2224 (Illinois only)



Click it in:
www.cbai.com

Date and Location

August 30, 2018

CBAI Headquarters

SHAZAM Education Center

901 Community Drive, Springfield, IL

217/529-2265

Agenda

Registration begins at 8:30 a.m. The seminar runs from 9 a.m. to approximately 4 p.m. Continental breakfast and lunch provided.

Continuing Education

CBAI is a registered Public Accounting Continuing Professional Education (CPE) provider by the Illinois Department of Financial and Professional Regulation.

For More Information

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Valerie Johnston, Vice President

Melinda McClelland, Vice President

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