

# Community Bank Directors' Conference

December 12, 2016  
Crowne Plaza,  
Springfield

Presented by:



Community  
Bankers  
Association  
of Illinois®

*One Mission. Community. Banks.*

Guidance on investments, succession planning,  
media relations, risk management, and more!

# Introduction

Being a member of a community bank's board of directors is a challenging and rewarding experience. The community bank director has duties to the institution, its stockholders, and its depositors. And, he or she has responsibilities to the public-at-large. To meet these duties and responsibilities, a director must be knowledgeable and active.

Join us at CBAI's Annual Directors' Conference! CBAI gathered top banking experts to make this comprehensive, one-day conference a must-attend.

Dale Sheller from THE BAKER GROUP discusses investments; Paul Cornell of Premier Consulting Partners examines shareholder succession; Patrick Dix of SHAZAM Network shares tactics on helping directors leverage the media; Robert Purdy with BKD, LLP focuses on risk management; and Kraig Lounsberry and David Schroeder of the CBAI governmental relations staff provide a legislative and regulation update.

The Community Bank Directors' Conference also includes a mini-exposition center featuring products and services pertinent to community banks.

# Agenda

**8:30 – 9 a.m.**

Registration, Continental Breakfast, & Exhibits

**9 – 9:30 a.m.**

***Legislative and Regulation Update***

Kraig Lounsberry, SVP of Governmental Relations  
David Schroeder, VP of Federal Governmental Relations  
CBAI, Springfield, IL

**9:30 – 10:45 a.m.**

***Preparing Your Institution for Uncertainty in 2017***

Dale Sheller, Financial Strategist  
THE BAKER GROUP, Oklahoma City, OK

With a newly elected President and the Fed eyeing another interest rate hike, community banking will continue to have its challenges and uncertainty. Ensure your institution has a sound investment strategy to navigate through a challenging interest rate environment. Understand the investment portfolio's role in asset liability management. Learn what regulatory challenges your institution faces in the upcoming year and where the regulators will focus their examination efforts.



Sheller

**Dale Sheller** is a financial strategist for THE BAKER GROUP, providing regulatory perspective and insight to its clients. The newest member of the Financial Strategies Group, Sheller spent six years as a bank examiner with the Federal Deposit Insurance Corporation. He holds a bachelor's degree in finance and an MBA from Oklahoma State University, Stillwater.

**10:45 – 11 a.m.**

Break & Exhibits



# Agenda

**11 a.m. – Noon**

***Shareholder Succession –  
Connecting the Dots to the Capital Account***

Paul H. Cornell, President of Citizens Bankshares, Inc. and Partner with Premier Consulting Partners

We are now in the throes of a rapid and arguably dangerous consolidation in banking. As of March 30, 2016, the industry is down to just 6,122 insured institutions, and there is nothing on the horizon that suggests a slowdown in this trend. What will reverse it? It will come about through improved financial results, plus solid planning for attracting new and younger shareholders to the industry. In addition to trends in capital markets, this session presents a change in FASB guidance can provide banks with an opportunity to increase capital by utilizing current investments in branch infrastructure.

**Paul H. Cornell** is president of Citizens Bankshares, Inc. and a partner with Premier Consulting Partners (PCP). Through the PCP partnership, Cornell is representing StoneCastle Financial's capital and other offerings to banking through banking association relationships. Cornell is a 1994 graduate of the Oklahoma State University School of Accounting and later earned a Certified Public Accountant designation. After starting his career with KPMG, he served SpiritBank for 16 years in various executive roles including holding company president and deputy CEO of the bank. During that tenure his service included being president of the headquarter branch in Bristow, OK, for several years providing meaningful rural America community bank experience. Additionally, he was responsible for affiliate expansion including the acquisition of American Southwest Mortgage Corp. At the holding company, he was responsible for capital market matters and shareholder relations. To assist SpiritBank in navigating difficult times, he developed and executed on a regulator approved strategy to raise capital in Citizens Bankshares, Inc., an affiliate bank, as a tool to purchase certain assets allowing SpiritBank to shrink its balance sheet and create excess capital. Through this transaction he then moved to president of Citizens Bankshares, Inc. in 2013. Today he professionally serves as a director for Citizens State Bank.

**Noon – 1:15 p.m.**

***Luncheon & Exhibits***  
(Exhibits at 1 p.m.)

**1:15 – 2:30 p.m.**

***Leveraging a Relationship with the Media***

Patrick Dix, Senior Public Relations Manager  
SHAZAM Network, Davenport, IA

The 24-hour news cycle and the rise of a “digital-first” news philosophy mean local news organizations are hungrier than ever for fresh content and credible experts. In this environment, financial institutions have an unprecedented opportunity to provide local media outlets with expertise and opinion, while gaining brand recognition, credibility, and free advertising for products and services. SHAZAM's vice president of public relations, Patrick Dix, brings 25 years of experience inside broadcast newsrooms to the discussion of how community banks can develop this kind of mutually beneficial relationship with the media. This session helps community bankers understand how newsrooms operate under the 24-hour “digital” news cycle. The presentation shows the new entry points into the modern newsroom, and the best avenues to deliver your message. It also helps you understand why newsrooms often call looking for a comment or an on-camera interview “right now” and why old ways of marketing and PR, like press releases, just won't cut it anymore. Anyone attending gains an appreciation of how developing relationships with local media and saying “yes” when they call will pay off for your reputation, your business and your bottom line.

**Patrick Dix** is senior public relations manager at SHAZAM Network in Davenport, IA. Dix manages the SHAZAM Network's public relations efforts, where he serves as the main company spokesman. Dix 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, bringing with him 20 years of public relations and writing experience. Prior to joining SHAZAM, he had a 25-year career as a broadcast journalist. For the last 16 years, Dix served as the senior news anchor on the number-one rated network morning newscast in Des Moines, IA. Throughout his broadcast career, he covered everything from local and national politics to business and consumer news. Dix has been recognized for outstanding reporting with awards from The Society of Professional Journalists, The William Randolph Hearst Foundation, and the Midwest Broadcast News Association.



Dix

# Agenda

**2:30 – 2:45 p.m.**

Break & Exhibits

**2:45 - 4 p.m.**

## ***What Community Bank Directors Should Know about Risk Management***

Robert E. Purdy, CPA, CTFA, Partner  
BKD LLP, St. Louis, MO

In this session, attendees discover the roles and responsibilities directors have in regard to a community bank's risk management program. Directors learn how to gauge the effectiveness and adequacy of the risk management program as well as techniques for measuring risk within their banks. In addition, directors discover questions to ask of management to gain a more robust understanding of their banks' unique risks.

As a member of BKD National Financial Services Group, **Robert Purdy** brings more than 16 years of experience to the clients he serves. He provides a wide range of accounting, auditing and consulting services.

Purdy works with financial institutions ranging in size from de novo banks to multibillion-dollar institutions. He is a member of BKD's internal audit services committee, which recently redesigned the firm's internal audit framework. He manages the St. Louis, Missouri, office's financial services consulting team, which provides internal audit services, SOX and FDICIA consulting, internal audit risk assessments, asset liability management reviews, automated clearing house audits, IT audits, and trust audits. As a Certified Trust and Financial Advisor (CTFA), Purdy is recognized as a leader in providing services to trust companies. He is a member of the American Institute of CPAs and Missouri Society of CPAs. Purdy is active in the Missouri Bankers Association and Community Bankers Association of Illinois (CBAI), is a facilitator of a CBAI Operations and Technology Forum and has spoken at other CBAI and industry seminars. In addition, he is a past president of the St. Louis chapter of The Risk Management Association (RMA).

**4 p.m.**

**Adjourn**

### ***What Others Have Said:***

*"This is the best conference I have attended in 20 years on the board."*

Wayne Davis, Director  
Bank of Yates City

*"Nice range of topics that are relevant for directors. It is an important learning environment for outside directors with great instructors and materials."*

Robert Heckler, Director  
Shelby County State Bank, Shelbyville

*"The morning sessions were among the best topics I've heard in terms of content, presentation, and timing. Well worth the day!"*

John Livesay, Vice Chairman  
First National Bank, Pana

*"This conference is very informative and necessary!"*

Matt Merboth, President/CEO  
Spring Valley City Bank

*"Great points shared from the speakers. It motivated me to be positive and look forward and adapt to progressive ideas!"*

Alan Stremmlau, CEO  
Illini State Bank, Tonica

## **For More Information**

Tracy McQuinn, Senior Vice President  
Valerie Johnston, Vice President  
Melinda McClelland, Vice President  
Rebecca Ridgeway, Administrative Assistant  
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## **Date & Location**

December 12, 2016  
Crowne Plaza  
3000 South Dirksen Parkway  
Springfield, IL 62703  
(217)529-7777

CBAI is a public accountant continuing professional education sponsor by the Illinois Department of Financial and Professional Regulation.

# Registration Form

## COMMUNITY BANK DIRECTORS' CONFERENCE — DECEMBER 12, 2016 CROWNE PLAZA, SPRINGFIELD

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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 Director/E-mail \_\_\_\_\_ \$275 \$475

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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).*

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