



# Community Bank Directors' College

**Knowledgeable**

**June 27-28, 2017**

**SHAZAM Education Center,  
CBAI Headquarters, Springfield**

**Active**

**Decisive**

**Session II**





# Calling All Directors...

**The Community Bank Directors' College** was developed in close conjunction with both state and federal regulators, and is designed to teach individuals how to become a more effective, capable, and supportive member of a bank's board of directors. It is our goal to graduate directors who return to your bank more active, more knowledgeable, and more decisive. In effect, they will be an even bigger asset to your community bank. The Directors'

College is offered once every two years and provides a thorough understanding of bank operations and bank directors' responsibilities. The college is recommended for both new and seasoned bank directors. It is structured as two, two-day sessions. The second session, which may be attended as a stand-alone course, is being held at the CBAI Headquarters on June 27 & 28, 2017.

## Timeline

### Session II –Tuesday, June 27, 2017

8:30 - 9 a.m.	Registration & Continental Breakfast
9 a.m. - Noon	Financial Management of Community Banks
Noon - 1 p.m.	Lunch
1 - 2 p.m.	Financial Management of Community Banks (cont'd)
2 - 2:15 p.m.	Break
2:15 - 3:30 p.m.	Regulatory Examinations, Enforcement Actions, and Fiduciary Duties
3:30 - 3:45 p.m.	Break
3:45 - 5 p.m.	Understanding Shareholder Value

### Wednesday, June 28, 2017

7:30 a.m.	Breakfast
8 - 9 a.m.	Understanding Your Community Bank's Risk
9 - 10:15 a.m.	Is Your Strategic Planning a Waste of Time?
10:15 - 10:30 a.m.	Break
10:30 - 11:45 a.m.	Community Bank Compensation
11:45 a.m. - 12:30 p.m.	Lunch
12:30 - 3:30 p.m.	Exam Workshop
3:30 - 3:45 p.m.	Presentation of Graduation Plaques
3:45 p.m.	Adjourn

#### Exam Workshop (June 28)

Did you ever want to be a bank examiner? Well, here's your opportunity! A sanitized version of an actual community bank examination report will be mailed to you for your review in early January. Then, at Session II, you are divided into groups to analyze and discuss one or two of the CAMELS components. An examiner participates in each discussion group.

The objective is to identify the major topics related to each group's CAMELS component(s). Each group formulates questions or points out topics/trends that it would discuss with the bank's operating officers and directors. Then, each group determines a rating, and, if appropriate, corrective actions. Group discussions are followed by presentations to the class.



# Education Sessions

Tuesday, June 27, 2017

## Financial Management of Community Banks

- Asset/Liability Management
- ALCO Committee
- Managing the Bank's Investment Portfolio

*Speaker: Drew Simmons  
THE BAKER GROUP,  
Oklahoma City, OK*

## Regulatory Examinations, Enforcement Actions, and Fiduciary Duties

- Types of Examinations
  - Safety and Soundness
  - Compliance
  - Bank Secrecy Act
  - Community Reinvestment Act (CRA)
  - Trust
  - Information Technology
  - Holding Company
- CAMELS (Capital/Asset Quality/Management/Earnings/Liquidity/Sensitivity to Market Risk)
- Informal and Formal Enforcement Actions
- Director Liability Issues

*Speaker: John Geiringer, Partner  
Barack Ferrazzano Kirschbaum &  
Nagelberg LLP, Chicago*

## Understanding Shareholder Value

This session is a discussion of the primary determinants of shareholder value; earnings, capital, deposits, and footprint. In addition, it covers typical bank values in the Midwest and Illinois and methodologies for improving bank value.

*Speaker: Steve Clinton  
Young & Associates, Inc., Kent, OH*

Wednesday, June 28, 2017

## Understanding Your Community Bank's Risk

- Identifying the Risks in Your Bank
- Controlling Those Risks
- Measuring the Level of Risk
- Monitoring the Risks

*Speaker: Tom Munz, Munz Consulting LLC,  
Mt. Prospect, IL*

## Is Your Strategic Planning a Waste of Time?

- Why Worry about Strategic Planning?
- Is There a Future for Community Banking?
- Practical Aspects
  - Who should attend?
  - How long should it take?
  - Where should it be located?
- Ten Success Factors for Long-Term Planning
- How Do You Create an Agenda?
- What Substantive Issues Must Be Addressed?

*Speaker: David Kemp, President  
Bankers Management, Inc.,  
College Park, GA*

## Community Bank Compensation

Nonqualified benefit plans are ideal tools to help your bank retain and reward your key people while providing some measure of handcuffs to protect the bank. Learn how "welfare" plans protect income and assets, while "retirement" plans help accumulate assets for retirement. Finally, we review balance sheet strategies to help your bank implement plans efficiently.

*Speaker: Scott Richardson, President/CEO  
IZALE Financial Group,  
Schaumburg, IL*

## Exam Workshop

*This session is led by the FDIC. Each group includes a regulator from the FDIC, OCC, IDFP & Federal Reserve Bank of Chicago.*



# Registration Info

## Registration Fees

Member	\$685 per director
*Prospective-Member	\$1085 per director

*\*Only financial institutions eligible for CBAI membership.*

If three directors from the same bank register for this two-day session, a fourth director may attend free. (Only one free registration for both sessions per bank). The fee includes comprehensive materials, two breakfasts, and two lunches. Each person is responsible for his/her own hotel reservations.

Participants attending the first session qualify for 12 hours of CPE credit.

## Cancellation Policy

Up to one week prior to the first day of the college, no cancellation charge is assessed. Within one week prior, a 50% fee is assessed. A \$50 administration fee is assessed for any changes including absences or rescheduling within three days prior to the college. Refunds are not provided for cancellations or absences which occur once the second session of the college begins. **All cancellations must be received in writing.**

# Additional Information

## Accommodations

A block of rooms has been reserved for attendees at the Baymont Hotel, 5871 South 6th Street, Springfield. To obtain accommodations, call 217/529-6655. Please indicate you are a CBAI member to obtain the special room rate of \$63 plus tax for singles or doubles.

## Seminar Location

SHAZAM Education Center  
CBAI Headquarters  
901 Community Drive  
Springfield, IL 627003  
217/529-2265

## For More Information

Tracy McQuinn, Senior Vice President  
Valerie Johnston, Vice President  
Melinda McClelland, Vice President  
Rebecca Ridgeway, Admin. Assistant  
Jennifer Nika, Admin. Assistant  
Education & Special Events  
800/736-2224 217/529-2265  
Fax: 217/585-8738  
Terry Griffin,  
Vice President Chicago Area  
708/714-3333



# Registration Form

June 27 & 28, 2017 – CBAI Headquarters, Springfield

Contact Name: \_\_\_\_\_ Title: \_\_\_\_\_

Bank Name: \_\_\_\_\_ Phone: \_\_\_\_\_

Bank Address: \_\_\_\_\_ Fax: \_\_\_\_\_

City/State/Zip: \_\_\_\_\_

One or more of our registrants has special needs, please contact me before the seminar.

## First Attendee

Attendee's Full Name \_\_\_\_\_

Attendee's E-Mail \_\_\_\_\_  
(E-mail address required for registration).

Session II — June 27 & 28, 2017, Springfield

Registration Fee (1st Attendee) \$ \_\_\_\_\_

## Second Attendee

Attendee's Full Name \_\_\_\_\_

Attendee's E-Mail \_\_\_\_\_  
(E-mail address required for registration).

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Registration Fee (2nd Attendee) \$ \_\_\_\_\_

## Third Attendee

Attendee's Full Name \_\_\_\_\_

Attendee's E-Mail \_\_\_\_\_  
(E-mail address required for registration).

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Registration Fee (3rd Attendee) \$ \_\_\_\_\_

## Fourth Attendee (FREE)

Attendee's Full Name \_\_\_\_\_

Attendee's E-Mail \_\_\_\_\_  
(E-mail address required for registration).

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Registration Fee (4th Attendee) \$ **FREE**

### 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 Cardholder \_\_\_\_\_ 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*  
(217) 529-2265



**Click it in:**  
[www.cbai.com](http://www.cbai.com)

For additional registrants, please copy this form.