



Community Bank Directors' College

Knowledgeable

Session I

January 24 & 25, 2019

Session II

June 26 & 27, 2019

Active

Decisive

Sessions I & II

**SHAZAM
Education Center
CBAI Headquarters,
Springfield**



Calling All Directors...

The Community Bank Directors' College was developed in close cooperation with both state and federal regulators and is designed to teach individuals how to become more effective, capable and supportive members of their banks' board of directors. Its goal is 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 College 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. Either may be attended as a stand-alone course. The first session is being held on January 24 & 25, 2019, and the second session is June 26 & 27, 2019, both at the CBAI Headquarters in Springfield.

Timeline

Session I – January 24, 2019

7:45 a.m.	Continental Breakfast
7:45 - 8 a.m.	Registration
8 - 8:10 a.m.	Welcome and Introductory Remarks
8:10 - 10:15 a.m.	Overview of the Role of a Bank Director
10:30 - 11:30 a.m.	The Changing Landscape of Banking
11:30 a.m. - 12:30 p.m.	Lunch
12:30 - 1:45 p.m.	The Director and the Board
2 - 4 p.m.	The Loan Process from the Director's Viewpoint

Session I – January 25, 2019

7:30 a.m.	Breakfast
8 - 9 a.m.	Strategic Technology Planning & Security Update
9:15 - 10:30 a.m.	Directors' Responsibilities in Compliance
10:45 a.m. - Noon	Internal Audit Function Independence/Adequacy
Noon - 1 p.m.	Lunch with Your Regulator
1 - 2:15 p.m.	Your Regulators' View of Directors' Responsibilities & Regulatory Hot Topics (Panel)
2:15 p.m.	Concluding Remarks and Adjournment

Session II – June 26, 2019

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)
2:15 - 3:30 p.m.	Regulatory Examinations, Enforcement Actions and Fiduciary Duties
3:45 - 5 p.m.	Understanding Shareholder Value

Session II – June 27, 2019

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?
10:30 - 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

Education Sessions

SESSION I

Thursday, January 24, 2019

Overview of the Role of a Bank Director

- Legal Duties
- Primary Duties and Roles of Directors
- Enhancing Stockholder Value
- The Director's Role in Dealing with Regulators
- Miscellaneous Roles and Duties

Speaker: David Kemp, President

Bankers Management, Inc., College Park, GA

The Changing Landscape of Banking

- The Current Environment for Community Banks
- Impact of New Financial Reform
- Changing the Direction of Your Board and Organization
- Planning to Survive in a Changed Environment

Speaker: David Kemp

The Director and the Board

- Board Structure
- Effective Board Meetings
- The Director's Relationship with Management

Speaker: David Kemp

The Loan Process from the Director's View

- Strategy
- Loan Policies
- Loan Review
- Problem-Loan Management
- Compliance with Policy & Regulation

Speaker: David Kemp

Key Acronyms

FDIC - Federal Deposit Insurance Corporation
OCC - Office of the Comptroller of the Currency
IDFPR - Illinois Department of Financial & Professional Regulation

Friday, January 25, 2019

Strategic Technology Planning and Security Update: The Road Ahead

- Bank Technology: Trends and Forecasts
- Your Payments Franchises: Updates and Projections
- Security Issues: Exposure Points & Controls
- Planning Ahead: What to Do Next

Speaker: Mark Scholl, Partner

Wipfli LLP, Sterling, IL

Directors' Responsibilities in Compliance

- Establishing "Risk-Based Compliance" Objectives
- Maintaining Open Lines of Communication with Compliance Staff
- Oversight of Compliance Monitoring, Audit and Examination Results

Speaker: Kathy Enbom, Partner

Wipfli LLP, Sterling, IL

Internal Audit Function

- Internal Audit Function
- Scope
- Management Response

Speaker: Sara Mikuta, Director

Wipfli LLP, Sterling, IL

Your Regulators' View of Directors' Responsibilities

Community bank directors discuss issues with his/her regulator over lunch.

- Director Responsibilities
- Capital
- Effective Board Reports

Speakers: Representatives from IDFPR, OCC, FDIC and the Federal Reserve Bank

Regulatory Hot Topics (Panel)

Moderator: Jerry Cavanaugh,
CBAI General Counsel

Panelists: Representatives from IDFPR, OCC, FDIC and the Federal Reserve Bank





Education Sessions

Wednesday, June 26, 2019

Financial Management of Community Banks

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

Speaker: Drew Simmons, Sr. Vice President
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

Thursday, June 27, 2019

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, Owner,
Munz Consulting LLC,

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 Form

Session I – January 24 & 25, 2019 – CBAI Headquarters, Springfield
Session II – June 26 & 27, 2019 – 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 I – January 24 & 25, 2019, Springfield _____

Session II – June 26 & 27, 2019, Springfield _____

Registration Fee (1st Attendee) \$ _____

Second Attendee

Attendee's Full Name _____

Attendee's E-Mail _____

(E-mail address required for registration).

Session I – January 24 & 25, 2019, Springfield _____

Session II – June 26 & 27, 2019, Springfield _____

Registration Fee (2nd Attendee) \$ _____

Third Attendee

Attendee's Full Name _____

Attendee's E-Mail _____

(E-mail address required for registration).

Session I – January 24 & 25, 2019, Springfield _____

Session II – June 26 & 27, 2019, Springfield _____

Registration Fee (3rd Attendee) \$ _____

Fourth Attendee (FREE)

Attendee's Full Name _____

Attendee's E-Mail _____

(E-mail address required for registration).

Session I – January 24 & 25, 2019, Springfield _____

Session II – June 26 & 27, 2019, Springfield _____

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

For additional registrants, please copy this form.

Registration Information

Registration Fees

One Session

Member	\$685 per director
*Prospective-Member	\$1,085 per director

Both Sessions

Member	\$1,370 per director
*Prospective-Member	\$2,170 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.

Participants attending the second 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
Melinda McClelland, Vice President
Jennifer Nika, Vice President
Tina Horner, Admin. Assistant
Kim Harden, Admin. Assistant
Education & Special Events
800/736-2224 217/529-2265
Fax: 217/585-8738
Terry Griffin,
Vice President Chicago Area
708/714-3333

Exam Workshop (Session II – June 27)

Did you ever want to be a bank examiner? Well, here's your opportunity! A sanitized version of an actual community bank examination report is mailed to you for your review in early June. 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.