



Bank Directors Conference

Wednesday, October 21, 2015—Rochester

Thursday, October 22, 2015—Castleton (Albany)

Where:

Holiday Inn Rochester Airport
911 Books Avenue
Rochester, NY 14624
(585) 328-6000

Castleton Comfort Inn & Suites
99 Miller Road
Castleton, NY 12033
(518) 479-3217

Registration Fees:

Members: \$275
Non-members: \$325
(see page 3 to register)

Who should attend:

- ⇒ CEOs
- ⇒ Directors
- ⇒ Senior Bank Officers

Don't miss this opportunity to network with your peers and gain insight to solutions for the challenges facing community bankers today!

**Earn
7.0 CPE
Credits**

IBANYS has been authorized by the NYS Department of Education to award continuing professional education (CPE) credits..

Bank Directors Conference

OVERVIEW

As we continue to work our way out of this latest banking crisis, we continue to see a significant decline in the number of community banks around the country. Bank Boards and Management continue to see increasing "help" from Washington, D.C. much of which simply adds to our cost of doing business. With so much pressure on earnings, we believe it is time that we stopped looking to sell and begin looking for answers about how we survive and prosper in the coming years. We will look at everything from enhancing our branch structure to making certain we are prepared for any interest rate environment headed our way and more. We hope you will join us for our annual Director/Executive Management Conference this year as we bring together a great cast of speakers who are focused on how we improve our banking model to ensure not only survival but, more importantly, SUCCESS!

Agenda:

8:30 – 9:00 **Registration/ Continental Breakfast**

9:00 - 9:50 **Financial Performance: Giving Your Directors The Right Data**

The industry's governing bodies have made it very clear that the board of directors has a responsibility to stay informed and truly understand the performance of the financial institution they are overseeing. But, are they receiving the right financial analysis to enable the level of oversight required of the board? This presentation will delve into these topics and provide real world examples that will promote what data should be regularly analyzed at the board level.

Shawn O'Brien, President, QwickRate and Greg Dingens, Head of Investment Banking, Monroe Financial Partners

9:50 – 10:40 **ERM & The Committee Process: What Directors Need to Know**

The new reality for directors, senior management, and ALCO is integrated risk management — that is evaluating potential risks on a forward-looking holistic basis and developing tactical plans and strategies to turn those potential risks into opportunities and success. This session will define ERM, examine the evolution of ERM and explore its place and proper implementation for community banks.

David Ruffin, Co-Founder, Credit Risk Management

10:40 – 10:50 **Networking Break**

10:50 – 11:40 **Changing The Way We Pay: Trends In Compensation In 2015 & Beyond**

Rewarding performance without increasing risk or running into problems with regulators or shareholder advisory groups has been a tough job for bank boards in recent years. Many have made changes to their long-term and short-term incentive plans and metrics. This session will focus on what we see as the future of executive compensation, incorporate the regulatory guidelines surrounding incentive-based pay, and the impact regulations are having on best practices surrounding performance-based pay programs.

Flynt Gallagher, President, Compensation Advisors

11:40 – 12:30 **Omni Channel Engagement: Maximizing Profitability in a Consumer-Driven Market**

Change, innovate, explore and adjust. These will become the hallmarks of financial institutions that survive and thrive in today's consumer-driven market. In this session, we will share the results of studies conducted on account holders within the Digital Insight base which indicate that engaged end users utilize multiple channels, and how non-bank players in the market are forcing banks to have strong retention strategies. We will also explore how higher engagement across all channels is critical, with high channel usage equaling strong retention.

Phil Pratt, Senior Consultant, Digital Insight, an NCR Company

12:30 – 1:15 **Networking Lunch**

1:15 – 2:05 **Creating Value For Your Shareholders Beyond Just The Share Price**

This session will discuss what bank management can do to make their stock more attractive to new investors and provide guidance on techniques you can use while communicating and providing transparent information to shareholders.

Peter Scully, Managing Director, Banclist.com

2:05 – 2:20 **Networking Break**

2:20 – 3:10 **The Job of the Audit Committee**

As regulatory scrutiny intensifies and liability concerns mount, it's more important than ever that financial institution audit committees are highly engaged. With the recession mostly behind us now, regulators are shifting their focus from asset quality to corporate governance. This session will explain the attributes shared by effective audit committees and discuss the key accounting issues that will impact the audit committee's agenda in 2016.

Patrick Hughes, Partner and Laurie Shen, Principal, UHY, LLP

3:10 – 4:00 **Regulator & Industry Hot Buttons for Directors**

With potential political changes in the coming years, community bank boards are seeking to understand their role in the big picture. It is critical that directors have a working knowledge of current hot topics and this timely session will touch on the current hot topics and how to appropriately govern the bank and provide a credible challenge to bank management while staying in the regulators' good graces.

Karl Nelson, CEO, KPN Consulting

4:00 **Adjourn**

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Registration Form:

Completed registrations may be e-mailed, faxed or mailed to the information below.



Mail: IBANYS
19 Dove Street, Suite 101
Albany, NY 12210

Fax: (518) 436-4648
OR
E-mail: lindag@ibanys.net

Date: Wednesday, October 21, 2015
Location: **Holiday Inn Rochester Airport**
911 Brooks Avenue
Rochester, NY 14624
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P: (518).479-3217

Bank/Organization: _____

Address: _____

City/State/Zip: _____

Phone: _____ **Fax:** _____

Attendee Name: _____ **Title:** _____

Email: _____

Attendee Name: _____ **Title:** _____

Email: _____

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Enclosed is a check for \$_____, OR charge my credit card \$_____ **TOTAL Attendees** _____

Visa/Mastercard/AMEX: _____

Cardholder Name: _____ **Expiration Date:** _____

Address of credit card (if different then above) _____

CVV (last 3 numbers located on back of card) _____ **AMEX (4 digits on front of card)** _____

Questions: Contact Linda Gregware—(518) 436-4646 or via email lindag@ibanys.net

Registration Deadline: Wednesday, October 14, 2015

(no refunds will be given after Wednesday, October 14, 2015)