

# The “C” Conference

Essential Training for C-Level Community Bankers



Community  
Bankers  
Association  
of Illinois®

*One Mission. Community Banks.*

**February 19, 2020**  
**Crowne Plaza,**  
**Springfield, IL**

# INTRODUCTION

CBAI's "C" Conference was developed for C-level community bankers. This exciting conference includes inspiring and educational general sessions, concurrent sessions, an opportunity to network with your peers at the **complimentary Networking Reception on the evening of February 18th from 6-9 p.m. at the Crowne Plaza bar (hotel second floor).**

## **Who Should Attend?**

CBAI's "C" Conference is designed for C-level employees. Educational sessions were designed to benefit CEO's, CFO's, COO's and senior lenders.

# AGENDA

8 - 8:30 a.m.	Registration/Continental Breakfast Exhibits	11:30 a.m. - 12:30 p.m.	Lunch with Speaker
8:30 - 9 a.m.	Welcome & Association Update Kraig Lounsberry, CBAI president	12:30 - 1:30 p.m.	Concurrent Education Sessions
9 - 10:15 a.m.	General Session	1:30 - 1:45 p.m.	Break
10:15 - 10:30 a.m.	Break	1:45 - 2:45 p.m.	Concurrent Education Sessions
10:30 - 11:30 a.m.	General Session	2:45 - 3 p.m.	Break
		3 - 4 p.m.	General Sessions

## GENERAL SESSION — 9 - 10:15 a.m.

### **“Developing a Leadership vs. ‘Managership’ Approach”**

This session provides the banker with a thorough understanding of the discipline of Leadership versus “Managership.” It highlights the importance of sound leadership within the banking organization. A strong emphasis is placed on the difference between a leader and a manager. Various “leadership techniques” are displayed including how to deal with diversity in the workforce created by gender, generations and ethnicity.

Additionally, the trait, skills and style approach of leadership is reviewed along with psychodynamic leadership theory, strategic leadership concepts and leadership in ethics principles. The leadership principles in the seminar are illustrated through case studies.

**David Osburn** is the founder and managing member of David L. Osburn & Associates LLC, a Las Vegas-based business training and contract CFO firm that provides seminar/keynote speeches for various groups including CPAs, bankers, attorneys, trade groups and business owners. His extensive professional background encompasses over 24 years in banking, finance and marketing. His bank commercial lending credentials include comprehensive loan underwriting, management, customer development and loan work-out experience. In addition, Osburn is an adjunct professor for Regis University, Denver, an accredited MBA program, and the College of Southern Nevada, Las Vegas, a community college. He has taught college courses for over 22 years, covering finance, accounting, economics, marketing, banking, business law and management.

## GENERAL SESSION — 10:30 - 11:30 a.m.

### **“Waxing or Waning? Economic Conditions and the Fed Policy Outlook For 2020”**

As the U.S. economy begins its second decade of expansion, questions abound regarding the good news, the bad news and what the Fed does next. Unemployment is near a half-century low and stock prices are at record highs, but inflation remains tame and wage growth stable. Have we reached nirvana or are we on the edge of the next downturn? This session examines the current economic landscape and financial market conditions in 2020, with particular emphasis on the interest rate environment and bank performance trends.

**Jeffrey F. Caughron** is a managing director with The Baker Group, where he serves as president and chief executive officer. Caughron has worked in financial markets and the securities industry since 1985, always with an emphasis on banking, investments and interest rate risk management. He previously served as the chief operations officer of the firm, and has been director of asset/liability management since 2008.

## LUNCHEON — 11:30 a.m. - 12:30 p.m.

### “Storytelling for Leaders”

Storytelling is one of the most effective communication techniques that leaders use to convey their message. Based on cognitive science, storytelling has a special place in our brains that makes communication understandable, engaging, memorable, and relevant. Dr. Lauk teaches leaders how to use stories to make their presentations and speeches more impactful, interesting, and ultimately to drive more business.

**Dr. Ray Lauk** is the owner of Dr. Ray’s Toffee and is also a professional speaker, professor and retired school superintendent. During the summer, Lauk teaches school leadership in Bangkok, Thailand, to teachers and administrators working in international schools. The author of “FUEL for Learning,” Lauk is working on his second leadership book entitled, “Where Were Your Brains?” Lauk has been teaching storytelling internationally for the past five years.

## CONCURRENT EDUCATION SESSIONS — 12:30 - 1:30 p.m.

### “Cannabis Banking Unlocked”

With costs on the rise, bankers are seeking new sources of low-cost deposits and non-interest income. The legal cannabis industry can address these needs, but financial institutions must understand the risks and requirements involved. This presentation helps CBAI members:

- Understand the cannabis banking business opportunity and how it can fit into the bank's larger strategy.
- Learn about Illinois state cannabis law, FinCEN guidelines, and regulatory requirements, along with the do's and don'ts for passing BSA exams.
- Evaluate the risks vs. rewards of cannabis banking, and how to manage compliance and operational impacts starting at the board level and down to daily operations.

Finally, the presentation describes how today's newly minted cannabis bankers are harnessing data and technology to increase the predictability of compliance outcomes while reducing labor demands. While a few pioneering banks have embraced the fast-growing cannabis industry, competition is expected to grow rapidly.

**Tony Repanich**, president and chief operating officer, Shield Compliance, leads day-to-day operations and serves as the company's principal product architect. Having served as a senior executive at a Washington state-based community bank for over 20 years, Repanich has in-depth knowledge of the banking industry, BSA/AML compliance and banking requirements for high-risk industries.

### “Cyber and the C-Suite: What Top Management Needs to Know about Cybersecurity”

What would one cyber breach do to your financial institution? How would your senior management team respond? This session explains the responsibilities of executives and board members when it comes cybersecurity and disaster recovery resiliency.

**Michael Berman, JD**, is the founder and CEO of Ncontracts, a leading provider of risk management solutions. His extensive background in legal and regulatory matters has afforded him unique insights into solving operational risk management challenges and is driven by the Ncontracts' mission to efficiently and effectively manage operational risk. During his legal career, Berman was involved in numerous regulatory and compliance issues, contract management challenges, and assisted in the development of information systems to better manage these efforts.

### “How is Your Community Bank's Leadership Positioned for the Future?”

Acquiring, retaining and rewarding community bank leadership is a path to sustainability and success for today's banks. This session delves into many factors that challenge banks in attracting, retaining and rewarding future leaders while providing a road map to succeed in acquiring and retaining talented bankers through executive benefits for your community bank.

**Scott Richardson** brings experience in the financial services and life insurance industries that spans four decades. After being a successful executive and consultant for one of the largest firms in his industry, he started IZALE Financial Services in order to return to a client-centered experience. Richardson has had extensive contact with bank regulatory agencies, and was involved in the development of customized benefit plans and BOLI placements for hundreds of banks throughout the country.

## HOTEL INFORMATION

Crowne Plaza Hotel  
3000 S. Dirksen Parkway, Springfield, IL  
217/529-7777

A block of rooms has been reserved for February 18th at the Crowne Plaza. For reservations, call 217/529-7777. Be sure to reference the “**CBAI Courtesy Block**” to receive the room rate of \$109 for a single or double.

## FOR MORE INFORMATION

Tracy McQuinn, Senior Vice President  
Melinda McClelland, Vice President  
Jennifer Nika, Vice President  
Kim Harden & Tina Horner, Administrative Assistants  
Department of Education & Special Events  
800/736-2224 Fax 217/585-8738  
Terry Griffin, Vice President, Chicago, Area  
773/209-2260

## CONCURRENT EDUCATION SESSIONS — 1:45 - 2:45 p.m.

### “Loan Pricing Issues in Today’s Changing Market”

Attend this proactive break-out session and explore bank loan pricing issues in today’s changing market. The session begins by covering loan pricing issues from a macroeconomic perspective including the influence of international markets, the Federal Reserve Bank’s Federal Open Market Committee (FOMC), and current banking industry trends. We then review the important role of the community bank’s Asset-Liability Committee (ALCO) and its influence on maintaining an adequate net interest margin (NIM) and the Loan Committee’s role in promoting effective loan portfolio management and pricing. The session concludes with the illustration of two commercial loan pricing models and a cash flow sensitivity analysis model including interest rate variations.

**David Osburn** is the founder and managing member of David L. Osburn & Associates LLC, a Las Vegas-based business training and contract CFO firm that provides seminar/keynote speeches for various groups including CPAs, bankers, attorneys, trade groups and business owners.

### “Succession Planning for the Bank’s Success”

The changing workforce and aging baby boomers are realities leading more financial institutions to seek help in understanding which of their staff is able and willing to fill key roles over the next five years. Determining the depth of the talent pipeline internally and externally isn’t easy. Succession planning is not a new concept, yet many struggle at creating processes and a robust approach that moves beyond a static list of names kept in a file. A succession planning program includes a focus on positions critical to the institution’s strategic plan as well as a focus on employees and their development. This session talks about the issues and challenges of succession in today’s workplace and provides some practical approaches and tools to guide effective succession planning.

**Julia A. Johnson** is a senior manager at Wipfli, LLP. With more than 25 years of diversified human resources and organizational development experience, Johnson works closely with executive and senior management teams to provide human resources consulting services.

### “How to Maximize the Benefits of Your Risk Assessment”

A successful risk assessment isn’t about how many red or green boxes are in the report. It’s about creating a clear representation of an institution’s risk tolerance and current risks. This allows everyone at the institution, from the board and management to frontline staff, to take actions that align with the same goals within your financial institution. Many risk managers are not sure how to handle issues with controls. Join us as we reassure risk managers that their institutions’ risk assessments are not job performance reviews while offering strategies for identifying risks and guiding others through the necessary steps to mitigate those risks.

**Michael Berman, JD**, is the founder and CEO of Ncontracts, a leading provider of risk management solutions. His extensive background in legal and regulatory matters has afforded him unique insights into solving operational risk management challenges and is driven by the Ncontracts’ mission to efficiently and effectively manage operational risk. During his legal career, Berman was involved in numerous regulatory and compliance issues, contract management challenges and assisted in the development of information systems to better manage these efforts.

## CLOSING GENERAL SESSION — 3 - 4 p.m.

### “The Continued Prevalence of Community Banking”

Relationships matter. Community bankers know their communities and their customers better than anyone. Customer problems are unique and megabank solutions are not. We bust myths and squash rumors claiming that competition is driving community banks out of existence. Instead, hear why megabanks, fintechs, credit unions and other alternative service providers will not make community banks irrelevant in the future. In fact, hear why community banks must GET LOUDER in amplifying their important benefits!

**Greyson Tuck** is a member of the board of directors of both the Memphis-based law firm of Gerrish Smith Tuck, PC, Attorneys and Gerrish Smith Tuck, Consultants, LLC. These two firms have assisted numerous community banks in virtually every state across the nation. His legal and consulting practice places special emphasis on community bank holding company formation and use, community bank mergers and acquisitions, regulatory matters, corporate reorganizations, corporate taxation, general corporate law and community bank strategic planning. Tuck is a member of the Tennessee Bar Association and an active participant in the Memphis Bar Association.

# REGISTRATION FORM

CBAI'S "C" CONFERENCE — FEBRUARY 19, 2020  
CROWNE PLAZA, SPRINGFIELD

BANK \_\_\_\_\_ TELEPHONE \_\_\_\_\_

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

Each Additional Person/E-mail \_\_\_\_\_ \$145 \$345

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Each Additional Person/E-mail \_\_\_\_\_ \$145 \$345

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.

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