

2020 COMMUNITY BANK DIRECTORS' CONFERENCE



*Interest Rate Risk, Liquidity and
Investment Strategies for 2021*

Risk Management in a Pandemic

Fall/Winter 2020 Insurance Update

Being a Director in These Trying Times

Association & Legislative Update

December 14, 2020

Live-Stream

and/or

On-Demand

Recorded Session

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.

2020 has been a challenging year; therefore, CBA's 2020 Community Bank Directors' Conference features timely topics, speakers and options to help your community bank. **This year the conference will be held in a virtual format offering both a live-stream, on-demand option and priced to train all your directors. The live-stream option will be held on December 14th and provides the option to get your whole board together for a day of education in a remote environment. The on-demand option**

allows your bank to train your directors on their own time. You can also purchase both options to allow your directors the flexibility to train in the manner they are most comfortable. All options offer video training, handouts and the opportunity to reach out to the presenters with questions. The on-demand training will be available a week after the live-stream and will not expire until March 31, 2021.

Ryan Hayhurst from The Baker Group explores balance sheet strategies for community banks; David Kemp of Bankers Management Inc. discusses risk management in a pandemic; Kraig Lounsberry and Jerry Peck of CBAI provide an association and legislative update; Patti Tobin of CBIS provides an insurance market update; and the conference concludes with David Kemp discussing being a director in these trying times.

Agenda

8:30 – 9 a.m.

Log-in

9 – 10:15 a.m.

Association & Legislative Update

Kraig Lounsberry, President

Jerry Peck, SVP of Governmental Relations

CBAI, Springfield, IL

10:15 – 10:30 a.m.

Break

10:30 – 11:45 a.m.

Interest Rate Risk, Liquidity and Investment Strategies for 2021

Ryan Hayhurst, Managing Director

The Baker Group, Oklahoma City, OK

In the wake of the Covid-19 pandemic, community banks are flush with liquidity and are understandably unsure how to invest that liquidity with rates near record lows. In addition, banks remain highly asset sensitive just as the Federal Reserve has indicated they are not planning on raising rates until at least 2024. This session focuses on the challenges banks face in managing liquidity, interest rate risk and the investment portfolio in an extended low rate environment including specific strategies to meet those challenges successfully. Topics include:

- Tracking the Economic Recovery with High Frequency Data and the Outlook for Federal Reserve Policy
- A Look Inside Bank Balance Sheet Trends Affecting Performance
- A Discussion of Strategies To Fight Margin Compression and Improve Overall Performance
- Finding the Best Relative Value in a Low Rate World While Avoiding the Pitfalls of Higher Risk Alternatives
- Managing Cashflows to Protect Against Extension and Contraction Risk
- Vaccinate Your Municipal Portfolio From Covid Risk With Thorough Credit Analysis

Ryan Hayhurst joined The Baker Group in 1991 and is a managing director and member of the Board of Directors.

Hayhurst serves as manager of the financial strategies group and oversees the design and implementation of investment and asset/liability strategies for financial institutions. He is also integrally involved in the continued development of the firm's proprietary software designed to assist clients in the management of their investment portfolios and their overall interest rate risk profiles. Hayhurst regularly develops and presents educational seminars nationwide, with a focus on investment and interest rate risk management. He is a frequent speaker at financial institution conventions and investment conferences, and has served as a faculty member of several national and regional banking schools. Hayhurst holds a bachelor of business administration degree from the University of Oklahoma, Norman, OK.



Hayhurst

11:45 a.m. – 12:45 p.m.

Lunch Break

12:45 – 1:45 p.m.

Risk Management in a Pandemic

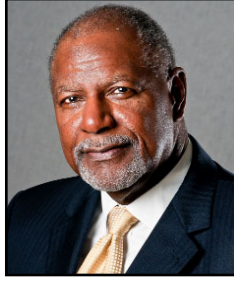
David Kemp, President

Bankers Management, Inc., College Park, GA

Bank performance metrics are through the end of the second quarter of the year, along with state demographic trends. There is no playbook for the expected economic down turn that is likely to result from the pandemic, we need to develop policies and procedures as we work with our borrowers and lending team. Collaboration is the order of the day. The close monitoring of economic trends and customer feedback is going to be essential. We explore the role of all of the key players; the board, senior loan management, line lenders, customers and regulators.

Agenda

David Kemp is president of Bankers Management, Inc., College Park, GA, a nationally recognized company in financial services training and bank consulting. Prior to forming his own company, Kemp served as vice president and director of credit services for Cannon Financial Institute in Athens, GA, where he trained bankers nationwide in Cannon Lending Schools, as well as through banking associations, and in tailored credit and sales training sessions for financial institutions. Kemp is also lead faculty member at CBAI's Community Bankers School.



Kemp

Kemp has more than 20 years' experience and management responsibility in the areas of consulting, training, credit administration and new-business development. Kemp is a graduate of Morris Brown College in Atlanta and has completed graduate studies at Georgia State University in Atlanta and Harvard University in Cambridge, MA.

1:45 – 2 p.m.
Break

2 - 3 p.m.
Fall/Winter 2020 Insurance Market Update
Patti Tobin, Financial Institutions Director
CBIS, powered by Arthur J. Gallagher & Co.

A number of factors are impacting the insurance marketplace, such as, underwriting losses from wildfires and hurricanes, interest rates at historical lows, decreasing insurer profit from investments, and add to all these factors a global pandemic with related economic fallout. Uncertainty is contributing to the insurance market entering into a new phase of recalibration; many would call this a hard market or an underwriting-driven marketplace.

Particular emphasis upon exposure issues for Board of Directors will be discussed, including policy considerations, virtual operations, remote workforce, etc.

Patti Tobin is the area financial institutions director for Community BancInsurance Services, powered by Arthur J. Gallagher & Co., Springfield, IL, specializing in insurance products and risk management. Tobin has over 40 years experience in the insurance industry with 19 years exclusive to financial institutions.

3 - 4 p.m.
Being A Director in These Trying Times
David Kemp

This session focuses on the element of dramatic change in our society and the banking community. The board is increasingly being asked to take on more and more responsibility for the direction of the bank. The board itself is changing, as the average community bank needs to find three directors over the next five years. The boards three primary functions remain: fiduciary, advisory and strategic. Regulators and shareholders are holding board members responsible for the performance and safe operations of the bank. Board's are driven by one central idea "Do the right thing."

4 p.m.
Adjourn

*Log-in information and handouts for the live-stream will be sent a few days prior to the event date. On-demand recording and handouts will be sent approximately one-week after the live-stream is conducted. For more information and questions please contact Tracy McQuinn at 800/736-2224 or at tracym@cbai.com.

CBAI is a public accountant continuing professional education sponsor by the Illinois Department of Financial and Professional Regulation. Contact CBAI for a certificate to submit.

For More Information

Tracy McQuinn, Senior Vice President
Melinda McClelland, Vice President
Jennifer Nika, Vice President
Kim Cordier & Tina Wilder Administrative Assistants
Department of Education & Special Events
800/736-2224 217/529-2265
Fax: 217/585-8738
Terry Griffin, Chicago Area Vice President
773/209-2260

Date

December 14, 2020
Live-Stream

and/or

On-Demand
December 21, 2020 until March 31, 2021

Registration Form

COMMUNITY BANK DIRECTORS' CONFERENCE

CONTACT NAME _____ CONTACT EMAIL _____

BANK _____ TELEPHONE _____

ADDRESS _____

CITY/STATE/ZIP _____

Check One	Registration Options	CBAI Member	Prospective Member
<input type="checkbox"/>	Live- Stream – December 14, 2020	\$500 per bank	\$1,000 per bank
<input type="checkbox"/>	On-Demand – Available until March 31, 2021	\$500 per bank	\$1,000 per bank
<input type="checkbox"/>	Both Live-Stream & On-Demand	\$750 per bank	\$1,500 per bank

Total amount due \$ _____

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 Credit Card*

**If you are paying by credit card, please fill out the following information. (Visa, MasterCard & Discover accepted)*

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