Community Bankers School

July 10-15, 2022

Illinois Wesleyan University

Bloomington, Illinois

Take the Leap!

"Great week! The School is so well organized with relevant materials and presentations for bankers looking to expand their career paths."

Kelly Greene,
VP/Cashier
Rushville State Bank

Dear Community Banker:

WHAT MAKES THE DIFFERENCE?

Have you wondered what makes some community bankers more successful than others? Is it intelligence, talent or dedication? Is it that one person seeks success and the other doesn't? ***I believe the difference lies in what each person knows and how he or she makes use of that knowledge.***

That is why I am writing to you about The Community Bankers School. The purpose of this school is *to impart knowledge participants can use every day in community banking.* The Community Bankers School (CBS) is available to community bankers nationwide, making it *The School* for community bankers in the country. **In addition, CBS is sponsored by 10 state community-banking associations.**

A SCHOOL UNLIKE ANY OTHER

You see, CBS is unique. A subcommittee annually evaluates faculty, curriculum and student comments to enhance the value of CBS. Each year, the ***faculty has been improved*** and the ***curriculum updated*** to include ***timely topics*** and the ***latest learning techniques***. CBS is conducted in the ***state-of-the-art facilities*** of Illinois Wesleyan University.

KNOWLEDGE IS THE DIFFERENCE

In looking at the alumni list, I see that more than 1,000 people have graduated from this school during the last 30 years. More than 90 percent of attendees each year have evaluated it as "excellent" or "very good." ***The vast majority of graduates have been promoted or taken on new responsibilities at their banks.*** More than 40 individuals are now bank presidents and 15 are outside directors — a track record that proves ***knowledge makes the difference***.

MY PERSONAL GUARANTEE

Please put my statement to the test by enrolling one of your associates in Class I of the Community Bankers School. I guarantee that this individual will return to the bank more motivated and better equipped to contribute to the overall success of your community bank. ***Should CBS not measure up to your expectations, you may contact me within two weeks of the student's return and the full tuition will be refunded to your bank!***

AN INVESTMENT IN SUCCESS

Enroll a candidate now! It's a no-risk investment in your community bank's success.

Sincerely,

Melinda McClelland

Melinda McClelland, Administrator,
The Community Bankers School and
VP of Education & Special Events,
Community Bankers Association of Illinois

The Community Bankers School is an intensive program designed for today's community bank professional. Here is what students gain:

- background and experience for broader responsibilities and greater effectiveness;
- a broad understanding of the overall deposit, credit and investment functions of a community bank;
- an appreciation for customer service and an active business-development program;
- insight into a community bank's overall operations responsibilities and techniques for integrating technology into the bank's strategic plan;
- the opportunity to compare and share experiences with peers, instructors and senior bankers;
- the invaluable student notebook which contains course outlines, supplemental reading materials, as well as exhibits and sample forms; and
- the ability to immediately contribute to the overall success of the bank.

Money-Back Guarantee

Should CBS not measure up
to your expectations,
call within two weeks, and the full tuition
will be refunded to your bank.

	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
8 a.m.	Introduction to Compliance *Bill Elliott*	Analyzing Financial Statements *Jeffery Johnson*	Sales Training *Patrick Dix*	Collections, Problem Loans, Management & Bankruptcy *Dave Kemp*	Examination *Dave Kemp*
9 a.m.			Continuity Planning, Active Threats and Fraud Mitigation *Jim Rechel*		Test Review & Discussion
10 a.m.	Exposure to Monetary Economics *Dave Kemp*	Structuring Loans *Jeffery Johnson*		Ownership Documentation *Kathy Enbom*	Commercial Loan Case *Dave Kemp* *Jeffery Johnson*
11 a.m.					
Noon	Lunch	Lunch	Lunch	Lunch	Graduation Luncheon & Dismissal
1 p.m.	Intro to Compliance (cont'd) *Bill Elliott*	Introduction to Auditing *Kathy Enbom*	Bank Investments *Matt Harris*	Consumer & Commercial Loan Documentation & Lending Wrap-Up *Jeffery Johnson & Dave Kemp*	
2 p.m.	Introduction to Accounting *Jeffery Johnson*	Consumer Credit *Dave Kemp*			Sunday, July 10
3 p.m.					Registration & Check-in **3:30 - 5 p.m.**
4 p.m.			Secondary Market *Chris Milne*		
5 - 6 p.m.	Dinner/Free Time	Social Activity	Dinner/Free Time	Commercial Loan Case Student Group Preparation	Orientation & Dinner **5 - 6:30 p.m.**
6 p.m.	Technology Trends *Matt Babicz*		Ag Outlook *Brad Zwilling*		Concepts of Investing *Kevin Day* **6:30 - 8:30 p.m.**
7 p.m.			Commercial Loan Case Student Group Preparation	Dinner on your own	

FACULTY

Matt Babicz — Babicz has more than six years of information systems security and information technology audit and consultation experience serving financial institutions including banks, mortgage and insurance organizations. Babicz has hands-on experience with cybersecurity framework implementations and audits, IT general control assessments, GLBA safeguards and privacy rule audits, remote deposit capture, internet and mobile banking security assessments, business continuity management, and FDICIA/Sarbanes-Oxley (SOX 404) regulatory compliance audits. Other service opportunities include security framework implementation, business continuity programs design, and end-user security awareness training support. Babicz's educational background includes a bachelor of science degree in finance from DePaul University, Chicago.

Archie Bransford Jr. — Bransford is the owner and operator of Bransford & Associates, LLC, Atlanta, GA, which provides regulatory consulting services to financial institutions. He worked with the Office of the Comptroller of the Currency (OCC) for 30 years and retired as the deputy comptroller for the agency's Southern District. He served as the deputy comptroller for the Southeastern District in Atlanta, district administrator for the Southeastern District, and examiner-in-charge for First Union Corporation in Charlotte, NC. Bransford earned a B.S. in business administration from the University of Detroit, MI.

Sean Cunningham — Cunningham is a regional manager with Marquis, a company that leverages technology to help banks increase revenue by retaining current customers. He was formerly the chief marketing and retail officer with a community bank in Illinois where his efforts were focused on achieving positive ROI through targeted marketing. He also implemented and managed his bank's sales and service initiatives. With Marquis, Cunningham helps banks across the country maximize their strategic marketing and sales efforts, particularly specializing in loan growth, cross-sales, retention and sales automation.

Patrick Dix — Dix leads SHAZAM's relationships and partnerships with more than 70 industry organizations and trade associations. The focus of SHAZAM's strategic alliances is to support the advocacy work of association partners and ensure community financial institutions have a strong voice in the payments industry. Before joining SHAZAM, Dix spent 25 years as a broadcast journalist, including 16 years as the senior morning news anchor at the NBC affiliate in Des Moines, IA.

Bill Elliott — Elliott, CRCM, is a senior consultant with Young & Associates of Kent, OH, a nationally recognized compliance consulting firm for community banks. He has 24 years of banking experience, including 16 years of experience as a compliance and CRA officer. He was previously a lender for consumer, commercial and mortgage loans, and has managed the loan review, loan processing, loan administration, credit administration and collections functions. He conducts compliance reviews for all areas of compliance and writes compliance articles and training materials.

Kathy Enbom — Enbom, CRCM, senior manager at Wipfli LLP in Sterling, IL, has an extensive background in regulatory compliance, marketing and leadership, including significant training in developing, delivering and implementing instructional programs. She uses this experience to enhance the consultative interaction by providing guidance and resources to assist clients in improving their overall compliance management system. Enbom's well-rounded experience in financial services helped her develop a comprehensive understanding of bank operations and management.

Elaine Hand — Hand is the president of Illinois-based Innerview, Inc. She is a facilitator, trainer, speaker, leader and planner. Prior to creating Innerview, Inc., Hand worked in banking for 20 years. Her job responsibilities included recruitment and retention of employees, training, assessments, benefits planning, government regulations, retail and commercial development, marketing, sales and management. Hand has strategically aligned her company with key solutions providers in order to ensure the fast and efficient resolution to the people concerns that her clients face.

	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
8 a.m.	Community Bank Policies & Regulatory Relations *Dave Kemp*	Business Development & Establishing a Marketing Program *Sean Cunningham*	Asset/Liability & Investment Management *Matt Harris*	Examination & Review *Jeffery Johnson*	Strategic Management of Community Banks (Simulation Exercise) & Examination *John Oliver*
9 a.m.				Strategic Management of Community Banks (Simulation Exercise) *John Oliver*	
10 a.m.	Federal Regulatory Update *Bill Elliott*	Risk Management *Kathy Enbom*			
11 a.m.			Strategic Planning *Dave Kemp*		
Noon	Lunch	Lunch	Lunch	Lunch	Graduation Luncheon & Dismissal
1 p.m.	Principles of Management & Networking Resources *Elaine Hand*	Loan Review *Jeffery Johnson*	Bank Financial Ratios *Archie Bransford Jr.*	Strategic Management of Community Banks (Simulation Exercise) *John Oliver*	
2 p.m.					Sunday, July 10
3 p.m.		Human Resource Management and Legal Issues *Robert Kearney*	Bank-Liability Issues *Silvia & VanFleet*		Registration & Check-in **3:30 - 5 p.m.**
4 p.m.			Strategic Management *John Oliver*		
5 - 6 p.m.	Dinner/Free Time	Social Activity	Dinner/Free Time		Orientation & Dinner **5 - 6:30 p.m.**
6 p.m.	Future Trends in Technology *Mark Scholl*		Strategic Management of Community Banks (Simulation Exercise) *John Oliver*		Credit Administration *Jeffery Johnson*
7 p.m.				Dinner on your own	

***Matt Harris* —** Harris, CFA, is senior vice president at The Baker Group, where he serves as assistant director of asset/liability management. He started with the firm in 2007 as an intern while attending the University of Texas-Austin, where he earned a bachelor's degree in government and economics. In 2010, he joined the firm's Financial Strategies Group at the home office in Oklahoma City, where he works directly with bankers, examiners and auditors regarding fixed income portfolio analysis and asset/liability management. Harris is also involved in the development and testing of Baker proprietary bond accounting and interest rate risk software.

Jeffery Johnson — Johnson is the president and founder of Bankers Insight Group, Atlanta, GA. Beginning as a management trainee, he was promoted to group vice president for Sun Trust Bank, Atlanta. He also served as senior vice president and commercial banking division manager for Citizens Trust Bank, Atlanta. A graduate of Morehouse College, Atlanta; John Carroll University in University Heights, OH; and the Prochnow Graduate School of Banking, Madison, WI; Johnson also received a graduate certificate in bank management from Wharton School of Business at the University of Pennsylvania, Philadelphia.

Robert Kearney — At Illinois Wesleyan University, Bloomington, Kearney teaches business and employment law. He has also taught in the College of Business Administration at the University of Illinois at Chicago, as well as the University of Michigan Business School, Ann Arbor. Kearney has written extensively in the area of employment law and on issues affecting the workplace, with articles appearing in several law journals. He is licensed to practice law in Illinois and admitted to several federal courts. He earned his J.D. at Notre Dame Law School, South Bend, IN.

Dave Kemp — Kemp is founder and president of Bankers Management, Inc., a nationally recognized financial management, consulting and training firm located in College Park, GA. He serves as lead faculty member for the Community Bankers School. He is a former vice president corporate finance for Citicorp and a branch manager and commercial lender for the former First National Bank of Atlanta and Citizens and Southern National Bank. Kemp earned a bachelor's degree from Morris Brown College, Atlanta, and completed graduate courses in accounting corporate finance at Georgia State University, Atlanta, and Harvard University, Cambridge, MA.

***Chris Milne* —** Milne is managing director of institutional sales at the Federal Home Loan Bank of Chicago. In addition to managing the team of sales directors who market the Bank's funding and mortgage programs to community banks and depositories in IL and WI, Milne covers more than 150 members including many large members and all of Southern Illinois. During his 14 year tenure at FHLB, he has managed mortgage pricing and trading for the MPF program, negotiated large mortgage loan purchases, and managed the Bank's investment portfolio, which mainly consists of MBS. Prior to FHLB, Milne worked at both large and small investment banks selling and trading bonds.

John Oliver — Oliver is the founder of Laurel Management Systems, Inc., Palm Springs, CA. He has been in the financial-services field for more than 35 years, working both in Europe and the United States. For the past 18 years, he has built a thriving consulting practice with focus on strategic planning and the developmental needs of managers and directors in financial services. Oliver is responsible for the design and implementation of his company's highly regarded FIplanner strategic planning system. He also authored *What Really Is Expected of Me: The Community Bank Directors Guidebook.*

Jim Rechel — Rechel is president of The Rechel Group, Inc., Cincinnati, OH, which specializes in security intervention solutions. As former director of bank protection for Fifth Third Bank in Cincinnati, he was responsible for the fraud-prevention and investigation program for the credit- and debit-card portfolio. Prior to this, he held various positions within the bank protection department, and was a loan officer for Fifth Third Bank. Rechel was also a special agent with the FBI and investigated white-collar crime, including bank fraud, government corruption, bank robberies and narcotics cases.

"I cannot stress enough how much I enjoyed the Community Bankers School. While much of it does not directly relate to my job (IT) it gives me a great perspective on the rest of the bank. I highly recommend this School to any current or future manager who wants to learn more about how their bank works."

Bob Beverage,
Network & IT
Manager
Heartland Bank &
Trust, Bloomington

Mark Scholl — Scholl is a partner for Wipfli LLP, specializing in all aspects of information-security services including information-system security auditing and internet intrusion-testing services. Scholl has over 30 years of technology experience with the last 20 years providing consulting services such as network design and installation, information systems support, IT auditing, perimeter-intrusion testing, IT training and many other information-security services. Scholl earned a bachelor of science degree at Illinois State University, Normal, and has IT certifications as a Certified Information Systems Security Professional (CISSP), Microsoft Certified Systems Engineer (MCSE), Certified Information Systems Auditor (CISA), and Certified Ethical Hacker (CEH).

Joe Silvia — Silvia is an attorney in the Chicago Office of Howard & Howard Attorneys PLLC where he concentrates his practice in the financial institutions industry on strategic transactions, general corporate matters, private equity, financial technology, and bank and consumer finance regulation. Silvia advises clients and writes and speaks to industry groups on topics related to the corporate activities and supervision of financial institutions, including state and federal regulation with respect to retail banking, third party risk management, anti-money laundering and OFAC compliance, cannabis, payments, and digital currencies. Silvia previously served as counsel to the Federal Reserve Bank of Chicago. He is an adjunct professor of law at Chicago-Kent College of Law, where he teaches a course in consumer banking law.

Joseph VanFleet — VanFleet, attorney with Howard & Howard, Peoria, IL, concentrates his practice on business, commercial, real estate and construction litigation, with a heavier emphasis on banking, creditors' rights and general business law. After several years at one of the world's largest law firms, VanFleet formed his own practice where he focused on providing sophisticated cost-effective legal representation for his broad spectrum of banks and corporate clients in a manner custom-designed to achieve the desired result for each specific matter. He is licensed in the state of Illinois and admitted to practice before the United States and Illinois State Supreme Courts, the US Court of Appeals for the Seventh Circuit, and the US District Courts for the Northern and Central Districts of Illinois.

Brad Zwilling — Zwilling is the vice president of data analysis for Illinois Farm Business Farm Management. He compiles, analyzes and reports results from FBFM cooperator records to be used for cooperator benchmarking and farm record data studies. Zwilling has a responsibility for statewide training of associated educational materials for FBFM field staff and develops and supports management information and computer systems to deliver farm record analysis. Zwilling received a bachelor's and master's degree from the University of Illinois, Champaign.

Program
The Community Bankers School consists of two, one-week sessions at Illinois Wesleyan University, Bloomington, IL. The 2022 session opens Sunday, July 10, and concludes Friday, July 15. Class I and II meet concurrently. Attendees are expected to conduct themselves as representatives of their banks and their associations at all times. To receive a diploma, students must attend every class and special activity that is scheduled for their class and complete and maintain a passing average (C or better) on the exam at the end of both Classes I and II, and on the three extension problems. The extension problems are assigned and mailed to students prior to Class II. **Please note that there are group assignments that may require meeting outside of class time.**

Admission Requirements
To be admitted to CBS, applicants must meet the following qualifications:

1. current employee of a community bank; and
2. high school graduate with three years of banking experience; or college graduate and one year in banking.

(Deadline to enroll is July 1, 2022)

Selection of Applicants
Applications are approved in the order received. Letters of acceptance, an invoice for tuition, and additional background information are then furnished to each applicant.

General Information
Once registered, students receive their welcome packet regarding their participation in The School mid-June from CBAI via email.

Scholarships
Three full scholarships are available each year for CBAI member bankers to attend CBS. Contact the CBAI Department of Communications at 800/736-2224 or via e-mail at valeriej@cbai.com for more details.

Orientation
On Sunday evening, a short orientation is held. All students are briefed on the contents of their notebooks, school schedules, classroom locations and more. After dinner, both groups begin class. Class I discusses "Concepts of Investing" and Class II discusses "Credit Administration."

Tuesday Social
All students participate in a social event that includes a team building exercise. Tradition calls for Class II to produce "The Skit" for the entertainment.

Graduation
Commencement exercises are scheduled for 12 p.m. on Friday, July 15, 2021, in Memorial Student Center. Both classes are required to attend. CEOs and guests of graduates are encouraged to attend.

Enrollment Fees
Fees include registration, tuition, meals, course notebooks, orientation and social events listed in the preliminary schedule. Housing is a separate fee; cost is dependent upon choice. Students are invoiced upon acceptance. **A $150 University Fee is assessed for any participant who chooses not to stay on campus.**

First and Second Year 2022
Member of CBAG, CBAI, CBI, IBSC, IBAT, IBC, ICBND, MIBA, NICB, VACB — $1,449/year)
Non-member Banker — $2,449/year

First and Second Year 2023 — TBA

Housing Arrangements
You may choose to stay on campus in the apartment housing, commute, or make your own reservations at a hotel. **Past graduates strongly recommend staying in the apartment style housing (especially for Class I students).** The on-campus apartments include a kitchen, living room, private bathrooms in each apartment, and your own private bedroom with double bed. Past students of The School feel staying on campus is the best way to make life-long connections with other community bankers as you study together for the exam or work together on your team projects. **Again this year, there will be only two people per apartment, so each person has their own private shower and bathroom.** You will NOT need to share bathroom or bedroom facilities with other roommates.

"I really enjoyed staying in the dorms. It is a great way to get to know our classmates outside the class setting."

Michael Fehrenbacher, Asst. BSA Officer TrustBank, Olney

Sponsoring Associations

Community Bankers Association of Georgia
Community Bankers Association of Illinois
Community Bankers of Iowa
Independent Banks of South Carolina
Independent Bankers Association of Texas
Independent Bankers of Colorado
Independent Community Bankers of North Dakota
Missouri Independent Bankers Association
Nebraska Independent Community Bankers
Virginia Association of Community Banks

Community Bankers School Enrollment & Housing Form
Illinois Wesleyan University, Bloomington, IL
July 10-15, 2022

Bank Name: _____ Assets: _____

Bank Address: _____

City/State/Zip: _____ Phone Number _____

Applicant Name: _____ E-Mail: _____
(E-mail address required for registration.)

Title: _____ Area of Banking: _____

☐ Male ☐ Female ☐ I have special needs, please contact me before CBS.

Please indicate the class for which you are registering:

☐ First Year ☐ Second Year

Educational Background (Check highest level achieved):

☐ High School Graduate ☐ College Graduate Years of banking experience: _____

☐ Associate Degree ☐ Graduate School

To assist in planning for CBS, please check which housing option you plan to utilize. A $150 University fee will be assessed for any participant who chooses not to stay on campus.

☐ Commute to CBS — If you are a local resident, you may wish to live at home. A $150 University fee will be assessed.

☐ Apartment-style housing — Locking single bedrooms with private shower and bathroom — This building has four bedroom suites with a kitchen, living room and two bathrooms. This option requires an additional $325 for the week. **Only two people will be placed in this apartment-style housing to ensure each person has a private bathroom.** If you have a roommate request, please indicate here. _____

☐ Local Hotel — If you cannot commute and do not want to live in a dorm, you may make and pay for your own hotel reservations. Please reference CBAI. A $150 University fee will be assessed. A block of rooms is reserved at the following hotel:

Double Tree by Hilton Bloomington
10 Brickyard Drive, Bloomington, IL 61701
309/664-6446 **Block cutoff is June 19, 2022**
Rate: $125 + tax single or double occupancy

First-Year and Second-Year Enrollment Fee:
CBAI Member & CCBA Sponsor: $1,449 Per Year
Non-Member Bank: $2,449 Per Year
State association you were recruited by: _____

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.

Name as It Reads on Card _____ Card Number _____

Company Name on Card _____ Expiration Date _____

Billing Address of Card _____ Three-Digit Security Code _____

Mail it in:
CBAI Education Department
901 Community Drive
Springfield, IL 62703-5184

Call it in:
800/736-2224

Fax it in:
(217) 585-8738

Click it in:
www.cbai.com