"Cultivating Excellence in Community Banking"

2025 COMMUNITY BANKERS SCHOOL

cbs Community Bankers School

July 13-18, 2025

What is The Community Bankers School?

The Community Bankers School is an intensive program designed for today's community bank professional. Created in 1987, the CBS is unique. A subcommittee annually evaluates faculty, curriculum and student comments to enhance the value of the CBS. Each year, the faculty has been improved and the curriculum updated to include timely topics and the latest learning techniques. The CBS is conducted in the state-of-the-art facilities of Illinois Wesleyan University in Bloomington, IL.

01

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.

02

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 35 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.

03

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!

04

An Investment in Success!

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

Cordially:

Melinda McClelland

Melinda McClelland, Vice President of Education & Special Events
Community Bankers Association of Illinois

Why Attend?

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.

Should CBS not measure-up to your expectations, call within two-weeks for a full tuition refund.

The Community Bankers School consists of two, one-week sessions at Illinois Wesleyan University, Bloomington, IL. The 2025 session opens Sunday, July 13, and concludes Friday, July 18. Class I and II meet concurrently. Attendees are expected to conduct themselves as representatives of their banks at all times. To receive a diploma, students must attend every class and special activity that is scheduled, complete and maintain a passing average (C or better) on the exam at the end of both Class I and II, and on the three extension problems. The extension problems are assigned and e-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;
2. high school graduate with three years of banking experience; or college graduate and one year in banking.

Selection of Applicants

Applications are approved in the order received. Letters of acceptance, invoice for tuition, and background information are then furnished to each applicant. Deadline to enroll is July 1, 2025.

Scholarships

Three full scholarships are available each year for CBAI member bankers to attend CBS. Contact Valerie at 800/736-2224 for more details.

Orientation

On Sunday evening, an orientation is held where students are briefed regarding the week. After dinner, both groups begin class.

Tuesday-Night Social

All students participate in a social event and tradition calls for Class II to produce "The Skit" for the entertainment. This will be held at the DoubleTree by Hilton.

Graudation

Commencement exercises are scheduled for 11:30 a.m. on Friday, July 18 in Hansen Student Center. Both classes are required to attend. CEOs and guests of graduates are encouraged to attend. The graduation is also livestreamed so fellow bankers, friends and family are able to watch the ceremony.

Manuals

CBAI has gone paperless – therefore, students receive the manual for The School the week prior to arrival. If students would like to print the documents and bring a hard copy to take notes, please feel free. Students are encouraged to bring their own device to store the documents and follow along. Please ensure with your own IT department before arrival that the device is able to store those documents and can connect to outside Wi-Fi at the University.

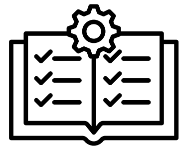
Student & Alumni Welcome Reception: XGolf (Optional)

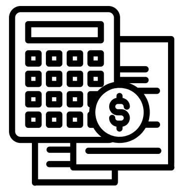
Join us for an exciting Alumni and Student Networking Social at XGolf on Sunday starting at 12:30 pm before registration begins at 3:30 pm for the CBS! This is the perfect opportunity to reconnect with fellow alumni, meet current students, and expand your professional network in a fun and relaxed atmosphere. Enjoy great conversation, food and the chance to refine your swing at XGolf. Don't miss this kickoff event to start the week energized and connected! $25 registration fee for this event.

XGolf: 1407 N Veterans Pkwy, Bloomington, IL 61704

Class I Agenda

Time	Sunday	Monday	Tuesday	Wednesday	Thursday	Friday
8:00 am		Intro to Compliance Bill Elliott	Analyzing Financial Statements Jeff Johnson	Continuity Planning, Active Threats & Fraud Mitigation Jim Rechel	Collections, Problem Loans, Management & Bankruptcy Dave Kemp	Examination Dave Kemp
9:00 am						Commercial Loan Case Presentations Jeff Johnson & Dave Kemp
10:00 am		Exposure to Monetary Economics David Kemp			Ownership Documentation Jennifer Lafferty	
11:00 am			Structuring Loans Jeff Johson	Intro to Auditing Traci Lohse		Graduation Ceremony & Dismissal
12:00 pm		Lunch	Lunch	Lunch	Lunch	
1:00 pm	Optional: Alumni & Student Welcome Reception: XGolf	Sales Training Jack Kasel	Technology Trends Matt Babicz	Bank Investments Lukas Mikles	Consumer & Commercial Loan Documentation & Lending Wrap-Up Jeff Johnson & Dave Kemp	
2:00 pm		Intro to Accounting Jeff Johnson	Consumer Credit Dave Kemp			
3:00 pm	Registration: Hansen Student Center Begins 3:30 pm					
4:00 pm				Deposit Operations Andrew Slotter		
5:00 pm	Orientation & Dinner: Hansen Student Center	Dinner/Free Time	Social Activity DoubleTree Hotel	Dinner/Free Time	Commercial Loan Case Group Prep	
6:00 pm		Fintech & Innovation Trends Cameron Ohlendorf & Tod Eastman		Secondary Market Chris Milne		
7:00 pm	Concepts of Investing Kevin Day			Commercial Loan Case Group Prep	Dinner on your Own	





Class II Agenda

Time	Sunday	Monday	Tuesday	Wednesday	Thursday	Friday
8:00 am		Community Bank Policies & Regulatory Relations David Kemp	Human Resource Management & Legal Issues Robert Kearney	Asset/Liability & Investment Management Luke Mikles	Exam Jeff Johnson	Strategic Management Kevin Bender
9:00 am						
10:00 am		Federal Regulatory Update Bill Elliott	Principles of Management & Networking Resources Elaine Hand		Strategic Management Kevin Bender& John Oliver	
11:00 am				Strategic Planning David Kemp		Graduation Ceremony & Dismissal
12:00 pm		Lunch	Lunch	Lunch	Lunch	
1:00 pm	Optional: Alumni & Student Welcome Reception: XGolf	Bank Financial Ratios Archie Bransford Jr.	Principles of Management & Networking Resources Elaine Hand	Risk Management Traci Lohse	Strategic Management Kevin Bender & John Oliver	
2:00 pm				Financial Advisor Program Anne Schutt		
3:00 pm	Registration: Hansen Student Center Begins: 3:30 pm	Business Development & Establishing a Marketing Program Jack Kasel	Loan Review Jeff Johnson	Bank Liability Issues Joseph Van Fleet		
4:00 pm				Strategic Planning Kevin Bender & John Oliver		
5:00 pm	Orientation & Dinner: Hansen Student Center	Dinner/Free Time	Social Activity DoubleTree Hotel	Dinner/Free Time		
6:00 pm		Future Trends in Technology Andrew Maychruk		Strategic Management Kevin Bender & John Oliver		
7:00 pm	Credit Administration Jeff Johnson				Dinner on your Own	

Faculty

Matt Babicz: Babicz has nearly 10 years of information systems security and information technology audit and consultation experience serving financial institutions. Babicz has hands-on experience with cybersecurity framework implementations and audits, IT general control assessments, GLBA safeguards, privacy rule audits and remote deposit capture.

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 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.

Kevin Bender: Bender is the chief banking officer with Exchange Bank, headquartered out of Santa Rosa, CA. He has over 40 years in the banking industry leading retail banking, digital banking, credit administration, central operations, loan operations, compliance, BSA and information technology. Prior to joining Exchange Bank, Bender held the positions of EVP, COO and CIO at American River Bank, Sacramento, CA. Bender earned his bachelor's degree and MBA from California State University, Sacramento, and is a graduate of the Pacific Coast Banking School at the University of Washington, Seattle.

Kevin Day: Day is the president and director of State Bank in Waterloo, with over 30 years of experience in banking. A graduate of Eastern Illinois University in 1992, Day began his career as a credit analyst at Central National Bank of Mattoon. He held roles at First National Bank of Mulberry Grove, Independent Banker's Bank, and Midland States Bank, specializing in commercial lending. In 2011, he became SVP and CLO at St. John's Bank and Trust in St. Louis. Since 2013, Day has led State Bank, focusing on community, growth and customer service excellence.

Tod Eastman is the chief information officer at First Community Bank and Trust (FCBT), Beecher. Prior to FCBT, Eastman was the CTO at HomeStar Bank and Trust for almost 20 years and he also worked for ITI (now Fiserv), in customer support and installation. Eastman has been involved with the ICBA ThinkTECH accelerator program in Atlanta, GA which during its selection and 10 week program, sees hundreds of bank tech companies each year. He also participates in BankTech Ventures, FedFis's The Roundup, and various vendor specific groups. He is a graduate of the University of Iowa, Midwest School for Community Banking, and the Graduate School of Banking, Bank Technology Management.

Bill Elliott: Elliott, CRCM, is a senior consultant with Young & Associates of Kent, OH, a compliance consulting firm. He has 24 years of banking experience, including 16 years of experience as a compliance and CRA officer and 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.

Elaine Hand: Hand is the president of 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.

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.

Jack Kasel: Kasel, sales development expert with Anthony Cole Training Group since 2014, has 30+ years of experience in sales and sales management spanning a host of industries including software, transportation, printing services, insurance and training. Kasel has become one of their community bank specialists, helping bank clients sell better, coach better and hire better. Kasel brings deep experience of feet on the street, practical selling as well as a coaching and training background, to help banks improve their sales results and close their sales opportunity gap.

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, 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 of 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.

Faculty

Jennifer Lafferty works with financial institution clients to assess the effectiveness of their compliance policies, procedures and practices. She is a member of the regulatory compliance team and has a strong background in Bank Secrecy Act (BSA) and deposit compliance as well as customer service, sales and marketing. With nearly 20 years of experience in banking, Lafferty is well-versed in the industry's practices and procedures.

Traci Lohse is a manager with over 20 years of financial services experience. She is responsible for leading risk-based internal audits, trust audits and consulting engagements. Lohse's experience enables her to evaluate controls within a process and provide practical recommendation to strengthen operation environments and mitigate potential risks.

Luke Mikles is a vice president of financial strategies at the Baker Group. He started with the firm in 2018 as an intern while attending the University of Central Oklahoma, where he earned a Bachelor of BA in Economics. In 2019, he joined the firm's IRR department, where he worked directly with bankers, examiners and auditors regarding asset/liability management. In 2023, Mikles moved to the financial strategies group where he continues to assist institutions in their risk management process.

Cameron Ohlendorf is the executive vice president of First Community Bank and Trust (FCBT), headquartered in Beecher, IL and has worked for FCBT for 13 years. Over his career, he has focused on finding better, more efficient ways to operate within the bank. Originally, this included updating processes to include digital solutions and today includes implementing new fintech companies to solve problems or provide new products for bank customers. Ohlendorf assists in the vetting and implementation of the bank's fintech companies through project identification, budgeting, and integration into the bank's existing workflow processes. Ohlendorf received his bachelors from Illinois Wesleyan University, his masters of business administration from Lewis University, and is a graduate of the Midwest School for Community Banking. He is currently a junior at the Graduate School of Banking, Madison, WI.

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 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 card portfolio. Rechel was also a special agent with the FBI and investigated white-collar crime, bank fraud, government corruption, bank robberies and narcotics cases.

Andrew Maychruk is a senior manager within Wipfli's CIO advisory services practice, where he acts as a strategic technology quarterback and coach for clients across the financial services and nonprofit sectors. His role involves collaborating with executive and IT leadership teams to strategically plan, implement and maintain technology solutions. These efforts aim to enhance the impact of their services by ensuring technology and innovation investments are in complete alignment with their organizational strategic plans.

As vice president of business development at MSTC, **Anne Schutt's** focus is on building new relationships with community financial institutions who are looking to grow. Schutt brings to her position a wealth of experience and expertise in sales, training, and leadership across multiple industries, including healthcare and finance.

Andrew Slotter: Slotter is a compliance consultant and a member of the Wipfli financial institutions practice's regulatory compliance team. He has over 15 years of community banking experience while holding roles including compliance officer, CRA officer, credit administration officer, and assistant BSA officer. Utilizing his knowledge and experience, Slotter currently assists financial institutions in strengthening their regulatory compliance program and conducts routine BSA and compliance consulting and testing.

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. 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 for each specific matter. He is licensed in the state of IL and admitted to practice before the U.S. and Illinois State Supreme Courts, the US Court of Appeals for the Seventh Circuit, and the US District Courts.

"I thoroughly enjoyed my experience with the Community Bankers School! The instructors are very knowledgeable and the materials are expansive to give you a good overview for any area of banking. I highly recommend this to bankers who are wanting to further their growth and knowledge in banking."

-Ashley Chambers,
Retail Banking Officer/Financial Advisor,
Citizens State Bank, Lena

Tuition & Housing

There are several options for housing: on-campus, hotel or commute.

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.

	Member Fee	Non-Member Fee
Class One ☐ Class Two ☐	☐ $1,499	☐ $2,499
On-Campus Housing	☐ $450	☐ $900
University Fee* **applies to students staying at a hotel or commuting*	☐ $450	☐ $900
Student & Alumni Welcome Reception	☐ $25	☐ $50

On-Campus Housing

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.

"Attending the Community Bankers School was an incredible experience. You get to dive into everything from loans and deposits to compliance to fintech, gaining a holistic understanding of banking. The connections I made with other bankers were invaluable. Jeff and Dave are great at what they do along with many other speakers. You will be grateful your bank took the opportunity to invest in you for this schooling. I can't wait to return next year!"

-Taylor Shanks,. New Accounts,
Farmers State Bank of Alto Pass, Harrisburg

DoubleTree Hotel Info

If you cannot commute and do NOT want to stay on-campus, **you may make your own hotel reservation under our room block at the DoubleTree Hotel** (10 Brickyard Drive, Bloomington) or a hotel of your choice. The room rate per night is $139 and the room cutoff is 6/22/25. The number for reservations is 309/664-6446.

ENROLLMENT

July 13-18, 2025: Illinois Wesleyan University, Bloomington, IL

Community Bankers School

Banker Name

Email

Bank Name

Title

Address

City/State/Zip

Area of Banking (i.e. compliance, consumer loans, commercial loans, human resources, etc.)

	Member Fee	Non-Member Fee
Class One ☐ Class Two ☐	☐ $1,499	☐ $2,499
On-Campus Housing	☐ $450	☐ $900
University Fee* *applies to students staying at a hotel or commuting*	☐ $450	☐ $900
Student & Alumni Welcome Reception ☐	☐ $25	☐ $50

Optional On-Campus Roommate Request (Please submit to Melinda by June 1, 2025.)

If you are paying via credit card, please complete the info below. (VISA, MC & Discover are accepted.)

Name on Card

Company Name on the Card

Billing Address on Card

Card Number

Expiration Date

CVV

For More Information

Melinda McClelland, Vice President (melindam@cbai.com)

Community Bankers Association of Illinois - 901 Community Drive, Springfield, IL 62703

800.736.2224

217.585.8738

www.cbai.com

SPONSORING ASSOCIATIONS

The Community Bankers School is a collaborative event with other community banking associations across the United States which include the groups below. Our misson? Community banks!

Community Bankers Association of Illinois
One Mission. Community Banks.

CBA Community Bankers Association of Kansas

CBI Community Bankers of Iowa

Community Bankers of West Virginia
One Mission. Community Banks.

IBSC
Independent Banks of South Carolina

50 Year Anniversary
Independent Bankers Association of Texas

ICBC Independent Community Bankers of Colorado
One Mission. Community Banks.

ICBND
Independent Community Banks of North Dakota

MIBA Missouri Independent Bankers Association

NICB Nebraska Independent Community Bankers
One Mission. Community Banks.

VACB Virginia Association of Community Banks
One Mission. Community Banks.