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## MAIN SESSIONS

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### High Performance Idea Exchange

The High Performance Idea Exchange provides CEOs with a unique opportunity to discover best practices and to learn from the bankers who are implementing these ideas. Attendees will share their innovative thoughts and ideas in a roundtable format. In addition, we will utilize pre-meeting attendee survey results to focus on the topics of greatest interest to all. This session will:

- Encourage the free exchange of ideas among bankers
- Explore methods to improve your bank's overall performance and productivity
- Evaluate the challenges banks are facing and how they are addressing these challenges
- Consider ways to foster and encourage more innovation and creativity

### Achieving Balance in Banking: Tech Trends, Payments Innovations, and Cybersecurity

Infinite opportunities and threats. Finite resources. This is the state of banking today. Knowing the trends and deciding which to pursue can make or break your organization for years to come. Determining which opportunities to seize and which to forgo is the foundation of strategy and can set your bank on a path to success or failure. Picking one's battles has never been more important, especially in the areas of technology, payments, and cybersecurity.

Learn which technological innovations are worth your time and attention and which are simply fads driven by hyperbole as Jimmy Sawyers takes you on a journey through the latest tech trends with a humorous yet no-nonsense look at the business issues that impact us most.

1. Which trends will impact your bank and its customers the most in the coming years?
2. How can you select the right providers and partners to leverage technology for success and high performance?
3. What is the right balance of cybersecurity controls and more open, convenient digital services so your bank can manage the risk-reward proposition?

Gain strategic insight and valuable takeaways from one of the most informed and independent voices in the industry as you and your peers prepare your banks for an exciting yet uncertain future.

### Equipping Banks to Grow Profitable Local Deposits

Managing the process of effectively competing for local deposits to properly fund earning assets is becoming increasingly challenging. This session will explore the many ways bankers can enhance their approach to optimize deposit gathering results. The old idea that we just have to pay more to get more is out of touch. Gathering and retaining properly-priced retail deposits in this environment requires enhanced products, processes, preparation, people, pricing, promotion, and presentation. Front line bankers must read and react to each opportunity as they present a sequence of options designed to make the most profitable financing impact regarding each individual funding alternative. When consistently practiced, upgraded approaches create the flexibility to adjust and deliver superior financial results while simultaneously providing the required balance sheet funding.

This interactive session, led by Neil Stanley (CEO & Founder of The CorePoint), will share practical insights about how the most successful banks are growing properly-priced, long-term retail deposits. Attendees will glean new ideas about products and approaches that cover the funding spectrum from simple to complex, from the essentials required to attract and retain stable core deposits to aggressive campaigns that create sensibly-priced deposit growth.

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### BREAKOUT SESSIONS

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#### Lessons Learned – Best Practices of High Performing Boards

While the banking industry as a whole continues to enjoy positive results and improved performance, banks are staying vigilant, seeking ways to remain at the top of their game in an increasingly competitive environment. One factor that can have a direct impact on the continued high performance of a financial institution is a talented, forward looking board. But how do you identify and encapsulate the best practices of a high performing board? With 30 years of experience in working with boards of banks, holding companies and non-financial services companies, Jim McAlpin has a wealth of experience and insight that will be shared in this session. Using real-life stories and his unique expertise, he will describe best practices he has observed in high performing banks and provide practical advice for boosting the effectiveness of your bank's board.

#### Merger & Acquisition and Industry Update

Banks are enjoying record profits boosted by tax reform, expanding margins and a more favorable regulatory environment. Merger prices and deal volume remain high. The rapid contraction in the number of institutions is dramatically changing the landscape of community banking. In some markets this contraction is creating scarcity premiums for sellers. In other markets it is reducing the number of buyers available for certain sellers. In the midst of these changes, the value of deposits and banks with liquidity is moving up as the focus of many buyers is turning toward funding sources. This session will:

- Review recent industry and market trends and how these are impacting merger activity and pricing
- Study recent merger and acquisition activity to determine what new trends are developing
- Explore pricing differences in transactions to determine what is driving value in today's market
- Examine actual case studies of recent transactions reflecting the spectrum of deals
- Identify reasonable price expectations for banks in this evolving market
- Discuss the factors that could extend this rally in prices in deal volume or cause it to fade

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### GENERAL SESSION

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#### Economic Update

August 2019 will mark an important milestone for the US economy. It will be the 121st month of the current economic expansion, which began at the official end of the Great Recession in July 2009. This current expansion will best the previous record holder, the March 1991 - March 2001 expansion, which had a duration of 120 months.

It may seem strange that 2019 will go down in history as the year when the US enjoyed the longest expansion in its history because on the monetary policy front, it will be known as the year the expected tightening policies were cancelled and new dovish policies were announced or expected. In the first quarter of 2019, the Federal Reserve reversed its previously announced rate hike path. The Fed had penciled in three to four rate hikes at its December 2018 meeting and agreed to continue the balance sheet reduction program it had begun in 2017. The planned rate hikes and balance sheet reduction program were considered a necessary preemptive strike against the expected inflationary pressures that were bound to appear, especially with the US unemployment rate well under 4.0% and near the so-called natural rate. But by May 2019 it was clear there would be no rate hikes in 2019, and the balance sheet reduction program would be stopped in October 2019.

The fall session will take stock of these new developments. What will it mean to the financial services sector if the Fed continues with its dovish policies? What are the risks facing our economy with this new, supportive stance? Dr. Ed Seifried will discuss these issues, as well as review the latest GDP releases and discuss the latest changes in the key economic indicators.