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## CHIEF EXECUTIVE OFFICER AFFILIATION PROGRAM

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SPRING 2018

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## Main Sessions

### 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. Facilitated by leading bank industry expert Geri Forehand, CPCM, Geri will share innovative thoughts and ideas developed through his in-depth industry research and dialogue with high performance banks throughout the country. In addition, we will utilize feedback developed from our attendees in advance of the sessions to focus on the topics of greatest interest to attendees. There continues to be an increased demand for change in order to keep financial institutions at their highest performance levels, and the Idea Exchange session helps bankers deal with these demands. 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

### Building and Managing Your Bank's Next Generation of Leaders

Organizations that consistently outperform their competitors employ effective industry practices supported by strong middle management teams. Leadership development and succession planning place a high priority on any company's ability to develop talent within their organization and especially leverage talent in the middle of their organization chart. But how do we build a work environment that is attractive to both younger, less experienced employees and productive, seasoned managers? The best solutions for your organization might be the ones you haven't tried yet. During this session, we will:

- Focus attention on three important ingredients for bridging generational gaps in your bank: communication, engagement, and rewards
- Explore simple techniques to communicate with employees, set clear performance expectations and provide ongoing feedback
- Discuss ways to develop the core competencies of your middle managers in order to favorably influence cultural change, improvements in communication, and overall staff morale

### Bank Tech Trends: Disruption, Innovation, and Cybersecurity

The most successful community bank CEOs all have a strong understanding of how technology innovations can drive their organizations ahead of the competition. Learn how you can plan strategically to deploy new technology while building on your thriving brand and blazing a trail for high performance. In this session, we will answer these questions and more:

- Will fintech startups disrupt banking as we know it, or are they more likely to be potential partners for banks?
- Can bankers depend on their traditional technology providers to supply the horsepower and innovation needed to perform at a high level in the digital space?
- What are the best ways for banks to balance compliance and security with convenience and delivery to improve the customer experience while maintaining cybersecurity preparedness?

## Breakout Sessions

### Merger & Acquisition and Industry Update

Prices are trending higher and deal volume remains steady. 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 and putting downward pressure on the prices being paid. In the midst of these changes, the value of deposits and banks with liquidity is moving up as the focus on many buyers is turning toward funding sources. Banks of all sizes and geographies are contemplating what these changes mean for their shareholders.

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 being done
- Identify reasonable price expectations for banks in this evolving market
- Discuss common obstacles to getting deals done and ways to overcome them

### More Than Buzzwords: Real News and Predictions in Bank Compliance

Since the last presidential election, bankers have been anxiously waiting for an improved regulatory environment, hoping (and praying) for a more measured approach that is less onerous and costly. While changes are indeed in the works, the pace of these reforms has not been as rapid as many would like—which means bank executives must still keep C.A.R.L. (Compliance, Audit, Regulatory, and Legal) at the forefront when developing strategic plans and priorities. But how do you tell the difference between a trendy buzzword and real news that deserves your attention as a community bank CEO?

During this session we will:

- Discuss the latest trends in bank regulatory examinations and enforcement actions
- Explore new developments in regulatory technological advancements ("RegTech")
- Investigate ways to embrace the concept of "compliance enablement" at your bank
- Examine the emerging virtual/digital currency market and how it can (and probably already does) affect your community bank

## General Session

### Economic Outlook

In the spring of 2018, the Fed will be in the early stages of the so-called normalization process. This next step in monetary policy will increase interest rates to more normal levels and reduce the size of the Fed's massive balance sheet. It appears the Fed will take a very gradual approach to raising rates and returning the size of its balance sheet to trend levels. However, this is uncharted territory and there is some concern in the financial markets that any misstep at this point could be dangerous to the economy and financial markets. At the same time, the Fed is slowly raising rates as the labor market appears to be approaching full employment and inflation is close to the stated goal of 2.0%. During this session, Dr. Ed will examine the likely impact this emerging normalization process will have on present and future community bank performance. In addition, he will provide an update on economic conditions and forecast the growth of the economy for the remainder of 2018.