
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. 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

Growth Strategies in the New Banking Environment

The old adage, "If you're not growing, you're dying," continues to be applicable to community banks and our industry as a whole. As the race for core customer relationships, core deposits, and talent intensifies, it is imperative to have your bank positioned for growth if you want to survive ... and thrive. During this session, we will explore specific and actionable strategies to: (1) grow core customers, (2) increase core deposits, (3) develop your team, and (4) improve overall financial performance. Key takeaways will include:

- Identify strategies to grow core deposits and deepen core customer relationships
- Understand how organizations create value internally and externally
- Explore the link between leadership, execution, and results

Top 10 Must-Have Strategies for Community Banks

Community banking has always had its share of strategic challenges, not the least of which is prioritizing which challenges your bank should focus on in both the near term and the long term. This session will discuss strategic planning in general, with a drill-down focus on matters such as capital (sources and uses of capital) and succession planning, including trends in employee attraction/retention and shareholder liquidity needs. Other topics addressed will include:

- Current trends in corporate governance and shareholder relations
- The ever-growing impact of technology on community banks

BREAKOUT SESSIONS

A CEO's View of Technology

Quickly evolving technology, cybersecurity threats and ever increasing regulations make it difficult to know what information to share with your bank directors. Without being part of the institution on a day-to-day basis, what kinds of questions should they be asking? What kind of data is important to review? What are the resources that will help your organization stay abreast of new technology? This session will answer these questions by reviewing some of the latest banking technology options and cyber threats in “non-techie” language and how they can impact your institution. Additionally, we will provide some questions and metrics that you can ask your bank's IT committee to confirm you have relevant data to share with your board.

Merger & Acquisition and Industry Update

Prices are high and deal volume remains steady, but can it last? Stocks of publicly traded banks are near all-time highs, enabling them to pay top dollar in today's market. 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

GENERAL SESSION

Economic Update

The economy is booming ... but is this new level of economic performance sustainable? The average post World War II expansion has a life span of approximately 60 months. The longest expansion in US history clocks in at 120 months. We are currently over 110 months. Could we be nearing the end of this expanding economy? Is another recession in sight? Of course, Fed policy will have a great impact on whether our expansion continues. Will the Fed over-tighten and choke off the expansion? Is it possible the Fed will prevail and discover the so-called “Goldilocks” interest rate that not only keeps inflation under control, but also allows the expansion to continue?

In this session, Dr. Ed Seifried will examine these issues and more, including a discussion and analysis of Fed policy choices. Finally, he will review the performance of the major financial and economic indicators that impact our industry, providing his discerning insights and forecasts of the likely interest rate path in 2019.