
MAIN SESSIONS

High Performance Idea Exchange

The High Performance Idea Exchange provides an open forum for senior lending and senior credit officers to discuss the opportunities and challenges facing community banks today. Facilitated by an industry expert, the session allows attendees to actively contribute and determine the topics of discussion. This unique format gives participants the chance to shape the session dialogue and fosters the free exchange of information among peers. Ideas shared typically focus on hot topics in the industry, including the various loan strategies, risk management tactics, services and products that have proven successful for today's community banks. This session will:

- Consider ways to promote and encourage more innovation in the lending area for enhanced profitability
- Share ideas to increase earnings and compete effectively in the current lending environment
- Provide an opportunity for attendees to develop knowledge in areas of utmost importance to today's lending and credit executives

Ups and Downs of Lending through the Business Cycle: Opportunities and Challenges for Commercial Lending as the Credit Cycle Peaks

The current credit cycle is nearing an uncertain end, and banks of all sizes must consider key factors influencing both risk appetite and business opportunities. In such a complex environment, how can your lending and credit teams know which factors deserve the most of their time and attention? And more importantly, how can you take this information and turn it into an actionable roadmap for whatever comes next? This session will examine:

- Lessons learned from prior late-stage credit cycles
- Factors unique to the current cycle, including regulatory rollbacks and volatile trade policies influenced by US politics
- How crowding out caused by the alarming growth of corporate, government and consumer debt has reduced capacity for other borrowers and how CECL is likely to influence underwriting and lending
- Steps your team can take now to ensure your bank is prepared for potential changes in the credit cycle that may occur in the short and long term

GENERAL SESSIONS

Economic Outlook

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 will discuss these issues, as well as review the latest GDP releases and discuss the latest changes in the key economic indicators.

Eight Key Factors of High Performance Teams

Many misconceptions exist about teams and team performance, with likely the biggest fallacy being that a team is a team is a team. In actuality, every team has a performance range, from meh to good to great. How can you move the needle so your team is performing at its optimum potential? And once you have attained high performance, how can you ensure your team stays at that level? Drawing on sources from numerous experts, this enlightening session will:

- Address several common team performance myths
- Examine eight key attributes that bust these myths
- Review specific actions that can take any team to the top of its performance range and keep it there