



SENIOR LENDING OFFICER AFFILIATION PROGRAM

●
SPRING 2018

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 many challenges and opportunities facing community banks today. 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. 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.

This session will:

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

State of the Workforce ... and What You Can Do About It

Employee acquisition and retention are hot topics in the banking industry right now, but those topics are merely symptoms of the massive disruption in the overall national and global workforce. Why aren't Polaroid, Blockbuster, and BlackBerry still forces to be reckoned with in their industries? For one, the philosophy of successful management changed, and yet they all refused to adapt and recognize the transformation going on around them.

As community bankers, we can learn an important lesson from the tombstones of these former business giants: if any business wants to thrive in this new reality, the models of leadership have to change to meet (and dare we say embrace?) the challenges of a digital world. New leadership models need to take into account the evolving employee expectations of our current environment. One of the central truths in today's workplace is that the last best experience any employee has becomes their minimum expectation for the work experience they want everywhere.

In this interactive session, we will focus on what you can do to make sure your bank is well equipped to not only deal with the latest workplace trends but also channel them into practical solutions for hiring, retaining and developing your talent. Discussion topics will include:

- Big picture workforce issues, such as organizational inertia, culture, generational concerns (hint: millennials aren't as big a deal as you've been told), and employee expectations
- Leadership techniques that allow high potential employees to flourish
- Best practices that high performance banks are using to train and retain quality talent
- Proven approaches to leverage your culture to dramatically improve your employee experience

General Sessions

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.

Understanding the Changing Landscape of Loan Management Platforms

With the broader acceptance of cloud-based software in banking, many new systems have emerged for the management and streamlined operations of lending. These systems enable banks to have simpler, smarter, more effective and faster lending processes, which can result in a huge competitive advantage. But the myriad of software options makes sorting through them a daunting challenge. What do you really need to know as a community banker in order to make an informed decision and take advantage of the improved customer satisfaction (and greater profitability) offered by these lending systems?

In this session we will:

- Examine some of the top new loan management systems
- Explore the innovative approach of these systems to managing the entire lending process, from customer acquisition to risk management and compliance to data analytics
- Review the actual benefits experienced by leading institutions who have implemented these systems