
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

Creating Lifetime Bank to Business Partnerships

Consultative Selling is dead, and Solution Selling is in the rear-view mirror. In commercial banking today, those old playbooks no longer play. Entrepreneurs are more demanding than ever before and they have unending financial services options. How can your bank win these customers over and build partnerships that last years, even a lifetime? A new approach – Trust-Based Selling – has emerged that is working at banks of all sizes. This fast-paced session outlines what it takes to build trust through a new concept – the Resource Manager. Practical session takeaways will enable your bank to cultivate client relationships at this next level of excellence.

Participants in this session will experience:

- The role of the Resource Manager in the context of the 5Cs of Trust-Based Selling
- One bank's sales process and how it is filling the pipeline
- Four prospecting pillars – practical ways to reach out with trust and value
- Case study approach to call planning
- Priceless yet free resources that add ongoing value to your marketplace

GENERAL SESSIONS

Economic Outlook

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.

Lending Regulatory Compliance Update

Even though the regulatory environment for community banks seems to be easing to a certain degree, staying on top of compliance issues continues to be one of the most intimidating challenges in the industry. This session will provide an update on the regulatory compliance topics and trends that have the most impact for lending officers today. During this session, we will:

- Examine what community banks can expect in the near future and longer term from the rollback of regulations
- Analyze the triggers prompting regulatory focus
- Review common pitfalls in recent examinations
- Discuss practical tips your bank can use to address the areas considered to be of upmost importance to regulators