

Topics and Schedule Overview

Monday, April 16

High Performance Idea Exchange

The High Performance Idea Exchange provides an open forum for our members to discuss critical issues in technology, operations, and team management. With the emergence of greater customer demands, operations and technology and the processes that drive them have assumed greater importance in community banking. This expanded, full-day session allows attendees to explore current issues in much more detail and network with peers in a non-competitive, collaborative environment that fosters knowledge enhancement and leadership growth. Professional facilitators will moderate the session to ensure all topics are discussed efficiently and effectively.

Drawing on the expertise of the participants in the group, we will focus on:

- Innovative solutions and results that have been implemented by participants
- Issues and/or challenges members of the group may be facing
- Exploring ways that technology and operations can make a beneficial impact on both sides of your bank's balance sheet

Tuesday, April 17

Creating an Optimal Approach for Managing Information (and) Technology (IT) Risk

One question often asked by community bankers is whether the risk management requirements for IT have grown faster than the actual risks. The short answer? Yes...and no. Every breach or technology failure is often quickly followed by a new regulation or requirement, which also involves a new risk assessment. It's not uncommon for bank IT managers to fill out a new risk assessment every two weeks or so. Which makes us all wonder—is this current approach making a difference? Are we really winning the risk war?

In this session we will look at the structure and form of IT risk management and how to best apply it to your bank, giving you effective tools and techniques for managing IT risk. After defining what "IT risk management" genuinely means in today's banking environment, we will examine:

- *Structuring the IT Risk Management Activity in Your Organization.* "Function follows form" and this is especially true for IT risk management.
- *Information Risk Management.* We will examine the use of Key Risk Indicators (KRIs) and their effectiveness in predicting or uncovering risk events.
- *Technology Risk Management.* We will explore the various ways to manage technology risk, including proactive and reactive management.
- *Breach Management.* When managing risk, you should always assume there will be a "bad" day, and when that day comes, how you react to it is critical to managing losses and reputation, as well as regulatory impact. We will look at ways to prepare for the bad day and prevent your risk management program from going stagnant.

Tuesday, April 17 (cont.)

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

Wednesday, April 18

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.