



# 2017 Lending Conference

Co-sponsored by IBANYS & T.Gschwender & Associates

Marriott Syracuse Downtown  
100 East Onondaga Street  
Syracuse, NY 13202

May 8-9, 2017



## Scheduled Speakers

The industry experts you'll hear from include:

- Robert Giltner, Chairman, RCGILTNER Services, Inc.
- Trevor Knott, Senior Vice President, Business Development, BSG Financial Group
- Bharpur "Bo" Singh, President & Owner, T. Gschwender & Associates
- Bob Scales, Managing Director, CodeFi Solutions
- Neekis Hammond, Senior Risk Management Consultant, Sageworks
- Craig Poms, SVP & Bank Partnership Directors, LSQ Funding
- Elizabeth Williams, Managing Director—Special Projects, CEIS Review
- Alexandra Byrnes, Associate-Membership, Alliance Partners
- Chris Guffman, Solutions Architect, ncino
- Dan Crowley, CLS Bankershare
- Karl Nelson, Founder & CEO, KPN Consulting

## OVERVIEW

In today's rate environment and current market conditions, the lending and credit process presents both opportunities and challenges to community banks. Whether the issue is mortgage lending, consumer lending, commercial lending or small business lending, community banks face stiff competition and increased regulatory oversight and compliance mandates. This program is designed to examine some of the lending avenues available to local independent banks, and how they can impact the bottom line.

## Who Should Attend?

- ⇒ **Loan Officers**
- ⇒ **Mortgage Officers**
- ⇒ **Consumer Lending Officers**
- ⇒ **Commercial Lending Officers**
- ⇒ **Credit Officers**
- ⇒ **CFOs & other senior management team members involved in the credit & lending process**

### Earn up to 10 CPE Hours

IBANYS has been authorized by the NYS Department of Education to award continuing professional education (CPE) credits.

# AGENDA

## LENDING CONFERENCE

May 9-10, 2017

Syracuse Marriott  
Downtown  
Syracuse, NY

### Tuesday, May 9

#### 11:00 a.m. — REGISTRATION

#### 11:30—12:30 p.m. — NETWORKING LUNCH & OPENING REMARKS

*John Witkowski, President & CEO, IBANYS*

#### 12:30—1:20 p.m. — The Evolving Digital & Mobile Lending Landscape

*Robert Giltner, Chairman, RCGILTNER Services, Inc. and Trevor Knott, Senior Vice President, Business Development, BSG Financial Group*

Community banks today hold less than 10% of small business loans under \$100,000 and less than 5% of consumer loans under \$50,000. Cloud-based digital lending technology provides an efficient and profitable way to deliver loan services to these markets and grow revenues 20% or more. Moreover, the technology enables banks to deliver the kind of "digital experience" customers are increasingly demanding (and finding elsewhere). This session will explore the digital lending market and revenue potential for your bank, including:

- Choices community banks have in implementing cloud-based lending technology
- Approaches to make your existing processes more efficient through digital lending
- Ways to integrate digital lending with your bank's overall lending and digital strategy

#### 1:20—2:10 p.m. — Managing Credit Risk – Best Practices

*Bharpur "Bo" Singh, President & Owner, T. Gschwender & Associates*  
2017 is upon us. Improving economy. Rising interest rate environment. Stable net loan losses back to 2006 levels. New administration focused on reducing regulatory burden. Based on our experience of conducting loan reviews for over 30 years, we will discuss what you can do to ensure credit concerns do not inordinately impact your financial institution going forward.

#### 2:10—2:20 p.m. — NETWORKING BREAK

#### 2:20—3:10 p.m.

#### Five Reasons Why Development Projects Lose Money

*Bob Scales, Managing Director, CodeFi Solutions*

Commercial and Residential Project loans truly are the "bread and butter" for many community banks but these kinds of loans are also under increased scrutiny from our regulators. A look at the loss experience on these loans during the Great Recession offer reasons for this concern, however, this portfolio is simply too important to our profitability to discard. Our session will focus on the major reasons for problems in this kind of lending and offer solutions to enhance how we manage these project risks in the future.

#### 3:10—4:00 p.m.

#### The Real Price of Risk: Rating Risk, Pricing Loans, and the ALLL

*Neekis Hammond, Senior Risk Management Consultant, Sageworks*

Risk ratings are the basis for understanding credit risk in the portfolio, yet many institutions struggle to maintain and apply an objective risk rating system. Accurate risk ratings allow institutions to better price loans and account for risk in the allowance for loan and lease losses (ALLL). This session will cover the basics of identifying risk, pricing it appropriately and reflecting it in the reserve.

#### 4:00—4:10 p.m. — NETWORKING BREAK

#### 4:10—5:00 p.m.

#### Working with Lenders to Proactively Build the Best Portfolios

*Craig Poms, SVP & Bank Partnership Director, LSQ Funding*

Much of the lender focus on building pipelines is often centered around COI's (Centers of Influence). This is certainly important, but doesn't always build the best pipelines as it is dependent on the relationships from that COI. To build the best pipelines the lender has to focus on identifying the best companies in their market and then be proactive in approaching those companies. This session will discuss how you identify those companies, the best practices for establishing a dialogue and then the best practices for keeping the effort organized and moving forward. The result is a method that allows lenders to always have a quality pipeline that continues to feed itself.

#### 5:00 p.m. — ADJOURN

#### 5:30—6:30 p.m. — COCKTAIL RECEPTION

#### 6:30—8:30 p.m. — DINNER

### Wednesday, May 10

#### 7:30—8:30 a.m. — NETWORKING BREAKFAST

#### 8:30—9:20 a.m.

#### Credit Stress Testing: What Examiners Expect and Steps to Deliver

*Elizabeth Williams, Managing Director – Special Projects, CEIS Review*

In the new regulatory regime, stress testing is not optional, it's a must. Walk through the steps, as outlined by the FDIC, to build your bank's credit stress test. Discuss the new yardsticks banks must understand to test how future scenarios would affect your institution's capital adequacy. Summarize the essential data, tools and methods you will need to properly plan for your bank's capital needs under stressed scenarios and ensure your plans pass regulatory scrutiny. Also learn how to construct a Basic Portfolio Level Stress Test and walk through a sample analysis of actual stress tests results.

#### 9:20—10:10 a.m.

#### Enhancing Growth through the Secondary Loan Market & Trends in Loan Participations

*Alexandra Byrnes, Associate-Membership, Alliance Partners*

The secondary loan market has been extremely active over the last 18 months as banks throughout the United States manage varying levels of loan demand. This informative session will explore how banks are taking advantage of this specialized market and delve in the regulatory and underwriting issues that all banks need to be aware of. We will review top industry practices, regulatory requirements, and the role of due diligence.

#### 10:10—10:20 a.m. — NETWORKING BREAK

#### 10:20—11:10 a.m.

#### Automating Credit Processes in the Cloud

*Chris Guffman, Solutions Architect, nclino*

Credit processes require various groups across the bank to collaborate. Customer expectations are requiring faster time to funding. Credit officers need better, faster data to help support decisions. In order to compete effectively in today's commercial and small business lending markets, banks need to make faster decisions, meet their customers' increasingly demanding service expectations, and streamline their internal processes and workflow efficiencies. How can your bank effectively use technology to gain a competitive advantage? What benefits and savings will your bank get with end-to-end credit processes automated in the cloud? Find out the risks and rewards of credit processes automated in the cloud during this session.

#### 11:10—12:00

#### Qualifying Loan Platform Topic

*Dan Crowley, CLS Bankershare*

#### 12:00—12:50 p.m.

#### The Loan Committee – Past Mistakes, Future Promise

*Karl Nelson, Founder & CEO, KPN Consulting*

There is nothing like a banking crisis to create doubts about existing practices and given the fact that our loan portfolio is typically the major issue in a crisis, how we present and approve loans is always under scrutiny. Our session will focus on practices with both the Management and Board Loan Committee process that led to problems in understanding the true risk of our loan portfolio then discuss what steps are being taken to avoid this issue in the future.

#### 12:50—1:30 p.m. — NETWORKING LUNCH

#### 2:30 p.m. — ADJOURN





**Registration Fees:** Includes all course materials and meals

- Member \$495 per person
- Non-member: \$550 per person

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**May 9-10, 2017**

**Marriott Syracuse Downtown**

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**Syracuse, NY 13202**

Bank/Organization: \_\_\_\_\_

Address: \_\_\_\_\_

City/State/Zip: \_\_\_\_\_

Phone: \_\_\_\_\_ Fax: \_\_\_\_\_

Email: \_\_\_\_\_

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Enclosed is a check made payable to IBANYS \$ \_\_\_\_\_ for \_\_\_\_\_ # of attendee(s)

Please charge my credit card: amount \$ \_\_\_\_\_ for \_\_\_\_\_ # of attendee(s)

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CVV (last 3 numbers located on back of card) \_\_\_\_\_

**A block of rooms have been reserved at the Marriott Syracuse Downtown.** Reservations can be made by contacting Marriott reservations (800) 228-9290 or by clicking this link: [Book your group rate for Independent Bankers Assoc. of NYS Lending Conference](#)

Refer to group: Independent Bankers Lending Conference. **Room cut-off: April 17, 2017.** (We cannot guarantee room availability and pricing after this date.)

Single/Double rate: \$155 ++

Cancellations must be made 24 hours prior to day of arrival.

**Have a question?**

Contact:

Linda Gregware  
lindag@ibanys.net  
(518) 436-4646

**Registration  
deadline:  
April 21, 2017**

No refunds after April 21, 2017.

Please send completed registration form to:

Independent Bankers Association of New York State

19 Dove Street, Suite 101, Albany, NY 12210

Fax: 518.436.4648 or email— lindag@ibanys.net