



2017 Lending Conference

Co-sponsored by IBANYS & T.Gschwender & Associates

Marriott Syracuse Downtown
100 East Onondaga Street
Syracuse, NY 13202

May 9-10, 2017



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.

Scheduled Speakers

- 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
- Tim McPeak, Senior Risk Management Consultant, Sageworks
- Craig Poms, SVP & Bank Partnership Directors, LSQ Funding
- Elizabeth Williams, Managing Director—Special Projects, CEIS Review
- David Brooks, Associate-Membership, Alliance Partners
- David Ruffin, Director, DHG Credit Risk Management
- Dan Crowley, Co-Founder, BankerShare Solutions Group
- John Matheson, Co-Founder, BankerShare Solutions Group
- Karl Nelson, Founder & CEO, KPN Consulting

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.

Independent Bankers Association of New York State

19 Dove Street, Suite 101, Albany, NY 12210 | Phone: 518.436.4646 | Fax: 518.436.4648 | www.ibanys.net

LENDING CONFERENCE

May 9-10, 2017

Syracuse Marriott
Downtown
Syracuse, NY

AGENDA

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

Tim McPeak, 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.

Managing CRE Concentrations

Elizabeth Williams, Managing Director – Special Projects, CEIS Review

Commercial real estate (CRE) and multifamily concentrations are a key focus of regulators in the current exam cycle. Regulators have indicated that they will focus on banks which have had significant growth in CRE or are approaching or already exceeding regulatory thresholds for CRE concentrations. However, having a CRE concentration is not necessarily a bad thing. We will discuss how to manage this type of concentration risk, including lessons learned from past cycles and current industry "best practices". Topics covered include limit structures, underwriting / policy requirements, MIS and reporting, stress testing and Board oversight.

9:20—10:10 a.m.

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

David Brooks, 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.

Preparing For the Next Down Cycle — Is Your Bank Prepared?

David Ruffin, Director, DHG Credit Risk Management

With uncertainty in the global markets and the U.S. economy, another downturn may be just around the corner. This session will address how your bank can best mitigate risk in your commercial loan portfolio by being prepared for the next downturn. This session will address topics including what should you be concerned about as an independent director, what was learned from the last down cycle, best practices for non-performing loans and more.

11:10—12:00

How Community & Independent Banks will Save the World from Another Economic Meltdown!

DAN CROWLEY & JOHN MATHESON – Co-Founders - BankerShare Solutions Group

The discussion will draw a strong historical perspective of the impact that borrower misinformation and lack of understanding TRUE Commercial Lending Approval Criteria contributed to the most horrific mortgage meltdown in world history. The presenters will then prove why Community & Independent Banks have always been the BEST place for commercial clients to do business, and then introduce the latest, ground-breaking technology which EMPOWERS the Most Highly Pre-qualified Commercial Clients to identify and begin working with New York's FINEST Community Commercial Bankers!

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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Syracuse, NY 13202

Bank/Organization: _____

Address: _____

City/State/Zip: _____

Phone: _____ Fax: _____

Email: _____

Name: _____ Title: _____

Name: _____ Title: _____

Name: _____ Title: _____

Name: _____ Title: _____

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

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

Visa/MasterCard number : _____

Billing address of card: _____

Cardholder Name: _____ Expiration Date: _____

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 28, 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.

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

Have a question?

Contact:

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

**Registration
deadline:
May 3, 2017**

No refunds after
May 3, 2017