



## Bank Directors Conference

**Tuesday, April 11, 2017—Rochester**

**Wednesday, April 12, 2017—Castleton (Albany)**

### Where:

Rochester Airport Marriott  
1890 W. Ridge Road  
Rochester, NY 14615  
(585) 225-6880

Castleton Comfort Inn & Suites  
99 Miller Road  
Castleton, NY 12033  
(518) 479-3217

### Registration Fees:

Members: \$275  
Non-members: \$325  
(see page 3 to register)

### Who should attend:

- ⇒ CEOs
- ⇒ CFOs
- ⇒ Bank Directors
- ⇒ Senior Bank Officers

*Don't miss this opportunity to network with your peers and gain insight to solutions for the challenges facing community bankers today!*

**Earn  
7.5 CPE  
Credits**

# Bank Directors Conference

## OVERVIEW

As banks grapple with changing customer demands and contend with shrinking margins, reduced fee income, and higher regulatory costs, directors are being asked to do more than ever to help their banks navigate this new landscape. This conference will focus on timely issues and the latest Enterprise Risk Management developments to help identify what is essential to know regarding regulation, oversight and strategic planning for growth and profitability.

## Agenda:

8:30 – 9:00 a.m.	<b>Registration and Breakfast</b>
9:00 – 9:50 a.m.	<b>Merger &amp; Acquisition Update - How Capital &amp; the Capital Markets Drive the Process</b> <i>Dan Flaherty, VP-Investment Banking, FIG Partners</i> The current community bank environment continues to improve, and mergers and acquisitions have become a popular choice in today's marketplace. Banks with excess capital want to do deals to put their money to work, while capital restrained banks are largely shut out. This session will discuss the key factors that contribute to your bank's value and how capital impacts the M&A process.
9:50 – 10:40 a.m.	<b>Cyber Security Governance 101 – A Director's Guide to Cyber Threats and Security</b> <i>Alex Hernandez, VP of Customer Solutions, DefenseStorm</i> It seems not a day goes by where the latest Cyber Attack is on the front page of the newspaper. This session will discuss a cyber governance program from a life cycle perspective. You will hear the latest expectations and leading practices from contracting to monitoring and controls to exiting the relationship. We will also discuss the latest DFS regulations and the effect they will have on your institution.
10:40 – 10:50 a.m.	<b>Networking/Refreshment Break</b>
10:50 – 11:40 a.m.	<b>Enterprise Risk Management: EQ or IQ. Which Do I Practice?</b> <i>Michael D. Cohen, CPA, CISA, CGEIT, Director of the WolfPAC Solutions Group—Wolf &amp; Company P.C.</i> Every banking crisis creates increased scrutiny from our regulators and our shareholders and we believe the key issue coming from the latest problems are all about improving how we actually manage risk to both insure failures do not occur, but more importantly, to make certain we can continue to run a high performing institution. Whether we call this Enterprise Risk Management (ERM) or simply enhanced risk management, the focus is the same - forward-looking as opposed to historic analysis. Our session will explore the logic for this enhanced process, describe the key components of this concept, and provide guidance on what we see occurring in the community-banking world in reaction to this enhanced scrutiny.
11:40 – 12:30 p.m.	<b>Are You Prepared for Your Next Exam?</b> <i>E. Prescott Ford, CFA – Managing Director of Regulatory Affairs, First Empire Securities</i> A constantly changing regulatory landscape has kept many banks unsure about what to expect during their next exam, while other banks may have a false sense of security due to uneventful prior exams. The best advice for all banks is to be prepared! This session will look at today's hot topics in ALM and share a unique perspective on how to best prepare for an ALM exam while outlining what examiners will be looking for.
12:30 – 1:15 p.m.	<b>Lunch</b>
1:15 – 2:05 p.m.	<b>Embracing the Millennial Revolution: How to Attract &amp; Retain Millennials as Bank Customers &amp; Employees</b> <i>Chris Soule, Director of Business Development, ncino</i> There is a cosmic demographic shift happening in the U.S., driving change across industries large and small. The baby boomers are retiring, and the so-called millennials are replacing them with increasing economic and cultural muscle. This change is forcing banks to re-think outdated strategies, adjust past tactics and adapt to the reality of millennials both as customers and employees. This session will put the significance of this generational shift into concrete terms and discuss why the challenge of adapting to millennials has thus far been difficult for banks. We will then describe the most important strategic priorities for banks to begin the process for developing their own next-generation corporate cultures and digital engagement experience for the millennial customer and employee.
2:05 – 2:15 p.m.	<b>Networking/Refreshment Break</b>
2:15 – 3:30 p.m.	<b>Emerging Responsibilities for Bank Directors</b> <i>Michael Mancusi, Esq., Partner &amp; Kevin Toomey, Esq., Associate — Arnold &amp; Porter Kay Scholer LLP</i> Arnold & Porter Kay Scholer attorneys will discuss new regulations and expectations impacting the responsibilities of bank directors, the liabilities they present to the board, and best practices for directors to meet the regulators' expectations. Specifically, we will discuss: (i) the NYDFS' new anti-money laundering rule and FinCEN's new customer due diligence and beneficial ownership rule; (ii) NYDFS' cyber security final rule and the interagency proposed rule on cyber risk management standards; and (iii) state and federal guidance and expectations relating to sales practices in the wake of Wells Fargo.
3:30 – 4:20 p.m.	<b>Shareholder Succession – Capital Needs &amp; Shareholder Liquidity</b> <i>Peter Scully, CEO, Banclist.com</i> We are now in the throes of a very rapid and, in our view, dangerous consolidation in our industry. Add in aging shareholders and the challenge of attracting younger shareholders and you can see why regulators are so concerned. This session will focus on shareholder succession and the reasons this is fast becoming a key strategic issue for our industry.
4:20 p.m.	<b>Conference Adjourns</b>

# Bank Directors Conference

**Registration Form:**

Completed registrations may be e-mailed, faxed or mailed to the information below.



**Mail:** IBANYS  
19 Dove Street, Suite 101  
Albany, NY 12210

**Fax:** (518) 436-4648  
**OR**  
**E-mail:** lindag@ibanys.net

**Date:** **Tuesday, April 11, 2017**

**Wednesday, April 12, 2017**

**Location:** **Rochester Airport Marriott**  
1890 W. Ridge Road  
Rochester, NY 14614  
(585) 225-6880

**Castleton Comfort Inn & Suites**  
99 Miller Road  
Castleton, NY 12033  
P: (518) 479-3217

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

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

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

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

Attendee Name: \_\_\_\_\_ Title: \_\_\_\_\_

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

Title: \_\_\_\_\_

Attendee Name: \_\_\_\_\_

Title: \_\_\_\_\_

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

Title: \_\_\_\_\_

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

Title: \_\_\_\_\_

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Non -Member: \$325 per person

Enclosed is a check for \$ \_\_\_\_\_, OR charge my credit card \$ \_\_\_\_\_ TOTAL Attendees \_\_\_\_\_

Visa/Mastercard/AMEX: \_\_\_\_\_

Cardholder Name: \_\_\_\_\_ Expiration Date: \_\_\_\_\_

Address of credit card (if different than above): \_\_\_\_\_

CVV (last 3 numbers located on back of card) \_\_\_\_\_ AMEX (4 digits on front of card) \_\_\_\_\_

Questions: Contact Linda Gregware—(518) 436-4646 or via email lindag@ibanys.net

Registration Deadline: **Wednesday, April 5, 2017**

(no refunds will be given after Monday, April 3, 2017)