

MIB COMMUNITY BANKING CONFERENCES

MIDWEST INDEPENDENT BANK

AUGUST 21-23

St. Charles, MO | Ameristar Casino

OCTOBER 7-9

Lincoln, NE | Embassy Suites

A blurred background image of a roulette wheel and several poker chips of different denominations (100, 50, 500, 1000) scattered across a surface.

**DON'T GAMBLE
ON YOUR FUTURE
in community banking**

Register Today

CONFERENCE AGENDA

SESSIONS ARE THE SAME FOR EACH CONFERENCE UNLESS OTHERWISE NOTED.

DAY 1

9:30–11:30 a.m.	Exhibitor Set Up
12:00–1:00 p.m.	Registration
1:00–1:15 p.m.	Welcome and Introductions
1:15–2:45 p.m.	Five Steps to Digitizing Your Bank in 2019 and Creating an Online Culture of Success <i>Eric Cook, Digital Strategist, WSI</i>

While the “traditional” culture of service provided by community banking will never disappear, it’s becoming more of an online effort these days. But for a community bank to evolve and become comfortable with this shift to using networks like LinkedIn, chatbots on a website, creating content that is designed to educate (not sell), can be a challenge for even the most progressive institution. Challenges such as compliance, privacy, security (and others) unfortunately seem as insurmountable roadblocks to building a true online culture of success. This session will reveal five key factors that, when present, can significantly enhance your odds of success online.

2:45–3:00 p.m.	Refreshment Break with Exhibitors
3:00–4:00 p.m.	Marijuana Banking 101: Legal and Compliance Considerations <i>Paul Cambridge, Partner, Armstrong Teasdale, LLP</i>

The leader of Armstrong Teasdale’s Financial Services and Banking Industry team will provide an update on the current status of marijuana under state and federal law, including the effects of the 2018 Farm Bill on industrial hemp and the implications for banking in that industry. The presentation will provide insights regarding legal and compliance considerations of importance to financial institutions regardless of whether they are interested in providing banking services to marijuana-related businesses. Topics include BSA/AML compliance requirements, suspicious activity reporting, and customer due diligence and monitoring best practices.

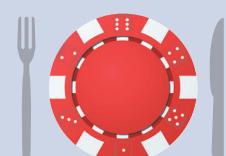
4:00–5:00 p.m.	Unleash the Most Positive You <i>Susie Thompson, Assistant Vice President/HR-Culture Officer, Wood & Huston Bank / Marshall</i>
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In our stress-filled world of balancing work and family priorities, our attitude is something we have complete control over and significantly affects on our happiness and sense of fulfillment. Learn to stay positive and influence others to brighten your environment. Discover how to incorporate a healthier attitude into your everyday mindset by using approaches that emphasize the positive and diffuse the negative.

DAY 2

7:15–8:15 a.m.	Registration Desk Open & Breakfast
7:30–8:00 a.m.	BONUS SESSION DURING BREAKFAST
	Financial Scams <i>Special Agent Cindy Dockery, Elder Abuse Coordinator for Eastern District of Missouri, FBI</i>

Financial Scams: including Romance Abuse, Lottery Abuse, Elder Abuse and others. Come hear how to educate your bank employees and your banking customers.



Missouri Conference breakfasts and lunches are in a separate restaurant on hotel property.

Nebraska Conference breakfasts are in meeting room and lunches are in a separate area of the hotel property.

8:30–9:45 a.m.	The Attitude of a Champion <i>Aaron Davis, Motivational Speaker</i>
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Attitude, mental toughness and the ability to change and adapt quickly are just a few characteristics that all champions possess. As a member of the Nebraska 1994 National Championship football team (considered by some as one of the best teams ever assembled), Aaron has a keen understanding of what it takes to achieve incredible results. Today’s corporate environment is more competitive than ever before and it’s those who are able to focus when others fold, who consistently stay at the top! You will learn strategies to remain mentally tough in a competitive environment and the powers of a “Champion Attitude”.

9:45–9:55 a.m.	Refreshment Break with Exhibitors
9:55–11:00 a.m.	Making Sense of Emerging Bank Technologies and Managing the Risks <i>Allen North, AVP/Banking Supervision and Regulation, Federal Reserve Bank of St. Louis</i>

Technology is shaping how banks will deliver products and services and protect customer data. Given the pace of change and new entrants to the market, bank management and boards of directors face significant challenges, not least of which is cybersecurity. In recognition of these significant challenges, the Federal Reserve Bank of St. Louis developed “Cyber Talk,” a series of videos that can guide a management team and the board in managing these ever changing risks. Allen North is going to highlight key points from this video series and provide some practical tips for managing cybersecurity risks at banks of any size. The second half of Allen’s presentation will focus on Fintech, highlighting the key risks, and offer some perspective for the future.

11:00 a.m.–12:00 p.m.	Building Trust With Marketing and Social Media <i>Ben Pankonin, Co-Founder/CEO, Social Assurance</i>
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Community bankers are relationship experts, renowned across the financial services industry for the strong personal bonds they share with their customers. Learn how your bank can nurture these deep customer connections with the very latest brand-building strategies tailored for the digital realm.

12:00–1:00 p.m.	Lunch <i>Exhibitor booth prizes will be drawn</i>
1:00–1:55 p.m.	BREAKOUT SESSION I Navigating Your Vendor Contracts <i>Sherry Jessen, Service Processing Coordinator, Internal Operations, CLA</i>

Avoid reactionary technology decisions that may provide short-lived relief, but long-term consequences. Instead, gain some practical advice on navigating through your vendor relationships and securing favorable contracts that are aligned with organizational needs strategically, operationally, functionally, and economically. This session will provide you with proven strategies and experiences to help you better assess your current vendors and prepare you for future selection and/or negotiation with lasting benefits.

	Maximize Your Debit Card Program ROI <i>Damon Gardner, VP/Sales, Trans Fund</i>
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National surveys show financial institutions agree the greatest opportunity for growth lies with improving their core debit card PAU (penetration, activation and usage). We understand that every successful card program comes down to growing revenue and cardholder relationships, and no matter the economy, debit cards remain a strong source of income for all unregulated financial institutions. A solid card portfolio will continue to be an effective tool for building loyalty, even through a digital transformation. Today, we will review how to benchmark your debit card program in order to identify new opportunities for maximizing and creating a greater ROI for your bank.

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Blindsided: How to Respond When a Vendor Gets Hacked

Stephanie Lyon, Director of Compliance, Ncontracts

It's easy to forget that vendors store and transmit a tremendous amount of sensitive financial institution data. If you are notified that your vendor has been breached, naturally you would be blindsided by the event, having to handle lost staff time, organizational focus or worse – sensitive customer data. Which would you rather be: prepared to handle the situation or floundering and worrying about what to do? This session will help you develop a game plan that incorporates a vendor incident management plan into a vendor management program.

1:00–3:00 p.m.

Exhibitor Tear Down

2:00–2:55 p.m.

BREAKOUT SESSION II

Beyond Theory: Simple Solutions to Calculate Your CECL Reserve

Scott Lively, Principal/Financial Institutions, CLA

Since the CECL standard was released in 2016, banks have been creating a road map for implementation. After nearly 3 years, management has examined available data resources, challenges and processes. Most banks are now ready to move to the next phase of Modeling and Scenarios. This presentation will provide insights into the solutions available and to assist the banks in understanding these models.

Payment Technologies Today and on the Horizon

Missouri Conference—Patrick O'Boyle,

Founding Partner, MSP Consulting

Nebraska Conference—Mike Higgins,

Founding Partner, MSP Consulting

Payment Technologies is rapidly changing and from one quarter to another, it appears new players enter the market, old ones leave, companies merge—it's hard to keep up with all of the changes. This presentation will examine what has happened since the last conference and provide insight into the future of payments and impacts to business and banks.

Just Tap and Go®—Why Contactless Cards are “On Deck”

Missouri Conference—Julie Hanson, SVP/Card & Payment Products, ICBA Bancard

Nebraska Conference—C. Scott Broughton,

SVP/Card Products & Promotions, ICBA Bancard

Convenience, speed and security---that's what U.S. consumers want, and with the next wave of card issuance, it's here. With the significant issuance of contactless cards throughout most of the world, consumers are quickly adopting this fast, simple way of tapping to pay. This session explains why contactless cards have now been adopted in the U.S. and why they are an important part of your bank's payment strategy.

2:55–3:10 p.m.

Refreshment Break

3:10–4:05 p.m.

BREAKOUT SESSION III

Email Scams: What You Need To Know

Cole Holloway, VP/Information Technology Director, Jon Booth, Information Security Administrator, MIB

In this session we will discuss e-mail scams and how to protect your bank and customers. We will deep dive into real world examples to examine the methods attackers are implementing and discuss steps to counteract these types of attacks.

Maximize Your Debit Card Program ROI

Damon Gardner, VP/Sales, Trans Fund

Repeat of earlier session

Missouri Conference Only

Strategic Planning: It's Not Just About the Numbers

Bert Purdy, Partner, BKD

All banks should go through some form of strategic planning process to help identify where the future lies and actions to take to get there. But, where the bank goes is not just about ROA or asset size. Setting goals for net income, growth and select ratios is good but there is so much more to it than just setting the goals. In this session, attendees will learn not just what is required by regulators for the strategic planning process but also the secret behind the numbers – people. The best strategic planning process identifies ways to encourage employees, management and directors to champion the bank's future.

Nebraska Conference Only

Business Email Compromise (BEC)—The Highly Effective Evolution of Nigerian Fraud Schemes

Matt Saad, OM, Special Agent, FBI

According to the Internet Crime Complaint Center (IC3.gov), Business Email Compromise and other related schemes account for over half of all cyber-crime losses. Learn what BEC is and how to protect against it.

4:10–5:00 p.m.

BREAKOUT SESSION IV

Just Tap and Go®—Why Contactless Cards are “On Deck”

Missouri Conference—Julie Hanson,

SVP/Card & Payment Products, ICBA Bancard

Nebraska Conference—C. Scott Broughton,

SVP/Card Products & Promotions, ICBA Bancard

Repeat of earlier session

What's Happening in the World of ACH?!

Karen Sylvester Nearing, AAP, CAMS, CRCM, NCP, Director, Compliance Education, EPCOR

The ACH Network is thriving with record volume gains in 2018 and the highest growth rate in more than 10 years. This timely update will bring you up-to-speed on the latest ACH Network rules changes and current initiatives, including how they may impact your organization.

Missouri Conference Only

Blindsided: How to Respond When a Vendor Gets Hacked

Stephanie Lyon, Director of Compliance, Ncontracts

Repeat of earlier session

Nebraska Conference Only

Artificial Intelligence & Machine Learning in Financial Institutions

Lanny Morrow, EnCE, CTFI, BKD

The terms artificial intelligence (AI) and machine learning (ML) are being dropped with increasing frequency at financial institution conferences, in vendor sales pitches, and in industry publications. But what does AI and ML really have to offer? Is it safe to ignore this trend, or should adoption of these technologies be considered? This presentation will introduce the concepts of AI and ML in a non-technical manner, and discuss how it is being implemented in financial institutions in customer experience enhancement, risk management, stress testing, fraud, operational improvement, BSA/AML, and CECL-related analysis. Participants will see real-life examples of how AI and ML are being used, and have the opportunity to discuss and ask questions in an interactive session.

5:30–7:00 p.m.

Reception

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DAY 3

7:30–8:15 a.m. **Registration Desk Open & Breakfast**

8:30–9:30 a.m. **The Evolving Battle for Customers & Cross-selling in a Mobile World**

Dave Defazio, Partner, StrategyCorps

Consumers are no longer loyal to traditional banking providers, and nimble competitors are rushing in to capitalize on this weakness. With millions of users, digital innovators like Venmo, Square, and PayPal are redefining banking experiences and changing the way consumers shop for and acquire financial services. This session will explore the intersection of mobile UX and financial retailing. Attendees will see live demonstrations of new digital tools from Fintech disruptors that are reimagining every aspect of banking and winning the battle for Millennial customers. Learn how to respond to new consumer behaviors and changing attitudes about traditional banking products, and see how financial services should work in a modern world.

9:30–9:40 a.m. **Refreshment Break**

9:40–10:40 a.m. **Who'll Man the Helm When the Sea Gets Rough?**

*Ed Krei, Bank Advisory Services,
First Bankers' Banc Securities, Inc.*

In July 2018, the current economic expansion becomes the longest in U.S. history. The questions become: What next and when? And how do I prepare for the impact on my earnings, revenues and risk profile as interest rates remain low and the economy slows? In this session we will discuss what we can be doing today to ready our balance sheets, our organization and our management processes for the changing economic conditions and the uncertain waters ahead.

10:40–11:45 a.m. **Regulatory Panel**

*Missouri Conference Moderator—Rich Weaver, FHLB
Nebraska Conference Moderator—Tim Burns, MIB*

11:45 a.m. **Conference Adjourns**

PLANNING COMMITTEE

Donna Harden – MIB, Jefferson City, MO

Elise Wright – MIB, Jefferson City, MO

Sheila Noll – MIB, Jefferson City, MO

Joe Steil – MIB, Keokuk, IA

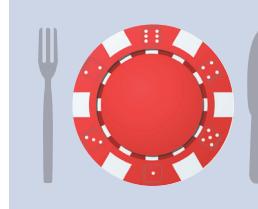
Holly House – MIB Banc Services, LLC,
Jefferson City, MO

Greg Ankrom – Bank of Bolivar, Bolivar, MO

Linda Fox - Farmers Bank of Lincoln, Lincoln, MO

Amanda Calvert – State Bank of Table Rock,
Table Rock, NE

Denise Dein – Two Rivers Bank, Blair, NE



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COMMUNITY BANKING CONFERENCES

Aug. 21-23 — St. Charles, MO

OCT. 7-9 — Lincoln, NE

REGISTRATION FORM

Copy form for
additional attendees

Conference Hashtag #MIBCBC19

Bank Name _____

Mailing Address _____

City _____

State _____ Zip Code _____

Phone Number _____

Name of Attendee _____

Title _____

E-mail address _____

Name of Attendee _____

Title _____

E-mail address _____

Spouse/Guest (If registering) _____

- Debit Account at MIB #_____
- ACH (Please Originate to ABA 086505273, Acct: 10521308)
- Check Enclosed
- Invoice my Bank
- Credit card MasterCard Visa Discover Am Express

Card # _____

Exp. Date _____ CVC# _____

In registering for this conference (or on behalf of the person for whom I am registering), I agree to provide business contact information (if requested) and authorize MIB to include my name, title and business affiliation in the conference participant list for the benefit of all attendees. I understand that this list may be transmitted to all conference attendees.

I understand the event for which I am registering (or the person for whom I am registering) may be photographed and/or videotaped. In consideration of my participation in this event, I authorize MIB to create recordings of the event and my image in connection with the event. I hereby authorize MIB to use the material at their discretion, and affirmatively authorize it to be exhibited, displayed and/or performed, as still photographs, videos, electronic images or documents, web pages, or any other media, in a format now known or hereafter discovered in connection with MIB's marketing material and website.

Registration Fees

Fees include meals, refreshment breaks and conference material.

* *Guest is a spouse, significant other or friend who is not in a financial services organization. A co-worker or an associate within financial services may not be considered a guest.*

Dress Attire

Casual business attire is recommended for all sessions. Meeting room temperatures and personal comfort zones vary greatly. It is recommended that you bring a sweater or jacket to the sessions.

Special Needs

Please let us know if you have any special needs or dietary needs that may affect your participation in this event. We will contact you to discuss accommodations.

Registration Fees for both:

Shareholder \$299

(credit card transaction \$315)

Non-shareholder \$329

(credit card transaction \$345)

Spouse/guest \$79*

Hotel Information:

MISSOURI

Ameristar Casino
One Ameristar Blvd.
St. Charles, MO 63301

Call for reservations:

855-888-7273

\$149.00

(Group code: MWIB19A)

Reservation deadline:

7/22/2019

After this date, reservations
will be accepted on a
"space available" basis.

NEBRASKA

Embassy Suites
1040 P Street
Lincoln, NE 68508

Call for reservations:

402-474-1111

\$134

(Group code: MIB)

Reservation deadline:

9/19/19

After this date, reservations
will be accepted on a
"space available" basis.

FOUR WAYS TO REGISTER



573-556-1324



Mail registration form & check to:
(make payment to MIB)

MIB

Attn: Donna Harden
P.O. Box 104180
Jefferson City, MO 65110



DHarden@mibanc.com



www.mibanc.com (click on Upcoming Events)

Conference & Hotel Cancellation Policy
Full refunds will be given for cancellations received at MIB by:
Missouri Conference—Aug. 7; Nebraska Conference—Sept. 23.
After that date, an administrative fee of \$25 per cancelled registration
will be retained.

Cancellations will not be accepted and no refunds will be given after:
Missouri Conference—Aug. 14; Nebraska Conference—Sept. 30.
However, substitutions are always permitted.

Registrants are responsible for cancelling their own hotel accommodations.

PO Box 104180
Jefferson City, MO 65110

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AUG. 21-23, 2019

Ameristar Casino
St. Charles, MO

OCT. 7-9, 2019

Embassy Suites
Lincoln, NE

A special **THANK YOU** to the sponsors for helping provide exceptional, yet affordable, conference content to our attendees.

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