

**2016**  
**ANNUAL**  
**convention**  
**OCT. 3–5, 2016**  
Turning Stone Resort & Casino

**INNOVATION / TRANSFORMATION / COLLABORATION**

**A look**  
*at community  
banking.*

**EARN UP  
TO 11 CPE  
CREDITS.**

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

**Exhibitor Sponsorship & Auction Information**

*independent*  
**BANKERS ASSOCIATION**<sup>SM</sup>  
of New York State, Inc.  
*Community Bankers. Serving the Community. Serving You!*

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## 6 minute drill returns!

For our **2016 ANNUAL CONVENTION** (October 3–5 at Turning Stone Resort & Casino), IBANYS is continuing the **EXCITING SEGMENT** introduced last year — the **6 Minute Drill**. This successful segment offers our preferred providers the opportunity — from the podium — to take a brisk six minutes and showcase their firms, products and services — in short, to explain what they can do to help New York community banks. Our **6 Minute Drills** will result in a win — for our member banks, our preferred providers and select associate members.

### Here's the playbook:

**TUESDAY:** We will hear from our preferred providers after each session throughout Tuesday morning.

**WEDNESDAY:** We will schedule two more drills — these will feature two of our associate members (for a fee — see *Sponsorship Form* to secure your spot) which will take place after the passing of the gavel and after the first session.

### Sponsors to date



Federal Home Loan Bank  
NEW YORK



SANDLER  
O'NEILL +  
PARTNERS



# schedule of events

## MONDAY, OCTOBER 3

- 7:30 a.m. – 1:00 p.m.** Decorator set-up
- 10:30 a.m.** Golf registration – 11:00 a.m. shotgun start
- 11:00 a.m. – 4:00 p.m.** Golf – Shenendoah Golf Course (*additional fees required, lunch included*)
- 1:00 – 5:00 p.m.** Registration opens; vendor booth set-up
- 6:00 – 7:00 p.m.** **TRADESHOW OPENS** – Welcome Vendors/Cocktail Reception – tradeshow floor
- 7:00 – 9:00 p.m.** Dinner/networking opportunity
- 8:00 – 8:15 p.m.** Welcome and opening remarks – *John Buhmaster, IBANYS Chair*
- 8:15 – 9:00 p.m.** **Keynote Speaker — Ray O’Conor**

Ray is a former President of Saratoga National Bank & Trust and former IBANYS Chairman. He is the author of *She Called Him Raymond: A True Story of Love, Loss, Faith and Healing* — a candidate for the 2016 Pulitzer Prize for non-fiction. Ray has also been a newspaper columnist, Special Agent with the U.S. Department of Defense and U.S. Border Patrol Agent. His presentation will share the story behind his book, and provide a look into the true tale of two ordinary people who led extraordinary lives during the most tumultuous of times.



## TUESDAY, OCTOBER 4

- 7:15 – 8:15 a.m.** **Networking Breakfast**
- 8:15 – 8:30 a.m.** Opening remarks – *John J. Witkowski, President & CEO–IBANYS*
- 8:30 – 8:36 a.m.** **6 MINUTE DRILL** – *Wolf & Company*
- 8:40 – 9:20 a.m.** **The Web Is Your Digital Branch: Who’s Walking In & Who’s Walking Out?** *Charlie Graham, Founder/Creative Director, Volum8, Inc.*  
From SEO and online reviews to your website and mobile apps, people are drawing conclusions about your bank before even stepping foot in a physical location. This presentation provides a current digital marketing overview for community banks focused on leveraging modern technologies with a Millennial mindset.
- 9:20 – 9:26 a.m.** **6 MINUTE DRILL** – *Pentegra Retirement Services*
- 9:30 – 10:20 a.m.** **Bank Cybersecurity from a Senior Management Perspective** – *Dave Koto, VP of Banking Strategy, DefenseStorm*  
Long gone are the days when community bank executives would face a technology issue and put the onus in the hands of their IT department and simply move on. Technology is no longer just an IT issue — it’s a CEO, senior management, and board issue. The top leaders in any organization must stay informed and play a critical role in how their bank handles technology matters; even more so when it comes to the organization’s IT security. Knowing that this level of leadership is a must, but also recognizing that most community bank executives do not have a technical background, this session will identify practical steps CEOs and senior managers must take in order to keep their bank secure in today’s challenging world of IT security.
- 10:20 – 10:30 a.m.** **Coffee Break/Networking Opportunity**
- 10:30 – 10:36 a.m.** **6 MINUTE DRILL** – *Continuity*
- 10:40 – 11:30 a.m.** **Is Your Liquidity Strategy Ready?** – *Jim Reber, President/CEO, ICBA Securities*  
For the first time in over a decade, community bank loan-to-deposit ratios have actually increased. Other metrics of liquidity have declined as well. So, if the long-anticipated loan demand continues to grow, how are you going to fund your operations? This workshop will review examiners’ expectations for liquidity management, and will give some suggestions for some low-cost and profitable sources of working capital.
- 11:20 – 11:26 a.m.** **6 MINUTE DRILL** – *Promontory Interfinancial Network*
- 11:30 – 12:30 p.m.** **The Busy Banker’s Panel on Accounting, Auditing and Taxation: Current trends and the rationale behind them**  
*Panelists: John Doherty, CPA Member of the Firm, Jana Bacon, CPA Member of the Firm, Dan Morrill, CPA Director of Professional Practice, Wolf & Company, P.C.*  
There continue to be significant changes in the areas of accounting, auditing and taxation. In this panel style session, we will discuss at high level some of the most current trends that impact community banks along with the rationale by governing bodies to implement such changes. Discussions will include new accounting rules and their associated tax impacts related to areas including leasing, stock based compensation and allowance for loan losses as well as trends in multi-state taxation.
- 12:30 – 1:24 p.m.** **Lunch/Networking Opportunity**
- 1:24 – 1:30 p.m.** **6 MINUTE DRILL** – *T.Gschwender & Associates, Inc.*
- 1:30 – 2:20 p.m.** **Analyzing Municipal Credits** – *Susannah Page, Senior Vice President and Manager, Municipal Research, Roosevelt & Cross*  
This has been a “hot topic” with auditors doing annual reviews in banks. This session will go through how to analyze an Official Statement/credit report which will then help the buyers do a pre-purchase analysis of the credit. Susannah will then

## TUESDAY, OCTOBER 4

	go through the steps and show tools on how to continue analyzing the credit once it is in the portfolio. It is no longer good enough to buy a 10 year bond, set it and forget it. Auditors are looking for continuing evaluation of each security.
2:20 – 3:10 p.m.	<b>3 Steps To Optimize Your Bank's Branch Delivery System</b> – <i>Chuck Bruney, CEO, Align FSC</i> A perfect storm is brewing on the bank delivery front. Slow and cautious won't work in the face of this storm. It has too much of a tailwind. If you don't position your organization now to effectively compete with the leaders and disruptors on the delivery front, you will find that your growth and profitability challenges will only get worse. This interactive session will lay out and discuss a prescriptive approach to rationalize, specialize and maximize your bank's branch network.
3:10 – 3:20 p.m.	<b>Refreshment/Networking Opportunity</b>
3:20 – 4:00 p.m.	<b>Merger &amp; Acquisition Update - How Capital &amp; the Capital Markets Drive the Process</b> <i>Matthew Veneri, Managing Principal, Co-Head of 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.
4:00 – 5:00 p.m.	Free time
5:00 – 7:00 p.m.	<b>TRADESHOW FLOOR OPENS</b> — Cocktail Reception, PAC Silent Auction, and Bourbon Tasting Sponsored by Jack Daniels
7:00 – 9:00 p.m.	<b>Dinner — Keynote Speaker — R. Scott Heitkamp</b> R. Scott is the Chairman-Elect of the Independent Community Bankers of America (ICBA), the only national trade association that exclusively represents community banks. Scott will bring the ICBA perspective on community banking, and an update on the Washington, D.C. legislative, regulatory scene and the value of ICBA membership.
9:00 p.m.	Texas Hold'em Tournament (details to follow)

## WEDNESDAY, OCTOBER 5

7:00 – 7:45 a.m.	<b>Breakfast/Networking Opportunity</b>
7:45 – 8:15 a.m.	<b>Passing of the Gavel</b> <i>John Buhmaster, President, First National Bank of Scotia – Outgoing Chairman, closing comments (15 min)</i> <i>Doug Manditch, Chairman &amp; CEO, Empire National Bank – Incoming Chairman, comments (15 min)</i>
8:15 – 8:21 a.m.	<b>6 MINUTE DRILL</b> – <i>Associate Member</i>
8:25 – 9:15 a.m.	<b>Essential Elements of an Effective Investment Policy</b> <i>E. Prescott Ford, CFA, Managing Director of Regulatory Affairs, First Empire Securities</i> First Empire's Office of Regulatory Affairs outlines the important criteria needed to create a robust investment policy and discusses how to review and maintain those policies. The presentation also offers insight on risk management considerations and pre-purchase constraints and illustrates features of an effective policy that can keep it in line with an institution's investment objectives, including the need for safety, liquidity and yield.
9:15 – 9:21 a.m.	<b>6 MINUTE DRILL</b> – <i>Associate Member</i>
9:25 – 10:15 a.m.	<b>ERM - Implementing a Process That Works</b> – <i>Courtney Dufries, Senior Vice President, Strunk, LLC</i> The topic of improving how our industry assesses and manages risk has been a hot one, particularly with our regulators, for the past three years. Clearly, they are looking for a more forward-looking process but for many of us, many unanswered questions remain. To be worthwhile, a comprehensive Enterprise Risk Management system can't absorb all your resources and must be affordable. To be meaningful, frequent risk assessments and board reports must be clear and concise, and completed in hours, not weeks. This session is designed to discuss how to efficiently implement a risk assessment tracking and reporting system that exceeds all board mandates and regulatory requirements.
10:15 – 10:25 a.m.	<b>Refreshment Break/Networking Opportunity</b>
10:25 – 11:15 a.m.	<b>Mobile Wallet</b> – Topic and Speaker TBA
11:15 – 11:45 a.m.	<b>Your Reliable Partner: An Update from the FHLBNY</b> – <i>José González, president of the Federal Home Loan Bank of New York</i> This session provides an update on the FHLBNY's performance and discusses how the cooperative partners with its members to strengthen communities across New York.
11:45 – 12:30 p.m.	<b>Endnote Speaker: Insight on the Political and Electoral Landscape</b> <i>Steve Greenberg, Founder &amp; Principal, Greenburg Public Relations (GPR)</i> Steve Greenberg is a veteran political analyst and commentator who will preview the critically important 2016 election for community banks. With every member of the New York State Legislature and New York Congressional Delegation up for election, and control of the State Senate expected to be hotly contested, it will be a timely presentation.
12:30 – 1:30 p.m.	<b>Lunch</b> – Closing remarks – <i>John Witkowski, President &amp; CEO, IBANYS</i>

# silent auction

**TUESDAY, OCTOBER 4, 2016**

## Support your industry's political action efforts!

This is a wonderful opportunity to help our industry stay competitive in the political process in Albany by supporting IBANYS' state political action committee. NYSIBPAC contributes to New York State candidates and officials who understand and support the vital role we play in our local and state economies, and the very fabric of New York's communities.

**DONATE A GIFT.** This is a perfect opportunity for you to showcase items from your region or unique items that others will enjoy. The gift donation is not tax deductible. Nationally-chartered banks must donate through a holding company, an individual officer, or a director. State-chartered banks may donate directly or through the holding company.

**SUGGESTIONS.** *Avoid gift certificates for specific values.* Participants tend to bid lower than the value stated on the certificates. Instead, consider donating a gift certificate for a specific item (i.e. case of wine or specialty product).

*Donating any oversized, perishable or fragile items?* Instead of shipping the items to the Convention, consider providing photos and/or marketing materials to advertise your item during the Auction. You can offer to ship items to the winning bidder once the Convention is over.

**SHIPPING DEADLINE.** All items shipped to IBANYS must arrive **no later than Friday, September 23, 2016.**

**GIFT IDEAS.** *We recommend a minimum value of \$100 for each donation.*



### KIDS

- Specialty toys
- Educational games
- Classic book collections
- Children's jewelry
- Handmade clothing
- Baby blanket
- Children's furniture
- Concert tickets



### FINE CUISINE

- Donate a local specialty
- Case of regional wine
- Fresh seafood
- Lobster bake
- Omaha steaks
- BBQ
- Fruit of the Month Club



### STYLE & CHARM

- Handmade or designed jewelry
- Fur/leather/suede coats or jackets
- Cufflinks
- Antique brooches
- Silk scarves
- Designer sunglasses
- Handbags



### SPORTS & LEISURE

- Airline miles
- Cruises
- Hunting/fishing trip
- Autographed memorabilia
- Sporting event tickets
- Fishing rod
- Hunting equipment
- Fish finder
- Golf equipment



### GEMS & TALENT

- Paintings
- Collages
- Pottery
- Fiesta ware
- Military memorabilia
- Trading cards
- Native American artifacts
- Hummel figurines
- Political memorabilia
- Handcrafted quilts
- Hand knit sweaters



### HOUSEWARES/ ELECTRONICS

- Waterford or Tiffany vases, bowls, etc.
- Swarovski crystal
- Hand painted or customized barware
- Video game systems
- Holiday ornaments
- iPod or iPad
- Digital camera
- Kindle/Nook

## AUCTION DONOR INFORMATION

*Please list your name and company as you would like them to appear in the program and signage.*

Donor	_____
Company Name	_____
Contact name listed in program booklet	_____
Address	_____
City	_____
State/Zip	_____
Phone	_____
Fax	_____
Email	_____

### We will participate in the following ways:

<input type="checkbox"/> I will donate an item to the Silent Auction.
Value of Gift/Price Paid \$ _____
Description of Gift _____
<input type="checkbox"/> I would like to donate to PAC
<b>Payment Information</b>
<input type="checkbox"/> Charge \$ _____ to <input type="checkbox"/> MasterCard <input type="checkbox"/> Visa <input type="checkbox"/> Amex
<input type="checkbox"/> My check is enclosed \$ _____ Make checks payable to NYSIBPAC
Credit Card # _____
Exp. Date _____ CVV# (Amex on front of card) _____
Print Card Name _____
Credit Card Address _____
Signature _____

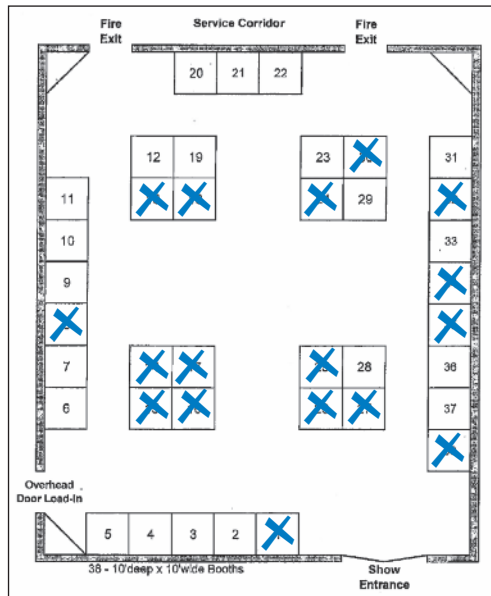
# exhibitor registration

FULL REFUND LESS \$75 ON OR BEFORE 9/9/16. FULL REFUND LESS \$150 ON OR BEFORE 9/23/16. NO REFUNDS WILL BE GIVEN AFTER 9/24/16.

**WAYS TO REGISTER** **FAX** (518) 436-4648 **MAIL** IBANYS, 19 Dove St., Suite 101, Albany, NY 12210  
**EMAIL** lindag@ibanys.net *An email will be sent confirming the booth number.*

## Booth Registration

Print Name	Company Name		
Company Address	Contact Email		
Contact Phone Number	Booth Selection Preference	1.	2.
Additional Exhibitor List name and email (address & phone if different from above) of additional exhibitor.			



## Booth Fees

	BEFORE AUGUST 26	AFTER AUGUST 26
Single Booth Member	<input type="checkbox"/> \$1,350	<input type="checkbox"/> \$1,650
Non-Member Exhibitor	<input type="checkbox"/> \$1,850	<input type="checkbox"/> \$2,150
Additional Exhibitor in Booth	<input type="checkbox"/> \$675	<input type="checkbox"/> \$750

- Please make your booth selection preference above.
- Include payment with the reservation form below.
- Booths include sign, 6' table, two chairs and waste can.
- **Booth fees include registration for (1) ONE PERSON ONLY.** Additional vendor in booth requires a separate registration and payment.

**AGREEMENT.** By completing and signing this form, I am agreeing that I understand that IBANYS assigns booth space on a first-come, first-served basis, and that my booth placement may be changed within reason. I understand that my booth space will not be assigned until IBANYS receives my full payment, and that my company will not be listed on any correspondence until said payment is received. I further understand that all booth personnel must also be registered as convention attendees, and must pay admission accordingly. I agree that IBANYS will retain my payment in the event that my booth representatives are unable to attend, and that IBANYS is not responsible for any loss of money or property from booth abandonment, theft, accident, injury, or any other causes. I have read and am aware that this provision is an express condition of this registration agreement, and that all agreements herein shall be construed in accordance with the laws of the State of New York.

Signature \_\_\_\_\_ Date \_\_\_\_\_

## Activities

**GOLF** \$150 per person. If you are interested in the golf outing, please list each participant and handicaps (11:00 am shotgun start):

NAME	HANDICAP	NAME	HANDICAP
NAME	HANDICAP	NAME	HANDICAP

Mulligans to benefit NYSIBPAC can now be purchased – set/3 for \$50. Payment must be made payable to NYSIBPAC.

\_\_\_\_\_ # sets Mulligans x \$50/set = \$ \_\_\_\_\_

**TEXAS HOLD'EM** Yes, I/we will play Texas Hold'em (cash buy-in at conference)

## Calculate

Total Booth Fees \$ \_\_\_\_\_  
 Total Activities Fees \$ \_\_\_\_\_  
 Additional Exhibitor \$ \_\_\_\_\_  
 Mulligans (optional) \$ \_\_\_\_\_  
*Payable to NYSIBPAC*  
**Grand Total** \$ \_\_\_\_\_

## Payment

My check (payable to IBANYS) is enclosed for \$ \_\_\_\_\_ **OR**  Charge \$ \_\_\_\_\_ to  MasterCard  Visa  Amex  
 Credit Card # \_\_\_\_\_  
 Expiration Date \_\_\_\_\_ CVV # (Amex on front) \_\_\_\_\_  
 Print Card Name \_\_\_\_\_  
 Address of Credit Card (if different from above) \_\_\_\_\_  
 Signature \_\_\_\_\_



# sponsorship form

TO GUARANTEE SIGNAGE AND INFORMATION  
PLACED IN PRINTED MATERIALS, ALL SPONSORSHIPS  
AND PAYMENT MUST BE RECEIVED BY:

DEADLINE  
SEPT. 16,  
2016

Name \_\_\_\_\_

Company \_\_\_\_\_

Address of Credit Card \_\_\_\_\_

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

Phone \_\_\_\_\_ Fax \_\_\_\_\_ Email \_\_\_\_\_

Please provide a brief description of the services you provide:

\_\_\_\_\_

\_\_\_\_\_

**PAYMENT**     Check (payable to IBANYS)     MasterCard     Visa     Amex

Card No. \_\_\_\_\_ Signature \_\_\_\_\_

Print Cardholder Name \_\_\_\_\_ Expiration Date \_\_\_\_\_ CVW# (Amex on front) \_\_\_\_\_

**Sponsorships are available on a first-come, first-serve basis. Please check choice of sponsorship.**

**PLATINUM**

- Vendor Reception – Monday (\$5,000)
- Welcome Dinner – Monday (\$6,500)
- Silent Auction Reception – Tuesday (\$8,500)
- Dinner – Tuesday (\$7,000)
- Keynote Speaker Ray O’Conor – Monday (\$4,000)

**GOLD**

- Luncheon – Tuesday (\$3,500)
- Luncheon – Wednesday (\$3,500)
- Exhibit Space – (\$3,000)
- Endnote Speaker *Steven Greenberg* – Wed. (\$3,000)
- Dinner Wine – Monday Evening (\$2,500)
- Dinner Wine – Tuesday Evening (\$2,500)

**SILVER**

- Breakfast – Tuesday (\$2,000)
- Breakfast – Wednesday (\$2,000)
- Program Book – (\$2,000)
- Refreshment Breaks (both days) – (\$1,750)
- USB Flash Drive (speaker presentations downloaded w/company logo – (\$1,800)
- Touchscreen Gloves w/company logo – (\$1,800)

**BRONZE**

- Golf Balls – Monday (\$1,000)
- Closest-to-the-Pin Prizes – Wednesday (\$1,000)
- Longest Drive – Monday (\$1,000)
- Lowest Team Score – Monday (\$1,000)

**CONVENTION GENERAL SPONSOR**

- Golf Hole Sponsorship – (\$100)
- General Sponsorship – Amount \$ \_\_\_\_\_

**6 MINUTE DRILL**

- First (\$1,000)     Second (\$1,000)

This conference combines a balance of casual networking time and educational programming. Sponsorships are great platforms to position your company; as a sponsor you associate your company with one of our events and you are able to connect with your target audience, expose your brand, and leverage your advertising dollars in a cost effective manner.

**All sponsorships include:**

- Advanced member registration list
- Interaction with target market
- Recognition on the convention page of IBANYS website
- Sponsor ID ribbon with badge
- Signage with company name and logo at sponsored event, or on sponsored product where applicable
- Verbal acknowledgement at event where appropriate
- Signage listing of all convention sponsors (by level)
- Opportunity to provide promotional items for attendees
- Recognition in the Sept./Oct. editions of the *Inside IBANYS* e-newsletter
- Opportunity to bring raffle items for daily giveaways
- Sponsorship listing in convention show book
- Recognition in 4th quarter issue of *Banking NY* – includes company logo, contact info and website URL

**PLATINUM Sponsorship** In addition to regular sponsor benefits sponsor receives:

- Opportunity to briefly speak at the event sponsored where applicable
- (1) complimentary booth w/first choice of location
- (1) complimentary additional registration
- 24 x 36 sponsor sign
- Full page ad in convention show book
- Recognition in 4th quarter issue of *Banking NY* – includes company logo, contact info and website URL

**GOLD Sponsorship** In addition to regular sponsor benefits, sponsor receives:

- (1) complimentary additional registration w/booth purchase
- 18 x 24 sponsor sign
- Half-page ad in convention show book
- Recognition in 4th quarter issue of *Banking NY* – includes company logo, contact info and website URL

**LIMITED SPONSORSHIPS AVAILABLE – CALL NOW TO RESERVE YOURS!**

# accommodations & activities

**TO REGISTER** Each attendee must make their own reservations by calling the hotel directly at **1-800-771-7711** (toll-free). To ensure receiving the group rate, *please specify that you are with the Independent Bankers Association of NYS.*

**ROOM RATES** Turning Stone Resort & Casino • 5218 Patrick Road • Verona, NY 13478  
**All individual reservations will require a one night's room deposit (including applicable taxes and surcharges) or a valid credit card to guarantee the reservation. Add \$10 per each additional guest in room.**

Hotel Rooms – King & Double	\$142.00 <sup>†</sup>	
Tower Rooms – King & Double	\$162.00 <sup>†</sup>	
Junior Suites	\$232.00 <sup>†</sup>	<sup>†</sup> Plus additional taxes and surcharges.

**DEPOSIT/PAYMENT INFORMATION** Only credit cards are acceptable for deposits.

**CUT-OFF DATE: SEPTEMBER 16, 2016** Reservations received after this date accepted on a space and rate availability basis and cannot be guaranteed at the conference rate.

**CANCELLATION POLICY** Individual room reservations may be cancelled 48 hours prior to arrival with no cancellation penalty. Cancellations within the 48 hours period will cause forfeiture of the deposit.

**RECREATIONAL ACTIVITIES** *Additional fees and minimum reservation required.*

**Golf at Shenandoah Golf Course** – Monday, October 3, 2016 • 11:00 am (shotgun start) – 4:00 p.m.  
Lunch will be available. Format: four man scramble, best ball.  
To benefit NYSIBPAC, mulligans can now be purchased: set/3 for \$50 (see *Registration Form* on page 6).

**NOT EXHIBITING BUT ATTENDING** Please complete the Registration Form found in the banker/non-exhibitor information packet available on the IBANYS website [www.ibanys.net/education/annualconvention](http://www.ibanys.net/education/annualconvention).

## etc.

### Dress Attire

Business Casual

### Contact Information

**Linda Gregware**, Director of Administration & Membership Services

**Phone** (518) 436-4646

**Fax** (518) 436-4648

**Mail** IBANYS • 19 Dove St., Suite 101 • Albany, NY 12210

**Email** [lindag@ibanys.net](mailto:lindag@ibanys.net)

### Sponsorship Opportunities

To guarantee signage and information placed in printed materials, all sponsorships and payment **must be received by September 16, 2016.**

### Exhibitor Kits

Available on the IBANYS website:

[www.ibanys.net/education/annualconvention](http://www.ibanys.net/education/annualconvention)

### Silent Auction

Silent auction items **must be received no later than Friday, September 23, 2016.**

### Registration Form

To register for the Conference, please use the form on page 6. The form is designed to register one person and one additional exhibitor. Please duplicate the form when registering others from your organization. A confirmation letter will be mailed to you.

### Refund Policy

- Full refund less \$75 on or before 9/19/16.
- Full refund less \$150 on or before 9/23/16.
- **No refunds will be given after 9/24/16.**

### Decorator Information

**Northeast Decorating & Exhibit Services, Inc.**

3360 Milton Ave., Syracuse, NY 13219 • (315) 471-9989