

2017 Sponsors



Dinner



Dinner Wine

2017 CFO & Sr. Management Conference

June 7-9, 2017

Hotel Thayer at West Point
674 Thayer Road
West Point, NY 10996



Scheduled Speakers

The industry experts you'll hear from include:

- Alan S. Blinder, Vice Chairman, Promontory Interfinancial Network
- James Reber, CEO, ICBA Securities
- Tim McPeak, Senior Consultant, Sageworks
- Heather Archer Eastep, Partner, Hutton & Williams
- Rep. John Faso, - Invited (luncheon Keynote)
- John Hand, First VP, Congressional Relations, ICBA
- Paul E. Fries, CPA, Partner, The Bonandio Group
- Steven Abrahams, CEO, Milepost Capital Management
- Adam Mustafa, Co-Founder, Invictus Consulting Group
- Kevin Toomey, Esq., Partner, Arnold & Porter Kay Scholer LLP
- Mark Ferrara, Managing Director, LPC
- Flynt Gallagher, President, Compensation Advisors

OVERVIEW

The role of the bank CFO, controller, treasurer or cashier is tougher than ever. Financial strategies are continually evolving in an effort to determine the best path for achieving earnings. Whether it is growing your loan portfolio or simply finding new fee income, the challenge to create acceptable ROA and ROE performance is as difficult as we have seen for nearly 20 years.

The 2017 CFO & Sr. Management Conference is specifically designed to provide strategic insights and critical industry updates you need to lead your bank to success. Our impressive line-up of national experts will provide presentations on NYS and national economic trends, accounting principles, interest rate risk, capital planning, CECL updates and other relevant topics. Extensive peer interaction and resource sharing make this a must-attend event. Participants will gain a wide variety of information from expert speakers on topics that community bank chief financial officers have repeatedly requested, and return to the bank ready to implement newly found ideas and knowledge.

Who Should Attend?

- ⇒ Chief Executive Officers
- ⇒ Chief Financial Officers
- ⇒ Chief Operating Officers
- ⇒ Presidents & Senior Managers
- ⇒ Bank Directors & ALCO Teams
- ⇒ Controller
- ⇒ Treasurers
- ⇒ Cashiers

Earn up to 11 CPE Hours (1.0 in taxation)

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

2017 CFO/SR MANAGEMENT MEETING AGENDA

Wednesday, June 7

West Point Golf Course (additional fee required)

10:30 a.m.—Golf Registration

Shotgun Start: 11:00 a.m.—4:00 p.m.

Hotel Thayer—

6:00—7:00 p.m.—Cocktail Reception

7:00—9:00 pm.—Dinner — sponsored by FHLBNY

Dinner Wine sponsored by Wolf & Co., Preferred Partner

Thursday, June 8

7:30—8:30 a.m.—Registration / Networking Breakfast

8:30—9:20 a.m.

NYS and National Economic Trends/Outlook

Alan S. Blinder, Vice Chairman, Operating Committee, Promontory Interfinancial Network

This session will provide an assessment of the trends driving the economy and what it means going forward to overall growth, interest rates and monetary policy from both a national and local perspective.

9:20—10:10 a.m.

Optimizing Bank Investment Portfolio Management - Strategies for Success

James Reber, CEO, ICBA Securities

Bank investment portfolio management has become more important and more challenging as portfolios as a percentage of total assets have grown. Good credits/loans have been far more elusive. In addition, the need to manage a portfolio with broader ALM objectives in mind is essential. Additionally, increased regulatory scrutiny has led to more conservatism in bank portfolios. Add the current low interest rate environment and a likely imminent rate increase, and success becomes even more difficult. This session provides an analysis of specific investment instruments, recent regulatory changes and a wealth of ideas for optimizing your portfolio structure and returns within the larger ALM process.

10:10—10:25 a.m. — Refreshment Break/Networking

10:25—11:15 a.m.—

Scenario Analysis: Strategic Risk Management & CECL Preparation

Tim McPeak, Senior Consultant, Sageworks

Increasing competition and pending finalization of the FASB's CECL model are just two of a host of challenges for modern bankers. Now, more than ever, it is important for bankers to approach their institution's risk management from a strategic point of view. Scenario analysis is a key exercise that enables bankers to assess the ALLL under various assumptions, allowing bankers to create projections and better incorporate risk management functions into strategic planning. This session details the importance of scenario analysis under current GAAP and how to incorporate exercises that will be an integral part of planning for CECL implementation. The presentation includes key factors to consider, example scenarios, key CECL preparation information and tips for improving or beginning scenario analysis in your institution.

11:15—12:05 p.m.

Capital Markets/Subordinate Debt: What Are The Options For Community Banks?

Heather Archer Eastep, Partner, Hutton & Williams

This session will bring clarity to the various capital alternatives available to community banks and provide an overview of the new capital rule and related implications.

Thursday, June 8 (con't)

12:05—1:00 p.m.

Networking Luncheon & Speaker

The New Legislative & Regulatory World in Washington, DC

Rep. John Faso, R-Hudson Valley (invited)

1:00—1:50 p.m.

An Update on Washington

John M. Hand, First Vice President, Congressional Relations, ICBA

This session will detail the actions of Congress the Regulators and the new Administration. What progress is being made on our community bank regulatory relief agenda and what we can expect to see in the near future.

1:50—2:40 p.m.

New York & Federal Accounting Update: Best Practices For Community Banks

Paul E. Fries, CPA, Partner—The Bonadio Group

2:45—4:30 p.m.

Tour of West Point (additional fee)/Free Time

Hotel Thayer—

5:30—6:30 p.m.—Cocktail Reception

6:30—8:30 pm.—Dinner

Dinner Wine sponsored by Wolf & Co., Preferred Partner

Friday, June 9

7:00—8:00 a.m.—Networking Breakfast

8:00—8:50 a.m.

A New Approach to Measuring and Managing Returns Across a Bank Balance Sheet

Steven Abrahams, CEO, Milepost Capital Management

Almost any bank on any given day finds itself trying to decide between competing loans and investments, and the decision is rarely easy. The challenge often is information. Comparing risk and return efficiently across a wide range of bank investments traditionally has been hard to do. In the aftermath of the 2008 financial crisis, however, that has changed. We now know more than ever about asset performance across a wide range of markets, and we can use that to estimate a new generation of risk-adjusted returns. This is a new step in the art and science of managing a bank balance sheet.

8:50—9:40 a.m.

Powerful and Practical Techniques to Manage CRE Concentrations

Adam Mustafa, Co-Founder, Invictus Consulting Group

Banks with CRE concentrations are under the microscope from regulators. Banks must prove that their concentrations are well-managed -- and can withstand an economic downturn -- or examiners will demand additional capital, curtail loan growth or downgrade CAMELS. Top-down capital stress testing is essential to showing examiners that your bank can support its loan portfolio mix. This session explains how the proper stress testing methods can quantify your maximum CRE concentration threshold, protect your regulatory capital and support your strategic initiatives to maximize future profitability. M&A can be an attractive solution to CRE issues. Acquisitive banks, however, need to take special notice of the CRE concentration regulatory warning.

Many potential acquisitions will result in a crossing of the 300% threshold, especially if they are cash-heavy transactions and are dilutive to tangible book value. Acquiring banks must be prepared to demonstrate that they have the capital management infrastructure to manage concentration risk.

9:40—9:50 a.m.—Refreshment Break/Networking

9:50—10:40 a.m.

Strategies for Planning and Implementing the New CDD Rule

Kevin Toomey, Associate, Arnold & Porter Kaye Scholer

Sufficient Customer Due Diligence (CDD) has long plagued the original intentions of BSA/AML regulations. Whether or not your culture embraces enhanced CDD efforts, this will become the standard in 2018. Until then, there is much we can learn from the successes and failures BSA/AML history has provided. This session will teach you the foundation for successful implementation of the new rule, along with tips for managing progress and monitoring effectiveness.

10:40 a.m. —11:30 a.m.

Enhancing Growth through the Secondary Loan-market & Trends in Loan Participations

Mark Ferrara, Managing Director, LPC Services

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, trends in the auto, residential, and commercial loan sectors, regulatory requirements, and the role of due diligence

11:30—12:20 p.m.

Redefining Compensation: Trends & Strategies

Flynt Gallagher, President, Compensation Advisors

Retail incentive programs are under intense scrutiny after recent events uncovered deceptive account opening practices at a large bank. Already, some regulatory groups have issued more guidelines for banks to follow. This presentation focuses on performance-based compensation approaches that community banks should consider to attract and retain quality officers.

12:20 p.m.—Lunch — Meeting Adjourned

SPONSORS



Federal Home Loan Bank
NEW YORK





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West Point, NY

Registration Fees: Fees include all meal, meetings and materials.

- ☐ Member \$650 per person
☐ Non-member: \$750 per person

Bank/Organization: _____

Address: _____

City/State/Zip: _____

Phone: _____ Fax: _____

Name: _____ Title: _____

Email: _____ Date of Birth _____

Form of ID/State Issued/Number (drivers license or passport) _____

Name: _____ Title: _____

Email: _____ Date of Birth _____

Form of ID/State Issued/Number (drivers license or passport) _____

Name: _____ Title: _____

Email: _____ Date of Birth _____

Form of ID/State Issued/Number (drivers license or passport) _____

GOLF \$125 per person. If you are interested in golfing, please list each participant and handicap (11 a.m. shotgun start). (June 7) **WEST POINT TOUR** \$40 per person—June 8—2:45—4:30 p.m.

Name: _____ Handicap _____ Name: _____

Name: _____ Handicap _____ Name: _____

Name: _____ Handicap _____ Name: _____

Name: _____ Handicap _____ Name: _____

Calculate:

Total Participants: _____

Golfers: _____

West Point Tour: _____

TOTAL: _____

Payment: ☐ My check (made payable to IBANYS) is enclosed.

Charge: _____

Visa/MasterCard/AMEX number: _____

Cardholder Name: _____

Expiration Date: _____

Billing address of Card (if different than above) _____

CVV (last 3 numbers back of card/AMEX 4 numbers on front of card) _____

Have a question?

Contact:

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

**Registration
deadline:**

May 23, 2017

Please note:
No refunds after
May 23, 2017

A block of rooms have been reserved at The Hotel Thayer at West Point. Reservations can be made by contacting the Hotel Thayer directly at 1-845-446-4731. **Refer to group: IBANYS. Room cut-off: May 15, 2017.** (We cannot guarantee room availability and pricing after this date.) **Single/Double rate: \$182.00 ++**

WE STRONGLY RECOMMEND YOU MAKE YOUR RESERVATIONS EARLY. THE ROOMS WILL SELL QUICKLY. Individual room reservations may be cancelled 72 hours prior to arrival with no cancellation penalty. Cancellations within the 72 hours period will cause forfeiture of the deposit.

PLEASE NOTE: West Point is an active military base. We must provide to West Point a list of registrants, form of ID, ID number, issuing State, and date of birth. This information is used to conduct a background check prior to your arrival on the base. Please be sure to provide all the information above when completing the registration form. If all information is not provided, you may be denied access to the base.

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