



50 years!

Independent Bankers Association of New York State
Celebrating 50 years of Supporting New York Community Banks

2024 annual convention

JULY 15 – 17 ► INFORMATION & REGISTRATION

Turning Stone Resort & Casino

Verona, NY 13478

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details

Sponsored 6 minute drill. *This convention favorite offers four companies that “purchase” a sponsorship the opportunity — from the podium — to take a brisk six minutes and showcase their firms, products and services, demonstrating what they can do to help New York community banks.*

Dress attire. *Business casual.*

Don't forget. *Your dinner choice: See page 8 (Exhibitors, see page 10) to make your selection for Tuesday evening's dinner.*

And...*Please make your hotel reservation, see page 6 for all the details.*





schedule of events

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Monday July 15, 2024

7:30 am–1:00 pm	Decorator Setup
10:30 am–4:00 pm	Golf Outing –Kaluhyat Course (shotgun start promptly 11:00 a.m.) <i>Additional fees and registration required</i>
1:00–5:00 pm	Registration Opens –Vendor Booth Setup
5:30–7:00 pm	Trade Show Opens –Welcome Vendors/Cocktail Reception ?
7:00–8:00 pm	Welcome and Opening Remarks <i>Steve Woodard, President & CEO–Alden State Bank–IBANYS Chair of the Board</i> <i>Brad Bolton–ICBA Past Chair, President & CEO Community Spirit Bank, Red Bay, AL</i>
8:00–9:30 pm	Dinner and Networking Opportunity <i>Sponsored by Wolf and Company</i>

Tuesday July 16, 2024

7:15–8:00 am	Networking Breakfast
8:00–8:50 am	Anticipation and Authority: The Key to a Great Balance Sheet Strategy <i>Scott Hilderbrand, Chief Baland Strategist and Head of Financial Strategies, Piper Sandler</i> Join Scott Hildenbrand from Piper Sandler for a discussion of current themes in the banking industry. He will explain how anticipation and authority are key to having a great balance sheet strategy and will include market updates to contextualize the ideas. He will also highlight considerations and opportunities on the asset and liability sides of the balance sheet, discuss ALM trends, and review current balance sheet strategies that will help management teams find more value for their institution and prioritize the right things as they plan ahead.
8:50–9:40 am	Industry Updates: What Your Management Team Should be Focused On! <i>Jamie L. Card, CPA, Partner and Financial Services Industry Leader; Marc Valerio, CPA, Partner, The Bonadio Group</i> In this session, financial services experts from The Bonadio Group will focus on key industry topics that financial institution leadership should be focused on now and into the foreseeable future. <ul style="list-style-type: none">● CECL Validation: Is it required? Scope of work that regulators and auditors require● Small Business Lending Rule: Is your intuition ready?● Mortgage Compliance Concerns: The housing market, rising rates, increased use of ARM products and staffing constraints has led to an increase in compliance concerns.● Community Reinvestment Act: Are you prepared for the changes that went into effect on April 1, 2024 (pending legal rulings).● AI and the Banking Industry: We'll explore the benefits of AI in banking, share risks associated with utilizing it and the controls your bank can implement to mitigate risk.● Climate Disclosure Requirements (SEC): What does this mean for SEC registrants and is it a prelude to "things to come" for non-public institutions?
9:40–9:46 am	SIX Minute Drill <i>Sponsored by BHG</i>
9:46–10:00 am	Networking Break
10:00–10:50 am	Learning From Our Recent Experiences To Enhance Safety, Soundness, and Profitability Going Forward <i>Marty Mosby, Co-Founder & CEO, ERMA Strategies, LLC</i> Over the last two years we have survived a pandemic, historical growth in money supply followed by the first decline in money supply in a hundred years, and the largest increase in interest rates in a year for 50 years. Despite this extreme volatility in the operating environment and interest rates the overwhelming majority of U.S. Banks continue to be profitable, albeit not as profitable as the prior two years. However, there are lessons that we can take away from what we have recently experienced in order to understand our bank's risk profile, liquidity and capital adequacy, as well as how we can position to be more profitable in the future.
10:50–11:40 am	Collaborative Resilience: Pursuing Unified Cybersecurity Objectives <i>Nathan Nemec, Chief Information Officer, DataSure 24</i> In today's interconnected digital landscape, safeguarding organizational assets against cyber threats is paramount. This presentation delves into an interdependent approach towards bolstering an organization's cybersecurity practices and maturity across all departments.



schedule of events

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Tuesday July 16, 2024

11:40–11:46 am	SIX Minute Drill <i>Sponsored by Shield Compliance</i>
11:46–1:00 pm	Lunch – Networking Opportunity
1:00–1:50 pm	An FHLB Update – Performance, Programs and Preparations <i>Adam Goldstein, Senior Vice President, Chief Business Officer, Federal Home Loan Bank of NY</i> We will briefly discuss YTD performance and give a quick overview of what to expect going forward with funding, performance and regulatory oversight.
1:50–2:40 pm	5 Things Community Banks Can Do Better! <i>Jeff Marsico, President – Kafafian Group</i> We go to conferences and hear about technology, data, talent, and strategy. What do we do about it? How do we improve upon it. Jeff will highlight five things that community financial institutions can do better right now, if they choose to do so.
2:40–2:46 pm	SIX Minute Drill <i>Sponsored by InfoAgora</i>
2:46–3:00 pm	Networking Break
3:00–4:10 pm	From Ledger Books to Blockchain: A 50-Year Technological Evolution in Community Banking <i>Moderator: Charles Potts, EVP and Chief Innovation Officer at ICBA</i> <i>Panelists: Wade Barnes, Financial Services Industry Lead at Hartman Executive Advisors;</i> <i>Kim Snyder, CEO & Founder of KlariVis</i> <i>Hamza Qadir, Director of Strategic Innovations and Operations at First National Bank of Scotia</i> Join us for this panel discussion as we delve into the transformative journey of technology within community banking. Reflecting on the past half century, we'll explore pivotal technological advancements that have reshaped the landscape and consider how technology will influence the next 50 years of banking. This session will unpack both the opportunities and risks presented by these advancements and offer strategic insights for community banks to thrive.
4:10–5:30 pm	Free Time/Networking Opportunity
5:30–7:30 pm	Trade Show Floor Opens <i>Cocktail Reception & Silent Auction (BIDDING ENDS AT 7:15)</i>
7:45–9:00 pm	Dinner/Networking Opportunities (plated dinner) <i>Sponsored by FHLBNY</i>
9:00–11:00 pm	Entertainment Dueling Pianos Presented by Dueling Pianos International



Exhibitors to Date

Company Name	Booth #	Company Name	Booth #
Pioneer 360	1	Ncontracts	20
BHG Financial	2	Magee Company	21
DataSure 24	3	Federal Home Loan Bank of NY	25
NES Group	4	IntraFi	26
Shield Compliance	5	StrategyCorps	27
Genesis PPG	15	Wolf & Company	28
Dox Electronics, Inc.	17	InfoAgora	29
Neach	18	The Long Group	30
Office of the Comptroller of the Currency	19		



schedule of events

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Wednesday July 17, 2024

7:30–8:15 am	Networking Breakfast
8:15–8:25 am	Remarks <i>IBANYS President</i>
8:25–9:15 am	Creating a Community Financial Oasis <i>Anne Schutt, VP of Business Development, Midwestern Securities Trading Company LLC</i> Is there a financial advice desert in your community? Become a Community Financial Oasis as the trusted source for all things money related. This session will illustrate how to become a one-stop-shop by offering accounting, investments, insurance, trust services, estate planning and business succession planning along with your traditional banking services. We will profile a community bank president who did just that and hear about their challenges and successes in building a community financial hub.
9:15–10:05 am	Effective Funds Management - Keys to an Effective Policy <i>Bent Lytle, CFA, Director, Advisory Services, ALM First</i> High performing financial institutions understand the key benefits and functions of a well-developed Funds Management effort. In this session we'll describe the major tenets of a successful funds management effort and why these tenets are key elements in the success of high performing financial institutions.
10:05–10:11 am	SIX Minute Drill <i>Sponsored by COCC</i>
10:11–10:25 am	Networking Break
10:25–11:15 am	Investor Relations for Privately Held Banks – Challenges, Pitfalls and Opportunities Ahead <i>John Antolik, CEO & Peter Scully, President, My Private Shares</i> In this evolving economic and regulatory environment, keeping your shareholders happy, engaged, and committed is becoming more and more challenging every day. This session will discuss the unique challenges faced by privately held banks and will provide best practices banks are using today to reduce liability while strengthening shareholder communications and remaining independent for years to come.
11:15 am–12:05 pm	What Will November 5th Tell Us About Our Country? Is It Really – Finally – the Most Important Election of Our Lifetime? <i>Steven Greenberg, Owner, Greenberg Public Relations</i>
12:05 pm–1:00 pm	Lunch & Closing Remarks



more details

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Registration Form

To register for the Conference, please use the form on page 8. The form is designed to register one person and spouse or guest. Please duplicate the form when registering others from your organization. A confirmation letter will be mailed or emailed to you.

Accommodations

A block of rooms have been reserved at the Turning Stone Resort & Casino. Reservations can be made by contacting the Turning Stone Resort at (800) 771-7711. Refer to group: IBANYS Convention. **WE STRONGLY RECOMMEND YOU MAKE YOUR RESERVATIONS EARLY—THE ROOMS WILL SELL QUICKLY.**

Turning Stone Room Rates

All individual reservations will require one night's room deposit (including applicable taxes and surcharges) or a valid credit card to guarantee the reservation. King/Double Rooms rate \$186, Tower King/Double Rooms rate \$253. Tower Junior Suites rates \$333 (single/double occupancy) plus applicable taxes and surcharges. Check in 3 p.m., check out 11 a.m.

Deposit/Payment Information

Only credit cards are accepted for deposits.

Cut-Off Date

Friday, June 15, 2024 – Reservations received after this date accepted on a space and rate availability basis and cannot be guaranteed at the conference rate. We cannot guarantee room availability and pricing after this date.

DEADLINE

Cancellation Policy

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

Recreational Activities

Monday, July 15, 2024. Golf outing at the Kaluhyat Golf Course, shot-gun start 11:00 a.m. \$150 per person—includes greens fees, cart, box lunch and drink tickets. Registration required.

To Exhibit

Please complete the *Exhibitor Registration Form* on page 10 and return to IBANYS.

To Sponsor an Event

Please complete the *Sponsorship Form* on page 9 and return to IBANYS.

Silent Auction

If you would like to send a Silent Auction item to IBANYS, it must be received no later than **July 1, 2024**. See page 11 for details.

DEADLINE

Dress Attire

Business casual.

Sponsorships to Date



BHG Financial



COCC



Federal Home Loan Bank of NY



Genesis PPG



Heilbronner Consulting



ICBA



InfoAgora



NBS Group



NEACH



Piper Sandler



Roosevelt & Cross



Shield Compliance



The Long Group



Wolf & Company



participation fees

Full Registration Fees

Fees include access to all events, course materials and meals for the entire event.

Member Banker/Associate	\$1,099
Spouse/Guest.....	\$850
Non-Member Banker/Associate	\$1,350

Exhibitor Fees

Single Booth Member	\$1,450
Non-Member Exhibitor	\$1,950
Additional Exhibitor in Booth	\$850

Activity Fees

Golf (Kaluhyat Golf Course).....	\$150 each
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Day Guest Packages/Fees

For those who only want to attend specific days, this includes access to all events for day registered, course materials, and meals.

Monday Evening	\$425
Reception/Dinner/Guest Speaker/Trade Show	
Tuesday All-Access Pass	\$795
Meetings/Breaks/Breakfast/Lunch/Reception/Dinner	
Wednesday Half-Day Pass	\$325
Meetings/Break/Lunch	

Refund Policy

- Full refund less \$75 on or before 6/14/24.
- Full refund less \$150 on or before 6/21/24.
- No refunds will be given after 6/28/24.



Contact Information

Linda Gregware,
Director of Administration & Membership Services

PHONE (518) 436-4646

MAIL IBANYS
194 Washington Ave., Suite 420
Albany, NY 12210

EMAIL lindag@ibanys.net



participant registration

8

REGISTER VIA EMAIL lindag@ibanys.net OR **MAIL** IBANYS, 194 Washington Avenue, Suite 420, Albany, NY 12210

A confirmation will be sent to you. This form is designed to register one person and a spouse/guest. Please duplicate this form when registering others from your organization.

Registration

Print Name	Name for Badge
<input type="checkbox"/> Spouse <input type="checkbox"/> Guest	Name for Badge
Bank/Organization	
Address	
Contact Email	Contact Phone Number

Participation Fees

FULL REGISTRANTS

Member Banker/Associate ☐ \$1,099
 Spouse/Guest ☐ \$850
 Non-Member Banker/Associate ☐ \$1,350

DAY GUEST PACKAGES

Monday Evening ☐ \$425
 Tuesday All-Access Pass ☐ \$795
 Wednesday Half-Day Pass ☐ \$325

Activity-Monday, July 15, 2024

☐ **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

Calculate Total Participation & Activity Fees

FULL REGISTRANTS	_____	Member Banker/Assoc.	x	\$1,099 each	=	\$ _____
	_____	Spouse/Guest	x	\$850 each	=	\$ _____
	_____	Non-Member Banker/Assoc.	x	\$1,350 each	=	\$ _____
DAY GUEST PACKAGES	_____	Monday Evening	x	\$425 each	=	\$ _____
	_____	Tuesday All-Access Pass	x	\$795 each	=	\$ _____
	_____	Wednesday Half-Day Pass	x	\$325 each	=	\$ _____
GOLF	_____	Golfers	x	\$150 each	=	\$ _____
		Grand Total			=	\$ _____

Full refund less \$75
on or before 6/14/24.
 Full refund less \$150
on or before 6/21/24.
 No refunds will be
given after 6/28/24.

Choose Tuesday Dinner

Plated Dinner. **CHOOSE ONE PER PERSON**, use initials for dinner selection if more than one Registrant on Registration Form

_____ Filet of Beef
 _____ Grilled Salmon
 _____ Frenched Chicken Breast

Total Payment \$

(fill in **GRAND TOTAL** amount from above)

<input type="checkbox"/> My check is enclosed \$ _____	Make checks payable to IBANYS	<input type="checkbox"/> Please invoice
<input type="checkbox"/> Charge \$ _____ to	<input type="checkbox"/> MasterCard <input type="checkbox"/> Visa <input type="checkbox"/> Amex	
Credit card #	Exp. date	CW# (Amex on front of card)
Print card name		
Credit card address (if different than above)		
Signature		



sponsorship form

9

TO GUARANTEE SIGNAGE AND INFORMATION PLACED IN PRINTED MATERIALS, ALL SPONSORSHIPS AND PAYMENT MUST BE RECEIVED BY JUNE 21, 2024 **DEADLINE**

Print Name

Company

Address of Credit Card

City/State/Zip

Phone

Fax

Email

Payment

☐ My check is enclosed \$_____ Make checks payable to IBANYS

☐ Charge \$_____ to ☐ MasterCard ☐ Visa ☐ Amex

Credit card #

Exp. date

CVV# (Amex on front of card)

Print card name

Signature

Sponsorships

Limited sponsorships available – call now to reserve yours!

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
- Recognition on the convention page of IBANYS website
- Sponsor ID ribbon with badge
- Signage with company name and logo at sponsored event
- Verbal acknowledgment at event where appropriate
- Signage listing of all convention sponsors (by level)
- Opportunity to provide promotional items for attendees
- Recognition in the IBANYS e-newsletter
- Sponsorship listing in convention show book

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
- Spotlight in IBANYS e-newsletter

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
- Spotlight in IBANYS e-newsletter

Sponsorships are available on a first-come, first-serve basis.

Check your choice of sponsorship below:

PLATINUM

<input type="checkbox"/> Vendor Reception	Monday	\$7,500
<input checked="" type="checkbox"/> Welcome Dinner	Monday	\$9,500
<input type="checkbox"/> Silent Auction Reception	Tuesday	\$8,500
<input checked="" type="checkbox"/> Dinner	Tuesday	\$9,500
<input type="checkbox"/> Entertainment	Tuesday Evening	\$6,500
<input checked="" type="checkbox"/> Exhibit Space		\$6,000

GOLD

<input type="checkbox"/> Luncheon	Tuesday	\$5,000
<input type="checkbox"/> Luncheon	Wednesday	\$4,000
<input type="checkbox"/> Dinner Wine	Monday Evening	\$3,500
<input type="checkbox"/> Dinner Wine	Tuesday Evening	\$3,500

SILVER

<input type="checkbox"/> Breakfast	Tuesday	\$3,000
<input type="checkbox"/> Breakfast	Wednesday	\$3,000
<input checked="" type="checkbox"/> Program Book		\$2,500
<input type="checkbox"/> Refreshment Breaks	Both days	\$2,500

GOLF SPONSORS

<input checked="" type="checkbox"/> Golf Balls	Monday	\$1,000
<input type="checkbox"/> Golf Prizes	Monday	\$2,500
<input checked="" type="checkbox"/> Golf Carts	Monday	\$1,500
<input checked="" type="checkbox"/> Drink Cart	Monday	\$1,500
<input type="checkbox"/> Lunch Boxes	Monday	\$2,500

CONVENTION GENERAL SPONSOR

<input type="checkbox"/> Golf Hole Sponsorship		\$250
<input type="checkbox"/> General Sponsorship	Amount	\$

6 MINUTE DRILL

<input checked="" type="checkbox"/> First	\$1,000
<input checked="" type="checkbox"/> Second	\$1,000
<input checked="" type="checkbox"/> Third	\$1,000
<input checked="" type="checkbox"/> Fourth	\$1,000



exhibitor registration

10

REGISTER VIA EMAIL lindag@ibanys.net OR MAIL IBANYS, 194 Washington Avenue, Suite 420, Albany, NY 12210

Booth Registration

Company Name

Company Street Address

City

State

Zip

Booth Exhibitor (1)

Additional Booth Exhibitor (2) Add'l fees see below

Contact Email(s)

Contact Phone

Booth Selection Preference 1. 2. 3.

Booths

- Please make your booth selection preference above AND include payment with the reservation form below.
- 10' x 10' booth includes sign, 6' table, two chairs and waste can.
- Booth fees include registration for (1) ONE PERSON ONLY. **Only one additional vendor in booth at reduced rate of \$850. Additional registrant must complete registration form and pay full registration rate.**

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 be 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

Calculate Booth & Activity Fees

SINGLE BOOTH MEMBER x \$1,450 each = \$

NON-MEMBER EXHIBITOR x \$1,950 each = \$

ADDITIONAL EXHIBITOR IN BOOTH x \$850 each = \$

GOLF _____ Golfers x \$150 each = \$

Name _____ Handicap _____

Name _____ Handicap _____

Name _____ Handicap _____

Name _____ Handicap _____

Grand Total = \$

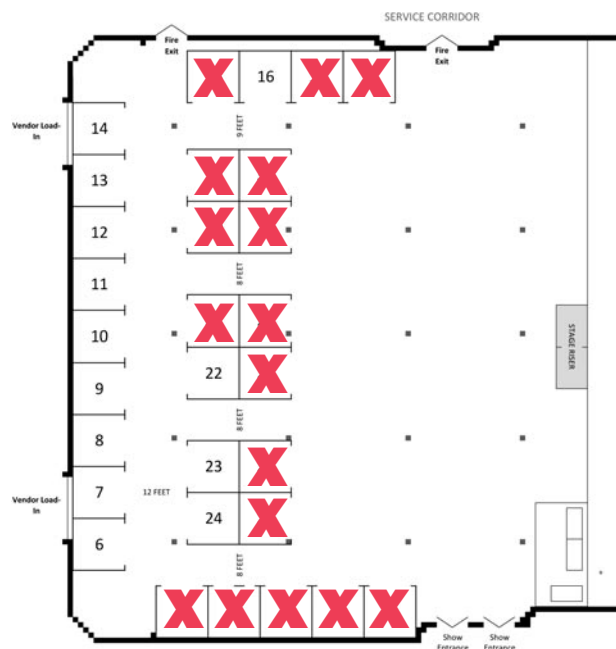
Choose Tuesday Dinner

Plated Dinner. **CHOOSE ONE PER PERSON, use initials for dinner selection if more than one Registrant on Registration Form**

_____ Filet of Beef

_____ Grilled Salmon

_____ Frenched Chicken Breast



Exhibitor Times

MONDAY, JULY 15 1:00-5:00 pm Vendor Booth Set-up
5:30-7:00 pm Trade Show Opens/
Welcome Vendors/
Cocktail Reception

TUESDAY, JULY 16 5:30-7:30 pm Trade Show Floor Opens/
Cocktail Reception/
Silent Auction

WEDNESDAY, JULY 17 7:00-11:00 am Breakdown of Booths
by 11:00 am

Total Payment \$

(fill in **GRAND TOTAL** amount from above)

☐ My check is enclosed \$_____ Make checks payable to IBANYS ☐ Please invoice

☐ Charge \$_____ to ☐ MasterCard ☐ Visa ☐ Amex

Credit card #

Exp. date

CVV# (Amex on front of card)

Print card name

Credit card address (if different than above)

Signature



silent auction

11

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 JULY 1, 2024.**

DEADLINE

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



STYLE & CHARM

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



GEMS & TALENT

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



FINE CUISINE

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



SPORTS & LEISURE

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



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 . Payment information: <input type="checkbox"/> My check is enclosed \$ _____ Make checks payable to NYSIBPAC <input type="checkbox"/> Charge \$ _____ to <input type="checkbox"/> MasterCard <input type="checkbox"/> Visa <input type="checkbox"/> Amex Credit card # _____ Exp. date _____ CV# (Amex on front of card) _____ Print card name _____ Credit card address _____ Signature _____



WWW.IBANYS.NET

Visit our web site for more information about the Independent Bankers Association.

THANK YOU

The staff of IBANYS thanks you for your support:

JOHN J. WITKOWSKI

President & CEO

johnw@ibanys.net

STEPHEN RICE

Director of Government Affairs & Communications

Stever@ibanys.net

LINDA GREGWARE

Director of Administration & Membership Services

lindag@ibanys.net

WILLIAM CROWELL, III, ESQ.

Legislative Counsel, Dickinson & Avella, PLLC

wcrowell@dickonsonavella.com

stay connected 

