

Community Bank Lenders' Conference

June 26, 2017
Springfield, IL



Economy Update
for Lenders

Rating Risk, Pricing
Loans and the ALLL

Master the Challenges
of Small Business Lending

Build the Best
Loan Portfolio

Introduction

The 2017 Community Bank Lenders' Conference covers a wide range of hot topics, including an update for lenders on banking and the economy; rating risk, pricing loans and the ALLL; mastering the challenges of small business lending; and working with lenders to proactively build the best loan portfolio.

Who Should Attend?

The 2017 Community Bank Lenders' Conference not only benefits lenders, it is also geared toward **presidents, CEOs, officers**, and anyone who is involved in the lending process at the bank.

This one-day program provides six hours of credit toward the prestigious Certified Community Lender designation

Conference Agenda

8:30 – 9 a.m.

Registration and Continental Breakfast

9 – 10:30 a.m.

Banking and the Economy: An Update for Lenders

Richard Hamm, Founder

Advantage Consulting & Training, Huntsville, AL

Through April of 2017, the United States economy has produced a “mixed bag” of results. From stock market indices that have reached new highs, all the way to consumer confidence measures outpacing bank loan growth, this session looks at where the economy stands. Even better, it explores specific trends in commercial real estate (still a dominant loan category for most banks), housing and agriculture that affect banks.

Richard Hamm has been training bankers for 26 years, designing and delivering courses specializing in commercial lending and credit, including portfolio and risk management, commercial real estate (CRE) and appraisals, plus selling and negotiating skills, and director training. His clients include national associations such as The Risk Management Association (RMA); regional banking schools such as the Barret School of Banking – Memphis, the Graduate School of Banking – Wisconsin, the Southwestern Graduate School of Banking – Dallas, the Graduate School of Banking at Colorado, and the Western States School of Banking; state banking and community banking associations in a dozen states; and individual banks.

He is based in Huntsville, AL and has owned/operated Advantage Consulting & Training for 12 years, after a 22-year banking career including senior positions in lending and credit, plus president of a community bank through formation, then acquisition of an existing bank. He has BS and MBA degrees from the University of Alabama, Tuscaloosa.

10:30 – 10:45 a.m.

Break

10:45 a.m. – 12:15 p.m.

The Real Price of Risk: Rating Risk, Pricing Loans and the ALLL

David Ruffin, Director - Loan Advisory Services

Dixon Hughes Goodman LLP (DHG)

Risk ratings are the basis for understanding credit risk in the portfolio, yet many institutions struggle to maintain and apply an objective risk rating system. Accurate risk ratings allow institutions to better price loans and account for risk in the allowance for loan and lease losses (ALLL). This session covers the basics of identifying risk, pricing it appropriately, and reflecting it in the reserve.

Based in Raleigh, **David Ruffin** is a prominent leader with more than 30 years of experience providing credit risk management services to clients in the financial services industry. Ruffin presents at more than 25 financial institution industry conferences a year on various credit-related topics and is a frequent author of articles for trade publications. Prior to joining DHG, Ruffin co-founded Credit Risk Management Analytics, L.L.C., and served as the company's chief strategy officer.

Conference Agenda (continued)

12:15 – 1:15 p.m.

Lunch

1:15 – 2:30 p.m.

Master the Challenges of Small Business Lending

Nancy Michael, Senior Director

Moody Analytics

Small business lenders face many challenges: unsophisticated business owners, missing or inconsistent financial data, and time-consuming manual processes. These challenges can make lending to small businesses a painful practice rather than a profitable business. The key to easing the pain is to streamline processes and speed communication between lender and borrower. This session discusses how lenders can leverage technology to simplify and automate credit assessment and loan origination. We introduce our new MARQ™ portal and score and show you how it can:

- Accelerate underwriting so you can make more loans
- Improve profitability by instantly scoring borrowers and automating processes
- Enhance the customer experience to help you stay competitive
- Integrate with other Moody's Analytics products for a streamlined, end-to-end small business lending solution

Nancy Michael is a senior director of product strategy at Moody's Analytics, and is responsible for conceiving and building innovative solutions for credit assessment of small businesses. Drawing on her previous experience co-founding a small business and consulting to banks across the US, she has built products and strategies to help financial companies better serve the needs of their customers.

2:30 – 2:45 p.m.

Break

2:45 – 4 p.m.

Working with Lenders to Proactively Build the Best Loan Portfolio

Craig Poms, SVP - Bank Partnership Director

LSQ Funding

Craig Poms, SVP-Bank Partnership Director, LSQ Funding
Much of the lender focus on building pipelines is often centered around COI's (Centers of Influence). This is certainly important, but doesn't always build the best pipelines as it is dependent on the relationships from that COI. To build the best pipelines the lender has to focus on identifying the best companies in their market and then be proactive in approaching those companies. This session will discuss how you identify those companies, the best practices for establishing a dialogue and then the best practices for keeping the effort organized and moving forward. The result is a method that allows lenders to always have a quality pipeline that continues to feed itself.

Craig Poms has a 30-year career in banking. He started his banking career as a commercial lender and subsequently held several senior management positions in lending and credit and helped lead the turnaround and sale of two community banks. During the past 15 years, he has worked with more than 150 banks and hundreds of C-level executives in the areas of lending, credit, strategic planning, retail account acquisition and ALCO issues.

Registration Fees

Fees include hand-out materials, refreshment breaks, and lunch. An income-tax deduction may be allowed for educational expenses undertaken to maintain or improve professional skills.

Cancellation Policy

Registrants cancelling two days prior to each seminar receive 100% refund; one day prior, 50%; the day of the seminar, no refund. **All cancellations must be made in writing prior to the seminar day. Invoices and training materials will be sent to all "no shows."**

CBAI MEMBER

One person.....	\$265
Two or more from same banking institution.....	\$245 each

**PROSPECTIVE-MEMBER

One person.....	\$465
Two or more from same banking institution.....	\$445 each

CDD members receive a 10% discount.

**Only financial institutions/firms eligible for CBAI membership.

Registration Form

COMMUNITY BANK LENDERS' CONFERENCE
JUNE 26, 2017 – CBAI HEADQUARTERS, SPRINGFIELD

Please Print

Name of Bank _____

Address _____

City, State, Zip _____

Tel. No. _____

Name/Title _____

E-Mail _____
(E-mail address required for registration)

Name/Title _____

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____ I have special needs, please contact me before the seminar.

Please select your payment method.

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(Visa & MasterCard accepted).*

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(800) 736-2224
(217) 529-2265

Date and Location

June 26, 2017

SHAZAM Education Center
CBAI Headquarters
901 Community Drive
Springfield, IL 62703
(217) 529-2265

Accommodations

A block of rooms has been reserved at the Baymont Hotel, 5871 South Sixth Street, Springfield. To obtain accommodations, call 217/529-6655. Please indicate you are a CBAI member to obtain the special rate of \$63 plus tax for singles or doubles.

For More Information

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