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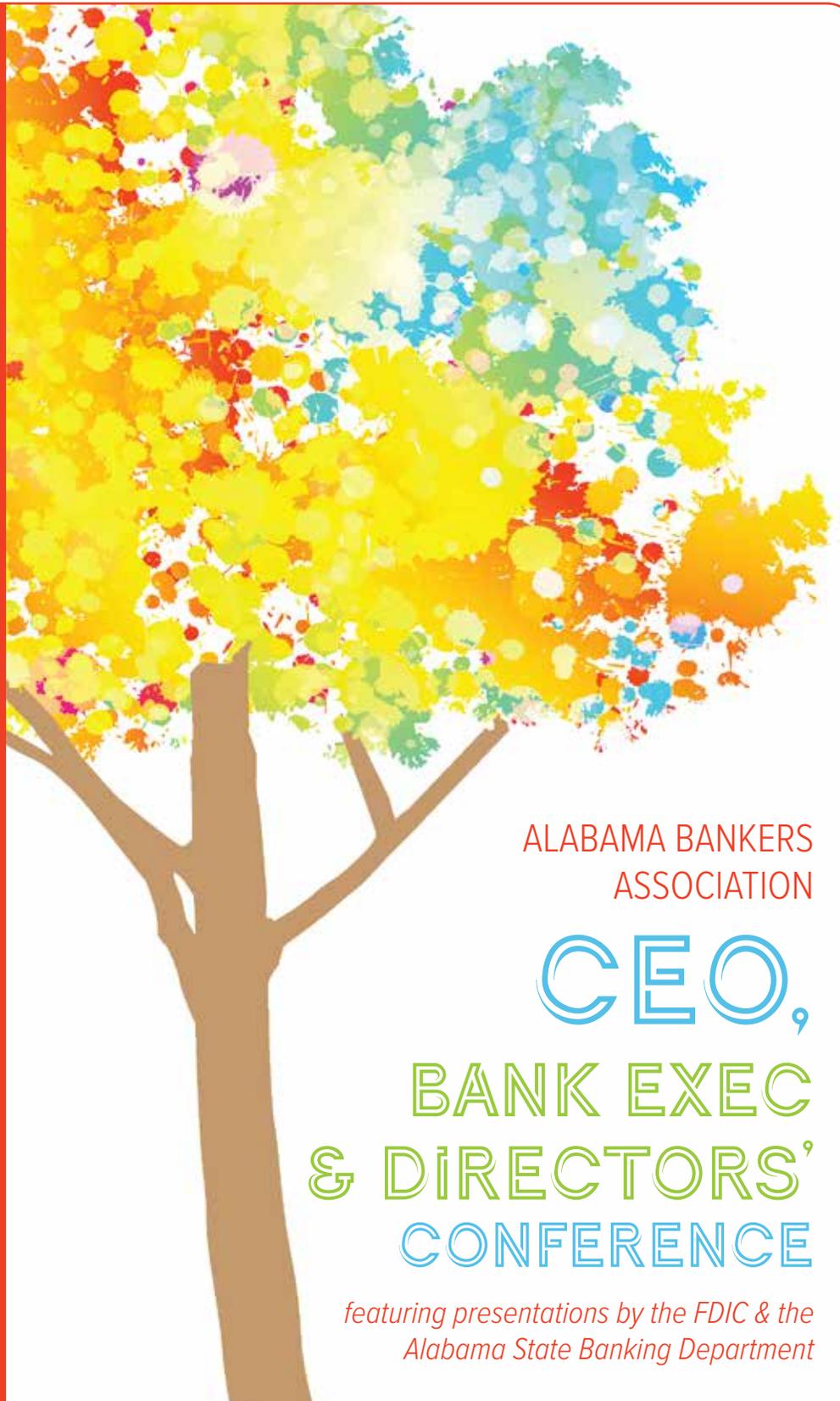
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*Sponsors as of July 8, 2019.*



ALABAMA BANKERS  
ASSOCIATION

# CEO, BANK EXEC & DIRECTORS' CONFERENCE

*featuring presentations by the FDIC & the  
Alabama State Banking Department*

**AUGUST 1-3, 2019**

*The Grand Hotel • Point Clear*

# GENERAL & BREAKOUT SESSIONS

## THURSDAY, AUGUST 1

### Conscious, Competent Leader

[ Dan Lumpkin ]

The foundation of this session led by Dan Lumpkin is aimed at helping participants raise their awareness and sharpen their skills to become conscious, competent leaders. The way adults learn is to become aware that we actually do not know something so we will allow ourselves to learn. We must be aware that the leader's real focus is always on the mind and condition of their followers.

### How Sensitive Is Your Beta?

Presentation will explore deposit pricing and behavior during recent interest rate movements comparing the national, regional, and state level perspective. How does this sensitivity affect your Betas and translate to your Interest Rate Risk position as well as liquidity risk?

## FRIDAY, AUGUST 2

### FDIC BREAKOUT SESSIONS

- Regulatory Accounting Update
- Asset/Liability Management, Liquidity, Interest Rate Risk, and Capital Markets
- Compliance Hot Topics
- Information Technology & Cybersecurity
- New Director Information: Roles & Responsibilities

### ABA BREAKOUT SESSIONS

#### Board Governance and Compensation Best Practices

[ Dan Kaufman ]

Today's bank board members are expected to keep pace with changing regulatory and governance expectations. This session will share best practices and practical tips

relating to board composition, director compensation and committee governance. We will discuss topics including, but not limited to: board diversity, age/tenure limits, board compensation trends such as the increased prevalence of board service retainers, meeting fees vs. retainers, and compensation committee best practices/tools.

#### Directors Role in Credit Risk Management

[ Merrill Reynolds ]

The board plays a vital role in maintaining the institution's credit standards. A strong risk management culture can only be created when the board of directors is involved in a strong culture throughout the bank. Are risk management policies and procedures working as anticipated and is there an enterprise risk culture that supports risk awareness? As a director, do you know the right questions to ask about the quality of your bank's loan portfolio and the loan underwriting process that supports it? This session will include industry best practices as well as cover a directors' list of need to know credit items that Reynolds has collected in his over 40 years in banking.

#### Blockchain Benefits: Trusted Transactions and Distributed Data

[ James Carroll ]

Blockchain technology changes the way data is moved through the Internet. Originally designed for managing digital currency like Bitcoin, Blockchain technology has opened doors for many applications. Closed systems that that restrict visibility and limit access could be replaced with Blockchain technology allowing transparency with no central authority. The Blockchain is an incorruptible digital ledger of economic transactions that can manage anything of

value. This presentation provides a basic understanding of the Blockchain. The topics covered include how the Blockchain works, examples of Blockchain applications and how the Blockchain safeguards information.

#### What Skills Are You Missing From Your Board

[ J. Scott Petty ]

As public and private community banks become larger through M&A or organic growth, what does a best-in-class bank board look like? This session explores how other leading community banks have answered the question of best-in-class governance including board composition, board size, board diversity, board skills, limits, director election and board evaluations.

#### When You Disagree With Your Bank Examiners: Bank Appeals of Examination Ratings

[ Julie A. Hill ]

What happens when you disagree with your bank regulator? This session will discuss the process each federal regulator provides for appealing material supervisory determinations, including exam ratings. How do you appeal? Who decides whether you are right? What information will be considered? The session will also provide data about past appeals and their rates of success.

#### The UnderDark: Stealing for a Living

[ Tim Leonard ]

Take a fascinating journey down the rabbit hole using a red-team approach to stealing card data and buying and selling it on the DarkNet. Be introduced to criminal tradecraft, such as building false online identities, acquiring burner phones and laptops, using bitcoin and secure operating systems to access illegal websites and

avoid detection. This session is not for the faint of heart, but knowledge is power. You will walk away with a completely new perspective on the enemies we face.

### Legal Panels

Pick from three different legal panels designed to address critical issues facing the banking industry. Panelists will discuss the following subjects: M&A trends, regulatory issues and directors' duties.

## SATURDAY, AUGUST 3

### GENERAL SESSIONS

#### Banks and the Marijuana Industry

[ Julie A. Hill ]

Marijuana is illegal under federal law, but in nearly half of U.S. states marijuana business is booming. Only a small number of financial institutions currently serve the industry. This session will discuss the legal barriers to serving the industry. Hill will also discuss the compliance measures banks are currently using. The session will also cover proposed federal legislation aimed at expanding the marijuana industry's access to banking. Even if federal law changes, banks will face compliance challenges because states are likely to take different paths regarding marijuana illegality and regulation.

#### Emerging Trends in FinTech Authentication: Balancing Innovation & Security

[ Jack Vonder Heide ]

Technology strategy has become a top priority for successful banks. Customers are demanding more function at faster speeds while non-bank competitors are rolling out attractive solutions that threaten

traditional lines of business. At the same time, banks are exploring innovative ways to partner with FinTechs to deliver robust function while strengthening authentication. This presentation reveals the latest emerging trends and explores various ways banks can balance innovation and security to deliver solutions that delight customers, enhance safety and create a foundation for long-term growth.

#### Hashtags to Security Holes: How Social Networking Can Compromise Your Bank

[ James Carroll ]

Is your business plan lacking key issues that can help your bank remain independent? Most community bank business plans touch on SWOT analysis (strengths, weaknesses, opportunities and threats) followed by a discussion of new initiatives. Learn strategies for management and board succession, as well as ownership options to promote flexibility in your decision to remain independent.

#### Qualities of a High Performing Bank

[ David Kemp ]

We have survived the worst of the financial meltdown, now it's time to turn our attention to the relationship between satisfied customers and happy shareholders. We have observed that the best managed banks in the country are also the top performing banks. The banks with superior value added for shareholders share five qualities that separate them from the pack. They begin with an unwavering customer focus and end with an independent, active board of directors. The greatest single challenge facing community banks may be the acquisition and development of human resources. The goal of this

## AGENDA

### Thursday, August 1

9 - 10 a.m.	CEO   Bank Exec Forums*
	Directors Forums*
10 - 11 a.m.	Breakout Sessions*
11:15 a.m. - 1 p.m.	Networking Lunch
1 - 4:30 p.m.	General Session
5 - 6:30 p.m.	Reception

*\*These are banker and director only events.*

### Friday, August 2

7 - 8 a.m.	Breakfast
8 - 11 a.m.	Breakout Sessions
11 a.m. - 12:30 p.m.	Lunch on your own
12:30 - 1:30 p.m.	Breakout Sessions
1:35 - 2:35 p.m.	Legal Panels
2:40 - 3:30 p.m.	Breakout Sessions

### Saturday, August 3

7 - 8 a.m.	Breakfast
8 - 11:45 a.m.	General Session
6 - 7 p.m.	Cocktail Reception
7 - 9 p.m.	Dinner & Entertainment <i>featuring Fox News Analyst Jesse Watters</i>

## SPOUSES HOSPITALITY SUITE

Once again we will host the spouses' hospitality suite during the CEO, Bank Exec & Directors' Conference. It will be located in the Lagoon Room which is upstairs in the Main Building. Registered attendees may enjoy games, refreshments and prizes during the following times (times are tentative):

- Thursday, Aug. 1 from 2 - 4 p.m.
- Friday, Aug. 2 from 1 - 3 p.m.
- Saturday, Aug. 3 from 9 - 10:30 a.m.



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ALABAMA BANKERS ASSOCIATION

445 Dexter Ave., Suite 10025  
Montgomery, AL 36104

# KEYNOTE SPEAKERS

## SATURDAY EVENING

### *Fox News Analyst Jesse Watters*



**Jesse Watters** is the host of Watters' World (Saturdays, 8PM/ET) and co-host of The Five (weekdays, 5-6PM/ET) on FOX News Channel (FNC). He joined the network in 2002 as a production assistant. On Watters' World, Jesse takes on compelling guests and top newsmakers with his original style and fun personality. In March 2017, he aired an exclusive interview with President Donald Trump aboard Air Force One. On The Five, Jesse is part of a roundtable ensemble of FNC personalities who discuss, debate and even debunk the hot news stories, controversies and issues of the day. In 2003, Jesse made his on-camera debut as a correspondent for The O'Reilly Factor. While working with the program, he showcased his popular man-on-the-street interviews, traveling to different locations while quizzing individuals about politics, pop culture, and current events.



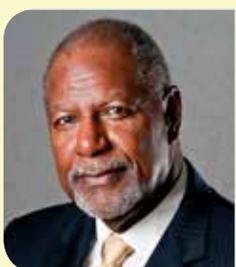
## **JELENA MCWILLIAMS** • THURSDAY AFTERNOON

**Jelena McWilliams** was sworn in as the 21st Chairman of the FDIC on June 5, 2018. She serves a six-year term on the FDIC Board of Directors, and is designated as chairman for a term of five years. Ms. McWilliams was executive vice president, chief legal officer, and corporate secretary for Fifth Third Bank in Cincinnati, Ohio. At Fifth Third Bank she served as a member of the executive management team and numerous bank committees including: Management Compliance, Enterprise Risk, Risk and Compliance, Operational Risk, Enterprise Marketing, and Regulatory Change. Prior to joining Fifth Third Bank, Ms. McWilliams worked in the U.S. Senate for six years, most recently as chief counsel and deputy staff director with the Senate Committee on Banking, Housing and Urban Affairs, and previously as assistant chief counsel with the Senate Small Business and Entrepreneurship Committee.



## **DAN LUMPKIN** • THURSDAY AFTERNOON

**G. Dan Lumpkin** is widely regarded as one of the current leaders, speaking on change. An international speaker and author, Dan has presented to audiences of thousands in the United States, Mexico, Egypt, Puerto Rico and around the world. He is President of Lumpkin & Associates, the management consulting firm that specializes in helping organizations deal with change and build cultures for survival in these fast moving times. His team of independent consultants focuses on culture assessment and building, team building, management development, strategic planning and market development.



## **DAVID KEMP** • SATURDAY MORNING

**David Kemp** is president of Bankers Management, Inc. (BMI), formerly The Management Group. Prior to forming BMI, he served as vice president, director of credit services for Cannon Lending Schools. David has more than 30 years of management experience in consulting, training credit administration, and new business development. Before joining Cannon, David was vice president - corporate finance with Citicorp North America.



## ACCOMMODATIONS

Everybody loves the Grand Hotel in Point Clear — especially Alabama bankers! Room rates range from \$256 per night (resort view) to \$296 (bay view) plus applicable taxes. The room block expired in late June, however, we maintain a waiting list for those that wish to attend the conference and stay at The Grand. In years past, we have usually been successful in placing those on the waiting list in The Grand as we get closer to the date of the conference. If you would like to be placed on the waiting list please email **ABA Director of Conference Services Lisa Dunn** at [ldunn@alabamabankers.com](mailto:ldunn@alabamabankers.com). **At least one person must be registered with ABA for each room reservation made at The Grand in our room block.**

## 2019 REGISTRATION

**Associate Members MUST REGISTER AS A SPONSOR to attend this conference. Contact Shelley Hildebrand at (334) 386-5743 for information.**

Registration fees are per person and include all business sessions, Thursday CEO, Bank Exec and Directors Forums\*, Thursday lunch, Thursday night cocktail reception, Friday morning breakfast, Saturday morning breakfast, Saturday night cocktail reception, dinner and entertainment.

*\*CEO, Bank Exec and Directors' Forums are for bankers and directors only.*

### REGISTRATION FORM

**Send to:** ABA, 445 Dexter Ave., Suite 10025, Montgomery, AL 36104, Fax (334) 244-9382

**Email:** [pyrone@alabamabankers.com](mailto:pyrone@alabamabankers.com), [athomas@alabamabankers.com](mailto:athomas@alabamabankers.com), or [lgarrett@alabamabankers.com](mailto:lgarrett@alabamabankers.com)

**Questions?** Call us at (334) 244-9456, or visit us online at [www.alabamabankers.com](http://www.alabamabankers.com).

Name \_\_\_\_\_ Bank \_\_\_\_\_ Phone \_\_\_\_\_

Address \_\_\_\_\_ City, State & Zip \_\_\_\_\_ Email \_\_\_\_\_

Spouse/Guest \_\_\_\_\_ Child \_\_\_\_\_ Age \_\_\_\_ Child \_\_\_\_\_ Age \_\_\_\_

**PAYMENT METHOD TOTAL FEES DUE : \$ \_\_\_\_\_**

- I have enclosed a check for my registration fees.
- Please invoice me for my registration fees.\*

## BANKERS 2 LEADERS SILENT AUCTION

Once again we will include our popular B2L Silent Auction at our CEO, Bank Exec & Directors' Conference!

Usually this event is held only during our annual convention in June. Due to the popularity of the our silent auction, last year we expanded it and offered two opportunities to participate — one at our convention and the second in August!

Join us for this event on Thursday evening during the reception.

FEES	Regular Member	Non Member
Banker/Director	\$795	\$1,095
Associate Member	<b>MUST REGISTER AS A SPONSOR TO ATTEND</b>	
Spouse/Guest	\$385	\$585
Child (2-17)	\$105	\$175

**CANCELLATION POLICY: A registration may be canceled by JULY 1, 2019 for a full refund, minus a \$150 per person processing fee.**