

2015

Virginia Bank Directors Symposiums

Central

Wyndham Virginia
Crossings Resort
**Tuesday,
March 17, 2015**

Southwest

The Inn at
Virginia Tech
**Wednesday,
March 18, 2015**

Northern

Virginia

Westfields Marriott
**Thursday,
March 19, 2015**

Presented jointly by:

**VIRGINIA BANKERS
ASSOCIATION**



2015

Program Details

Bank Director & Executive Management Conference

Bank Directors' responsibilities and liabilities have greatly expanded over the last few years as we suffered through our second banking crisis in modern times. That crisis coupled with an unprecedented interest rate environment continues to challenge our industry as we work through an economic recovery. Our conference is designed to examine those issues that are high on the radar for both regulators and banking executives and our focus is on information that aid both inside and outside directors in their understanding of their critical role but also provide guidance on how we might achieve success in the coming years.

There are small blocks of rooms for each program offered.

For reservations for the **March 17th Meeting**, contact **The Crossings Resort** at **(804) 727-1400**.
Room rates for March 16 are \$149.00 per night single or double.
Reservation cut off date – **Tuesday, February 24, 2015**.

For reservations for the **March 18th meeting**, contact **The Inn at Virginia Tech** at **(540) 231-8000**. Room rates for March 17 are \$121.00 per night single or double.
Reservation cut off date – **Sunday, February 15, 2015**.

For reservations for the **March 19th meeting**, contact **The Westfields Marriott** at **(703) 818-0300**. Room rates for March 18 are \$139.00 per night single or double.
Reservation cut off date – **Friday, February 27th, 2015**.

Reference the **Virginia Bank Directors Symposium** when making your reservations.

Don't delay! Reservations are available on a first-come, first-served basis!!

AA|BD The American Association
of Bank Directors

Bank Director

Continuing Education Credits

These programs are being endorsed by the **American Association of Bank Directors, (AABD)**. The Bank Director Symposium qualifies as a **6 (six) supplemental hour** course. Attending this course will help fulfill the requirements for a certificate of completion available to AABD members.

Forms will be available at each location for attendees to complete for proof of attendance. Once completed, the forms will be collected at the meeting and forwarded to the AABD for processing.

Program Cancellation Policy

All cancellations will be charged a \$25.00 administrative fee. Cancellations received less than 72 business hours before the program will be charged a \$75.00 administrative fee plus any additional fees associated with the training. Please send cancellations to: **Melanie Reilly** at **mreilly@vabankers.org**.

Americans With Disabilities Act

In order to accommodate registrants with special needs, we need to be notified of an attendee with any visual, hearing, or other impairment. Please contact the VBA to alert them to your special needs.

Program Agenda & Topics

8:30 am **Breakfast & Registration**

Economic & Capital Markets Update ■ 9:00 am – 9:50 am

Kendrick de Koning, Senior Managing Director, Transwestern Capital Advisors, LLC

This session will provide an assessment of the trends driving the economy and the impact on community banking with a particular emphasis on the Capital Markets and M&A environment.

Cyber Security - Awareness, Preparedness And Strategy ■ 9:50 am – 10:40 am

Jonathan Rowe, Director of Analytics, nCino

As cyber security threats are getting more sophisticated, financial institutions and their customers must ramp up their game as well. This session will explore the exploits and perpetrators we saw in 2014, what we can envision for this year and beyond, and what tools and strategies are available to further protect the environment.

Vendor Management Manifesto ■ 10:50 am – 11:40 am

Jim Kisch, Chief Strategy Officer, Continuity Control

Based on FFIEC guidelines, this session will demonstrate easy steps that demystify enterprise-wide vendor management compliance. We will also describe the risks, provide real life examples and veteran insight while demonstrating how checklists get the job done safely and soundly.

The Current Landscape of U.S. Retail Branches ■ 11:40 am – 12:30 pm

Bill Yeomans, CEO, Brookline Branch Services

Fallout from the financial crisis, growing regulatory pressures, decreasing net interest rate margins, efficiency ratio pressures, consolidations, increasing market competition, technological advancements, and the need to modernize facilities are prompting many financial institutions to fundamentally rethink their approach to their corporate real estate. This session will discuss the challenges and possible solutions to maintaining a branch network.

12:30 pm – 1:15 pm **Lunch & Directors Briefing with David Baris, Executive Director American Association of Bank Directors**

Preparing for a Rising Rate Environment: What Does the Future Hold? ■ 1:15 pm – 2:05 pm

Al Forrester, CEO, FICast Data Corporation

We have been in a unique economic and interest rate environment since 2008. In that time, deposit bases have grown and loan demand has decreased. With recent indications that the economy is on the path of recovery, will this trend continue, and what impact will it have on your interest rate risk model? Are you prepared to update assumptions to account for the changing interest rate environment and change in customer behavior? This session discusses expectations for your interest rate risk model, assumptions and how they impact your model, and back testing and why you may not be getting the full picture.

The Payments Arena: What Lies Ahead ■ 2:20 pm – 3:10 pm

Virginia Heyburn, VP Insights and Advocacy, Fiserv

Disruptive technologies and virtual currencies are changing the banking environment. This session will discuss what banks should know about these up and coming payment models and the effect they will have on the traditional banking model.

The Regulator's Perspective: Navigating the Supervisory Landscape ■ 3:10 pm – 4:00 pm

Anticipating, planning for and complying with evolving regulations and supervisory expectations require significant commitments of time, resources, and perseverance from senior management and their directors. This session will cover a range of the latest supervisory developments affecting the industry today.

4:00 pm **Closing Comments & Adjournment**

About Our Speakers

Kendrik de Koning, Founder & Senior Managing Director

Kendrik began his career with LaSalle National Bank in Chicago, working as a municipal underwriter, fixed income portfolio analyst, and salesman. In 1995 he moved to New York with LaSalle's parent, ABN Amro, as a founding member of the corporate bond desk. Kendrik later worked with Dain Rauscher/Royal Bank of Canada in New York, covering fund managers, banks, and pension funds in The Netherlands, the U.K., and throughout the United States. In 2001, Kendrik moved to Denver to launch Energy Capital Management, LLC, a mid-stream and upstream oil & gas investment bank. ECM completed several project financings across the energy complex. BBW Capital was formed in 2006 as an outgrowth of ECM. Kendrik earned a BA in US/Soviet relations from Indiana University, and a JD from The John Marshall Law School in Chicago. He is a member of the Illinois Bar Association, and holds FINRA Series 6, 7, 24, 27, 53, 63, 65, and 79 licenses.

Al Forrester, CEO, FICast Data Corporation

Al is the founder and CEO of FICast Data Corporation. Since its beginning in 2001, FICast has grown to provide decision support systems such as Asset Liability Management, profitability measurement, and board reporting systems to approximately 400 financial institutions across the country. He has been involved with the issue of interest rate risk measurement and management since the early 1980's. Prior to the founding of FICast Data Corporation, Al was a principal and founder of Robben & Forrester, LLC, which provided consulting advice to financial institutions as well as out-sourced interest rate risk management services. He has also held positions at Ponder & Company, SunTrust Bank, and Accenture. Al received his undergraduate degree from Louisiana State University, and holds graduate degrees in economics from the London School of Economics and Montana State University.

Virginia Heyburn, VP Insights and Advocacy, Fiserv

Virginia Heyburn advises financial institution executives about industry and consumer trends, business drivers and technology innovations. By sharing her knowledge and learning about the intricacies of specific markets and organizations, Heyburn is uniquely positioned to help financial institutions formulate successful strategies for enhancing profitability and achieving growth objectives. A respected and sought after industry thought leader, Heyburn is a frequent speaker at financial industry events.

Jim Kisch, Co-Founder & Chief Strategy Officer, Continuity Control

In his career as a banker, Jim has served as the CEO of Business IQ, President of the MBA Consulting Group and CTO for the Minnesota Bankers Association. Further, Jim's experience includes time spent as a bank CFO, CIO and as an instructor at the Graduate School of Banking, Colorado and Wisconsin. With more than 20 years of experience in the banking industry, Jim brings his insider's perspective to the challenge of reducing the compliance burden. His intimate industry knowledge makes him a key part to the success of Continuity Control as our Chief Banker-in-Residence. A broad banking background gives Jim profound insight to the banker's mindset which has been paramount in keeping Continuity Control in sync with the needs of financial institutions. Jim speaks and educates about banking operations at numerous banking programs. He holds a B.S. in Economics from U of M - Minneapolis and a degree from the Graduate School of Banking, UW-Madison.

Jonathan Rowe, PhD, Director of Research, nCino

Jonathan Rowe is the Director of Research and Marketing at nCino and has been studying and analyzing the financial services industry for ten years including previously as a professor at the University of North Carolina Wilmington's Cameron School of Business. He has presented his business lending research and analysis to over thirty Credit Unions, has co-authored numerous articles and whitepapers on these topics, and his doctoral research involved business lending practices in Asia Pacific countries. As Director of Research at nCino Jonathan is responsible for analyzing and tracking business lending statistics and trends, and is also responsible for the nCino brand, media, and strategic marketing efforts.

Bill Yeomans, CEO, Brookline Branch Services

Bill Yeomans is the president and founder of Brookline Branch Services, a wholly owned subsidiary of Brookline Development Company. Brookline's team offers over 50 years of combined real estate experience. Bill has been involved as a principal in corporate and real estate development for over three decades and has raised more than \$450 million in debt and equity financing for development enterprises during his career. As a co-founding principal of Glenwood Development Company, Inc., and a founding principal of Vertical Properties, Inc. and Brookline Development Company, LLC, he brings extensive knowledge, relationships, and experience to Brookline Branch Services. Bill earned a Bachelor of Arts degree from Maryknoll College in 1968, a Masters degree in Economics from the Maxwell School at Syracuse University in 1974 and a Juris Doctor degree from Syracuse University College of Law in 1976.

Directors Registration - RICHMOND March 17, 2015

Bank Name: _____ Address: _____

City, State, ZIP: _____

Phone: _____ Fax: _____

Email for Confirmation Materials: _____

Director's Name	Badge Name	Email Address

ADA Requirements: Please call the VBA with any needs at 804-643-7469. Thank you!

Directors Symposium Fees: (If your bank is not chartered in Virginia, but a member of your state ABA or ICBA association, register at the first set of prices listed below.)

_____ First Four (4) Registrants from same bank @ \$295 each = \$ _____

_____ Each additional registrant from same bank @ \$245 each = \$ _____

NONMEMBER FEES

_____ First Four (4) Registrants from same bank @ \$395 each = \$ _____

_____ Each additional registrant from same bank @ \$345 each = \$ _____

\$ _____
GRAND TOTAL

Choose Payment Option:

_____ Check Enclosed _____ Please Charge My: VISA MasterCard

Card No. _____

Exp. Date _____ 3-digit Security Code on Back of Card _____

Name on Card _____ Signature _____

Address _____

Fax registration forms for **EACH** program to Melanie Reilly at the VBA at (804) 643-6308, or mail it to Melanie at: 4490 Cox Road, Glen Allen, VA 23060.
Please call VBA at (804) 643-7469 or VACB at (804) 673-8250 with any questions.

Directors Registration - BLACKSBURG - March 18, 2015

Bank Name: _____ Address: _____

City, State, ZIP: _____

Phone: _____ Fax: _____

Email for Confirmation Materials: _____

Director's Name	Badge Name	Email Address

ADA Requirements: Please call the VBA with any needs at 804-643-7469. Thank you!

Directors Symposium Fees: *(If your bank is not chartered in Virginia, but a member of your state ABA or ICBA association, register at the first set of prices listed below.)*

_____ First Four (4) Registrants from same bank @ \$295 each = \$ _____

_____ Each additional registrant from same bank @ \$245 each = \$ _____

NONMEMBER FEES

_____ First Four (4) Registrants from same bank @ \$395 each = \$ _____

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Please call VBA at (804) 643-7469 or VACB at (804) 673-8250 with any questions.

Directors Registration - NORTHERN Virginia - March 19, 2015

Bank Name: _____ Address: _____

City, State, ZIP: _____

Phone: _____ Fax: _____

Email for Confirmation Materials: _____

Director's Name	Badge Name	Email Address

ADA Requirements: Please call the VBA with any needs at 804-643-7469. Thank you!

Directors Symposium Fees: (If your bank is not chartered in Virginia, but a member of your state ABA or ICBA association, register at the first set of prices listed below.)

_____ First Four (4) Registrants from same bank @ \$295 each = \$ _____

_____ Each additional registrant from same bank @ \$245 each = \$ _____

NONMEMBER FEES

_____ First Four (4) Registrants from same bank @ \$395 each = \$ _____

_____ Each additional registrant from same bank @ \$345 each = \$ _____

\$ _____
GRAND TOTAL

Choose Payment Option:

_____ Check Enclosed _____ Please Charge My: *VISA* *MasterCard*

Card No. _____

Exp. Date _____ 3-digit Security Code on Back of Card _____

Name on Card _____ Signature _____

Address _____

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