



# 2016 Program Details

Bank Directors' responsibilities and liabilities have greatly expanded over the last few years as we suffered through the 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 aids both inside and outside directors in their understanding of their critical role, while also providing guidance on how we might achieve more success in the coming years.

## ***There is a small block of rooms at The Inn at Virginia Tech***

For reservations for the **March 22nd meeting**, contact **The Inn at Virginia Tech** at **(540) 231-8000**. Room rates for March 21 are \$126.00 per night single or double.

Reservation cut off date – **Friday, February 26, 2016**.

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

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

## ***There is NO room block for the Wyndham Virginia Crossings Resort.***

For reservations for the **March 23rd meeting** in Richmond, please contact one of the following hotels located near the Crossings Resort.

**Comfort Suites** – 1601 Telegraph Road, Glen Allen, 23059, 804.262.2000

**Courtyard Richmond North** – 10077 Brook Road, Glen Allen, 23059, 804.266.6900

**Hampton Inn** – 1101 Technology Park Drive, Glen Allen, 23059, 804.261.2266



### **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: **Melissa McLeod** at **[mmcleod@vabankers.org](mailto:mmcleod@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.

# Session Descriptions

**Breakfast and Registration** ■ 8:30 am – 9:00 am

**Welcome** ■ 9:00 am – 9:05 am

## **Economic Update, *Thomas Lubik, Federal Reserve Bank of Richmond***

This session will provide an assessment of the trends driving the economy and its impact on community banking from a local, state and nation-wide perspective.

## **Balance Sheet Management and Your Loan Portfolio, *David Visinsky, Loan Trading, Vining Sparks***

For some, strong organic loan growth is still hard to come by, and many are looking to purchase whole loans to offset/supplement production. Others may need to increase earnings, improve capital levels, reduce concentrations, improve your A/L position or some combination thereof. Often, customers can find the solution hidden in their loan portfolio. This presentation will help you understand and consider alternatives for actively managing the largest asset class on your balance sheet and positioning your institution for success.

**Networking Break** ■ 10:40 am – 10:50 am

## **5 Cs of Credit for Boards of Directors, *Linda Heath & Rob Mitchell, Strategic Risk Associates***

Boards of Directors of most community banks are asked to approve their banks' largest loans. For individuals with limited experience in underwriting loans, it is a big responsibility. This session will review the key elements of underwriting and approving loans, help directors focus on the right questions to consider when approving loans, especially with policy exceptions, and share best practices SRA has observed in hundreds of loan reviews and due diligence engagements.

## **Planning for Emerging Technologies: A Bank Board's Roadmap for the Next Five Years *Jack Vonder Heide, CEO, Technology Briefing Centers***

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. Banks must leverage both customer-facing and internal technologies to remain competitive. This presentation provides an executive-level overview of new and emerging technologies along with advice for crafting a strategy that delights customers, improves internal efficiencies and provides a foundation for long-term growth.

**Lunch** ■ 12:30 pm – 1:15 pm

## **Roundtable Session – Peer Interaction**

**Networking Break** ■ 2:00 pm – 2:10 pm

## **What Makes Boards Great, *Alan J. Kaplan, Founder & CEO, Kaplan Partners***

This session will cover:

- ◆ The Role of Boards Today
- ◆ What Defines a "Great" Board
- ◆ Top Board Governance Trends
- ◆ Challenges and Opportunities of Board Diversity
- ◆ Director Tenure and Retirement Dynamics
- ◆ Thoughts on Board Composition Today
- ◆ Best Practices in Director Succession

**Adjourn** ■ 3:30 pm

# About Our Speakers

## Linda Heath, Strategic Risk Associates

Linda Heath is SRA's practice leader for credit analysis systems, underwriting support and credit training of lenders, portfolio managers, and credit analysts. As Credit Director Ms. Heath has worked with Rob Mitchell and Michael Glotz in banks under written agreements to implement processes for annual credit reviews, stress testing models and credit training. Linda's banking experience includes commercial lending, credit analysis and SBA underwriting roles in national, commercial and business banking for regional banks. She has developed and led a variety of bank training courses. Ms. Heath has owned businesses in three different industries, which developed her unique perspective on borrower risk profiles. Ms. Heath earned a BA in Economics from University of Richmond, *Magna cum Laude* and holds the RMA's Credit Risk Certification (CRC).

## Thomas Lubik, Federal Reserve Bank of Richmond

Thomas Lubik is group vice president for microeconomics and research communications in the Research Department. Lubik has published his work in numerous academic journals, including the *American Economic Review* and the *Journal of Monetary Economics*. Lubik serves as editor of the *Journal of Economic Dynamics and Control* and is associate editor at the *Journal of Money, Credit and Banking*. He is also a visiting professor of economics at the University of Adelaide and frequently visits central banks abroad, most recently the Deutsche Bundesbank and the Reserve Bank of New Zealand. Before joining the Richmond Fed in 2006, Lubik served as an assistant professor of international macroeconomics at Johns Hopkins University.

## Alan J. Kaplan, Kaplan Partners

Alan J. Kaplan is the Founder and CEO of Kaplan Partners, a retained executive search and talent advisory firm headquartered in Philadelphia. Kaplan Partners works with Boards, investors and CEOs to help growing companies succeed by providing advice on the identification and assessment of new leaders, Directors and senior executives. The firm focuses its practice primarily on working with banks, financial services firms and private investor owned businesses. Kaplan Partners also advises clients on the dynamics of CEO succession, and provides Management Assessment services for clients to aid in succession planning and talent development. Since entering the executive search industry in 1987, Alan has led over sixty searches for Presidents/Chief Executive Officers of both public and private organizations.

## Rob Mitchell, Strategic Risk Associates

Rob Mitchell is a partner of SRA and has worked in the financial services industry for almost 30 years as a commercial banker, private equity investor, and investment banker. As a commercial lender and lending team leader, he underwrote numerous credits and made a wide variety of loans. He also worked with the Chief Credit Officer of Nationsbank where he reviewed the largest loans being submitted for approval as well as participated in the bank's acquisition due diligence of First Republic Bank. As a private equity investor, he underwrote and invested in numerous debt and equity investment opportunities across the country. As a partner at SRA, Mr. Mitchell has participated in many loan reviews and M&A due diligences on behalf of bank investors, buyers, and merger partners.

## David Visinsky, Vining Sparks

David Visinsky joined Vining Sparks in November 2008 in the Loan Trading Group. Since joining the firm, the loan trading desk has traded over \$1 billion in loans across various asset classes. Previously, Mr. Visinsky spent 5 years in investment banking for financial institutions where he advised on over \$200 million in M&A transactions and raised over \$1 billion in capital. Prior to that, he was in the Treasury Department for a \$35 billion regional bank doing treasury and asset/liability management. Mr. Visinsky received his MBA with concentration in Finance and Operations from Vanderbilt University and a BBA in Finance from Southern Methodist University.

## Jack Vonder Heide, Technology Briefing Centers

Jack Vonder Heide is one of America's leading authorities on technology and its impact on American business. He is consistently ranked among the top speakers at industry conventions, management conferences, corporate seminars board meetings and other events. Prior to founding Technology Briefing Centers, Jack held marketing positions with IBM Corporation and senior management roles in the technology sector. Jack is regularly quoted in the Wall Street Journal and other top-tier newspapers and magazines. In 2015, Money Magazine named him "one of America's leading authorities on technology-related risks." Jack appears on television and radio programs throughout the country and has been a guest lecturer at Harvard Law School.

# Program Registration - BLACKSBURG March 22, 2016

Bank Name: \_\_\_\_\_ Address: \_\_\_\_\_  
 City, State, ZIP: \_\_\_\_\_  
 Phone: \_\_\_\_\_ Fax: \_\_\_\_\_  
 Email for Confirmation Materials: \_\_\_\_\_

Attendee Name	Badge Name	Email Address

**ADA Requirements: Please call VBA with any special needs at 804.643.7469. Thanks!**

**Program 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 for Card Bill: \_\_\_\_\_

Fax registration forms for **EACH** program to Melissa McLeod at the VBA at 804.495.8495, or mail it to VBA at: 4490 Cox Road, Glen Allen, VA 23060.  
 Please call VBA at 804.643.7469 or VACB at 804.673.8250 with any questions.

# Program Registration - RICHMOND March 23, 2016

Bank Name: \_\_\_\_\_ Address: \_\_\_\_\_  
 City, State, ZIP: \_\_\_\_\_  
 Phone: \_\_\_\_\_ Fax: \_\_\_\_\_  
 Email for Confirmation Materials: \_\_\_\_\_

Attendee Name	Badge Name	Email Address
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**ADA Requirements: Please call VBA with any special needs at 804.643.7469. Thanks!**

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\_\_\_\_\_ Check Enclosed \_\_\_\_\_ Please Charge My: VISA MasterCard

Card No. \_\_\_\_\_  
 Exp. Date: \_\_\_\_\_ 3-digit Security Code on Back of Card: \_\_\_\_\_  
 Name on Card: \_\_\_\_\_ Signature: \_\_\_\_\_  
 Address for Card Bill: \_\_\_\_\_

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