

Southeastern Conference Presents

Key West Community Banking Symposium

January 25-27, 2017

The Hyatt Key West
Key West, Florida

The View From Here – An Economic Outlook

*Donald J. Mullineaux, Chairman of the Board, Federal Home Loan Bank of Cincinnati
DuPont Endowed Chair in Banking and Financial Services Emeritus
Gatton College of Business and Economics,
University of Kentucky*

In this session, we first examine the short run economic outlook, taking account of the impact of the presidential election, Federal Reserve policy, and global economic developments. We then turn to a longer-term assessment of the outlook with a focus on the prospect that the US economy may be trapped in a phase of "secular stagnation" that portends a permanently lower rate of economic growth than the historical norm.

The Digital Dozen: 12 Key Strategies to Promote Your Bank Online

*Eric Cook, MBA, Digital Strategist
WSI*

When it comes to your bank's online success, there are a number of factors that contribute to your success (or failure). Eric Cook, former community banker and now Digital Strategist with WSI is a two-time contributing author to the book "*Digital Minds: 12 Things Every Business Owner Needs to Know About Digital Marketing*" (now in its second edition). While you likely are not the individual updating your website or looking at site traffic reports at your bank, it is important that you have a high-level understanding of the key elements that make up an effective online presence - especially with today's consumer going to the web first when looking for information about your bank. As the "digitization of the consumer" shows no sign of slowing down, it's critically important to understand how to leverage an effective digital strategy to remain relevant.

These Times They are a Changin'

*Chris Cole, Executive Vice President and Senior Regulatory Counsel
Independent Community Bankers of America*

We may not know how the elections are going to turn out at this point in time but one thing is for certain – CHANGE. From the President to Congress to the Supreme Court, changes are ahead which will impact all of us in the coming years. Chris Cole from ICBA will provide his unique perspective on what the election results may mean for community banking, in particular on the legislative and regulatory fronts.

Some Things Never Change

*Chuck Lewis, Vice President, Compliance Services
MBA Banker Services Corporation*

The landscape of rapidly-evolving regulations mean that compliance issues will never go away. The details and even issues themselves might change but not the challenge and commitment of time and resources to meet the requirements. That's why we invite Chuck Lewis back each year, not only to provide us the latest in compliance hot topics but to help us keep our sense of humor. This session will help you not lose sight of the pitfalls and troublesome areas of regulations ahead but will still leave you smiling.

The Use of Brokered Deposits and Wholesale Funding Products

*Peter D. King, Director
Janney Funding & Investor Solutions*

This session will discuss brokered deposits and wholesale funding, including FHLB, Listing Services, CDARs and Sweep Programs. You will hear the pros and cons of brokered vs. other wholesale funding mechanisms

(e.g. Collateral, Indexing, FDIC insurance premiums) as well as best uses for BCDs (match funding of loans, extension of liability duration, and leveraged investment purchases). Learn best practices and proper use of policies and procedures with your regulatory body.

Powerful and Practical Techniques to Manage CRE Concentrations

*Adam Mustafa
Managing Partner and Co-Founder of
Invictus*

Banks with CRE concentrations are under the microscope from regulators. Banks must prove their concentrations are well-managed -- and can withstand an economic downturn -- or examiners will demand additional capital, curtail loan growth or downgrade CAMELS. Top-down capital stress testing is essential to showing examiners that your bank can support its loan portfolio mix. This session explains how the proper stress testing methods can quantify your maximum CRE concentration threshold, protect your regulatory capital and support your strategic initiatives. M&A can be an attractive solution to CRE issues. Acquisitive banks, however, need to take special notice of the CRE concentration regulatory warning. Many potential acquisitions will result in a crossing of the 300% threshold, especially if they are cash-heavy transactions and are dilutive to tangible book value. Acquiring banks must be prepared to demonstrate that they have the capital management infrastructure to manage concentration risk.

PLUS...

Special Breakfast Session

Networking Receptions

And MORE!

Early Registration Deadline

December 23, 2016

Schedule of Events

Wednesday, January 25

3:00—5:00 pm
Board of Directors Meeting

5:30—6:30 pm
Welcoming Reception

Thursday, January 26

7:30—8:00 am
Continental Breakfast

8:00—12:30 pm
Business Session

5:30—7:00 pm
Chairman's Reception

Friday, January 27

7:30—8:00 am
Continental Breakfast

8:00—12:30 pm
Business Session and
Annual Meeting

Saturday, January 28

Travel Day

For Hotel Reservations contact:

The Hyatt Key West
601 Front Street
Key West, Florida
888.421.1442 or 305.809.1234
www.keywest.hyatt.com

Room block deadline is December 23, 2016 or until it becomes full.
Please make your reservations early and mention the "Southeastern Conference" for the rate.

Guest Room Rates
\$409 Deluxe King
\$439 Deluxe Partial Gulf King

Sponsors to Date



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Registration Information

	<u>Before 12/23</u>	<u>After 12/23</u>
Delegate	\$525	\$625
Guest	\$125	\$175

Name: _____

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Additional Information

Proof of Attendance for purposes of continuing education credits will be provided upon request.

Refunds? Substitutions encouraged. No refund after 30 days out.

Questions? Visit us on the Web at www.seconference.com or call Pat Holle at 800.327.5977