8th Annual
Community Bankers Conference
Invest today. Capitalize tomorrow.

April 8-10, 2019 | Four Seasons Resort and Club, Dallas at Las Colinas

Formerly the SNL Financial Community Bankers Conference

Register now: spglobal.com/cbc
Produced by the Knowledge Center, an executive conference from S&P Global Market Intelligence.
In 2016, SNL Financial and S&P Capital IQ, two of the world’s leading financial analytics providers, joined forces as S&P Global Market Intelligence to deliver the most sector-specific, comprehensive and reliable intelligence in the industry.

The Knowledge Center is a leading provider of sector-specific intelligence through executive conferences, live training seminars and online courses. Knowledge Center conferences are known for their outstanding executive networking opportunities and relevant data-driven content.

Learn more about the Knowledge Center and our offerings by visiting spglobal.com/kcevents or calling 888-991-7786.

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Invest today. Capitalize tomorrow.

We invite you to attend our 8th Annual Community Bankers Conference taking place April 8-10, 2019, at the Four Seasons Resort and Club, Dallas at Las Colinas. Originally founded by SNL Financial, our conference brings together successful community bank executives from across the country, plus investors and the industry’s most trusted advisors. Benefit from an intimate and unique peer exchange, created to provide insights, tactics and best practices addressing the strategic issues facing community banks today and tomorrow. Discuss specific operational and financial strategies that are working for institutions nationwide for ideas to take back to your bank.

The hallmark of our conferences is our superior, data-driven content. Our theme this year is *Invest today. Capitalize tomorrow*. We will discuss the here and now, focusing on deposit strategies, optimizing the performance of your core business and preparing for the next downturn. We will then challenge bank executives to think about the future, how banks can remain an integral part of the U.S. economy over the next decade and how that should inform strategic planning today.

Bring your senior management team and board of directors, and even your family. The conference offers essential education for executives, and the setting is a perfect opportunity to get away from your day-to-day responsibilities and think strategically about your bank, while also enjoying fun networking events with your peers.

We hope to see you in Dallas!

Maureen Hollar McKenna  
Executive Producer, Banking Conferences, Strategic Events  
*S&P Global Market Intelligence*

Glenn B. Miller, CFA  
Senior Program Manager, Strategic Events  
*S&P Global Market Intelligence*

JP O’Sullivan  
Managing Director, Financial Institutions  
*S&P Global Market Intelligence*

Shawn M. Ryan, CFA  
Senior Director, Strategic Events  
*S&P Global Market Intelligence*
Advisory Committee

S&P Global Market Intelligence is dedicated to providing its attendees with relevant content. In partnership with our Community Bankers Conference Advisory Committee, we developed a robust agenda for this year’s event. Their insight has helped us tailor the content specifically to the needs of today’s community banker.

Advisory committee members:

- **Curt Christianssen**
  EVP & CFO, Pacific Mercantile Bancorp

- **Mary Jayne Crocker**
  EVP & COO, Bridgewater Bank

- **Curtis Griffith**
  Chairman, City Bank

- **Cindy Huntley**
  Executive Vice President and Director of Retail Banking, Heritage Bank

- **Trey Maust**
  Executive Vice Chairman, Lewis & Clark Bank; CEO, Sheltered Harbor

- **Jim Mawn**
  Chairman, President & CEO, Northern Bancorp

- **Ami Myrland**
  CFO, McFarland State Bank

- **Chris Nichols**
  Chief Strategy Officer, CenterState Bank Corporation

- **Fawn Sachleben**
  Chief Lending Officer, Citizens Bank of Edmond

Please check [spglobal.com/cbc](http://spglobal.com/cbc) for the most up-to-date information and speaker list.
DAY ONE – MONDAY, APRIL 8

1:00 p.m. Networking Golf Tournament

As a prelude to the program, attendees are invited to arrive early to participate in the pre-conference golf tournament. This 18-hole, par-70 course was home to the AT&T Byron Nelson PGA Tournament for many years. The first 20 bankers to register for golf can play for free. For all others, a separate fee of $250/person, payable at the time of registration, covers your cart and green fees (rental clubs are available from the resort for an additional charge). Box lunches will be provided and groupings and tee times will be communicated closer to the event.

5:00 p.m. Welcome Reception, sponsored by: RSM

All conference registrants are invited to attend.

7:00 p.m. Top 100 Bank Dinner (by invitation only)

DAY TWO – TUESDAY, APRIL 9

7:30 a.m. Registration and Continental Breakfast

8:30 a.m. Welcome Remarks

Part 1 – Maximizing the Profitability of Your Core Business in the Current Economic Environment

8:45 a.m. Catalysts for Community Banking

Nathan Stovall, Senior Research Analyst at S&P Global Market Intelligence, will lead us through proprietary projections for community bank performance. He will describe the current economic environment for banks and what the data suggest lies in the future.
9:15 a.m. **Deposits, Deposits, Deposits [panel discussion]**
- Non-bank competition for deposits, both for consumer and commercial customers; how can banks combat this?
- Using customer data and customer segmentation to identify deposit offers and retain valuable accounts.
- Evaluating new product offerings and strategies.
- How digital deposit gathering offerings from superregional banks will affect the deposit landscape for community banks.
- Rethinking liquidity and funding – are wholesale and alternative strategies viable? What non-core options will work on your balance sheet?

10:15 a.m. **Networking Break**

10:45 a.m. **Loan Structure and Credit Quality – Preparing for the Next Credit Cycle [panel discussion]**
- Where are we in the cycle?
- Loan pricing and structuring considerations given the yield curve and impending economic cycle.
- Portfolio management best practices to maximize earnings and optimize risk in preparation for the next credit cycle.
- Continuous portfolio monitoring to identify threats to the health of your loan portfolio; data points that are predictive of future credit problems.

12:00 p.m. **Top 100 Community Bank Awards**
Each year, S&P Global Market Intelligence ranks the top 100 community banks in two categories, banks $1 billion - $10 billion in assets and banks less than $1 billion in assets. At the Conference, we recognize and celebrate those banks that made the prestigious annual ranking in 2018.

1:15 p.m. **Macroeconomic Outlook**
The much-hyped synchronized global expansion of 2017 has long receded in the rearview mirror as global growth reached its peak around the turn of the year. It has not only reached a peak, but has also become more uneven across regions globally this year. This begs the question: Are we at the beginning or the end of the current economic expansion? And are there reasons to be optimistic on growth given tax reform, strong profit and GDP growth in the U.S.? And what impact will the continued rollback of global central bank accommodation have on markets?

**Keynote speaker:** Tony Crescenzi, Executive Vice President, Market Strategist and Portfolio Manager, PIMCO
2:00 p.m.  Refreshment Break

2:15 p.m.  What Brings Home the Bacon: Drivers for Sustained Value  
[panel discussion]  
- A look at current valuations in the industry and how this should inform banks’ strategic plans.  
- Driving value in the current environment.  
- How to achieve long-term sustainable earnings growth.  
- Is now the time to sell?  
- Important considerations and rational expectations when considering an IPO.

3:15 p.m.  Networking Break

Part 2 – Banking in 2025: Start Your Long-Term Planning Today

3:45 p.m.  Insights on the Future of Banking

4:45 p.m.  Cocktail Reception sponsored by: PIMCO

DAY THREE – WEDNESDAY, APRIL 10

7:30 a.m.  Continental Breakfast sponsored by: ALM FIRST

8:00 a.m.  The Banking Customer Experience for Today and Tomorrow  
[panel discussion]  
- What experience do your customers want? How does this differ for your commercial and retail customers? How will this continue to change over the next 5-7 years?  
- Ensuring the experience feels like one with a community bank.  
- Channel optimization: using data and analytics to monitor customer behavior and shifting channel usage.  
- Evolving distribution and the cost of customer acquisition: branch and digital strategies for the short and medium term.  
- How to increase mobile usage.  
- The use of robots in serving your customers.

9:00 a.m.  Refreshment Break

9:15 a.m.  Case Study  
How a Bank Used Data Analytics to Better Understand Its Customers and What This Means for the Future of Banking
Agenda

9:45 a.m.  Evolving Technology in Banking: Turning Blue-Sky into Reality
– What technology do you need to put in place now to prepare for 2025?
– Practical applications of AI besides chatbots.
– What blockchain means for the future of payments.
– What niche businesses and industries should you be looking to serve? How financial technology partnerships can help you do that?

10:45 a.m.  Networking Break

11:15 a.m.  Case Study
The Before and After of a Financial Technology Partnership and Implications for Future Strategy
– Session will include a discussion to understand what is enough to satisfy regulators without stifling innovation

11:45 a.m.  Talent: Positioning Your Bank for Success in 2025 [panel discussion]
– Who is going to lead your bank in 2025?
– How to address talent issues at all levels within your organization.
– How to retain your best employees; evaluating effective strategies beyond compensation.
– Using polling and data to inform your strategy on employee culture.
– Can becoming a more technology-oriented bank solve your future talent issues?
– How do we make banking cool again?

12:45 pm  Closing Remarks
Nathan Stovall, Senior Research Analyst, will review the key themes and takeaways from the conference.

Buffet Lunch to follow.

Agenda subject to change. Please visit spglobal.com/cbc for the latest updates.
How to Register
Online: spglobal.com/cbc
Phone: 888-991-7786

Registration Fees
Community banker rate – client: $595
Community banker rate – non-client: $895
Standard rate – client: $1,595
Standard rate – non-client: $1,995

Current clients include any firm that currently subscribes to products/services offered by S&P Global Market Intelligence, excluding other conferences and training classes.

Accommodations
Four Seasons Resort and Club, Dallas at Las Colinas
4150 North MacArthur Boulevard
Irving, Texas, 75038

We have negotiated an excellent rate of $295 (excluding taxes and fees) at the Four Seasons Resort. The accommodations are not included as part of your registration. To reserve your room at the discounted rate, please call the resort directly 972-717-0700 and mention the Community Bankers Conference. The conference rate is available pre- and post-conference based on availability. Make your reservations early.

Spouses welcome!
Your spouse is invited to attend conference networking activities for an additional fee. See the conference website for details.

Professional Development Credits
National Association of State Boards of Accountancy: up to 14 CPE credit hours
Past Attending Companies

A list of some of the companies that have attended in past years:

American Gateway Bank
Bank of Lancaster
Bay Cities Bank
Brenham National Bank
Bridgewater Bank
Capital Bank
Capital City Bank Group
Capitol Federal Savings
CenterState Bank
Choice Financial Holdings
Citizens Bank & Trust
City Bank
City First Bank
Cortland Bank
Dime Community Bank
Extraco Banks
F.N.B.C. of LaGrange, Inc.
First Bank
First National Corporation
First South Bank
First State Bank and Trust
Great Plains National Bank

HAB Bank
Happy State Bank
Home Bank
Level One Bank
Live Oak Bank
MainStreet Bank
mBank
Mid Penn Bank
Morton Community Bank
Oregon Community Bank
Patriot Bank
Peoples Bank
Plaza Bancorp
Pony Express Bank
Reading Cooperative Bank
Skyline National Bank
Sterling Bank & Trust, FSB
Stock Yards Bank
The Bank of Tampa
Triumph Bancorp, Inc.