

9th Annual

# Community Bankers Conference

**Redefine Your Path: Strategy, Trade-offs, Action**

April 14-16, 2020 | Four Seasons Las Colinas, Dallas, TX



**> Register now: [spglobal.com/cbc](https://spglobal.com/cbc)**

An executive conference from S&P Global Market Intelligence.

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**S&P Global**  
Market Intelligence

### Program Description

#### 9th Annual Community Bankers Conference

It's been a tumultuous year for U.S. community banks. In early 2019, the rising-rate environment gave banks an opportunity to expand margins, despite rising funding costs. But then the yield curve inverted, the Fed announced rate cuts in late July, September, and October 2019, and the rate environment took a sudden turn for the worse. The industry is bracing for an economic downturn, with 47.5% of economists predicting that the next recession will start in 2020. If bank management teams just take what the market gives them, it could be tough going. Instead, community bank executives need to rethink their strategy — and strategy is all about trade-offs. Bank leaders have to reexamine not just the strategy governing their banks' core spread business, but also strategy related to technology, relationships with core providers, and talent development, all of which are top-of-mind issues.

In panels, networking events, and one-on-one conversations, we will discuss what it takes to lead a high-performing community bank now and into the future. Discuss strategy, optimization, and performance while networking with other community bank executives. Celebrate the Top 100 Community Bank winners and learn from the best. S&P Global Market Intelligence offers unparalleled content from the industry's leading experts, including an exclusive chance to hear from executives of high-performing community banks.

We look forward to seeing you in Dallas.

#### **Maureen McKenna**

Executive Producer – Banking Conferences,

**S&P Global Market Intelligence**

#### **Jimmy Pittenger**

Senior Director, U.S. Financial Institutions,

**S&P Global Market Intelligence**

## Advisory Board

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**Ami Myrland**

SVP & CFO,  
Capitol Bank,  
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Chairman,  
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Vice Chairman,  
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\$267M, OR



**James Lally**

President & CEO,  
Enterprise Financial  
Services Corp., \$7.1B, MO

## DAY ONE – TUESDAY, APRIL 14

### 1:00 p.m. **Networking Golf Tournament**

As a prelude to the program, attendees are invited to arrive early on Tuesday, April 14, 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. Box lunches will be provided, and groupings will be communicated closer to the event.

### 5:00 p.m. **Welcome Reception**

All conference registrants are invited to attend.

### 7:00 p.m. **Top Community Bank Dinner (by invitation only)**

Executives from top-ranked banks in the S&P Global Market Intelligence 2019 Community Bank Rankings will be invited to enjoy fantastic cuisine while engaging in intimate discussions with other top-performing banks. Attendees will be encouraged to share strategies that have helped them achieve top performance, giving you valuable insights from your peers. The 2019 Community Bank Rankings will be announced in March.



# Agenda

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## DAY TWO – WEDNESDAY, APRIL 15

**7:30 a.m. Registration and Continental Breakfast**

**8:30 a.m. Welcome Remarks**

**Maureen McKenna**

Executive Producer – Banking Conferences,

**S&P Global Market Intelligence**

**Jimmy Pittenger**

Senior Director, U.S. Financial Institutions,

**S&P Global Market Intelligence**

**8:45 p.m. Catalysts for Community Banking**

In this session, Nathan Stovall, Principal Banking Analyst at S&P Global Market Intelligence, will lead us through proprietary projections for community bank performance and examine different bank business models that yield high performance to help inform your overall strategy.

**Nathan Stovall**

Principal Analyst,

**S&P Global Market Intelligence**

**9:15 a.m. Best Practices for your Balance Sheet [panel discussion]**

- Rethinking asset/liability management and balance sheet composition in the current interest rate environment
- Evaluating the trade-off between credit leverage and risk
- Structuring a safe and profitable balance sheet in a holistic manner
- Hedging strategies you should consider today
- Deciding to expand or contract your balance sheet in anticipation of the next credit cycle
- Minimizing margin compression

**10:00 a.m. Networking Break**

**10:30 a.m. The Crown Jewels of Banking: Deposit Strategies that Shine [panel discussion]**

- Reexamining your deposit strategy in response to lower rates
- Growing your bank is contingent on growing core deposits – how can you do this?
- Competing and differentiating on qualities other than price
- Consumer deposits – how can community banks compete with the big banks?
- Commercial deposits – best practices to attract commercial customers
- Managing deposit growth, liability risk and NIM in the absence of massive funding relief

**11:15 a.m. Refreshment Break**

**11:30 a.m. Optimizing Pricing and Risk in Your Loan Portfolio [panel discussion]**

- Monitoring risk in your existing loan portfolio as the economy weakens
- Hedging in your loan portfolio
- Evaluating the risk/reward trade-off of entering other asset classes to chase growth
- Pricing best practices as we transition away from Libor. What benchmarks do you use?

**12:30 p.m. Top Community Bank Awards**

Each year, S&P Global Market Intelligence ranks the top community banks in two categories: banks \$3B - \$10B in assets and banks less than \$3B in assets. At the Conference, we will recognize and celebrate those banks that make the prestigious annual ranking for 2019.



**12:45 p.m. Luncheon**

**1:45 p.m. Advancing Private Company Data with S&P**

**Jimmy Pittenger**

Senior Director, U.S. Financial Institutions,

**S&P Global Market Intelligence**

# Agenda

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## **2:00 p.m. Finding Fees: How to Boost Profitability Outside of Spread**

In an environment where spread income is limited, bankers must evaluate how they can improve profitability with fees. Is now the time to ramp up SBA lending or launch a mortgage business? Is hedge fee income a viable option? How do you evaluate the trade-off between increased revenue and potential negative reactions from your customers?

## **3:00 p.m. Networking Break**

## **3:30 p.m. Building the Bench: How to Attract Mid-Level Talent to the Banking Industry**

- Reconsidering strategy for attracting talent to your bank
- What are the best pools to find mid-level and experienced talent?
- How do we work to tap talent outside the banking industry?

## **4:15 p.m. Fireside Chat: Rethinking Your Technology Strategy**

Before implementing new technologies, bank executives should first start with a strategy, a conversation about their customers and what they are trying to accomplish. Legacy core providers can be the biggest limiters to strategy, but “rip and replace” isn’t a viable option for most community banks. What are some of the challenges to an effective tech strategy for community banks today? What trade-offs do you need to assess? What can you start doing today with your existing platforms to evolve to better serve your customers?

## **5:00 p.m. Cocktail Reception**

# **DAY THREE – TUESDAY, APRIL 16**

## **7:30 a.m. Continental Breakfast**

## **8:00 a.m. Small Group Facilitated Breakout Sessions**

Bankers will be split into groups for an opportunity to discuss tactical and practical strategies with their peers. Sessions will be facilitated by our Advisory Board members, and topics will be communicated closer to the Conference.

## **9:00 a.m. Small Group Breakout Session Reports**

Advisory Board members will recap their small-group breakout session discussions, sharing key takeaways with the entire group.

## **9:15 a.m. Fireside Chat: Core Providers and the Future**

Bankers often complain that legacy core providers don't give them the flexibility to adopt new technological solutions that will help them serve their customers. Core "disruptors" Neocova and Finastra are challenging legacy core providers and offering a new approach to core banking. Join us as we chat about where the core banking world is headed.

## **10:00 a.m. Refreshment Break**



## **10:15 a.m. Refining your Data Strategy for Profit**

Having a solid data strategy to inform strategic decisions is only going to become more important for banks; this is not a trend that's going away. But the important question is: What do you do with the data that you have? Data is only valuable if it results in profit. In this session, we will look at several practical examples of how banks can turn data into revenue and how that can drive strategy.

## **11:00 a.m. Views from the Trenches: Investors' Views of the Industry Today and Outlook for Tomorrow [panel discussion]**

- A look at current valuations in the industry and how this should inform banks' strategic plans
- Driving value in the near-term and preparing for the next credit cycle
- How bank management teams should evaluate trade-offs and strategy from investors' points of view
- A look through the crystal ball, what does the future hold?

## **11:45 a.m. Conference Concludes, Buffet Lunch**



## The Essentials

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### How to Register

Online: [spglobal.com/cbc](http://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.

The standard rate applies to attendees who are not bank officers or bank directors of an FDIC-insured financial institution, such as board advisors/ observers, investment bankers, correspondent and wholesale bankers (even if part of an FDIC-Insured Financial Institution), attorneys, accounting firms, and other vendors and service providers. S&P Global reserves the right to verify your company profile and adjust your registration rate, if necessary.

### Professional Development Credits

National Association of State Boards of Accountancy:  
up to 14 CPE credit hours.



### **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.

### **Join us for 18 holes**

Arrive early on Tuesday, April 14, 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. Participation in this tournament is an additional \$50 fee. Box lunches will be provided, and groupings will be communicated closer to the event.

### **Spouses welcome!**

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

# Past Attending Companies

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

American Gateway Bank	HAB Bank
Bank of Lancaster	Happy State Bank
Bay Cities Bank	Home Bank
Brenham National Bank	Level One Bank
Bridgewater Bank	Live Oak Bank
Capital Bank	MainStreet Bank
Capital City Bank Group	mBank
Capitol Federal Savings	Mid Penn Bank
CenterState Bank	Morton Community Bank
Choice Financial Holdings	Oregon Community Bank
Citizens Bank & Trust	Patriot Bank
City Bank	Peoples Bank
City First Bank	Plaza Bancorp
Cortland Bank	Pony Express Bank
Dime Community Bank	Reading Cooperative Bank
Extraco Banks	SHAREPLUS BANK
F.N.B.C. of LaGrange, Inc.	Skyline National Bank
First Bank	Sterling Bank & Trust, FSB
First National Corporation	Stock Yards Bank
First South Bank	The Bank of Tampa
First State Bank and Trust	Triumph Bancorp, Inc.
Great Plains National Bank	



**S&P Global**  
Market Intelligence

212 7th St NE  
Charlottesville, VA 22902

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# Community Bankers Conference

## Redefine Your Path: Strategy, Trade-offs, Action

April 14-16, 2020 | Four Seasons Las Colinas, Dallas, TX

Back in Dallas with an exciting new agenda to help you refine your bank's path for the future.

> **Learn more: [spglobal.com/CBC](https://spglobal.com/CBC)**