

2012 Directors' Series

Webinars



Banking Out of Recession
Managing Liquidity Risk: The Board's Role
Buy Sell, or Remain Independent — Strategic Decisions for Your Board
Asset/Liability Management for Directors
Not Strategic Planning, Action Planning!
The Board's Role with the Loan Committee

Presented by CBAI

Introduction

WHY YOU SHOULD PARTICIPATE?

This series was designed to deliver cost-effective directors' training, especially for the unique needs of community banks. You may train as many individuals as you like for one set price. There are no travel costs, nor time lost from work, and directors are not required to leave their places of business.

NEW! THREE REGISTRATION OPTIONS

1. LIVE WEBINAR

The LIVE WEBINAR registration option allows you to have one telephone connection for the audio portion and one Internet connection (from a single computer terminal) to view online visuals as the presentation is delivered. You may have as many people as you like listen from your office speaker phone. Registrants receive a toll-free number and pass code that allows entrance to the seminar. The session is approximately 90 minutes, including question-and-answer sessions. Seminar materials are sent prior to the broadcast along with hookup instructions.

Your pin number, hookup instructions, and handouts are e-mailed to you. You need the most current version of Adobe Acrobat Reader available free at www.adobe.com.

2. ON-DEMAND WEB LINK**

Can't attend the live webinar? The ON-DEMAND WEB LINK** is a recording of the live event including audio, visuals, and handouts. We even provide the presenter's e-mail address so you may ask follow-up questions. Within five business days following the webinar, you are provided with a web link that can be viewed any-time for the next six months. This link expires six months after the live program date.

3. BOTH LIVE WEBINAR AND ON-DEMAND WEB LINK**

Includes options 1 and 2 above.

WHO SHOULD ATTEND?

This informative series benefits directors, executive officers, and senior managers, as well as in-house counsel.

Dates and Time

BANKING OUT OF RECESSION

January 12, 2012

MANAGING LIQUIDITY RISK: THE BOARD'S ROLE

March 20, 2012

BUY, SELL, OR REMAIN INDEPENDENT — STRATEGIC DECISIONS FOR YOUR BOARD

May 15, 2012

ASSET/LIABILITY MANAGEMENT FOR DIRECTORS

July 17, 2012

NOT STRATEGIC PLANNING, ACTION PLANNING!

September 11, 2012

THE BOARD'S ROLE WITH THE LOAN COMMITTEE

November 8, 2012

All Directors' Series webinars are from 10 - 11:30 a.m.

For More Information

Tracy McQuinn, Senior Vice President
Valerie Johnston, Vice President
Melinda McClelland, Vice President
Rebecca Ridgeway, Administrative Assistant
Jennifer Nika, Administrative Assistant
Department of Education & Special Events
800/736-2224 or 217/529-2265 Fax: 217/585-8738
Terry Griffin, Chicago Area Vice President
708/714-3333

BANKING OUT OF RECESSION

January 12, 2012

Big banks will lose \$8.3 billion in fee income in 2012. Guess how much savvy community banks will gain? Some lessons of the recession are clear: Consumers want a safe place to bank, fewer fees, and meaning beyond a balance update. Small and medium-size businesses (SMBs) want easier, cheaper, better ways to operate and tighter control of cash flow. However, other lessons are not so clear. Should you close or transform underperforming branches? What about banking beyond branches? 2012 is the perfect storm of opportunity for banks with the foresight and fortitude to act. Join us for a look at the best cost-cutting and fee-revenue opportunities that capitalize upon current trends in online, mobile, social, and payment channels.

MEET YOUR WEBINAR LEADER

Lee Wetherington, AAP, is the director of strategic insight for Jack Henry & Associates, Inc., a provider of best-of-breed solutions that improve the performance of financial institutions of all sizes and charters, and diverse corporate entities. He oversees public-relations initiatives with the financial-services field. To this end, he develops programs, presentations, and articles designed to orient and educate financial professionals on the trends and implications of new technologies. He routinely delivers keynotes nationwide focusing upon opportunities and challenges in e-banking and payments, and he is renowned for his unique style of comedic delivery. He has spoken to numerous national and state trade groups, including the ICBA.

MANAGING LIQUIDITY RISK: THE BOARD'S ROLE

March 20, 2012

Although Liquidity is the L component of CAMELS, it has not received much attention until recently. The recent disruptions in the credit and capital markets have exposed weaknesses in liquidity risk measurement and management. This webinar provides the tools necessary for board oversight to fully comply with all of the new regulatory requirements for effective liquidity risk management. More importantly, this webinar establishes the methodology for your bank to be proactive in understanding your specific liquidity risk and to make decisions that will avert a significant liquidity event. This knowledge is important for all banks, regardless of your current liquidity status.

MEET YOUR WEBINAR LEADER

Gary J. Young is chief executive officer of Young & Associates, Inc., a 45-person community bank consulting firm that he founded in 1978, headquartered in Kent, Ohio. In his 33 years in bank consulting and 45 years in the banking industry, Young has assisted hundreds of community banks from coast-to-coast with improving shareholder value and profit, establishing effective strategic plans, assisting banks through regulatory concerns including management assessments; as well as, budgeting, asset/liability management, expansion planning, and mergers and acquisitions. He remains a student of the industry and is a popular speaker with bankers for his practical and valuable insight. Young has conducted seminars throughout the United States and in Europe.

BUY, SELL, OR REMAIN INDEPENDENT — STRATEGIC DECISIONS FOR YOUR BOARD

May 15, 2012

To buy, sell, or remain independent are fundamental strategic decisions for consideration by every board. This webinar addresses the issues that the board should consider when assessing these alternatives, including actions that need to be taken to remain independent, issues associated with purchasing a bank, and “10 acquisition secrets” for community-bank buyers and sellers. Pricing and due diligence are also addressed on both the buy and sell sides as well as expansion through branch acquisition.

MEET YOUR WEBINAR LEADER

Jeffrey Gerrish was regional counsel for the FDIC during very difficult regulatory times. Now he is chairman of the board of Gerrish McCreary Smith Consultants, LLC, and a member of the Memphis-based law firm of Gerrish McCreary Smith, PC, Attorneys. The two firms have assisted more than 1,200 financial institutions in 48 states. His consulting and legal practice places special emphasis on strategic planning for boards; community bank mergers and acquisitions; bank holding company formation; acquisition and ownership planning for board directors; regulatory issues, including problem banks, and cease-and-desist matters; and compliance issues, capital raising and securities law concerns, and ESOPs.

ASSET/LIABILITY MANAGEMENT FOR DIRECTORS

July 17, 2012

An effective asset liability management program is one of the key components for determining the management component of CAMELS. The crucial information the board needs to oversee all of the regulatory requirements necessary for an effective ALM program is provided in this session. The asset/liability theory, including measurement, ratios, and normal risk parameters are covered. But, this session also expounds on the practical implementation of these theories in an understandable manner that improve your interest-rate risk, profitability, and shareholder value.

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NOT STRATEGIC PLANNING, ACTION PLANNING!

September 11, 2012

If you fail to plan for it, it will not happen. Avoid undue concern about the strategic planning process and follow a strategy of action planning. Action planning involves identifying the issues and determining the appropriate steps or strategies to address those issues. This high-energy session covers the board's and senior officers' responsibility to enhance shareholder value and identify and establish strategies to move the bank forward through "action planning." The new process and five specific benefits that result from action planning are addressed.

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THE BOARD'S ROLE WITH THE LOAN COMMITTEE

November 8, 2012

Lenders rely on directors for their input on loan decisions. In turn, directors rely on the bank's lenders to provide pertinent information that support good loan decisions. This doesn't have to be a vicious circle. This webinar provides information and tools to assist directors in receiving just the right amount of information to make informed decisions. Directors learn the type of analysis they need to perform to fulfill their responsibilities. In the end, the goal is strong loan decisions coming from the loan committee.

MEET YOUR WEBINAR LEADER

Ann Brode began her career in 1973 and has continued her service as a consultant to regional and community financial institutions through a wide range of areas including strategic planning, lending, deposits, marketing, training, compliance, and management. Brode is a well-respected presenter and has spoken to audiences across the country for more than 20 years. She has presented sessions for numerous state associations and has taught at the School of Banking Administration at the University of Wisconsin as well as many other state banking schools. Brode is the author of *The Bank Deposit Documentation Manual for Front-Line Personnel*, published by Bankers Publishing Company, and is well represented in numerous industry publications.

Registration Forms and Fees

The Directors' Telephone/Webcast Series has been priced for maximum flexibility. The bank receives a significant discount by registering for the series. The bank may choose to register for only one seminar.

DIRECTORS' TELEPHONE/WEBCAST SERIES (ALL SIX SESSIONS)

Purchase (Check one)	Training Options (Registration includes one location hook-up)	CBAI Member	Non-Member*
	Live Webinar	\$1,335	\$2,235
	On-Demand Link**	\$1,335	\$2,235
	Special Pricing for Live Webinar & On-Demand Link	\$1,995	\$2,895
	Special Pricing for Additional Live Webinar Location	\$1,215	\$2,115

INDIVIDUAL SESSION

Purchase (Check one)	Training Options (Registration includes one location hook-up)	CBAI Member	Non-Member*
	Live Webinar	\$249	\$399
	On-Demand Link**	\$249	\$399
	Special Pricing for Live Webinar & On-Demand Link	\$349	\$499
	Special Pricing for Additional Live Webinar Location	\$239	\$389

*Only financial institutions/firms eligible for CBAI membership.

Please check below which session(s) you are registering for.

- January 12, 2012 – “Banking Out of Recession”
 March 20, 2012 – “Managing Liquidity Risk: The Board’s Role”
 May 15, 2012 – “Buy, Sell, or Remain Independent — Strategic Decisions for Your Board”
 July 17, 2012 – “Asset/Liability Management for Directors”
 September 11, 2012 – “Not Strategic Planning, Action Planning!”
 November 8, 2012 – “The Board’s Role with the Loan Committee”

Name _____

Bank _____

Address _____

City/State/Zip _____

Phone _____ Fax: _____ Email _____

Check here if you are unable to receive your materials via e-mail and hard copies will be mailed to you.

Register by Phone, Fax or Mail

Fax this registration form to: 217/585-8738

Call for more information: 800/736-2224

Mail Registration to: CBAI Education Department, 901 Community Drive, Springfield, IL 62703