



**Spring CEO/Senior Management
and CFO Conference**
May 11-12, 2017
Mountain View Grand, Whitefield, NH



Join the New Hampshire Bankers Association and Vermont Bankers Association, Inc. at this year's annual Spring CEO/Senior Management and CFO Conference on May 11-12, 2017 at the scenic Mountain View Grand Resort & Spa located in the town of Whitefield, NH.



VERMONT BANKERS ASSOCIATION, INC.



2017 Spring CEO/Senior Management and CFO Conference

CFO PRELIMINARY WORKSHOP AGENDA

Thursday, May 11, 2017

8:30 am **REGISTRATION AND CONTINENTAL BREAKFAST**

8:30 am – **WELCOME**

8:35 am **Christiana Thornton**, President, New Hampshire Bankers Association

8:35 am – **“THE FUTURE OF THE INVESTMENT PORTFOLIO”**

9:30 am **Deborah McLaughlin**, COO, EPG

Investment portfolios are shrinking as a percentage of total assets in many financial institutions. Given the uncertainty in the future investment environment i.e. economic growth, inflation, Federal Reserve bank policy, yield curve, other policy changes. This session will provide a perspective on the relevance and appropriateness of bond and equity investing by community banks; an understanding of the risk/return dynamics associated with bond and equity investing by community banks; and a template for the future composition of the Investment portfolio for your institution.

9:30 am – **MORNING BREAK**

9:45 am

9:45 am – **“HOW WILL NEW ACCOUNTING RULES CHANGE THE WAY COMMUNITY BANKS OPERATE?”**

10:45 am **Hayes G. Murray**, CPA, Wolf & Company, P.C.

Historically, new accounting rules have impacted the financial statements and the way certain transactions are accounted for. In recent years, the accounting standards are getting more complex and will begin to impact operational decisions within community financial institutions. In this session, we will guide you through some significant new accounting rules and how their implementation will impact the operations of the bank. From human resources to facilities to ALCO strategies, are you prepared for the new rules? Attendees of this presentation will receive:

- High level overview of significant new accounting rules, including revenue recognition, leases, financial instruments and allowance for loan losses
- Better understanding of how the rules will impact your institution outside of the accounting area
- Key operational issues to think about as you prepare to implement the new rules
- How you should be preparing for the new rules

10:45 am – **ROUNDTABLE DISCUSSIONS**

11:30 am

This time will be for discussion among your peers of issues that keep you up at night. Peer groups can be the greatest form of flattery and help you solve some of your most trying issues at your financial institutions.

11:30 am **ADJOURNMENT**

Lunch provided at 11:45 a.m. Pre-registration and payment required.



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CEO/SENIOR MANAGEMENT PRELIMINARY AGENDA

Thursday, May 11, 2017

11:45 am **REGISTRATION**

11:45 am – **OPENING LUNCHEON**

12:45 pm *Sponsored by Atlantic Community Bankers Bank*

12:45 pm – **WELCOME**

1:00 pm **Christiana Thornton**, President, New Hampshire Bankers Association

1:00 pm – **“GROWING YOUR HIDDEN CAPITAL”**

2:15 pm **Arthur L. Loomis, II**, President, Loomis & Co., Inc.

Michael J. Purchia, Managing Director, Paramount Financial Institutions Group

Richard G. Pilla, Principal, Paramount Partners, LLC

If you are a mutual or stock bank looking to grow, hidden capital may literally be all around you. The most successful U.S. banks have figured out how to monetize branches and administrative facilities that were designed and built during yesterday’s banking era. New England community banks can anticipate that five to twenty percent of the value of your premises can be redeployed to improve profitability, without negatively impacting current operations. It’s a straightforward process of improving efficiencies and using creativity to downsize and finding the “highest and best use” of your corporate real estate assets. The presenters will walk you through the process and provide examples that you can follow.

2:15 pm – **“COSO’S NEW ERM GUIDANCE”**

3:30 pm **David Sidon**, CPA, Founder, The Navis Group

As you all strive to build out your risk methodology, an interesting introspective look at the business of banking is evolving. Due to the dearth of regulatory guidance in this arena, we are leaning on best practice, and in many cases, inventing best practice. This session will focus on risk appetite and bring the discussion around to the value of a single basis point of capital as the measuring stick for risk, capital planning, budgeting and other strategies.

3:30 pm – **AFTERNOON BREAK**

3:45 pm *Sponsored by Smith & Wilkinson*

3:45 pm – **“BANK LIABILITY FOR THIRD PARTY SECURITY BREACHES”**

4:45 pm **W. John Funk**, Esquire, Gallagher, Callahan & Gartrell

Robert Dietel, Esquire, Gallagher, Callahan & Gartrell

This program discusses the legal landscape involving security breaches at other businesses that result in identity theft. It looks at whether there is anything a bank can do to protect itself from liability from the fraudulent use of credit or debit cards and what it can do to recoup losses.

5:15 pm – **RECEPTION**
6:15 pm

6:15 pm – **DINNER**
9:15 pm



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Friday, May 12, 2017

7:00 am - **BREAKFAST**

8:00 am *Co-Sponsored by NEACH Payments Group and BerryDunn*

8:00 am - **“CYBER SECURITY - A CLEAR AND PRESENT DANGER”**

8:45 am **Kevin Hamel**, First Vice President, Chief Information Security Officer, COCC

We are living in a digitized world which brings with it significant challenges for individuals and businesses. This session will provide an Executive-level overview of today's cyber threat landscape and some key strategies businesses need to have in place to protect their operations. Attendees will be presented with information intended to help senior management ensure they are taking prudent steps to address our current cyber threat environment.

8:45 am - **“PACING PAYMENTS: A FASTER-PAYMENTS UPDATES”**

9:30 am **Sean Carter**, AAP, NCP, President & CEO, NEACH Payments Group

What's in your Strategy? The industry is buzzing with talk of faster payments. Same Day ACH has been a success and has shown that the industry is looking for and can support faster payments. Federal Reserve has received 19 proposals for real time payments and the Clearing House has begun work on their own real-time payment system. This session will explore what has happened, what is happening and dive into what may be happening. We will discuss the importance of having a strategy for your payments business no matter how big or small your institution is. Decisions that will affect the bottom line and how your account holders view you will depend on how your institution plays in the payments space.

9:30 am - **MORNING BREAK**

9:45 am *Sponsored by Gallagher, Callahan & Gartrell*

9:45 am - **“CREATING A CULTURE THAT ENGAGES AND RETAINS MILLENNIALS ”**

11:15 am **David Ciullo**, CEO/President, Career Management Associates

David Steans, President, Dale Carnegie Maine

We all know...their work habits are different...their values are different...they care more about work life balance and less about money...they want you to give responsibility rather than earn it...and they are part of the workforce at record rates...they are the millennial generation. We will uncover the employee engagement drivers that are unique to millennials and you will learn how you can better develop an environment that helps to engage and retain them. Engaged millennials are more productive, less likely to leave, and highly likely to recommend your organization to friends and followers on social media.



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Friday, May 12, 2017 continued

11:15 am - **"FINANCIAL REGULATORY REFORM IN THE TRUMP ADMINISTRATION"**
12:00 pm **Matt Dyckman**, Counsel at Goodwin
William Stern, Partner at Goodwin

During his campaign, President Trump consistently emphasized that financial regulatory reform would be a critical component of his plan to increase economic growth and create jobs. He has expressly stated that his team would be working to "dismantle" the Dodd-Frank Act and replace it with new policies to encourage economic growth and job creation. We will discuss the financial regulatory changes that have been enacted in the first 100 days of the new administration, explore what additional financial regulatory changes may be in store, evaluate the likelihood that these changes and proposals will become effective, and analyze what such reforms will mean for community banks.

12:00 pm - **LUNCH**
1:00 pm *Sponsored by Federal Home Loan Bank of Boston*

THURSDAY DINNER

Please indicate choice of dinner selection on registration form.

Soup - Cheddar and Broccoli

Salad - Mixed Greens with Season Berries (*Local vegetables, sunflower kernels, house vinaigrette*)

Dinner selection - Filet Mignon with Béarnaise (*Tender filet mignon with tarragon and shallot béarnaise*) or

Garlic Chicken (*Panko crusted baked chicken with garlic cream sauce*)

Dessert - S'mores (*Graham cracker cake, chocolate hazelnut ganache, marshmallow and crème anglaise*)

ACCOMMODATIONS

Contact the Hotel directly at 1.866.801.3653 by **Monday, April 10th** to reserve your overnight room for Thursday, May 11th. Be sure to identify yourself as a participant of the NH/VT Bankers to receive the group rate of \$149.00 for single or double occupancy, plus 9% NH Room Tax.

Check-in is at 3:00 p.m. and check-out is 11:00 a.m. All reservations must be guaranteed with a one night deposit by credit card. Cancellations must be made 7 days prior to arrival or Thursday, May 4, 2017, to avoid a cancellation and/or no show fee equal to one night's accommodation.



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Registration Form

MEMBER: _____

CONTACT: _____ PHONE: _____

ADDRESS: _____

EMAIL: _____

Please indicate choice by checking corresponding box(es).

- CEO Only:** \$365 per Banker/FTC/Associate Member
(includes mobile app conference materials and meals – choose dinner preference)
-
- CFO Only:** \$99 per Banker/FTC/Associate Member
(includes mobile app conference materials continental breakfast and lunch)
\$50 per Banker/FTC/Associate Member
(includes mobile app conference materials and continental breakfast only)
-
- CEO & CFO:** \$415 per Banker/FTC/Associate Member
(includes mobile app conference materials and meals for both events – choose dinner preference)
-
- Spouse:** \$195 per Spouse/Guest *(includes all meals – choose dinner preference)*

Name <i>(include Nickname)</i>	Beef	Chicken	Registration Fee
	<input type="checkbox"/>	<input type="checkbox"/>	\$
	<input type="checkbox"/>	<input type="checkbox"/>	\$
	<input type="checkbox"/>	<input type="checkbox"/>	\$
Total Enclosed			\$

ROOM RESERVATIONS: contact the Hotel directly at 1.866.801.3653 by **Monday, April 10th** to reserve your overnight room for Thursday, May 11th. Be sure to identify yourself as a participant of the NH/VT Bankers to receive the group rate of \$149.00 for single or double occupancy, plus 9% NH Room Tax.

Please register for the conference by **Monday, April 10, 2017**. There are 3 ways to register:

- 1) Complete the registration form and mail with check payable to NHBA, PO Box 2586, Concord, NH 03302-2586
- 2) Scan and email your registration to Laurie Naro at lnaro@nhbankers.com
- 3) Register online at www.nhbankers.com under the Upcoming Events section.

CANCELLATIONS: Registrations may be cancelled prior to noon on Monday, April 10, 2017 by notifying the NHBA office at (603) 224-5373. Refunds are subject to a \$50.00 per person service charge. Any cancellations received after April 10 are not refundable, but are transferrable to another individual from your bank/firm who wishes to attend this conference. All registrations received by fax or email are subject to this policy.

Due to the Omnibus Budget Reconciliation Act of 1993, The following amounts (meals) are not deductible as a cost of doing business. \$215 CEO Conference only; \$18 CFO Workshop only; \$49 CFO Workshop including lunch; \$233 both conferences.