



Vermont Bankers Association, Inc.
"With Vermont's Banking Community,
Vermont Prospers"

VERMONT BANKERS ASSOCIATION, INC.

2017 Trustees & Directors Forum
Friday, November 10, 2017
Capitol Plaza Hotel & Conference Center
Montpelier, Vermont

The Annual Trustees and Directors Forum will be held on Friday, November 10, 2017 with registration beginning at 8:30 a.m. in the Montpelier Room at the Capitol Plaza Hotel & Conference Center in Montpelier, Vermont. The program will adjourn at approximately 3:30 p.m.

This program is a follow-up to the 2016 Directors Workshop held in conjunction with the New Hampshire Bankers Association. This year's program will discuss the lending process from the directors prospective. We will cover lending from policy (what should be covered in a well written policy) to credit scoring. The problem loan process will also be reviewed. The session also includes a discussion of the critical relationship between the board and regulators. This will include the appropriate board reaction to regulatory enforcement actions. Board driven strategic planning will be explained. Board and management review tools are also included in the program. Specific topics to be covered include:

- **Credit Scoring**
- **Collateral Considerations**
- **Keys to Your Loan Committee Vote**
- **Formal and Informal Actions**
- **CEO Evaluations**
- **Regulation - O**

In today's environment, directors are under increased pressure from regulators, shareholders, and customers to keep the bank in good shape.

The presenter for this day long session will be the highly sought after David L. Kemp, President of Bankers Management, Inc. (BMI). BMI is a nationally recognized company in financial services training and bank consulting. Prior to forming BMI, Mr. Kemp served as Vice President, Director of Credit Services for Cannon Lending Schools. Mr. Kemp has more than 30 years of management experience in consulting, training credit administration and new business development. Before joining Cannon, Mr. Kemp was Vice President Corporate Finance with Citicorp North America. His areas of expertise include commercial lending, consumer lending, portfolio management, real estate lending, workouts, and director responsibilities.

You will not want to miss this year's event, addressing so many important issues facing the banking industry today. To reserve your seat, please complete the attached registration form (or contact the VBA office at 802-229-0341 to pay by credit card) and return it to the Vermont Bankers Association, Inc. office at your earliest convenience, but no later than Monday, October 30, 2017.

CANCELLATION POLICY: Commitments with the Capitol Plaza Hotel & Conference Center preclude any reimbursements for cancellations received after close of business that date, however substitutions are always welcome. Refunds are subject to a \$50.00 per person service charge.

**Due to the Omnibus Budget Reconciliation Act of 1993, \$53.76 (meals) is not deductible as a cost of doing business.*