

Community Bankers of Wisconsin
**Management
Conference
& Expo 2014**



September 8–9, 2014 ■ The Wilderness Resort in Wisconsin Dells





Dear Community Bankers:

The Community Bankers of Wisconsin 33rd Annual Management Conference & Expo will be held September 8–9, 2014 at the Wilderness Resort (Glacier Canyon Conference Center), in Wisconsin Dells.

Lynne and I would like to personally invite my fellow community bankers and your spouse/guests to attend our premier networking event. The CBW Conference has been designed to help us identify the impact of industry and lifestyle changes. Based on feedback from last year we have made a few more changes to the format of the conference, again recognizing the value of your time and the importance of limiting the time away from your bank. We believe you will find value in the educational programs, trade show, and peer networking opportunities provided during our Conference.

On behalf of the CBW Board of Directors we encourage you and your senior management team to attend this year's Conference. We look forward to seeing you in Wisconsin Dells.

Sincerely,

Stan Leedle
CBW Chairman 2013–2014
Executive Vice President, Choice Bank, Oshkosh

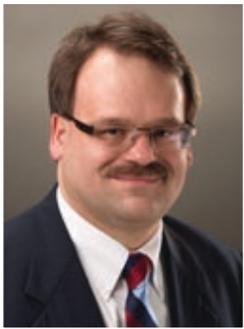
Monday, September 8, 2014

- 8:00 a.m.–2:00 p.m.** Golf at the Wild Rock Golf Club (*see back cover for details*)
- Golf Alternative:*
Bike Tour (Led by Butch Pomeroy)
Enjoy a relaxed 10-15 mile ride around Wisconsin Dells on bike paths and lanes. Bankers, spouses, and associate members are encouraged to participate.
- 1:30 p.m.–5:00 p.m.** Conference Registration
- 5:30 p.m.–6:30 p.m.** Welcome Reception
- 6:30 p.m.–8:30 p.m.** Chairman's Banquet, Banker of the Year & Lifetime Service Awards
- 8:30 p.m.–10:00 p.m.** After Dinner Coffee and Dessert

CONFERENCE

Tuesday, September 9, 2014

- 7:30 a.m.** Registration
- 7:45 a.m.–8:30 a.m.** Breakfast Buffet
- 8:45 a.m.–10:30 a.m.** Welcome with Chairman Stan Leedle
General Session



Asset Liability Management – What Does It Mean Today?

Five Key Things to Think About.

Jim Broucek, Wipfli

We know Asset Liability Management (ALM) is challenging, and we have five key things for you to consider to make your ALM process better and help you meet the expectations of ALCO, board of directors, and regulators. Join industry expert Jim Broucek for an engaging discussion on Asset Liability Management.

In this session, Jim will discuss:

- Key assumptions.
- Core deposits and deposit analysis.
- Coordination of loan and deposit pricing strategies as well as strategies for an improving economy and increasing loan demand.
- How to effectively make the ALM process better while managing business risk and dealing with regulatory expectations.
- Communication with and education of ALCO and board members.



Branch of the Future

Jaime Dominguez, Fiserv

The next generation of banking is not about technology replacing the brick and mortar branch. It's about using technology in the branch to enhance the customer experience while maintaining your brand. This session will focus on what retail banking decision makers need to think about as they transform their branches to meet client expectations in a new era. Learn how you can stay competitive during the technology revolution.

- 10:00 a.m.-1:00 p.m.** SPOUSE'S PROGRAM: Unveil your Artistic Side

Vino and Van Gogh will offer each participant the chance to let loose on a canvas. An instructor will guide you step-by-step through a sequence of brush strokes that everyone can follow. Whether you are an aspiring artist or just exploring your creative side, at the end of the event you will be amazed at the acrylic masterpiece you have created. An apron and art supplies will be provided.

10:30 a.m.–12:30 p.m. Exhibits Open
Exhibitor Prize Drawings, MUST be present to win

12:30 p.m.–1:30 p.m. Lunch, Annual Business Meeting



ICBA Address

Jack Hartings, ICBA Chairman

Jack will provide an update on ICBA's current advocacy initiatives and remind us just how important ICBA advocacy is to the future of community banking and how important it is for every community banker to stay informed and involved.

1:45 p.m.–3:30 p.m. General Session



Economic Outlook

Craig Dismuke, ICBA Securities

The CBO has reduced its "potential growth" for GDP over the next 10 years to 2.1%, well-below the 3.6% average rate of growth since 1950. The Fed has lowered its longer-run growth forecast to 2.2% to 2.3%. Why? Part of the reason future growth is expected to be meaningfully weaker is the demographic shift in the population, the aging of the labor force. This presentation will illustrate some of the challenges created for productivity and consumption as a result of the population trends. It will also discuss the short-term trends in growth, including the dwindling slack in the labor market and the protracted slowdown in housing. Finally, the presentation will attempt to make the material meaningful to attendees by discussing the impact on interest rates in both the short-term and the longer-term.



From the Future Backwards: Knowing the Next Now

Lee Wetherington, Director of Strategic Insight, ProfitStars

Why are 11% of consumers planning to switch financial institutions in the next 12 months and who are these people? What happens to PC-based online banking in a mobile-centric world of smartphones and tablets? How will traditional financial service providers fare with the advent of mobile payments and mobile commerce? Do financial institutions have unique advantages and opportunities in the world of post-Durbin payments? 2014 will be a wild ride but not one that is wholly unpredictable. Join Lee Wetherington for a forecast and summary of the industry's best research on upcoming developments in online, mobile, payments and branches, and learn the strategic and tactical positioning that will work best over the next 18 months.

3:30 p.m. Conclude

Some conference presentations may have changed between the printing of this brochure and the conference.

CONFERENCE AGENDA

Golf Outing - Monday, September 8, 2014



8:00 a.m. – 9:00 a.m.

Golf Registration at the Wild Rock Golf Club
(www.wildrockgolf.com)

9:00 a.m.

Golf – Shotgun Start – \$90 per person

The price includes golf (scramble format), half cart and range balls

2:00 p.m.

Golf Awards announced in the Clubhouse

GOLF REGISTRATION WILL BE CLOSED AFTER AUGUST 29. Cancellations are non-refundable after September 2. Registrations will be accepted from bankers, directors, exhibitors, associate members, and spouses who are registered for the entire conference.

CBWPAC FUNDRAISER:

For a suggested personal contribution of \$20 to the CBWPAC, golfers will receive a CBW logo ball, which can be used as a mulligan.

Conference Registration Information

Registration Fees:

- \$250 Full* registration for first banker
- \$195 Full* registration for each additional banker from the same bank
- \$100 Spouse/Guest full* registration
- \$85 Banquet only registration

**Full registration includes all meals and events.*

Cancellations:

Cancellations must be received no later than September 2 for a full refund.

Attire:

The conference, including the Chairman's Banquet, is business casual.

Hotel Information:

The Wilderness Resort
Glacier Canyon Lodge
45 Hillman Road
Wisconsin Dells, WI

Room Rate:

Sunday, September 7 through Monday, September 8, 2014: Double Queen – \$99; 2 Bedroom Deluxe – \$149

Hotel Reservations – Please call before Friday, August 8, 2014. After this date our block of rooms will be released and we cannot guarantee you a room.

Call In Reservations:

Toll Free Phone Number: 1-800-867-9453

Group Name:

Community Bankers of Wisconsin at Glacier Canyon Lodge

Leader #: 412371



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