



12th Annual CBW Member Appreciation Days - 2013

Eau Claire Golf & Country Club, Altoona: Paul Kohler, Charter Bank, Eau Claire; John Anderson, Executive Benefits Network; Scott Krieger, Bankers' Bank; David Pokrandt, Charter Bank, Eau Claire

MEETING & GOLF COURSE LOCATIONS

- **Thursday, June 20**
Eau Claire Golf & Country Club
828 Clubview Lane
Altoona, WI 54720
www.ecgcc.com
715-836-8420
- **Wednesday, July 10**

Meeting Location	Golf Location
West Side Club	University Ridge Golf Course
437 S Junction Road, Madison	9002 County Road PD, Madison
www.westsideclubmadison.com	www.universityridge.com
608-833-6355	608-845-7700
- **Monday, July 15**
The Bog
3121 County Road I
Saukville, WI 53080
www.golfthebog.com
262-284-7075



Community Bankers of Wisconsin
455 S Junction Road, Suite 101
Madison, Wisconsin 53719
Phone: 608-833-2386 - Fax: 608-833-8114
Website: www.communitybankers.org
Email: jami@communitybankers.org

PROGRAM FEATURED SPEAKERS

June 20 - Eau Claire Golf & Country Club, Altoona

“What Concerns Community Bankers?”

- **Speaker:** Fred Kelly, Senior Vice President, ICBA Securities

Bankers will walk through the findings and trends of the quarterly Community Bank Survey conducted by Vining Sparks/ICBA Securities. This national survey asks multiple questions regarding bankers perception of hindrances to growth/earnings for their bank during the upcoming quarter. ICBA Securities will highlight potential solutions that are offered to assist Wisconsin community bankers with their concerns.

“Reduce the Risk of Cyber Loss”

- **Speaker:** Denise Davis, Vice President, Community Bankers Financial Services

Most risk management analysts predict that the greatest potential for financial loss to community banks in the near future will result from cyber threats. Denise will discuss the emerging cyber exposures and the role of layered security controls and cyber insurance coverage in reducing and potentially eliminating the risk of cyber loss for community banks.

“Your Bank and UDAAP”

- **Speaker:** Maureen Fassbinder, Partner, WIPFLI LLP

Regulatory compliance has been downright overwhelming lately. Just for today, let's forget about the technicalities of the alphabet regulations and keep things light: let's tackle handling complaints and UDAAP!

July 10 - West Side Club, Madison and University Ridge Golf Course, Madison

“Cyber Threats: Are You Covered?”

- **Speaker:** Jill Howe, Account Executive Officer, Travelers

Small or large, as a bank you are a target for cyber threats including identity theft, missing funds, and hacking which can be complicated by litigation and regulatory requirements. Come learn about the types of threats that exist for your institution and discover the insurance products available to assist you in dealing with a cyber threat and mitigate the financial and reputational loss to your bank.

“Don't Let Your Customers' International Needs Outgrow Your Bank”

- **Speaker:** Troy Ruegsegger, Assistant Vice President, Bankers' Bank

The need to provide your customers the ability to facilitate international transactions continues to grow. This presentation will inform community banks of the growing and changing international market. We will provide an update on regulation changes, discuss potential risks, fee income and other opportunities.

“Economic Update”

- **Speaker:** Sanjay Bhasin, Executive Vice President, Federal Home Loan Bank of Chicago

Sanjay Bhasin, of Federal Home Loan Bank of Chicago, will provide an update on the economy and financial markets.

July 15 - The Bog, Saukville

“Asset Liability Management Emerging Issues and Topics”

- **Speakers:** John Behringer, Director - Financial Institutions and Nicholas Hahn, Manager, McGladrey

The OCC recently published their *Semiannual Risk Perspective* outlining the risks facing the banking industry today. Some risks identified were threats to business models from low rates, sluggish economic growth, stabilizing credit quality has stabilized which means that banks will no longer be able to prop up earnings by releasing reserves from ALLL, modest economic growth forecasted, continued low interest rates placing pressure on the net interest margin, increasing compliance and reputational risk as criminals become more sophisticated in cyber threats. John and Nick will discuss the impact of these emerging ALM issues and risks.

“Bank Mergers and Acquisitions: How the BOLI Asset is Affected”

- **Speakers:** David Fritz, Managing Partner and John Anderson, Associate, Executive Benefits Network

As the bank merger activity continues to pick-up, many banks are unaware of how their existing BOLI or the targeted bank's BOLI asset should be treated for purchase or sale purposes. This presentation will help a banker understand the proper method for accurately valuing the BOLI so all sides of the transaction are clear.

AGENDA

8:30 a.m. Registration & Continental Breakfast

9:00 a.m. Program

Welcome/CBW Report

- CBW Chairman, Paul Hoffmann, President, Monona State Bank
- CBW President & CEO, Daryll Lund

June 20 - ICBA Securities

“What Concerns Community Bankers?”

- Community Bankers Financial Services

“Reduce the Risk of Cyber Loss”

- WIPFLI, LLP

“Your Bank and UDAAP”

July 10 - Travelers

“Cyber Threats: Are You Covered?”

- Bankers' Bank

“Don't Let Your Customers' International Needs Outgrow Your Bank”

- Federal Home Loan Bank of Chicago

“Economic Update”

July 15 - McGladrey

“Asset Liability Management Emerging Issues & Topics”

- Executive Benefits Network

“Bank Mergers & Acquisitions: How the BOLI Asset is Affected”

11:00 a.m. Lunch

12:00 p.m. Golf Outing

4:30 p.m. Awards Presentation and Dinner Buffet

Each location includes a program, luncheon, golf and dinner. The first person registered from each bank attends on a complimentary basis. Additional bankers are welcome to attend the program and lunch at no charge and are invited to join us for golf and dinner at the appropriate fee. You are welcome to create your own foursomes. Please register for the date and location of your choice. Prizes will follow golf.

Our most sincere **THANK YOU** to the following companies for helping to sponsor these events.

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