



MISSOURI
INDEPENDENT
BANKERS
ASSOCIATION

One Mission. Community Banks.®

DIRECTORS & OFFICERS SEMINAR

MAY 8 & 9, 2018



2359 BITTERSWEET ROAD
LAKE OZARK, MO 65049
WWW.CAMDENONTHELAKE.COM
888.365.5620

TUESDAY, MAY 8TH

- 4:00 pm** **Workshop Registration Desk Open**
Hotel Lobby
- 4:30 pm-** **Cocktail Reception and Vendor Booth**
6:30 pm **Walk-Around**
*Grand Glaize Room ~ First floor of hotel,
lake level*
- 6:30 pm-** **Dinner**
9:00 pm *Lakeside Room ~ First floor of hotel,
lake level.*



Welcome & Introductions

David Alderton

MIBA President

Peoples Bank of Wyaconda

- 9:00 pm** **Hospitality Suite**

WEDNESDAY, MAY 9TH

- 7:00 am** **Breakfast**
*Lakeside Room ~ First floor of hotel,
lake level. Casual attire.*

BREAKFAST SPONSORED BY BKD LLP

BKD^{LLP}
CPAs & Advisors

- 7:30 am -** **Directors' Responsibilities in the**
8:15 am **Investment Portfolio**



Presented by Michael Erhardt,

*Sr. Vice President-Investment Strategies Group
ICBA Securities*

Board members for community banks, more than ever, are being required to have hands-on involvement in the policy setting, risk management, and compliance issues involving the investment portfolio. This workshop will present the responsibilities mandated by the regulators and will describe tools which ICBA Securities has developed to enable Directors to discharge their obligations under existing regs.

- 8:15 am** **Break**

Move to Osage / Gravois Room for morning session.

BREAK SPONSORED BY
BANK FINANCIAL SERVICES GROUP

BFS^{GROUP}
raising the standard

- 8:25 am -** **Bank Supervision and Regulation Update**
9:10 am



Presented by Ryan Harwell,

*Assistant Vice President
Examinations and Inspections
Federal Reserve Bank of Kansas City*

This presentation will include an update on economic factors, banking conditions and risks impacting bank supervision and regulation.

HOTEL REGISTRATION & AMENITIES

The Camden on the Lake Resort, Spa, & Yacht Club at Toad Cove is located at 2359 Bittersweet Road. Each suite is handsomely appointed with high thread count linens, lavish comforters, built-in flat screen televisions, stereo tuner and surround sound, DVD and CD players, hi-speed wireless Internet access, kitchenettes and more. Check in time is 4:00 pm and check out time is 11:00 am. **Make your room reservations by April 9 directly with the hotel at 888.365.5620.** Ask for the "MIBA0518" block rates of \$122+tax. Visit www.camdenonthelake.com for additional hotel details.

EARLY ARRIVALS

Conduct your own bank board meeting in one of the Hotel's meeting rooms, or enjoy the Hotel's Fitness Facility or Spa 54. Reduced golf rates are also available at area golf courses.



**9:10 am - Tax Cuts & Jobs Act of 2017-What
9:55 am Community Banks Need to Know**



*Presented by Francis Godfrey,
CPA, Partner
BKD, LLP*

In late 2017, President Trump signed the Tax Cuts and Jobs Act into law. Many provisions included in the Act took effect January 1, 2018, causing many banks to suffer short-term pain due to writing down the value of deferred-tax assets (DTAs) on their balance sheet. However, this short-term pain should result in long-term gain and boost the bottom line for banks, which have typically paid among the highest income tax rates of any industry. We'll discuss the most impactful provisions for the banking industry, examine how banks are benefitting from the new tax law and discuss the tax planning opportunities that lie ahead for community banks.

9:55 am Break

**10:05 am - Legally Speaking– What's Going On
10:50 am In Community Banking Today**



*Presented by:
Elizabeth Fast, Partner
Rodney Nichols, Partner
Sherry Dreisewerd, Partner*



SpencerFane LLP

A team of regional community banking legal experts-Elizabeth Fast (Kansas City), Rod Nichols (Springfield) and Sherry Dreisewerd (St. Louis) with the Spencer Fane law firm will inform us about the legal questions and issues community banks have been experiencing lately.



**10:50 am - Level the Playing Field When Resources
11:35 am are Tight**



*Presented by Chris Warwick,
Vice President
Consumer Marketing & Program Design
KASASA*

Resource constraints are a common challenge for community banks. Smaller financial institutions must operate very lean organizations, requiring individuals to juggle multiple responsibilities. In order to compete with the large budgets of the mega banks, community banks have to work smarter and stretch their dollar further. In this session, we will share tips to help you maximize existing resources, freeing up time to focus on areas that sometimes get deprioritized, such as innovation and new products and services.

*Move next door to Lakeside Room for lunch
Seminar registrants only, please*

11:40 am Lunch

**LUNCH SPONSORED BY MIDWEST INDEPENDENT BANK &
FIRST BANKERS' BANC SECURITIES, INC.**



**11:45 am - Overview of State Chartered Banks:
12:15 pm Trends and Areas of Concern**



*Presented by Lee Keith,
Commissioner
Missouri Division of Finance*

1:15 pm MIBA Board of Directors Meeting

ATTENTION GOLFERS!

Enjoy some of the most scenic golf courses in the state. Reduced spring rates are available at several courses in the area. Tee times have been left open. Call the course directly, to reserve your choice of tee times.

- Osage National Golf Course ~ 573.365.1950 · A.M. @ \$69 plus tax includes cart.
- The Cove Golf Course ~Phone 573.365.8532 · A.M. @ \$69 plus tax includes cart.
- The Ridge Golf Course ~Phone 573.365.8532 · A.M. @ \$59 plus tax includes cart.

REGISTRATION FORM

Name of Bank: _____

Address: _____

City, State, Zip _____

Phone #: _____

Director or Officer: _____

Director or Officer: _____

Director or Officer: _____

Spouse/Guest Registrants:

Spouse/Guest: _____

Spouse/Guest: _____

Spouse/Guest: _____

Spouse/Guest: _____

Cancellation Policy: Full refunds will be made if notification is received by Weds., April 25. Otherwise, fee will be forfeited. Substitutions are encouraged

No. of Full Registrations _____ x Fee = \$ _____

No. of Wed Only Registrations _____ x Fee = \$ _____

No. of Spouse/Guest _____ x Fee = \$ _____

TOTAL REGISTRATION FEES \$ _____

Check Enclosed Invoice Me Credit Card*

*If you are paying by credit card, please fill out the following information

Name on Card: _____

Billing Address: _____

Card Number: _____

Exp Date: _____ Security Code: _____

There will be a 3% Convenience Fee for credit card payments

PRICING:

FULL REGISTRATION:
INCLUDES TUES/WEDS. MEALS,
SEMINAR AND MATERIALS
MEMBER: \$350
NONMEMBER: \$500

4 OR MORE FULL REGISTRANTS:
MEMBER: \$300
NONMEMBER: \$450

WEDNESDAY ONLY FEE:
INCLUDES WEDS. BREAKFAST AND
LUNCH, SEMINAR AND MATERIALS
MEMBER: \$300
NONMEMBER: \$450

SPOUSE/GUEST:
(WITH FULL REGISTRANT)
INCLUDES TUES. RECEPTION AND
DINNER AND WEDS. BREAKFAST
(SEMINAR AND LUNCH NOT
INCLUDED)
MEMBER: \$155
NONMEMBER: \$275

WHO SHOULD ATTEND?

- ◆ DIRECTORS
- ◆ PRESIDENTS
- ◆ CEOs AND COOS
- ◆ OFFICERS
- ◆ BANK ATTORNEYS

Please register for seminar by April 27

Remit form and payment to:

Missouri Independent Bankers Association
PO Box 1765
Jefferson City, MO 65102

Fax: 573.636.2753

E-mail: sluetkemeyer@miba.net

