



Community  
Bankers School

# Identifying Leaders



July 15-20, 2018  
Bloomington, IL



# The Community Bankers School

*"The School presenters were very good and passionate. This course truly brings together all aspects of the bank."*

Mike Ward, AVP  
National Bank,  
Hillsboro, IL

Dear Community Banker:

## WHAT MAKES THE DIFFERENCE?

Have you wondered what makes some community bankers more successful than others? Is it native intelligence, talent or dedication? Is it that one person seeks success and the other doesn't? *I believe the difference lies in what each person knows and how he or she makes use of that knowledge.*

That is why I am writing to you about The Community Bankers School. The purpose of this school is *to impart knowledge participants can use every day in community banking.* The Community Bankers School (CBS) is available to community bankers nationwide, making it *The School* for community bankers in the country. **In addition, CBS is sponsored by eight state community-banking associations.**

## A SCHOOL UNLIKE ANY OTHER

You see, CBS is unique. A subcommittee annually evaluates faculty, curriculum and student comments to enhance the value of CBS. Each year, the *faculty has been improved* and the *curriculum updated* to include *timely topics* and the *latest learning techniques.* CBS is conducted in the *state-of-the-art facilities* of Illinois Wesleyan University.

## KNOWLEDGE IS THE DIFFERENCE

In looking at the alumni list, I see that more than 1,000 people have graduated from this school during the last 30 years. More than 90 percent of attendees each year have evaluated it as "excellent" or "very good." *The vast majority of graduates have been promoted or taken on new responsibilities at their banks.* More than 40 individuals are now bank presidents and 15 are outside directors — a track record that proves *knowledge makes the difference.*

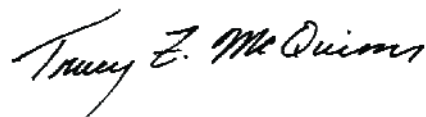
## MY PERSONAL GUARANTEE

Please put my statement to the test by enrolling one of your associates in Class I of the Community Bankers School. I guarantee that this individual will return to the bank more motivated and better equipped to contribute to the overall success of your community bank. *Should CBS not measure up to your expectations, you may contact me within two weeks of the student's return and the full tuition will be refunded to your bank!*

## AN INVESTMENT IN SUCCESS

*Enroll a candidate now! It's a no-risk investment in your community bank's success.*

Sincerely,



Tracy Z. McQuinn, Administrator,  
The Community Bankers School and  
SVP of Education & Special Events,  
Community Bankers Association of Illinois



# July 15-20, 2018

The Community Bankers School is an intensive program designed for today's community bank professional. Here is what students gain:

- background and experience for broader responsibilities and greater effectiveness;
- a broad understanding of the overall deposit, credit and investment functions of a community bank;
- an appreciation for customer service and an active business-development program;
- insight into a community bank's overall operations responsibilities and techniques for integrating technology into the bank's strategic plan;
- the opportunity to compare and share experiences with peers, instructors and senior bankers;
- the invaluable student notebook which contains course outlines, supplemental reading materials, as well as exhibits and sample forms; and
- the ability to immediately contribute to the overall success of the bank.



*"The courses made you think about the bigger picture and how all the functions work together. The spirit of camaraderie is great."*

Emily Collins, COO  
Midland Community Bank,  
Kincaid

## Money-Back Guarantee

**Should CBS not measure up  
to your expectations,  
call within two weeks, and the full tuition  
will be refunded to your bank.**



# Class I Schedule

	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
8 a.m.	Introduction to Compliance <i>Bill Elliott</i>	Analyzing Financial Statements <i>Jeffery Johnson</i>	Continuity Planning Fraud Robbery Prevention <i>Jim Reibel</i>	Collections, Problem Loans, Management & Bankruptcy <i>Dave Kemp</i>	Examination <i>Dave Kemp</i>
9 a.m.					Test Review & Discussion
10 a.m.	Exposure to Monetary Economics <i>Dave Kemp</i>	Structuring Loans <i>Jeffery Johnson</i>	Secondary Market <i>Chris Milne</i>	Ownership Documentation <i>Kathy Enbom</i>	Commercial Loan Case <i>Dave Kemp</i> <i>Jeffery Johnson</i>
11 a.m.					
Noon	Lunch	Lunch	Lunch	Lunch	Graduation Luncheon & Dismissal
1 p.m.	Introduction to Accounting <i>Jeffery Johnson</i>	Introduction to Auditing <i>Sara Mikuta</i>	Bank Investments <i>Drew Simmons</i>	Ag Outlook <i>Dwight Raab</i>	
2 p.m.		Consumer Credit <i>Dave Kemp</i>		Commercial Loan Documentation & Lending Wrap-Up <i>Jeffery Johnson &amp; Dave Kemp</i>	
3 p.m.	Introduction to Compliance (cont'd) <i>Bill Elliott</i>		Consumer Loan Doc <i>Dave Kemp</i>		<b>Sunday, July 16</b>
4 p.m.					Registration & Check-in <b>3:30 - 5 p.m.</b>
5 - 6 p.m.	Dinner/Free Time		Dinner/Free Time		Orientation & Dinner <b>5 - 6:30 p.m.</b>
6 p.m.	Technology Trends <i>Joe Oleksak</i>	Social Activity	Sales Training <i>Duane Sobacki</i>	Commercial Loan Case Student Group Preparation	Concepts of Financial Planning <i>Richard Hiatt</i> <b>6:30 - 8:30 p.m.</b>
7 p.m.			Commercial Loan Case Student Group Preparation	Dinner on your own	

## FACULTY

**Archie Bransford Jr.** — Bransford is the owner and operator of Bransford & Associates, LLC, Atlanta, GA, which provides regulatory consulting services to financial institutions. He worked with the Office of the Comptroller of the Currency (OCC) for 30 years and retired as the deputy comptroller for the agency's Southern District. He served as the deputy comptroller for the Southeastern District in Atlanta, district administrator for the Southeastern District, and examiner-in-charge for First Union Corporation in Charlotte, NC. Bransford earned a B.S. in business administration from the University of Detroit, MI.

**Sean Cunningham** — Cunningham is a regional manager with Marquis, a company that leverages technology to help banks increase revenue by retaining current customers. He was formerly the chief marketing and retail officer with a community bank in Illinois where his efforts were focused on achieving positive ROI through targeted marketing. He also implemented and managed his bank's sales and service initiatives. With Marquis, Cunningham helps banks across the country maximize their strategic marketing and sales efforts particularly specializing in loan growth, cross-sales, retention and sales automation.

**Bill Elliott** — Elliott, CRCM, is a senior consultant with Young & Associates of Kent, OH, a nationally recognized compliance consulting firm for community banks. He has 24 years of banking experience, including 16 years of experience as a compliance and CRA officer. He was previously a lender for consumer, commercial, and mortgage loans, and has managed the loan review, loan processing, loan administration, credit administration, and collections functions. He conducts compliance reviews for all areas of compliance and writes compliance articles and training materials.

**Kathy Enbom** — Enbom, CRCM, senior manager at Wipfli LLP in Sterling, IL, has an extensive background in regulatory compliance, marketing and leadership, including significant training in developing, delivering and implementing instructional programs. She uses this experience to enhance the consultative interaction by providing guidance and resources to assist clients in improving their overall compliance management system. Enbom's well-rounded experience in financial services helped her develop a comprehensive understanding of bank operations and management.

**Donna Goelz** — Goelz is an attorney with Howard & Howard, Peoria, IL, who concentrates her practice in corporate, regulatory and compliance matters for financial institutions. Prior to joining Howard & Howard, Goelz had extensive experience working with one of St. Louis' largest law firms representing major banks, thrifts and related holding companies in corporate, regulatory and securities law matters. She provided legal direction during the formation of entities, acquisitions, securities offerings and other regulatory matters related to banking and financial organizations. Goelz is admitted to both the Illinois and Missouri State Bar Associations.

**Elaine Hand** — Hand is the president of Illinois-based Innerview, Inc. She is a facilitator, trainer, speaker, leader and planner. Prior to creating Innerview, Inc., Hand worked in banking for 20 years. Her job responsibilities included recruitment and retention of employees, training, assessments, benefits planning, government regulations, retail and commercial development, marketing, sales and management. Hand has strategically aligned her company with key solutions providers in order to ensure the fast and efficient resolution to the people concerns that her clients face.

# Class II Schedule

	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
8 a.m.	Community Bank Policies & Regulatory Relations <i>Dave Kemp</i>	Business Development & Establishing a Marketing Program <i>Sean Cunningham</i>	Asset/Liability & Investment Management <i>Drew Simmons</i>	Examination & Review <i>Jeffery Johnson</i>	Strategic Management of Community Banks (Simulation Exercise) & Examination <i>John Oliver</i>
9 a.m.					
10 a.m.	Federal Regulatory Update <i>Bill Elliott</i>	Risk Management <i>Sara Mikuta</i>		Strategic Management of Community Banks (Simulation Exercise) <i>John Oliver</i>	
11 a.m.			Bank-Liability Issues <i>Goelz &amp; VanFleet</i>		
Noon	Lunch	Lunch	Lunch	Lunch	Graduation Luncheon & Dismissal
1 p.m.	Federal Regulatory Update <i>Bill Elliott</i>	Loan Review <i>Jeffery Johnson</i>	Bank Financial Ratios <i>Archie Bransford Jr.</i>	Strategic Management of Community Banks (Simulation Exercise) <i>John Oliver</i>	
2 p.m.					
3 p.m.	Management Principles <i>Elaine Hand</i>	Human Resource Management and Legal Issues <i>Robert Kearney</i>	Strategic Planning <i>Dave Kemp</i>		
4 p.m.			Strategic Management <i>John Oliver</i>		
5 - 6 p.m.	Dinner/Free Time		Dinner/Free Time		Orientation & Dinner <b>5 - 6:30 p.m.</b>
6 p.m.	Media Relations	Social Activity	Strategic Management of Community Banks (Simulation Exercise) <i>John Oliver</i>	Dinner on your own	Credit Administration <i>Jeffery Johnson</i> <b>6:30 - 8:30 p.m.</b>
7 p.m.					

## Sunday, July 16

Registration & Check-in  
**3:30 - 5 p.m.**

Orientation & Dinner  
**5 - 6:30 p.m.**

Credit Administration  
*Jeffery Johnson*  
**6:30 - 8:30 p.m.**

**Richard Hiatt** — Hiatt is self-employed in estate planning, investments, and financial services. He is the owner of Hiatt Enterprises, which provides agriculture land management, record bookkeeping and consulting. He is also a consultant in bank and trust services with Fairbury-Cropsey Community Bank, a division of Morton Community Bank, and provides financial planning through Wayne Hummer Investments. Hiatt has been a banker for 35 years, starting as a farm manager, 12 years as a trust officer, and president of two banks. He is a past Group Director of the Community Bankers Association of Illinois and is past chairman of the CBAI Foundation for Community Banking.

**Jeffery Johnson** — Johnson is the president and founder of Bankers Insight Group, Atlanta, GA. Beginning as a management trainee, he was promoted to group vice president for Sun Trust Bank, Atlanta. He also senior vice president and commercial banking division manager for Citizens Trust Bank, Atlanta. A graduate of Morehouse College, Atlanta; John Carroll University in University Heights, OH; and the Prochnow Graduate School of Banking, Madison, WI; Johnson also received a graduate certificate in bank management from Wharton School of Business at the University of Pennsylvania, Philadelphia.

**Robert Kearney** — At Illinois Wesleyan University, Kearney teaches business and employment law. He has also taught in the College of Business Administration at the University of Illinois at Chicago, as well as the University of Michigan Business School, Ann Arbor. Kearney has written extensively in the area of employment law and on issues affecting the workplace, with articles appearing in several law journals. He is licensed to practice law in Illinois and admitted to several federal courts. He earned his J.D. at Notre Dame Law School, South Bend, IN.

**Dave Kemp** — Kemp is founder and president of Bankers Management Inc., a nationally recognized financial management, consulting and training firm located in College Park, GA. He serves as lead faculty member for The Community Bankers School. He is a former vice president corporate finance for Citicorp and a branch manager and commercial lender for the former First National Bank of Atlanta and Citizens and Southern National Bank. Kemp earned a bachelor's degree from Morris Brown College, Atlanta, and completed graduate courses in accounting corporate finance at Georgia State University, Atlanta, and Harvard University, Cambridge, MA.

**Sara Mikuta** — Mikuta leads the risk advisory and forensic services team for Wipfli LLP's financial institutions practice. Her team is responsible for the development and delivery of internal audit services, regulatory compliance examination services, loan portfolio services, information technology services, and fiduciary and trust services. Mikuta brings more than 30 years of financial institution experience. This depth of knowledge and experience provides her clients with the necessary tools to be successful in their endeavors.

**Chris Milne** — Milne is managing director of institutional sales at the Federal Home Loan Bank of Chicago. In addition to managing the team of sales directors who market the Bank's funding and mortgage programs to community banks and depositories in Illinois and Wisconsin, Milne covers more than 150 members including many large members and all of southern Illinois. During his 14 year tenure at FHLB Chicago, he has managed mortgage pricing and trading for the MPF program, negotiated large mortgage loan purchases, and managed the Bank's investment portfolio which mainly consists of MBS. Prior to FHLB Chicago, Milne worked at both large and small investment banks selling and trading bonds.

*"The second year really got me prepared for the next steps in my career. The instructors have done a fantastic job to excite and prepare me for my future management position at the bank."*

Greg Swinney, Loans  
State Bank of  
Whittington

*"Fantastic presenters with tons of experience!"*

Steve Goetten,  
AVP/Commercial  
Loan Officer  
Jersey State Bank,  
Jerseyville



**Joe Oleksak** — Joe Oleksak is a leader with Plante Moran's Information Technology (IT) Consulting team focusing on IT risks and controls. He specializes in advising clients on IT security, audit and technology so that they can stay on the cutting edge of industry regulations, trends and security best practices. His areas of focus include IT strategic planning, IT risk assessments, network and web application security and penetration testing, IT audits, business continuity and disaster recovery management, incident response planning and SSAE16/SOC reporting. Oleksak has presented at various conferences on security-related topics and has written or been quoted in various technology white papers, industry newsletters and magazines.

**John Oliver** — Oliver is the founder of Laurel Management Systems, Inc., Palm Springs, CA. He has been in the financial-services field for more than 35 years, working both in Europe and the United States. For the past 18 years, he has built a thriving consulting practice with focus on strategic planning and the developmental needs of managers and directors in financial services. Oliver is responsible for the design and implementation of his company's highly regarded FIplanner strategic planning system. He also authored *What Really Is Expected of Me: The Community Bank Directors Guidebook*.

**Dwight D. Raab** — Raab is chief executive officer at Illinois Farm Business Farm Management Association (FBFM). He develops, coordinates, and conducts continuous farm record keeping and management analysis program outlined by the State Board of Illinois FBFM in cooperation with the University of Illinois, Department of Agricultural and Consumer Economics. Raab supervises field activities related to computer and record analysis procedures. He recruits and screens field staff candidates and assists in coordination of personnel training. Raab helps all parties cooperating in Illinois FBFM, local FBFM associations, and Agricultural and Consumer Economics Department to develop mutual understanding in the pursuit of farm business analysis objectives. He also oversees business affairs of the state Association, including contracts for supplies and services and the business records of the Association.

**Jim Rechel** — Rechel is president of The Rechel Group, Inc., Cincinnati, OH, which specializes in security intervention solutions. As former director of bank protection for Fifth Third Bank in Cincinnati, he was responsible for the fraud-prevention and investigation program for the credit- and debit-card portfolio. Prior to this, he held various positions within the bank protection department, and was a loan officer for Fifth Third Bank. Rechel was also a special agent with the FBI and investigated white-collar crime, including bank fraud, government corruption, bank robberies and narcotics cases.

**Drew Simmons** — Simmons is vice president for THE BAKER GROUP in Oklahoma City. He works with the needs of community banks specifically covering interest rate risk, asset/liability management and fixed-income portfolio management. He currently manages a municipal credits database that he developed in 2008 covering more than 54,000 bonds, providing clients with specific credit metrics that are essential in assessing municipal credit. Simmons regularly speaks at banking schools and financial seminars as well as online consultations with banks on a wide array of asset/liability management related issues.

**Duane Sobecki** — Sobecki is the CEO of Focused Results, LLC, a sales strategy, consulting and training firm. An authority in sales strategy and strategic-market segmentation, Sobecki provides actionable business development, expansion, marketing and planning strategies to financial institutions. He specializes in helping financial service providers to better segment important markets, and direct sales and marketing strategies at those key segments to ensure revenue and profit growth.

**Joseph VanFleet** — VanFleet, attorney with Howard & Howard, Peoria, IL, concentrates his practice on business, commercial, real estate and construction litigation; with a heavier emphasis on banking, creditors' rights and general business law. After several years at one of the world's largest law firms, VanFleet formed his own practice where he focused on providing sophisticated cost-effective legal representation for his broad spectrum of banks and corporate clients in a manner custom-designed to achieve the desired result for each specific matter. He is licensed in the state of Illinois and admitted to practice before the United States and Illinois State Supreme Courts, the United States Court of Appeals for the Seventh Circuit, and the United States District Courts for the Northern and Central Districts of Illinois.

## Program

The Community Bankers School consists of two, one-week sessions at Illinois Wesleyan University, located in Bloomington, IL. The 2018 session opens Sunday, July 15, and concludes Friday, July 20. Classes I and II meet concurrently. Attendees are expected to conduct themselves as representatives of their banks and their Associations at all times. To receive a diploma, students must attend every class and special activity that is scheduled for their Class; and complete and maintain a passing average (C or better) on the exam at the end of both Classes I and II, and on the three extension problems. The extension problems are assigned and mailed to students prior to Class II. **Please note that there are group assignments that may require meeting outside of class time.**

## Admission Requirements

To be admitted to CBS, applicants must meet the following qualifications:

1. current employee of a community bank; and
2. high school graduate with three years of banking experience; or college graduate and one year in banking.

*(NOTE: Deadline to enroll is July 1, 2018)*

If you meet these qualifications, simply mail your completed enrollment form to:

Community Bankers Association  
of Illinois  
901 Community Drive  
Springfield, Illinois 62703

## Selection of Applicants

Applications are approved in the order received. Letters of acceptance, an invoice for tuition, and additional background information are then furnished to each applicant.

## Scholarships

Three full scholarships are available each year for CBAI member bankers to attend CBS. Contact the CBAI Department of Communications at 217/529-2265 or via e-mail at cbaicom@cbaicom.com for more details.

## Orientation

On Sunday evening, a short orientation is held. All students are briefed on the contents of their notebooks, final school schedules, classroom locations, and more. After dinner, both groups begin class. Class I discusses "Concepts of Financial Planning" with Richard Hiatt; Class II discusses "Credit Administration" with Jeffery Johnson.

## Tuesday Social

All students participate in a social event. Tradition calls for Class II to produce "The Skit" for the entertainment.

## Graduation

Commencement exercises are scheduled for 12 p.m. on Friday, July 20, 2018, in Memorial Student Center. Both classes are required to attend. CEOs and guests of graduates are encouraged to attend.

## Enrollment Fees

Fees include registration, tuition, meals, course notebooks, orientation and social events listed in the preliminary schedule. Housing is a separate fee; cost is dependent upon choice. Students are invoiced upon acceptance. **A \$150 University Fee is assessed for any participant who chooses not to stay on campus.**

*First and Second Year 2018*

Member of CBAI, CBI, IBAT, IBC, ICBM, ICBND, MIBA, VACB — \$1,299 (per year)  
Non-member Banker — \$2,299 (per year)

*First and Second Year 2019 — TBA*

## Cancellation Policy

Students may cancel without penalty prior to June 1, 2018. After June 1, a \$250 penalty will be charged. No refunds are issued after the course begins. Requests for cancellation must be in writing.

## Extension Problem Review

A review of the extension problems for Class II will be conducted at 7:30 a.m. on Monday, July 16, with Dave Kemp and Jeff Johnson.



*"Staying in the dorms was the best thing. I really enjoyed getting to know my roommates. I also made so many other connections. It really was worthwhile. I feel this will make be a better lender."*

Lisa Stambaugh,  
Loan Officer  
Jacksonville Savings  
Bank

This week-long school provides 15 hours of credit toward the prestigious Certified Community Lender designation

A close-up photograph of a hand holding a single, ornate brass key. The hand is positioned in the lower center of the frame, with the thumb and index finger gripping the key's handle. The key has a heart-shaped top and a notched bit. Surrounding the hand are numerous other keys of various shapes and sizes, each hanging from a white string against a dark, blurred background. The lighting is soft, highlighting the texture of the hand and the metallic sheen of the keys.

# *The key to your succession plan*

**Let CBS put the success in your succession plan.  
You identify the leaders at your bank.  
CBS prepares them for their future.**

## **Sponsoring Associations**

**Community Bankers Association of Illinois  
Community Bankers of Iowa  
Independent Bankers Association of Texas  
Independent Bankers of Colorado**

**Independent Community Bankers of Minnesota  
Independent Community Bankers of North Dakota  
Missouri Independent Bankers Association  
Virginia Association of Community Bankers**



**Community Bankers School Enrollment And Housing Form  
Illinois Wesleyan University  
Bloomington, Illinois  
July 15-20, 2018**

Bank Name: \_\_\_\_\_ Assets: \_\_\_\_\_

Bank Address: \_\_\_\_\_

City/State/Zip: \_\_\_\_\_ Phone Number \_\_\_\_\_

Applicant Name: \_\_\_\_\_ E-Mail: \_\_\_\_\_

(E-mail address required for registration).

Title: \_\_\_\_\_ Area of Banking: \_\_\_\_\_

- Male                       Female                       I have special needs, please contact me before CBS.

Please indicate the class for which you are registering:

- First Year                       Second Year

Educational Background (Check highest level achieved):

- High School Graduate                       College Graduate  
 Associate Degree                       Graduate School

Years of banking experience: \_\_\_\_\_ I have computer experience:  Yes                       No

**To assist in planning for CBS, please check which housing option you plan to utilize. A \$150 University fee will be assessed for any participant who chooses not to stay on campus.**

- Commute to CBS – If you are a local resident, you may wish to live at home. A \$150 University fee will be assessed.  
 Apartment-style housing — Locking single bedrooms with semi-private bath – This building has four bedroom suites with a kitchen, living room, and two bathrooms. This option requires an additional \$325 for the week.

Local Hotel – If you cannot commute and do not want to live in a dorm, you may make and pay for your own hotel

- reservations. Please reference CBAI. A \$150 University fee will be assessed. A block of rooms is reserved at the following hotel:

**Double Tree by Hilton Bloomington**

10 Brickyard Drive, Bloomington, IL 61701  
309/664-6446

Rate: \$120 + tax single or double occupancy

**The cut-off date for hotel reservations is June 24, 2018.**

Please reference the room-block name Community Bankers Association of Illinois.

**First-Year and Second-Year Enrollment Fee:**

Member of CBAI, CBI, IBAT, IBC, ICBM, ICBND, MIBA, VACB — \$1,299 (per year)

Non-member Banks — \$2,299 (per year)

State association you were recruited by? \_\_\_\_\_

**Please select your payment method.**

- Check Enclosed                       Check in Mail                       Credit Card\*

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

Name as It Reads on Card \_\_\_\_\_ Card Number \_\_\_\_\_

Company Name on Card \_\_\_\_\_ Expiration Date \_\_\_\_\_

Billing Address of Card \_\_\_\_\_ Three-Digit Security Code \_\_\_\_\_



**Mail it in:**  
CBAI Education Department  
901 Community Drive  
Springfield, IL 62703-5184



**Fax it in:**  
(217) 585-8738



**Call it in:**  
(217) 529-2265



**Click it in:**  
[www.cbai.com](http://www.cbai.com)