



MISSOURI
INDEPENDENT
BANKERS
ASSOCIATION

One Mission. Community Banks.®

CREDIT & LENDING SEMINAR

OCTOBER 3-4, 2018



MIBA HEADQUARTERS
108 E. HIGH ST, SUITE B
JEFFERSON CITY, MO 65101



WEDNESDAY, OCTOBER 3

8:00 am - Registration & Breakfast
9:00 am

9:00 am - The Current State of Lending
10:00 am



David Ruffin
Director-Credit Risk Management
Dixon Hughes Goodman

Every bank has a loan approval process along with a loan or credit committee. But as competition to provide consumer, commercial real estate and small business loans accelerates, community banks need to make sure that sound lending policies are in place. This session will provide commentary and analysis on national and regional economic trends.

10:00 am - Fundamentals of C&I and Balance Sheet Lending
10:55 am



Presented by Craig Poms
Regional SVP of Sales,
LSQ Funding

Commercial borrowers depend on reliable access to cash for working capital. Secured working capital financing is as an attractive and sound credit product for banks to fuel commercial loan growth. Loans secured by working assets can be structurally complex, and oversight of asset-based loans can be operationally demanding. This session will help you understand the fundamentals of asset based financing to properly communicate structural options and risks to borrowers and bank credit committees.

10:55 am - Break and Networking

11:10 am - Risk Rating: The Cornerstone of Credit Risk Management
12:00 pm



Presented by Alison Trapp,
Advisory Services Group
Sageworks

Timely and accurate risk ratings are not only a regulatory expectation but also good business practice. This session provides concrete ways to improve the risk rating process.

12:05 pm - Lunch
1:00 pm

1:05 pm - Stop Selling and Start Connecting: Why Your Marketing Program Isn't Working!
2:00 pm



Presented by Patrick Dix,
VP-Public Relations
SHAZAM

It's not enough to be your community's "Hometown Bank", and you can't just tell a potential customer it's "your people" that make the difference. Information is coming at your customers and your potential customers faster than ever. The volume can turn to white noise if you don't stop and pay attention to how you target customers, when they see your message, where you deliver that message and how you tell your institution's story. This session explores the ways digital media is changing the way we market to customers, the new ways customers are digesting the information you serve up, and how you can differentiate your message by connecting with customers instead of trying to sell to them.

2:10 pm - Doing More With Less: How Machine Learning Reduces Risk and Streamlines Your Construction Lending Process
3:00 pm



Presented by R. William Mitchell,
Co-Founder and CEO
Contract Simply

One of the hottest trends right now is machine learning in banking. The eye-opening implications technological advances like machine learning have on construction loan administration are just now reaching the surface. This session will discuss examples of how lenders are using machine learning to automate mundane tasks, help lenders and borrowers comply with controls and offer assurances around disbursement process to create a "lien-free completion" of projects, and streamline process to expedite disbursements.

THURSDAY, OCTOBER 4

3:05 pm - 4:00 pm **DIY Credit Stress Test: Steps to Create and What the Numbers Tell You**



*Presented by Shawn O'Brien,
President*

Qwickrate

Highlight stress testing, capital planning and proactive loan portfolio risk management before regulators and directors ask. Learn how to build a Do It Yourself (DIY) Credit Stress Test that analyzes current capital needs, and potential needs in stressed conditions (i.e., a scenario for surviving another recession). Identify important benchmarks while discussing what the numbers reveal. Bonus: You will learn to incorporate available peer information in assessments to gain a clear perspective of your bank position.

4:05 pm - 5:00 pm **A Practical Guide for Fair Lending Success-Today's Trip Wires & Ways to Mitigate Risk**



*Presented by Stephanie Kalahurka,
Partner*

Fenimore, Kay, Harrison & Ford LLP

An interactive review of compliance's biggest risk and the best practices associated with mitigating the risk. Audience members will receive a fast-paced overview of today's Fair Lending trip wires and best practices.

5:00 pm - Cocktail Reception sponsored by Midwest Independent Bank



7:30 am- 8:25 am **Breakfast & Networking**

8:30 am- 9:10 am **Loan Review: The Front line of a Healthy Loan Portfolio**



*Presented by Joe Kollmeyer,
Senior Vice President
Midwest Independent Bank*

Having a robust loan review system is the First step in evaluating asset quality and administration of lending activities for your bank. This session will provide the basic tools for setting up a proper loan Review program.

9:10 am- 10:05 am **Lending Technology Trends to Succeed with Millennials**



*Presented by Mike Horrocks,
VP of Marketing
Baker Hill*

Want to make better-informed credit decisions? Attend this session to learn how to use big data and cutting-edge credit technologies to broaden your institution's knowledge of risk and how it can translate into profitability and growth.

10:05 am **Break and Networking**

10:15 am - 11:15 am **Agriculture in Missouri: Policy, Outlook and Trends to Watch**



*Presented by Patrick Westhoff,
Director, FAPRI
Professor, University of Missouri*

11:15 am - 12:10 pm **Ag Lending: Current Status & Future View**



*Presented by Dan Gieseke,
Chief of Farm Loan Programs
Missouri Farm Service Agency (FSA)*

Join Dan Gieseke with FSA to review the current Ag Lending Environment and discuss the products FSA has to assist community banks.

12:10 pm **Conference Adjourns**

REGISTRATION FORM

Please print clearly and use the name you prefer on your name badge

Name of Bank: _____

Address: _____

City, State, Zip _____

Phone #: _____

Seminar Attendee #1 _____

E-mail _____

Title _____

Seminar Attendee #2 _____

E-mail _____

Title _____

Seminar Attendee #3 _____

E-mail _____

Title _____

No. of Registrations _____ 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

Cancellation Policy: Full refunds will be made if notification is received by Fri., Sept. 28. Otherwise, fee will be forfeited. Substitution are encouraged



PRICING:

MEMBER FEE: \$385

NONMEMBER FEE: \$770

REGISTRATION FEE INCLUDES:
WEDNESDAY AND THURSDAY
MEALS, COCKTAIL RECEPTION,
REFRESHMENT BREAKS, SEMINAR
AND MATERIALS

WHO SHOULD ATTEND?

- CHIEF CREDIT OFFICERS
- SENIOR LENDERS
- LOAN OFFICERS
- CONSUMER LOAN OFFICERS
- COMMERCIAL LOAN OFFICERS

HOTEL RESERVATIONS CAN BE MADE AT:

*THE DOUBLETREE BY HILTON
HOTEL IN JEFFERSON CITY
RATE: \$119
PHONE NUMBER: 573.636.5101

*CAPITOL PLAZA HOTEL
RATE: \$99
PHONE NUMBER: 573.635.1234

PLEASE REFERENCE GROUP NAME:
MISSOURI
INDEPENDENT BANKERS
ASSOCIATION

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