

PLAN YOUR NEXT MOVE 2018 MIDWEST STRATEGIC OPTIONS CONFERENCE



Thursday, September 6, 2018 | Embassy Suites Columbus Airport | Columbus, Ohio
with a networking reception on Wednesday, September 5 from 5 – 6:30 p.m.

Don't be a pawn in the game. Join bankers from across the Midwest to explore growth options, discuss strategic opportunities and investigate innovative partnerships at the 2018 Midwest Strategic Options Conference. This year, the event is expanded bringing together even more bankers to focus on how to succeed in today's market. Join industry leading keynotes, banking and industry colleagues and association staff to plan your next move.

Presented in partnership by:





AGENDA AT A GLANCE

8 – 8:30 a.m.	Registration & Networking
8:30 a.m.	Welcome
8:30 – 9:45 a.m.	Opening Keynote Session
9:45 - 10 a.m.	Break
10 – 11:30 a.m.	General Session
11:30 a.m. – 12 p.m.	Lunch Buffet
12 – 1 p.m.	Peer-to-Peer Banker Panel Discussion
1 – 1:15 p.m.	Break
1:15 – 2:15 p.m.	Concurrent Breakout Sessions
2:15 – 2:30 p.m.	Break
2:30 – 3:30 p.m.	Concurrent Breakout Sessions
3:30 – 3:45 p.m.	Break
3:45 – 4:30 p.m.	Closing Keynote Session
4:30 p.m.	Questions & Wrap-Up

PLUS! NETWORKING RECEPTION

Wednesday, September 5
5 - 6:30 p.m.

Attend this casual networking reception at the conference venue which includes light hors d'oeuvres and beverages



WHO SHOULD ATTEND

This program is designed for executive management team members and directors of mutual organizations, as well as stock organizations. Please note: The focus will not be on M&A, but rather on a variety of strategic options and alternatives to enable management and boards to guide their institutions in achieving their own strategic goals and objectives.



GENERAL SESSIONS

Opening Keynote Session: Bank Performance & Valuation Data – How Much is My Bank Worth?

Edward Usalis, Vice President, United Bankers' Bank

Explore current trends in community bank performance and the valuation of community banks for a variety of purposes. The presentation will emphasize data from the states in attendance, and will also discuss the unique motivations of buyers and sellers and their impact on community bank value.

Strategies for Remaining Independent & Raising Capital

Charlie Crowley, Chris Chapman and Mike Voinovich, Boenning & Scattergood, Inc.; Harold Hanley and James Crotty, Keefe, Bruyette & Woods, A Stifel Company; and Kim Schaefer, Jeff Smith and Tony Weis, Vorys, Sater, Seymour and Pease, LLP

Learn about practical strategies for remaining independent, including financial strategies as well as legal and regulatory strategies to position your institution to have the option of remaining independent while still addressing the fiduciary obligations of the board to do what it believes is in the best interests of the institution and its stakeholders.

The session will “de-mystify” the process and discuss the financial strategies involved in raising equity and issuing debt, as well as the legal and regulatory implications of various forms of equity and debt financings. Presenters will also share practical and pragmatic approaches to raising capital and our collective experience in recent debt and equity issues from basic retail transactions to PE and fund transactions.

Peer-to-Peer Banker Panel Discussion

This one-hour panel of peer bankers from banks of different sizes and strategies will discuss how they have successfully grown their financial institutions. In some cases, this growth has occurred organically; in others through whole-bank acquisitions or through targeting select portfolios or geographies through branch acquisitions.

Closing Keynote Session: Embracing Innovation FinTech as a Strategic and Growth Opportunity

Erin Fonte, Member and FinTech/Payments Lawyer, Dykema Gossett, PLLC

Driven by a frictionless, consumer-centric design and market demand to fulfill lack of innovation from within the industry, this new wave of FinTech is poised to move the industry forward by enabling banks to increase operational efficiencies, reach new customers, deliver new products and services and enhance their customer value proposition as a financial institution of choice. So, why should community banks care about with FinTech? In addition to an overview of the state of bank/FinTech partnerships, and providing actionable steps, this session will navigate through the FinTech ecosystem to highlight use cases for a variety of bank-ready concepts, while also illustrating key examples and outcomes of successful partnerships in terms of growth, efficiency, and customer experience.



BREAKOUT SESSIONS

1:15 – 2:15 p.m.

Strategies to Increase the Value of Your Bank

David Carlson, Senior Vice President, Haberfeld

Buy, sell or grow organically? Many CEOs and board of directors often debate this question. With regard to the number of customers, the majority of banks are operating below capacity. As a result, banks can significantly increase profitability by acquiring more customers at existing and/or acquired branches. The result is increased value of the franchise. While most bankers embrace a fully allocated cost model, accepting this leads to a series of flawed assumptions. Whether you want to grow through acquisition and/or increase the value of your institution through organic growth, this session will help you plan for the future. Key points to be covered include: improving the value of your franchise; growing your market share; monetizing your customer base; and capitalizing on your competitive advantages as a financial institution.

Landmines: The Most Important, Least Understood & Never Discussed Issues that Blow Up Mergers

Neil Grayson, Partner, Brad Rustin, Partner, and Randall Saunders, Partner, Nelson Mullins

This is not a presentation about the basics of a bank merger. Rather, this presentation will cover a number of tricky (sometimes subtle) issues that can derail a bank merger – issues that can be vitally important but are often misunderstood or not addressed until it is too late. The presentation will also include specific recommendations about steps both acquirers and targets should take to address these issues, before they become landmines.

2:30 – 3:30 p.m.

Maximizing the Performance of an Acquired Loan Portfolio

Mitchell Redd, Senior Vice President, FTN

The importance of a loan portfolio's valuation to an acquisition doesn't end at closing. While a valuation puts a stake in the ground for credit risk and current market conditions, it can fall short in terms of quantifying the long-term impact on financial performance. A detailed suitability analysis compares the loan portfolios of the acquirer and target, highlighting similarities and differences. This analysis should ideally be conducted prior to deal closing and strategies developed to dispose of or replace loans that don't meet the acquirer's lending objectives or risk profile. Attend this session to learn all you need to know.

Strategic Considerations: The People Factor

Julia Johnson, Senior Manager, Wipfli LLP

In this session, we will discuss integration challenges faced by the teams impacted by merger and acquisition including: what should be done to update strategic objectives; how to address your organizational structure and role alignment; how to address process improvement; what steps can you take to identify and address culture differences; and how to effectively utilize change management techniques to enable a smooth transition.



ABOUT THE KEYNOTE SPEAKERS



David Carlson, senior vice president, Haberfeld, has worked with clients for more than 12 years to implement and sustain a system activities that allows them to see significant growth. He leads consulting meetings with Haberfeld client executive teams, helping them identify opportunities for increased growth and profitability. David also presents on topics such as new customer acquisition strategies, sales and marketing initiatives, revenue enhancement, strategic planning and team development. David holds a Bachelor of Science degree in Business from the University of Nebraska.



Erin Fonte is a member and FinTech/payments lawyer with Dykema Gossett, PLLC. She is head of the Financial Services Regulatory and Compliance group and the FinTech, Payments and Digital Commerce group, and co-head of the firm's Privacy and Data Security group. She regularly advises financial institutions and FinTech companies regarding mobile banking, mobile payments and mobile/online lending products and services. Erin also has extensive experience in representing her client base with regard to software as a service and cloud computing agreements for third party vendors, including core banking service providers and other financial services technology vendors, and has advised institutions regarding FinTech companies as partners and as banking clients.

WHAT DO 2017 ATTENDEES HAVE TO SAY?

The Strategic Options Conference was very informative for any size bank for strategic planning purposes. I would strongly recommend board members also attend.

Everything was on point! There were good presenters at a nice venue with an excellent opportunity to maintain business contacts.

The interaction with other bankers was great as there were many networking opportunities.

The program provided a good overview of M&A and I valued the discussions of probable values and prospects for remaining independent.

REGISTRATION FEE

\$295 - per state banking association member
\$495 - per nonmember (bankers only)

LOCATION

The 2018 Midwest Strategic Options Conference will be held at the Embassy Suites Columbus Airport, 2886 Airport Drive, Columbus, OH 43219.

OVERNIGHT ACCOMMODATIONS

Hotel rooms are available at the conference venue for just \$145/night. Call 614-536-0500 and reference "Ohio Bankers League" before August 14 (or while rooms remain).

2018 Midwest Strategic Options Conference September 6, 2018

Please copy this form for additional registrations.
Registration is also available online at www.ohiobankersleague.com.

- \$295 per state banking association member
- \$495 per nonmember (bankers only)
- I plan to attend the evening reception September 5

- I am a member of:
- IFLI
 - MBA
 - OBL
 - PABankers
 - WVBankers

REGISTRANT _____ TITLE _____

BANK _____

NAME FOR BADGE _____

MAILING ADDRESS _____

CITY STATE ZIP _____

COUNTY _____

PHONE _____

FAX _____

E-MAIL (REQUIRED) _____

SPECIAL ASSISTANCE / DIETARY NEEDS _____

PLEASE SEND CHECK AND REGISTRATION TO OHIO BANKERS LEAGUE, ATTENTION EDUCATION DEPT.
MAIL TO: 4215 Worth Avenue, Suite 300, Columbus, Ohio 43219, Phone 614-340-7595, Fax 614-340-7596
CONFIRMATION WILL BE SENT UPON RECEIPT OF YOUR REGISTRATION. PLEASE USE THIS FORM AS YOUR INVOICE.

Method of Payment

Payment is requested at the time of registration.

- My check for \$_____ is enclosed.
- Please charge my credit card \$_____ as noted below.
 - Visa
 - MasterCard
 - Discover
 - AmEx

CARD NUMBER _____

EXPIRATION DATE _____

CARDHOLDER NAME _____

BILLING ADDRESS _____

CARDHOLDER'S SIGNATURE _____

CVV NUMBER (3 DIGITS ON BACK OF CARD) _____