

# 126TH ANNUAL CONVENTION



May 4-6, 2017

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Park Hyatt Aviara  
Carlsbad, California



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[www.calbankers.com](http://www.calbankers.com)



## Join us for the 126th Annual Convention in Carlsbad, CA at the Park Hyatt, Aviara May 4-6, 2017.

### Why Should You Attend

This year the California Bankers Association presents the 126th Annual Convention. We're revamping the format for this year's convention, which will feature for the first time expanded tracks that will speak to many job functions within your bank.

#### Our new and expanded sessions will focus on:

- ✓ Executive leadership
- ✓ Technology and operations
- ✓ Marketing and sales
- ✓ Human resources
- ✓ Financial operations of the bank
- ✓ Emerging leaders

Dynamic and thought provoking general session speakers, as well as unique networking opportunities, will punctuate the convention. New for 2017, we also have a one-day registration pass available for attendees who wish to join us for an abbreviated portion of the convention.

Hotel accommodations can be made by calling the Park Hyatt Aviara resort directly at (888) 421-1442. The CBA rate is \$269\*, single or double occupancy, plus taxes and fees. Please make your reservations by April 11, 2017. Rooms are limited and may sell out before this date. Requests after this date will be accepted on a space-available basis at the hotel's prevailing rates.

The resort check-in time is 4:00 p.m. and check-out time is 11:00 a.m.

### Ground Transportation

The Park Hyatt Aviara is roughly a 35-minute Uber or cab ride from the San Diego Airport. To reserve a rental car at the airport, call Budget car rental at (800) 772-3773. For a discounted rate, refer to the CBA ID #U051957.

### Parking

Valet parking is \$15 daily and \$35 for overnight.

### Dining Options

For your dining pleasure, the resort offers four options: Vivace Italian cuisine, Argyle Steakhouse, California Bistro and the Ocean Poolside Grill. Please contact each restaurant directly regarding reservations.

### Recreational Activities

The Park Hyatt Aviara Resort Offers an Arnold Palmer designed, 18-hole golf course; tennis courts and state-of-the-art fitness center and spa. The concierge is available to assist guests with planning off-site activities.

### Spouse Attendees

Registration for spouses includes all meal functions and social activities. Spouses are welcome to enjoy the many amenities of the resort.

### What to Wear

The attire for the conference is business casual, including the welcome reception and our convention reception and dinner on Friday. Temperatures range from 80 degrees during the day to 60 degrees at night. The classrooms can be cold, so please bring a sweater or jacket, just in case.

### Evening Events

Please join us for several opportunities to relax, enjoy good food and network with your peers and colleagues. Our evening events include receptions Thursday and Friday and dinner on Friday.

### CBA Staff Contact

For more information about the 126th Annual Convention, please contact:

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You may also visit us online at  
[calbankers.com/AC17](http://calbankers.com/AC17).



## Annual Convention General Information

The 126th Annual Convention will be held at the Park Hyatt Aviara Resort in Carlsbad. The CBA registration desk will open at 9:00 a.m. on Thursday, May 4. Please refer to the program at-a-glance for the daily schedule. The program will adjourn at 9:30 a.m. on Saturday, May 6.

### Registration Fees

#### Early-Bird before April 14, 2017

CBA Member Bank **\$995**

Spouse **\$595**

CBA Member One-Day Pass **\$595**  
(either 5/4/17 or 5/5/17)

#### Regular after April 14, 2017

CBA Member Bank **\$1,195**

Non-Member Bank **\$1,695**

CBA Affiliate Member **\$1,745**

Spouse **\$595**

CBA Member One-Day Pass **\$595**  
(either 5/4/17 or 5/5/17)

### Cancellation Policy

Substitutions are allowed, at no additional cost. Written notice is required for all substitutions/cancellations. The full registration fee will be refunded if written notice is received by April 5, 2017, and 50 percent if by April 14. No refunds will be provided after April 14. Registrations made on or after April 14 are not subject to refund.

### Location and Accommodation Information

Park Hyatt Aviara Resort  
7100 Aviara Resort Drive  
Carlsbad, CA 92001  
(760) 448-1234

## Program At-A-Glance

(Subject to Change)

### Wednesday, May 3, 2017

11:00 a.m. – 1:30 p.m.	CBA Executive Committee Meeting
2:15 p.m. – 4:00 p.m.	Banker Benefits Board Meeting
4:30 p.m. – 5:30 p.m.	New Board Member Orientation
6:15 p.m. – 9:00 p.m.	CBA & Banker Benefits Board Reception and Dinner 2017-2018 Board Chair Installation

### Thursday, May 4, 2017

9:00 a.m. – 6:30 p.m.	Registration Open
9:00 a.m. – 11:00 a.m.	CBA Board of Directors Breakfast and Meeting
10:00 a.m. – 11:00 a.m.	Concurrent Sessions – Series I
	<b>SESSION #1</b> The 7 Most Frequent HR Mistakes and How to Avoid Them
	<b>SESSION #2</b> CECL: Regulatory and Auditor Hot Topics

**SESSION #3** Regaining Customer Intimacy: Apply Proven Customer Experience Management Practices to Build Rock-Solid Relationships with Your Highest-Priority Customers

**SESSION #4** Cybersecurity Incident Response Preparedness

11:30 a.m. – 12:45 p.m.

**Luncheon Showcase #1**

**Luncheon Showcase #2**

11:30 a.m. – 1:00 p.m.

**Past Presidents Luncheon**

11:30 a.m. – 1:00 p.m.

**Past Presidents Spouses Luncheon**

1:00 p.m. – 1:15 p.m.

**Conference Welcome**

**Louise Walker**, CBA Chair

1:15 p.m. – 2:15 p.m.

**Keynote Speaker**

**Mike Robbins**, Author and Leadership and Teamwork Expert

2:30 p.m. – 3:00 p.m.

**Refreshment Break in the Marketplace**

3:15 p.m. – 4:15 p.m.

**Concurrent Sessions – Series II**

**SESSION #1** Compensation Strategies in an Evolving Environment

**SESSION #2** Accounting and Auditing Updates

**SESSION #3** Building Your Personal Brand: The Secret Sauce to Success

**SESSION #4** Creating High-Impact Results with Data-Driven Marketing

**SESSION #5** Developing the Next Generation of Community Bank Leaders

4:30 p.m. – 6:00 p.m.

**Welcome Reception and Marketplace Opening**

## Friday, May 5, 2017

7:30 a.m. – 4:15 p.m.

**Registration Open**

7:30 a.m. – 9:00 a.m.

**Breakfast in the Marketplace**

9:00 a.m. – 10:00 a.m.

**Secure Might Actually Be Insecure**

**Jim Stickley**, CEO, Stickley on Security

# Annual Convention Sponsors And Exhibitors

CBA would like to thank our current sponsors and exhibitors for their generous contributions to the 126th Annual Convention.

\* Endorsed Partner

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AFS, Inc.

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## Sponsor Information

### Why You Should Sponsor or Exhibit:

- ✓ Maximize your company's brand awareness and increase your market position
- ✓ Gain direct access to CBA member banks and institutions in an exclusive environment
- ✓ Raise your profile above your competitors
- ✓ Learn about the issues confronting today's financial service leaders and gain valuable insight into potential solutions
- ✓ Shape or reinforce a positive perception of your company with California's bank executives
- ✓ Support the California Bankers Association, the largest non-profit banking organization serving the California financial services industry

### To secure a booth or sponsorship for this event, please contact:

Rosemary Mignano  
[rmignano@calbankers.com](mailto:rmignano@calbankers.com)  
 (916) 438-4435

For a detailed list of sponsor opportunities for this event, please visit [calbankers.com/AC17](http://calbankers.com/AC17).

10:00 a.m. – 10:30 a.m.	<b>Refreshment Break in the Marketplace</b>
10:45 a.m. – 11:45 a.m.	<b>Concurrent Sessions – Series III</b> <b>SESSION #1</b> Employment Law Update <b>SESSION #2</b> Non Maturity Deposits and Interest Rate Risk Management: Fact vs. Fear <b>SESSION #3</b> Omni-Channel Banking: Is the Branch Dead or is it the Future? <b>SESSION #4</b> CEO Peer Exchange – Banking Hot Button Topics
11:45 a.m. – 1:15 p.m.	<b>Lunch, Presentation and Committee Member of Year Award</b> Luncheon Keynote: Leading With Payments, Actually Winning! <b>Sundeep Kapur</b> , Founder, Digital Credence
1:30 p.m. – 2:30 p.m.	<b>2017 Economic Outlook</b> <b>Christopher Thornberg</b> , Founder, Beacon Economics
2:45 p.m. – 3:45 p.m.	<b>Concurrent Sessions – Series IV</b> <b>SESSION #1</b> The CEO with the Most Bench Strength Wins! Where Talent Management Meets Employee Engagement <b>SESSION #2</b> M&A Best Practices for CFOs – Are You Ready? <b>SESSION #3</b> Legislative and Regulatory Update
3:45 p.m. – 5:30 p.m.	<b>Personal Time</b>
5:30 p.m. – 6:30 p.m.	<b>Convention Reception</b>
6:30 p.m. – 9:00 p.m.	<b>Convention Dinner and Casino Games</b>

### Saturday, May 6, 2017

7:30 a.m. – 9:30 a.m.	<b>Registration Open</b>
7:30 a.m. – 9:00 a.m.	<b>Convention Breakfast Buffet</b>
9:30 a.m.	<b>Convention Adjourns</b>



## Annual Convention General Sessions

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### The Power of Authenticity: Create Trust, Confidence and Team Unity by Being Real

Authenticity is fundamental to relationships, communication and success – for individuals, teams and organizations. Now more than ever, people, leaders and groups must utilize the power of authenticity in order to build trust, resolve conflicts and create cohesion. Although it can be counterintuitive, some fascinating research in the fields of social psychology and emotional intelligence is proving that being real, honest and even vulnerable are key elements to individual and group success and engagement. Former professional baseball player Mike Robbins will illustrate exactly how authenticity impacts relationships, trust and productivity.

- **Mike Robbins**, Author and Leadership and Teamwork Expert

### Secure Might Actually Be Insecure

Security solutions continue to advance making it far more difficult for identity thieves and cyber criminals, and yet these hooligans are still finding ways to succeed. In this session Jim Stickley will shift his focus from financial institution security and instead focus on the risks that you, your members and your employees are facing in everyday life. Stickley will demonstrate several new techniques that cyber criminals are using to gain access to confidential information and online accounts. In addition he will touch on some more recent physical security concerns that anyone who travels should be aware of. As if that is not enough, everyone in attendance will get a sneak peek at BadPhish,

### The CEO with the Most Bench Strength Wins! Where Talent Management Meets Employee Engagement

Talent management is the beginning and only when it intersects with employee engagement are employees inspired and committed to perform beyond expectation. It takes more than good management skills and great leadership to attract, retain and develop the best in class employees. In this engaging breakout session, we'll explore key aspects of an employee lifecycle, why all the focus on employee engagement, succession planning (not just for the C-Suite anymore), and the seven principals of effective talent engagement leadership.

- **Nicole Sherman**, SVP, Retail Administration, Columbia Bank

### M&A Best Practices for CFOs – Are you Ready?

M&A activity is on the rise in 2017 and is projected to continue at a steady pace. As community banks strive to generate shareholder value, buying another institution or selling yours may be the best option. With that in mind, are you and your bank ready? Whether you are a seasoned acquisition veteran or contemplating your first "deal," this session will be extremely helpful in providing you with an overview of basic accounting and valuation principles and in-depth explanation of select topics related to valuing your loan portfolio and accounting for business combinations, including best practices for maximizing the value of your bank and avoiding deal breakers.

- **Kristine Hoeflin**, Partner, Moss Adams LLP
- **Travis Smith**, Partner, Moss Adams LLP
- **Donovan Trone**, Manager, Moss Adams LLP

### Legislative and Regulatory Update

Key state legislative actions will be reviewed, along with in-depth discussion about the rules and regulations that will most impact your financial institution.

- **Leland Chan**, SVP, General Counsel, California Bankers Association
- **Kevin Gould**, SVP, Director of State Government Relations, California Bankers Association

new bankers. It also requires looking beyond the executive vice-president level and developing talent from within the ranks of lower-level employees. Join us for a discussion on methods to recruit, retain and develop well-rounded bankers prepared to become the next generation of banking industry leaders.

- **Flynt Gallagher**, President, Compensation Advisors

## Employment Law Update

Gender and race pay discrimination and new amendments, piece rate and rest break issues, inside and outside sales persons, off-duty meals and rest breaks, the latest in discrimination lawsuits, bathroom equality, paystub violations, minimum wage, sick time, extra work for part-time employees, ban-the-box law, how the feds may impact California, and many more heartburn-inducing topics.

- **Jon Light**, Managing Attorney, Lightgabler

## Non Maturity Deposits and Interest Rate Risk Management: Fact vs. Fear

We all face an unprecedented interest rate environment and stress testing scenarios for the next 12-18 months. As we all know, this stress test is really what your IRR modeling is accomplishing but regulators have made it very clear that they do not believe most non maturity deposit behaviors that are being tested in those models. We also know that they continue to expect you to use your own deposit study in your modeling. This session will walk you through the various alternatives you have to solve this crucial problem.

- **Ryan Hayhurst**, Managing Director, The Baker Group

## Omni-Channel Banking – Is the Branch Dead? Or is it the Future?

Consumer behavior and technology startups are disrupting branch banking, as we know it today. Transactional efficiency is being displaced by engagement, and customer experience to drive results, market share and depth for financial institutions. Branches are transforming. In this session, we will explore how banks are responding to consumer demand and dive deep into the role and future of the branch.

- **John Hyche**, Senior Vice President / Principal, LEVEL5

## CEO Peer Exchange – Banking Hot Button Topics

It continues to be a fact that many of the ideas we create to improve bank performance actually come from discussions with others in our industry. Please join our CEO peer exchange for an interactive exchange of ideas designed to provide at least one great idea for your institution. Our panel of three bankers will be discussing how they have been able to enhance their performance and our session will be moderated by industry veteran, Karl Nelson, of KPN Consulting.

- **Karl Nelson**, KPN Consulting

the new phishing simulator from Stickley on Security that will be changing the way you test your employees.

- **Jim Stickley**, CEO, Stickley on Security

## Leading with Payments, Actually Winning!

By owning the consumers' wallet, fintech companies are able to Trojan horse their way into offering other financial services. What can we learn from their approach? How do we build up our offering to do more? What are consumers really looking for? How do we strengthen our payments offering? How do we reclaim the relationship?

- **Sundeep Kapur**, Founder, Digital Creedence

## The U.S. and California Economic Outlook

Beacon Economics' Founding Partner, Dr. Christopher Thornberg, will present a comprehensive forecast for the U.S. and California economies with a special focus on the commercial real estate industry. The discussion will cover the state of the current economic recovery and attendees will gain insight into the direction the economy will take over the near and long-term future. Dr. Thornberg will present a thorough analysis of key economic indicators, such as commercial and residential real estate markets, employment/unemployment, consumer spending, bankruptcies, business activity, personal income, and international trade and GDP growth.

- **Christopher Thornberg**, Founder, Beacon Economics

# Annual Convention Concurrent Sessions

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## The 7 Most Frequent HR Mistakes and How to Avoid Them

This session will identify the top HR mistakes community banks make and how to avoid them. You will learn about the HR difficulties that can slow down your business, gain perspective on your own HR practices, and learn how to perform an HR checkup to help avoid a crisis.

- **Ophelia Black**, HR Specialist, Insperity
- **Linda Villalobos**, HR Specialist, Insperity

## CECL: Regulatory and Auditor Hot Topics

Auditors and regulators have raised a number of hot button topics as the CECL proposal evolves. This session will review findings from our client base on reportable matters that make their way to boards and audit committees. Additionally, we will discuss the FASB's Current Expected Credit Loss standard. Hear the latest on this standard that significantly impacts how banks calculate their allowance for loan losses, along with tips and best practices to implement now.

- **Shannon Avrett**, Senior Manager, Moss Adams LLP
- **Jeff Clair**, Partner, Moss Adams LLP

## Regaining Customer Intimacy: Apply Proven Customer Experience Management Practices to Build Rock-Solid Relationships with Your Highest-Priority Customers

Consumers and businesses are no longer steadfastly loyal to their banks. Instead, they're shopping for value and transferring larger portions of their business from one provider to another with little concern for fidelity. And, why not? They have a wider array of choices than ever before from an expanding and diverse pool of capable providers who are transforming themselves into convenient, lifestyle-oriented partners. This interactive intersession will provide you with a practical approach for how you can begin designing and reacting to your customer interactions to meet or exceed their expectations and increase satisfaction, loyalty and advocacy.

- **Chuck Bruney**, Founder & CEO, Align, FSC

## Cybersecurity Incident Response Preparedness

In this session, our incident response experts will discuss the essential capabilities for effective cybersecurity incident management. After this session, you will be able to measure your organizations incident response abilities by recalling the appropriate questions to ask those with incident response roles.

- **Tim Bryan**, Managing Director, Forensic Accounting & Technology Services, Crowe Horwath LLP
- **Kiel Murry**, Manager, Cybersecurity Risk Consulting Practice, Crowe Horwath LLP

## Compensation Strategies in an Evolving Environment

The drought is gone and along with the rain, interest rates are on the rise. Please join us for a candid conversation on compensation strategies and how to think about setting the right strategy for your organization in a changing environment. This session will discuss how companies compensate employees, current trends, sources to use for understanding the market, and how compensation strategies are evolving to attract and retain the best employees.

- **Bob Gotelli**, SVP, Director of Human Resources, Bank of Marin

- **Katherine Mahlum**, Vice President, Pearl Meyer
- **Daniel Wetzel**, Managing Director, Pearl Meyer

## Accounting and Auditing Updates

The FASB has been active in proposing and finalizing various accounting standards updates during the past few years and many will be applicable and have a material impact to your bank's financial statements in 2017 and beyond. This session will provide you with an in-depth review of the recent accounting standards that have been issued or that are pending and is designed to provide you with the information you and your team need to hit the ground running on the latest financial reporting requirements impacting the financial institution industry.

- **Chris Hughes**, Manager, Moss Adams LLP
- **Rebecca Radell**, Senior Manager, Moss Adams LLP

## Building Your Personal Brand: The Secret Sauce to Success

Why fit in when you are meant to stand out?! Only you can decide how you'd like your life to unfold. Your authentic personal brand can be the difference between having that unique secret sauce and being just another face in the crowd. Come engage with us to explore why a personal brand is imperative to success, how to discover your secret sauce, and next steps to create and ignite your dynamic personal brand.

- **Nicole Sherman**, SVP, Retail Administration, Columbia Bank

## Creating High-Impact Results with Data-Driven Marketing

Big data. We've heard the buzzword and feel like we need to be using it, but how do you use big data when you don't even understand what it's about or where to start? In this session you'll learn what data-driven marketing is, how you can gain major insights, achieve better cross-channel integration, have relevant marketing interactions with customers and more. We will show you how a data-driven marketing plan integrates with your business goals. Leveraging your best practices of how to run your business, with eye-catching, customer-focused marketing ultimately creates high-impact results to help you reach your overall goals.

- **Krista Ammons**, Product Specialist, DCI

## Developing the Next Generation of Community Bank Leaders

With many key bank leaders retiring between now and 2020, the banking industry is working to identify and groom young, smart, enthusiastic bankers committed to better serving the banking industry. Finding the next generation of employees often takes time and effort, including actively recruiting and training