

126TH ANNUAL CONVENTION

PROGRAM GUIDE



CALIFORNIA
BANKERS
ASSOCIATION

May 4-6, 2017

Park Hyatt Aviara
Carlsbad, California

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Strategic Bank Consulting

Welcome to the California Bankers Association 126th Annual Convention

The entire California Bankers Association is excited to welcome you to the 126th Annual Convention with thought provoking general sessions, unique networking opportunities, and an all new expanded tracks with sessions on:

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

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.

EVENT MOBILE APP: As a registered attendee, you can access detailed event information, speaker bios, session descriptions and more in our app, courtesy of our sponsor, Merchant e-Solutions with the password **Merchant eSolutions**. Access the app through the WiFi network with the password **Moss Adams**, our sponsor. Please see the registration desk for any questions.

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.

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.

Spouse Attendees

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

CBA Staff Contact

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

Cynthia DeOliver

VP, Director of Professional Development Programs
(916) 438-4401 | cdeoliver@calbankers.com

Glenn Younger

Manager of Professional Development Programs
(916) 438-4433 | gyounger@calbankers.com

Pamela Voight

Coordinator of Professional Development Programs
(916) 438-4418 | pvoight@calbankers.com



Program At-A-Glance

(Subject to Change)

Wednesday, May 3, 2017

11:00 a.m. – 1:30 p.m. <i>Egret Room</i>	CBA Executive Committee Meeting
2:15 p.m. – 4:00 p.m. <i>Blue Heron Room</i>	Banker Benefits Board Meeting
4:30 p.m. – 5:30 p.m. <i>Osprey Room</i>	New Board Member Orientation
6:15 p.m. – 9:00 p.m. <i>Advocet Room</i>	CBA & Banker Benefits Board Reception and Dinner 2017-2018 Board Chair Installation <i>Sponsored By The Baker Group</i>
9:00 p.m. <i>Advocet Room Terrace</i>	Nightcap Reception <i>Sponsored By IBIS</i>

Thursday, May 4, 2017

9:00 a.m. – 6:30 p.m. <i>Grand Ballroom Promenade</i>	Registration Open <i>Sponsored By Inspireity</i>
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9:00 a.m. – 11:00 a.m. <i>Avocet Room</i>	CBA Board of Directors Breakfast and Meeting
10:00 a.m. – 11:00 a.m. <i>Egret Room</i> <i>Osprey Room</i> <i>Blue Heron Room</i> <i>Goldfinch Room</i>	Concurrent Sessions – Series I SESSION #1 The 7 Most Frequent HR Mistakes and How to Avoid Them SESSION #2 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. <i>Egret Room</i> <i>Blue Heron Room</i>	Luncheon Showcase #1 Understanding the Risks and Opportunities of De-Risking <i>Presented by Hypur</i> Luncheon Showcase #2 Best Practices: Leveraging Technology to Increase Customer Engagement and Profitability <i>Presented by Mirador</i>
11:30 a.m. – 1:00 p.m. <i>Laviana Terrace</i>	Past Presidents Luncheon
11:30 a.m. – 1:00 p.m. <i>Vivace</i>	Past Presidents Spouses Luncheon
1:00 p.m. – 1:15 p.m. <i>Grand Ballroom A/B</i>	Conference Welcome Louise Walker , CBA Chair Simone Lagomarsino , CBA President & CEO
1:15 p.m. – 2:15 p.m. <i>Grand Ballroom A/B</i>	Keynote Speaker Mike Robbins , Author and Leadership and Teamwork Expert
2:30 p.m. – 3:00 p.m. <i>Grand Ballroom C/D</i>	Refreshment Break in the Marketplace <i>Sponsored By The Federal Home Loan Bank</i>
3:15 p.m. – 4:15 p.m. <i>Blue Heron Room</i>	Concurrent Sessions – Series II SESSION #1 Compensation Strategies in an Evolving Environment



Osprey Room

SESSION #2 Accounting and Auditing Updates

Egret Room

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

Goldfinch Room

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

Avocet Room

SESSION #5 Developing the Next Generation of Community Bank Leaders

4:30 p.m. – 6:00 p.m.
Grand Ballroom C/D

Welcome Reception and Marketplace Opening

Friday, May 5, 2017

7:30 a.m. – 4:15 p.m.
Grand Ballroom Promenade

Registration Open
Sponsored By Insperity

7:30 a.m. – 9:00 a.m.
Grand Ballroom C/D

Breakfast in the Marketplace
Sponsored By Crowe Horwath LLP

9:00 a.m. – 10:00 a.m.
Grand Ballroom A/B

Secure Might Actually Be Insecure
Jim Stickley, CEO, Stickley on Security

10:00 a.m. – 10:30 a.m.
Grand Ballroom C/D

Refreshment Break in the Marketplace
Sponsored By Harland Clarke

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10:45 a.m. – 11:45 a.m.	Concurrent Sessions – Series III
<i>Avocet Room</i>	SESSION #1 Employment Law Update
<i>Blue Heron Room</i>	SESSION #2 Non Maturity Deposits and Interest Rate Risk Management: Fact vs. Fear
<i>Goldfinch Room</i>	SESSION #3 Omni-Channel Banking: Is the Branch Dead or is it the Future?
<i>Egret Room</i>	SESSION #4 CEO Peer Exchange – Banking Hot Button Topics

11:45 a.m. – 1:15 p.m.	Lunch, Presentation and Committee Member of Year Award
<i>Grand Ballroom A/B</i>	Luncheon Keynote: Leading With Payments, Actually Winning! Sundeep Kapur , Founder, Digital Creedence

1:30 p.m. – 2:30 p.m.	2017 Economic Outlook
<i>Grand Ballroom A/B</i>	Christopher Thornberg , Founder, Beacon Economics

2:45 p.m. – 3:45 p.m.	Concurrent Sessions – Series IV
<i>Avocet Room</i>	SESSION #1 The CEO with the Most Bench Strength Wins! Where Talent Management Meets Employee Engagement
<i>Blue Heron Room</i>	SESSION #2 M&A Best Practices for CFOs – Are You Ready?
<i>Egret Room</i>	SESSION #3 Legislative and Regulatory Update

3:45 p.m. – 5:30 p.m.	Personal Time
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5:30 p.m. – 6:30 p.m.	Convention Reception
<i>Grand Ballroom</i>	

6:30 p.m. – 9:00 p.m.	Convention Dinner and Casino Games
<i>Grand Ballroom</i>	

Saturday, May 6, 2017

7:30 a.m. – 9:30 a.m.	Registration Open
<i>Grand Ballroom Promenade</i>	<i>Sponsored By Insperty</i>

7:30 a.m. – 9:00 a.m.	Convention Breakfast Buffet
<i>Grand Ballroom</i>	<i>Sponsored by Dealertrack</i>

9:30 a.m.	Convention Adjourns
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Annual Convention General Sessions

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

As an expert in teamwork, leadership and emotional intelligence, Mike Robbins delivers keynotes that empower people, teams and organizations to work together effectively and be more successful. He has inspired tens of thousands of people around the world to reach new levels of awareness and productivity, both personally and professionally. His clients include some of the top organizations and institutions in the world: Google, Wells Fargo, Microsoft, Charles Schwab, Twitter, Deloitte, the U.S. Department of Labor, Gap, New York Life, Stanford University, Chevron, eBay, Kaiser, UC Berkeley, Genentech, the San Francisco Giants and many others. He has been featured on ABC News, the Oprah Radio network, in *Forbes*, *The Washington Post*, *The Wall Street Journal*, and many other media outlets.

Prior to his speaking and consulting career, Robbins was drafted by the New York Yankees out of high school. He turned the Yankees down and instead chose to play baseball at Stanford University, where he pitched in the College World Series. He was drafted by the Kansas City Royals out of Stanford and played three seasons of professional baseball with the Royals organization before arm injuries ended his playing career while still in the minor leagues.

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

Jim Stickley, CEO, Stickley on Security

Jim Stickley has stolen credit cards, hacked Social Security numbers, robbed banks, created fake ATMs, broken into armed government facilities and stolen from teenagers. Fortunately for all victims involved, Stickley is a cybersecurity expert with more than 20 years in the industry who was hired to perform these attacks by corporations testing their security, and new agencies interested in knowing just how easy it is to commit identity theft. His job is to find security flaws before the real criminals find them and educate people and organizations about what they can do to protect themselves. Today Stickley is the CEO of Stickley on Security and can be seen throughout the United States where he serves as an entertaining speaker for corporations, security-related conferences, seminars and forums, covering topics that range from basic identity theft to national cyber terrorism.

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 Credence

Sundeep Kapur is an educator, and after 24 years in corporate America as a business and technology consultant, he returned to his passion – teaching brands best practices so they can achieve the same success. Kapur's OMNI-channel expertise has helped chart the course to success at many brands. This practical approach draws from engagements across industry – retail, sports, entertainment, travel, technology, education, and financial services. He is an industry-recognized expert who has delivered keynotes, run panels, and delivered "relevant, inspirational, and outstanding" education for organizations around the world.

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

Chris Thornberg is a founding partner of Beacon Economics and widely considered to be one of California's leading economists. An expert in economic forecasting, regional economics, labor markets, economic policy and industry and real estate analysis, he was one of the earliest and most adamant predictors of the sub-prime mortgage market collapse and of the global economic recession that followed in 2008. Between 2008 and 2012 he served as a chief economic advisor to the California state controller's office and was chair of Controller John Chiang's council of economic advisors.

Annual Convention Concurrent Sessions

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.

- **Ofelia Black**, HR Specialist, Insperty
- **Linda Villalobos**, HR Specialist, Insperty

Ofelia Black, SPHR-CA, SHRM-SCP is a senior human resource specialist at Insperty PEO Services with more than 20 years of human resource experience, in various industries including telecom, mortgage banking, and manufacturing. She works with all types of businesses to help resolve everyday HR issues, including employee relations, layoffs, terminations, leaves of absences and overall HR compliance allowing businesses to reduce risk and focus on running their businesses.

Linda Villalobos, SPHR-CA, SHRM-SCP is a senior human resource specialist at Insperty PEO Services with more than 20 years of human resource experience. She works with all types of small and medium sized businesses to help them run better, grow faster and make more money. Villalobos was previously a human resources director in the hospitality industry.

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

Shannon Avrett has practiced public accounting since 2006, after a career in retail banking. As a member of the Moss' financial services group, she provides audit and review services to governmental entities engaged in lending activities, credit unions, and community banks, including SEC registrants. She has served financial institutions ranging in size from \$50 million to \$10 billion in total assets.

Jeff Clair has practiced public accounting since 1988 and has served as the lead audit partner for numerous financial institutions and SEC reporting companies. He was previously a partner at a regional accounting firm specializing in providing services to financial institutions and served in the internal audit department of an \$18 billion dollar institution where he led the bank's implementation of FDICIA. Clair is a member of Moss' financial services group and has served as a speaker for various topics to industry trade groups and for internal staff training. Services to financial institutions have included leading an initial public offering, SEC reporting, merger and acquisition assistance, credit and operational reviews, and internal control evaluations.

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

Chuck Bruney has nearly 30 years of experience throughout North America, Central America, Europe and Latin America assisting financial services organizations accelerate profitability and growth. Prior to founding Align, he launched and directed the strategic consulting practices at BGS Group and IBT Enterprises. In those roles, he assisted bank, payment systems and credit union clients in the completion of strategic business planning and "specialty niche" market segment projects. Before IBT, Bruney was senior vice president of marketing and product management at Vital Processing Services, a merchant acquirer credit card processing joint venture of Visa USA and TSYS, where he directed the company's re-branding, communications, and back-office support product development and product management activities.

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**, Partner, Forensic Accounting & Technology Services, Crowe Horwath LLP

Tim Bryan is the national leader of Crowe Horwath's forensic technology services practice and specializes in the area of forensic technology, fraud investigation services and forensic accounting. With more than 16 years of professional experience, he has led numerous investigations involving cyber breaches, intellectual property theft, employee misconduct, fraudulent financial reporting, asset misappropriation and corruption. In addition to forensic technology and accounting services, Bryan also has experience leading IT assurance, audit and investigations.

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

With Bank of Marin since 2000, Bob Gotelli is currently the human resources director of Bank of Marin, a 2 billion dollar bank in Northern California, responsible for benefits administration, executive compensation and employee relations as well as organizational and leadership development. A graduate of Sonoma State University with a bachelor's in business administration and management, Bob holds the SPHR and SHRM-SCP certifications. Since 2003, Bob has been a member of the CBA Compensation Survey Advisory Committee, and was named chairman in 2010. He is also a member of the CBA Trust Committee.

Katherine Mahlum is a vice president with Pearl Meyer in Los Angeles. She has more than 18 years of experience in the design of executive compensation and variable pay programs, board of directors compensation and governance, IRC Section 280G calculations associated with a change-in-control, FAS 123(R) consulting and reasonable compensation.

Dan Wetzel is a managing director with Pearl Meyer, the head of the firm's Los Angeles office, and a member of the firm's Banking Practice Team. With 25 years of experience, Wetzel assists clients in the areas of compensation governance, and executive and non-employee director compensation and employee pay, focusing on the development of annual and long-term incentive compensation programs to meet clients' strategic objectives.

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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

Chris Hughes has been with Moss Adams since 2009 with a focus on providing services to both public and private financial institutions and financial services organizations. He specializes in financial statement audits for various financial institutions, including community banks and financial services organizations, including mortgage banking companies. Hughes has responsibility for all phases of the audit engagement execution, assisting clients with technical accounting issues and implementing accounting policies and procedures. Additionally, he has experience conducting audits of internal control over financial reporting and audits in accordance with Government Auditing Standards.

Rebecca Radell has practiced public accounting since 2006. She provides audit and review services to a variety of financial institutions, including SEC registrants. Radell also provides internal audit and regulatory compliance consulting services to a variety of community banks, business banks, publicly-held banks, and credit unions. The institutions she has served range in size from \$50 million to \$2 billion in total assets. Radell's business assurance experience includes: financial statement preparation, substantive testing of all balance sheet and income statement accounts, AU 722 reviews, Small Business Lending Fund (SBLF) compliance, SOX 404 testing, and internal control testing of all major cycles including, but not limited to, loan origination, loan servicing, and other real estate owned. Her internal audit/regulatory compliance services experience includes: deposit and lending compliance, operations compliance, loan servicing, BSA/AML reporting, branch audits, and US Department of Housing and Urban Development (HUD) compliance.

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

Nicole Sherman is a dynamic financial industry executive with more than 25 years of broad based experience. She brings a refreshing approach to leading and empowering employees and is regarded as an innovative change agent and is an unwavering force in the industry. She is a "leader builder" and does so by her words of empowerment, her actions, her work ethic, her high standards, and by her dedicated coaching and mentoring of others. She currently serves as senior vice president of retail administration and market regional manager, Puget Sound with Columbia Bank. Her extensive banking background includes

former roles as executive vice president, chief banking officer and executive vice president, retail banking director for AmericanWest Bank, chief executive officer of Power Trainings International, and senior vice president of Zions Bank.

Session is sponsored by Pacific Coast Banking School

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

Krista Ammons has more than 15 years of relationship management, project management, business development, consulting, and corporate marketing expertise. She is a results-driven leader and trusted business advisor with excellent communication, interpersonal skills, and a wide-range of experience dealing with all levels throughout an organization; a strong emphasis in marketing and presentation innovation. She has proven success increasing profitability, improving performance, and cultivating productivity in sensitive, fast-paced environments.

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 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

Flynt Gallagher heads Compensation Advisors in its mission of assisting clients in attracting, motivating and retaining personnel critical to achieving success. He brings considerable experience and expertise to his role of providing CA's clients with comprehensive and effective support. He combines extensive knowledge of accounting and income tax matters related to community banks with years of experience within the financial services industry. Gallagher has a strong history of assisting financial institutions. His career began in the field of public accounting and continued for 10 years while moving into manager and ultimately partner positions with a regional firm before accepting the tax manager positions with Florida National Bank and its successor First Union National Bank.

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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

Jon Light has more than 30 years of experience in the field of employment law, is AV-rated by Martindale Hubbell, and has been named multiple times as one of Southern California's "Super Lawyers" by *Los Angeles Magazine*. As the managing attorney at LightGabler, Light and his team members consult with more than 1,500 companies throughout California regarding their day-to-day employment law needs. He is also the author of the nationally acclaimed and award winning book, "The Cultural Encyclopedia of Baseball."

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.

- **Jeff Caughron**, President and CEO, The Baker Group

Jeff Caughron has worked in financial markets and the securities industry since 1985, always with an emphasis on banking, investments, and interest rate risk management. He previously served as the chief operations officer of The Baker Group, and has been director of asset/liability management since 2008. Caughron's trading experience includes several years on the Treasury desk for an international bank on Wall Street, with subsequent positions trading mortgage-backed securities and other taxable fixed income products for regional broker/dealers. He has expertise in broad asset/liability management issues, working with institutional accounts on controlling interest rate risk exposures and maximizing returns. He has published numerous articles on various risk management topics throughout the years, and is frequently quoted in the financial press.

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 Hyché**, Senior Vice President / Principal, LEVEL5

John Hyche guides LEVEL5's consulting practice. Most engagements focus on the client's retail delivery network to ensure proper alignment to achieve corporate objectives. Hyche works with clients to understand their challenges and goals. He then guides his team's research and analysis – including “feet on the street” research – to define the best strategies to support the client's objectives. These engagements focus extensive information, analysis, and experience on the clients' issues. The resulting strategies are then implemented as part of LEVEL5's integrated services offering. Prior to co-founding LEVEL5 in 2004, Hyche served financial institutions in roles including strategy development, asset management, and de novo bank formation.

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 four 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**, CEO, KPN Consulting, Panel Moderator

Karl Nelson is the founder and CEO of KPN Consulting. His career has included senior positions with Silverton Bank, IDC Deposits and Promontory Interfinancial Network. In addition, Nelson served as a senior vice president with the Federal Home Loan Bank of Atlanta from 1991 through 2002 where he managed the sales and marketing, strategic planning, and trade association/regulatory outreach efforts and served on the bank's ALCO. Prior to joining the Home Loan Bank, he was involved for 18 years with various regional banks. He serves on the faculties of the Graduate School of Banking in Madison, Wisconsin and Boulder, Colorado, the Graduate School of Bank Investments & Financial Management in Columbia, South Carolina, the Financial Managers School in Madison, as well as the faculties of the state banking schools in Florida and Tennessee.

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

Nicole Sherman is a dynamic financial industry executive with more than 25 years of broad based experience. She brings a refreshing approach to leading and empowering employees and is regarded as an innovative change agent and is an unwavering force in the industry. She is a “leader builder” and does so by her words of empowerment, her actions, her work ethic, her high standards, and by her dedicated coaching and mentoring of others. She currently serves as senior vice president of retail administration and market regional manager, Puget Sound with Columbia Bank. Her extensive banking background includes

former roles as executive vice president, chief banking officer and executive vice president, retail banking director for AmericanWest Bank, chief executive officer of Power Trainings International, and senior vice president of Zions Bank.

Session is sponsored by Pacific Coast Banking School

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

Kristine Hoeflin has practiced public accounting since 2003. With an emphasis in business tax services, she has worked with a wide range of clients, from start-up organizations to large consolidated public companies. Her experience includes research and planning on individual and corporate tax issues, developing various tax planning strategies, tax accounting for mergers and acquisitions, Section 382 consulting, and representation of taxpayers before the Internal Revenue Service and state taxing agencies. She also reviews tax returns and tax-related disclosures on financial statements for public and private companies.

Travis Smith has been in public accounting since 1996 and is the leader of Moss Adams’ financial institutions practice in the Phoenix office. He has served hundreds of financial services companies across the United States and is a frequent presenter at conferences. Smith consults with his clients on de novo formation, SEC registration, internal audit, SOX compliance, and initial public offerings. He also serves as the engagement partner for complex engagements, supervises staff, conducts audits of HUD reporting entities, and performs merger and acquisition due diligence. In addition, he has extensive experience with complex investments, fair value, derivatives and hedging activities.

Donovan Trone is a consultant in the Moss Adams Valuation Services group. He performs valuations for companies including financial institutions, for a variety of purposes including, merger and acquisitions, financial reporting, and corporate planning. Trone also conducts valuations of financial instruments including debt and derivative securities. Prior to joining Moss Adams, he worked as an equity research analyst for UBS Global Financial Services.



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

Since 2000, Leland Chan has been the general counsel for CBA, after serving for six years as associate counsel. In addition to advising the association on legal matters, he directs the litigation activities for the association, frequently acts as amicus curiae (“friend of the court”) in state and federal courts, and, in some cases, files suit on behalf of the industry. He is also responsible for regulatory matters affecting banking, frequently preparing comment letters on regulatory proposals, and analyzing new laws and regulations for CBA members.

Kevin Gould joined CBA in 2004, bringing with him more than seven years of legislative experience. In his role as senior vice president and director of state government relations, he oversees the management and operation of CBA’s state government relations department and also serves as one of CBA’s three registered lobbyists. Gould’s advocacy responsibilities and issues focus mainly in the areas of bank operations, commercial lending, residential property lending, construction dispute resolution issues, wealth asset management and trust issues, as well as monitoring and engaging with elected officials on the state’s cash management.

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Annual Convention Luncheon Showcases

Luncheon Showcase 1: Understanding the Risks and Opportunities of De-Risking

“De-risking” refers to financial institutions exiting relationships with and closing the accounts of clients considered “high risk.” There is an observed trend toward de-risking of money service businesses and correspondent banks, which has resulted in high account closures. Low profit, reputational concerns, and rising AML/CFT scrutiny contribute to de-risking, which can further isolate individuals and communities from the global financial system and undermine AML/CFT objectives. Learn how the Hypur technology can enable your institution to profitably bank these businesses and turn de-risking into an opportunity.

- **Todd Fuller**, EVP of Sales, Hypur
- **Andre Herrera**, EVP of Banking & Compliance, Hypur
- **John Vardaman**, EVP & General Counsel, Hypur

Luncheon Showcase 2: Best Practices: Leveraging Technology to Increase Customer Engagement and Profitability

With more than 28 million small and medium businesses in the U.S., we know the impact of small business success in our local, regional, and national economic future is clear. By efficiently and profitably supporting customer relationships with the scale and efficiency technology offers, banking institutions are able to better leverage engagement and the customer experience to create high impact customers across the suite of banking products. Learn how to leverage technology across all customer touch points digitally and in-branch to create impactful, profitable and delightful customer relationships.

- **Bill Ervin**, Head of Sales & Marketing, Mirador



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