



Bank Presidents Seminar 2018

January 10-12, 2018

The Four Seasons Biltmore
Santa Barbara, California



Bank Presidents Seminar 2018

The only California Bankers Association program exclusively for member bank presidents and CEOs.

Senior leaders of California banks are invited to attend and share in informative sessions discussing the ever-changing landscape of the financial services arena at the beautiful Four Seasons Biltmore in Santa Barbara.



EVENT MOBILE APP

Download **CBA's event mobile app** to access detailed event information, build your schedule, view session descriptions, detailed speaker bios and a list of attendees. To download, search "CA Bankers Association Events" in the Apple Store or Google Play.

SPONSORSHIP OPPORTUNITIES

Please contact Rosemary Mignano at (916) 438-4435 or rmignano@calbankers.com to obtain pricing and a complete list of available sponsorships for this event. Additional information is also available at calbankers.com/BPS18.

QUESTIONS

For more information on the 2018 Bank Presidents Seminar in Santa Barbara, California, please contact Cynthia DeOliver at (916) 438-4401 or cdeoliver@calbankers.com.

General Session Speakers

General Session Speaker Profiles



TONY LA RUSSA

With three World Series titles and six pennants to his name, Tony La Russa is widely considered one of the best managers in Major League Baseball history, yet the insights he shares are bigger than baseball—leadership qualities and a relentless approach to preparation that inspire greatness in others.

La Russa's approach to winning is embodied in a relentless style for competing at the high levels that includes several factors, a strategy that has helped this legendary manager of the Chicago White Sox, the Oakland Athletics and the St. Louis Cardinals clinch an almost unheard of three World Series titles, six pennants and innumerable record-breaking victories. In his third and most dramatic World Series win before retiring as manager of the Cardinals—the first manager to leave the game on top—La Russa took the Cardinals from a team that finished 18 games over .500 to become the league champions celebrated by the sporting world.



LEE WETHERINGTON

Lee Wetherington is the director of strategic insight for Jack Henry & Associates® where he oversees the development of actionable insight and strategy for the financial services industry at large. To this end, he writes and speaks extensively about emerging trends in fintech, payments and digital banking. Widely renowned for his keynotes and unique style of comedic delivery, Wetherington was named "Strategic Alliance Executive of the Year" at the 2013 Golden Bridge Awards, which recognizes the world's top executives across every major industry globally. He has also served as technology faculty chair for several graduate schools of banking and management.



ROBERT EYLER, PHD

Dr. Robert Eyler is president of Economic Forensics and Analytics, specializing in public policy analysis for firms and governments. He is also dean of the School of Extended and International Education and professor of economics at Sonoma State University. He earned a Ph.D. from the University of California, Davis and a bachelor's in economics at California State University, Chico. Dr. Eyler has been a visiting scholar at both the University of Bologna and Stanford University.

Program At-A-Glance

Wednesday, January 10, 2018

1:30 p.m. – 3:00 p.m.	Banker Benefits Board Meeting
3:15 p.m. – 4:45 p.m.	Executive Committee Meeting
6:00 p.m. – 8:30 p.m.	CBA and Banker Benefits Board Reception and Dinner <i>Sponsored by Sandler O'Neill + Partners, L.P.</i>
8:30 p.m.	Nightcap Reception <i>Sponsored by The Baker Group</i>

Thursday, January 11, 2018

8:00 a.m. – 10:00 a.m.	CBA Board of Directors Meeting and Breakfast
10:00 a.m. – 10:30 a.m.	Opening Refreshment/Coffee Bar <i>Sponsored by Interwest Insurance Services, Inc.</i>
10:30 a.m. – 11:30 a.m.	Opening Keynote Speaker (to be confirmed)
11:45 a.m. – 12:45 p.m.	Luncheon, Keynote Speaker and Distinguished Banker Award Presentation The Future Bottom-Lined (And Why What You've Heard is Wrong) Lee Wetherington, Director of Strategic Insight Jack Henry & Associates
1:00 p.m. – 2:00 p.m.	Facilitated Peer Networking Exchange for Bankers

2:00 p.m. – 2:30 p.m.	Refreshment Break <i>Sponsored by Pillsbury Winthrop Shaw Pitman LLP</i>
2:30 p.m. – 3:30 p.m.	Breakout Sessions – Series I The Renaissance of Studying Deposits Preparing Financial Institutions for Faster Payments
3:45 p.m. – 4:45 p.m.	Breakout Sessions – Series II Incentive Compensation: Practical Ideas for Incenting the Right Behavior Cybersecurity: What Should Banks Know Today?
5:30 p.m. – 6:30 p.m.	Reception
6:30 p.m. – 8:30 p.m.	Dinner and Evening Entertainment <i>Sponsored by Keefe, Bruyette & Woods, A Stifel Company</i>

Friday, January 12, 2018

7:00 a.m. – 9:00 a.m.	Breakfast <i>Sponsored by MJC Partners, LLC</i>
9:00 a.m. – 10:00 a.m.	Economic Outlook Dr. Robert Eyster, President Economic Forensics & Analytics
10:00 a.m. – 10:30 a.m.	Refreshment Break <i>Sponsored by Wells Fargo Bank, NA</i>
10:30 a.m. – 11:30 a.m.	Closing Keynote Speaker <i>Sponsored by Harland Clarke</i> Leading Successful Teams Tony La Russa
11:45 a.m. – 12:45 p.m.	Luncheon <i>Sponsored by Vitex, Inc.</i>
12:45 p.m.	Conference Adjourns

Session Descriptions

Networking and Breakout Session Descriptions

FACILITATED PEER NETWORKING EXCHANGE FOR BANKERS

Join us for the opportunity to network and discuss with your industry colleagues about the notable changes for banks that occurred in 2017; and, share your ideas and concerns about what may be ahead for 2018. In order to encourage robust discussion, groups for this session will be organized by bank asset size.

- **Moderated By: Julianna Graham, SVP, Strategic Partners | California Bankers Association**

PREPARING FINANCIAL INSTITUTIONS FOR FASTER PAYMENTS

Dynamic changes are underway in the U.S. to modernize the payments infrastructure as financial institutions look to improve end-to-end electronic processes, provide new products and services to clients, and improve overall payments quality. To remain competitive financial institutions must understand the advantages and limitations, as well as the risks, that each of these new payment networks provide. Join Bill Schoch, president and CEO of WesPay, as he explores real time payments models and the potential opportunities to your financial institution.

- **Bill Schoch, President & CEO | Western Payments Alliance**

REGISTRATION INFORMATION

Register online at calbankers.com/BPS18 or send the enclosed registration form with payment to:

California Bankers Association | Attn: Accounting Dept – A/R
1303 J Street, Suite 600, Sacramento, CA 95814

REGISTRATION FEES

Early-Bird Registration Fees through December 19, 2017

CBA Member **\$995** Spouse **\$495**

Regular Registration after December 19, 2017

CBA Member **\$1,345** Spouse **\$495**

Register by December 13, 2017, to be included in the list of participants. The CBA member registration fee covers the cost of program sessions, speakers and all meal functions. Spouse fee includes scheduled conference social gatherings, meal functions and a

planned spouse activity. Spouse activity details will be available in November.

CANCELLATION AND REFUND 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 December 19, 2017 and 50 percent if by December 27. No refunds will be provided after December 27. Registrations made on or after December 27, are not subject to refund.

Registration Questions:

Contact Colette Warner at (916) 438-4418 or cwarner@calbankers.com.

LOCATION

Four Seasons Biltmore | (805) 565-8299
1260 Channel Drive, Santa Barbara, California 93108

THE RENAISSANCE OF STUDYING DEPOSITS

Non-maturity growth has been outpacing CD growth since 2009, and many are understandably uncomfortable that the tide will turn and we will see some flow of “core deposits” back to CDs. Understanding the potential sensitivities to deposits in this rising rate environment is critical to understanding your true risk position – but it’s also very challenging. This session will address the critical role deposit assumptions play in risk models, and the best practice approach of how to develop and defend those assumptions. Going beyond the academic nature of the practice of deposit studies, we will review some of the most recent impact the rising rate cycle has had on deposit pricing and stability, the outlook for the months ahead in the face of FOMC uncertainty, and how utilizing deposit data to your advantage can pay significant dividends.

- **Jeffrey Reynolds**, Managing Director | Darling Consulting, Inc.

INCENTIVE COMPENSATION: PRACTICAL IDEAS FOR INCENTING THE RIGHT BEHAVIOR

Incentive is defined as: Reward or promise of payment that encourages a person to take a certain action, behave better or work harder. Learn how banks are avoiding unethical compensation practices and creating practical incentive compensation plans that reward employees and meet the bank’s strategic initiatives. Join this interactive discussion and take away practical tips for your bank’s compensation planning.

- **Speaker to be confirmed**

CYBERSECURITY: WHAT SHOULD BANKS KNOW TODAY?

In the ever-changing area of cybersecurity, how can CEOs plan for the unexpected? Join us to discuss what strategic issues should they and their team be thinking about to anticipate the next data breach, hack or security intrusion.

- **Joseph Nocera**, Financial Services Cybersecurity Leader | PwC

The CBA negotiated room rate is \$425 over our scheduled program dates. An earlier departure or later stay may be subject to an increased room rate.

Our room block at the Four Seasons Biltmore Hotel is nearly sold out. To reserve your guest room, contact the resort directly at (805) 565-8229 or (888) 424-5866.

Resort check-in time is 4:00 p.m. and check-out time is 12:00 p.m.

Important Note Regarding Hotel Cancellations:

The Four Seasons has a 21-day cancellation policy and requires a fully non-refundable deposit of all nights’ room and tax to secure your reservation. Should you need to cancel, your cancellation must be received with 21-days prior to your confirmed arrival. Your confirmed reservation and the above cancellation policy will be provided in writing, via email, to you from the Four Seasons Resort.

HOTEL PARKING AND GROUND TRANSPORTATION

The resort offers complimentary day valet parking. Self-parking surrounding the property is \$19 per night, per vehicle and overnight valet parking is \$37 per night, per vehicle.

If you are flying, you may use the Santa Barbara, Los Angeles or Burbank airports. The Santa Barbara Airport is approximately a 20-minute drive to the Four Seasons Biltmore. CBA has selected Budget car rental as the designated rental car company for the Bank Presidents Seminar. To obtain the promotional rate, call (800) 826-2090 and refer to CBA ID #U051957.

SPECIAL DIETARY OR PHYSICAL NEEDS

Any attendee with special dietary or physical needs should indicate so on the registration form.



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