

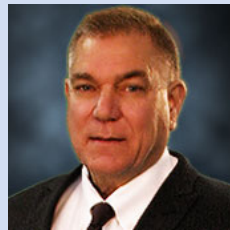
# 2016 Northwest Bank Executive Conference

December 4-6, 2016  
Seattle Waterfront Marriott  
Seattle, WA

We are pleased to invite you to the Washington and Oregon Bankers Associations' Northwest Bank Executive Conference. This premier banking industry event will provide bank management and directors with relevant information, opportunities for peer discussion and a holiday celebration at the Seattle Waterfront Marriott.

Our general sessions this year are packed with outstanding speakers on topics such as the economy, business strategies, and much more. The conference also includes a welcome reception, along with a dinner, lively entertainment and BankPAC auction on Monday evening.

Whether you are a bank executive, director, or business partner, don't miss your chance to register for this top-notch event that focuses on the industry's most critical issues.



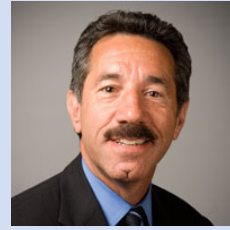
ICBO Chair  
**Steve Terjeson**  
EVP & Chief Lending  
Officer  
Citizens Bank  
Corvallis, OR



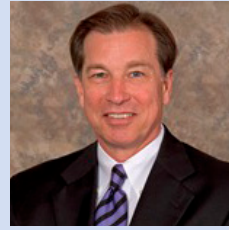
OBA Chair  
**Jeff Bailey**  
President & CEO  
Bank of Eastern  
Oregon  
Heppner, OR



OBA President  
**Linda Navarro**  
President & CEO  
Oregon Bankers  
Association  
Salem, OR



WBA President  
**Jim Pishue**  
President & CEO  
Washington  
Bankers Association  
Seattle, WA



WBA Chair  
**Roy Whitehead**  
Chairman & CEO  
Washington Federal  
Seattle, WA

## Northwest Bank Executive Conference

December 4-6, 2016 • Seattle, WA

### Registrant Information

Name \_\_\_\_\_ Title \_\_\_\_\_  
Company \_\_\_\_\_  
Address \_\_\_\_\_ City/ST/Zip \_\_\_\_\_  
Phone \_\_\_\_\_ Email \_\_\_\_\_

### Guest/Spouse Information

Name \_\_\_\_\_ Email \_\_\_\_\_

### Hotel Information

Seattle Waterfront Marriott  
2100 Alaskan Way  
Seattle, WA 98121  
**(206) 443-5000**

Ask for the Northwest Bank Executive Conference room block. Reserve space by November 7.

\$189 per night, plus tax

### Ways to Register

**Mail:** Washington Bankers Association, 1601 Fifth Avenue, Suite 2150, Seattle, WA 98101.  
**Call:** (206) 447-1700. Fax: (206) 223-6453. **Online:** www.wabankers.com.

Questions? Contact:

WBA at (206) 344-3484 | donna@wabankers.com  
OBA at (503) 581-3522 | lkaliher@oregonbankers.com

### Registration Options

- Full Conference Registration (WBA/OBA MEMBERS) | **\$545**  
\$645 after November 14
- Full Conference Registration (NON-MEMBERS) | **\$745**
- Full Spouse/Guest Registration | **\$195**  
Includes: Sunday & Monday Receptions and Monday Dinner, Auction & Entertainment
- A la carte Registration**
- Monday General Session, Lunch and Breakouts | **\$225**  
Monday Reception, Auction, Dinner & Entertainment | **\$175**

### Payment Information

- Please Invoice  Check is enclosed
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## Fintech & Evolving Influences

### Sunday, December 4

12:00 – 3:30 pm **ICBO Board of Directors Meeting**  
 2:00 – 4:30 pm **OBA Board of Directors Meeting**  
 3:00 – 7:00 pm **Registration & Information Desk Open**  
 5:00 – 7:00 pm **Welcome Reception**

### Monday, December 5

7:30 am – 9:00 pm **Registration & Information Desk Open**  
 7:30 – 8:30 am **Continental Breakfast and Networking**  
 8:30 – 9:00 am **Welcome and Announcements**

9:00 – 10:15 am **Keynote**

#### What's Next for Mobile Banking?

**Dave DeFazio**, Partner, Strategy Corps, Nashville, TN

The question is simple, but the answers are constantly evolving. Today's consumers have never been more addicted to their phones, impacting how the best retailers have adjusted their strategies to capitalize on this phenomenon. Disruptive technologies pose a great challenge to today's banking industry. Understanding this changing landscape is critical to keeping a level playing field against powerful and nimble competitors. Discover the newest mobile banking features that are being implemented by top performing financial institutions that go beyond basic transactions and help them connect better with their customers. In this session, Dave DeFazio will look at the most recent mobile payment trends that are being driven by non-bank retailers and learn how the banking industry is responding. This will be an entertaining and interactive session with mobile app demonstrations, customer research videos and industry case studies.

10:15 – 10:45 am **Coffee Break**

10:45 – 12:00 pm **Breakout Sessions**

#### Surviving Disruption: Three Indispensable Skills for Achieving Sustainable Growth

**Joe Sullivan**, President & CEO, Market Insights, Chicago, IL

The financial services industry has become obsessed with the buzzword disruption. So much time is spent talking about it in terms of fintech and the savvy, Silicon Valley entrepreneurs who seem intent on chipping away at the community bank business model. But the truth is, those disruptors are just giving consumers what they want – and they are only part of the challenge. Disruption is a fact of life. Every single day disruption occurs in the form of competitors, technologies, consumer preferences, regulations, etc. If you hope to survive disruption, you must disrupt yourself. In this dynamic presentation, Joe Sullivan will look at the future of retail banking and help the audience identify the disruptive forces within their unique markets. This session will challenge bank executives to evaluate their business model in an age where customers have all the advantages and to look past the hype and acquire the new competencies that will support sustainable growth.

#### Effective Board = High Performing Bank

**David Kemp**, Founder and President, Bankers Management, Inc., Atlanta, GA

High performing banks are defined as producing strong returns for their shareholders. These effective boards are characterized by being active, and allow management to run the bank on a day-to-day basis, while holding management accountable. In this session, David Kemp, a national authority and sought-after national bank consultant, will explore the key role played by boards of high performing banks. A bank's best opportunity for success occurs when the board clearly sets the strategic direction of the bank.

#### FASB's CECL Model: Preparation and Initial Measurements – Tilting the Balance Sheet

**Garver Moore**, Director, Special Research, Sageworks, Inc., Raleigh, NC

CECL marks a major change for the banking industry and there are still many questions surrounding how to prepare and implement these new rules. In this session, Garver Moore will cover the impact of future GAAP on bank financials and the levers available to financial institutions in calculating an allowance for credit losses. Finance stakeholders will learn why they should be in the room with credit and accounting as the transition is planned and executed. Moore will look at how the following area's impact a credit income and balance sheet performance: segmentation and sub-segmentation, reasonable and supportable forecasting, choice of methodology, and life-of-loan estimation.

12:00 – 1:15 pm **WBA Luncheon and EDP Graduation**  
 12:00 – 1:15 pm **OBA Luncheon and 2016 Community Applause Award**

1:30 – 2:45 pm **Breakout Sessions**

#### Banking and the Vortex of Technology: What You Need to Know About Blockchain

**Christa Steele**, Founder, Boardroom Consulting, San Francisco, CA

Thanks to digital, e-commerce and cloud based computing, a massive paradigm shift is required of the Financial Services industry to remain viable and sustainable. In this session, Christa Steele will discuss blockchain technology and its potential impact to the financial system. Steele will look at what blockchain is and how it works, as well as a brief history of the technology and how those in the financial industry and beyond are using it to their best advantage, as well as what possible regulatory hurdles to expect in the future.

#### This Is Not Your Old Fed Rate Cycle: How Should Banks Adapt to the New Environment?

**Steven Abrahams**, Co-Founder & CEO, Milepost Capital Management, New York, NY

Low rates put banks in a bind, an understatement based on the last few years of financial results. Fixed loans and securities roll over into lower rates; cash weighs on earnings; returns from interest rate risk and other exposures get compressed; net interest income and return on assets fall. Sound familiar? In this session, Steven Abrahams will explore strategies to mitigate exposure to interest rate risk and how to best perform in a volatile interest rate environment. Abrahams will provide insight into the Fed's possible rate actions, provide a historical review of interest rates and discuss the relative value of the U.S. fixed income markets. Banks need to reduce reinvestment risk to remain relevant – strategies covered in this session can be implemented tomorrow.



#### Credit Management in Today's Regulatory Environment

**David Kemp**, Founder and President, Bankers Management, Inc., Atlanta, GA

The development of a disciplined "credit culture" is the responsibility of the board and executive management and is the first step in assuring that the bank's largest assets represent an acceptable level of risk. Supporting strong earnings through interest and fee income is a primary objective of the loan portfolio. In this session, David Kemp will tackle the important topic of best practices and regulatory requirements for generating and managing a high performing loan portfolio. From sound and applicable loan policy to credit approval, loan administration, problem loan management, and internal and external controls, Kemp will cover important credit strategies and key tactics critical for success.

2:45 – 3:00 pm **Coffee Break**

3:00 – 4:00 pm **Closing Session**

#### Why Confidence Trumps Certainty: The Secrets for Increasing Decision Tempo

**Randy Harrington Ph.D.**, Founder & CEO, Strategic Arts and Sciences, Eugene, OR

For all of the changes in the financial service sector, one thing is certain; the operational tempo of banking is increasing rapidly. Windows of opportunity are opening—and closing in days and hours, not months or years. The slow drift down the wide river is over for now; we are already into the rapids. Join Randy Harrington in a powerful conversation about increasing the operational and decision tempo in your bank. Just like you get the science of underwriting, you need to get the science of decision making and influence. And it is not just about you, it is about your entire team. Success demands the "catalytic effect" that occurs when teams operate as a single unit. You must produce value at a level that exceeds the individual contributions of your team members. This means making smarter, faster—and smaller bets, day in and day out. It means a significant change in the frequency and content of team communications, and it means aligning priorities while the work is being done. The good news is that Harrington has distilled the research on "what works" in high speed business environments. He has worked directly with banks to achieve powerful results and the ideas Harrington offers are surprising, easy to deploy, and relevant to any bank (and bankers) in the turbulent currents of rapid change.

5:30 – 7:00 pm **Reception and BankPAC Silent Auction**

Join us for a reception and the annual BankPAC silent auction, benefiting both Oregon and Washington. Money raised during the silent auction is used to fund the campaigns of worthy candidates who believe in the principles to which our industry is dedicated.

7:00 – 9:00 pm **Dinner and Entertainment**

Don't miss the popular holiday dinner, featuring the local talents of the Roosevelt High School Jazz Band, an award-winning high school group, under the direction of Scott Brown. The jazz band is part of the dynamic performing arts program at the high school, and consists of four instrumental big bands and a vocal jazz group. This internationally acclaimed group delights audiences with its recognized and celebrated style.

### Tuesday, December 6

7:00 am – 12:00 pm **Registration & Information Desk Open**  
 7:30 – 8:30 am **ICBO Annual Meeting and Breakfast**  
 7:30 – 8:30 am **WBA Breakfast and Legislative Overview**  
 8:45 am – 12:00 pm **Welcome and Announcements**

9:00 – 10:00 am **Keynote**

#### What November's Elections Mean for Banking: A Political and Regulatory Outlook for Banking in 2017

**Bert Ely**, Principal, Ely & Company, Alexandria, VA

Veteran Washington D.C. banking consultant Bert Ely will provide his assessment of the political and regulatory outlook for the banking industry in 2017 in light of the outcome of the November elections. He will address the likely policy proposals of the new administration, especially as they relate to regulatory reform and compliance issues. Ely will also discuss the election's impact on the Senate Banking and House Financial Services committees and their likely upcoming legislative agendas. Finally, he will assess the election's impact on the bank regulatory agencies, specifically the Federal Reserve, the FDIC, OCC and the CFPB, leaving time for questions.

10:00 – 10:45 am **Panel Discussion**

#### Washington & Oregon State Regulator Briefing

**Jack Heath**, President & COO, Washington Trust Bank, Spokane, WA; Moderator

**Roberta Hollinshead**, Chief of Examinations, DFR, Division of Banks, Seattle, WA

**Jacob Mundaden**, Program Manager, Oregon's Division of Financial Regulation, Salem, OR

While the Northwest economy remains robust, what is the regulatory outlook? What can we learn from the regulatory exams in 2016? Do our regulators see early signs of problems on the horizon? Has the low rate environment made us complacent about interest rate risk? We will ask these questions and many more during this session.

10:45 – 11:00 am **Coffee Break**

11:00 am – 12:00 pm **Closing Session**

#### If You Can't Stand Up, Stand Out

**Mike Schlappi**, MBA, Author, Gold Medalist, Hall of Fame

If ever a man was defined by what he can do, instead of what he cannot do, it is Mike Schlappi. This Hall of Fame athlete, Gold Medalist, World Champion, MBA, businessman, husband and father of five will entertain you and inspire you to take on and overcome your own limitations. Following a tragic accident as a teenager, Schlappi has proven that just because "you can't stand up, doesn't mean you can't stand out"!

12:00 pm **Conference Adjourns**  
 12:30 - 2:30 pm **WBA Board of Directors Meeting**

#### For sponsorship opportunities, contact:

Donna Madsen | (206) 344-3484 | donna@wabankers.com  
 Sponsorships are available on a first come, first serve basis. To get the latest sponsorship availability, contact Donna Madsen.