

Senior Credit Conference

March 3, 2017

Location:

Washington Athletic Club
1325 Sixth Avenue, Seattle

Reservations:

(206) 464-3055

Ask for the WBA room block. Make your reservations as soon as possible, as the hotel has limited vacancy.

FEES:

Register By 2/17 After 2/17

WBA Member*: \$395 \$445

Non-Members: \$750 \$850

**Attendance at WBA programs is limited to employees, officers and directors of WBA members, non-members eligible for membership in the WBA and members of other state banking associations which grant reciprocal privileges to WBA members.*

Cancellation Policy: Registrations may be cancelled up to seven days prior to the conference. All cancellations have a \$50 charge. No cancellations within the seven day period will be accepted, however, a substitute may attend.

Registration Form

Please complete the following information:

Name _____

Bank/Firm _____

Work Address _____

City/State/Zip _____

Phone _____

Title _____

Email _____

Register: registration@wabankers.com
www.wabankers.com

For more information:

Mail: 1601 Fifth Avenue, Suite 2150, Seattle WA 98101.

Call: (206) 447-1700. **Fax:** (206) 223-6453.

Enclosed is a check for \$ _____

☐ VISA ☐ Mastercard Expiration Date _____

Credit Card # _____

Name on Card _____

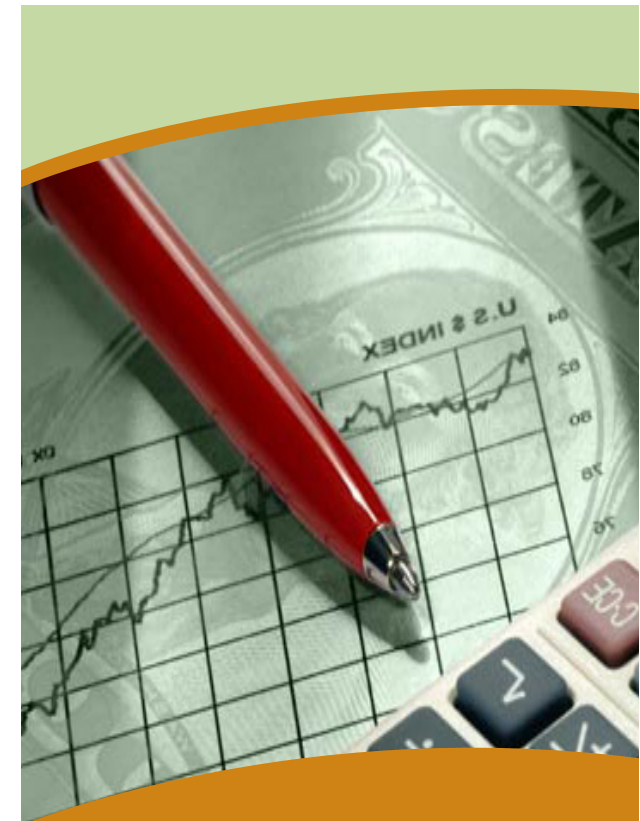
2017 Senior Credit Conference



WASHINGTON
BANKERS ASSOCIATION

1601 Fifth Avenue
Suite 2150
Seattle, WA 98101
www.wabankers.com

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<<Company Name>>
<<Mail Address1>>
<<Mail City>>, <<Mail State>> <<Mail Zip>>



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WASHINGTON
BANKERS ASSOCIATION

Who Should Attend?

This conference is designed for senior credit officers, risk managers, audit professionals, and credit administrators. It also pertains to lending personnel interested in learning more about credit administration, the regulations that govern the lending function, and many other relevant topics. Also, take advantage of the networking opportunities provided by attending a local credit conference.

Washington Bankers Association would like to thank the following sponsors for their support of this event:

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For sponsorship opportunities, contact Donna Madsen at donna@wabankers.com or (206) 344-3484.

Friday, March 3

7:30 – 8:00 Registration and Continental Breakfast

8:00 – 8:15 Welcome

*Jim Pishue, President and CEO,
Washington Bankers Association,
Seattle, WA*
*Elizabeth Sholander, SVP / Senior
Credit Administrator, Puget Sound
Bank, Bellevue, WA; Senior Credit
Committee Chairman*

8:15 – 9:15 Credit Management Trends in Today's Regulatory Environment

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

Explore best practices and regulatory requirements for generating and managing a high performing loan portfolio. 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 risk asset represents an acceptable level of risk. From sound and applicable loan policy to credit approval, loan administration, problem loan management, and internal and external controls, learn important credit strategies and key tactics critical for success.

9:15 – 9:25 Coffee Break

9:25 – 10:25 Panel: What Does CECL Mean for Your Bank and How Do You Prepare?

*Jeff Green, Partner, Moss Adams,
Everett, WA*
*David Kemp, Founder & President,
Bankers Management, Inc., Atlanta,
GA; Moderator*
*Garver Moore, Director, Special Research,
Sageworks, Inc, Raleigh, NC*
*Barry Ray, SVP & Chief Accounting Officer,
Columbia Bank, Tacoma, WA*
*Trevor Zahlmann, Supervisory Examiner,
FDIC, Portland, OR*

The Current Expected Credit Loss model (CECL) is the new

accounting model FASB has issued for the recognition and measurement of credit losses for loans and debt securities. It is replacing the current "incurred loss" accounting model with an "expected loss" model – CECL. Banking regulators have referred to CECL as "the biggest change ever to bank accounting." This panel will discuss the highlights and challenges of CECL and how you can start preparing for the transition.

10:25 – 10:35 Coffee Break

10:35 – 11:35 State of the Commercial Real Estate Market

*Todd Anderson, SVP & CCO, SaviBank,
Burlington, WA; Moderator*
*Brian Hatcher, EVP, Pacific Northwest
Brokerage Division, Kidder Mathews,
Seattle, WA*
*Jim McLean, SVP, Manager Commercial
Real Estate Lending, Banner Bank,
Seattle, WA*
*Rick Tunnell, SRA, Managing Member, Rick
W. Tunnell and Associates, LLC.,
University Place, WA*

Commercial real estate has been a growing and strong segment within banking for the last several years, especially in the Pacific Northwest. During this session, learn about what the market has been doing and what to expect in months to come.

11:35 – 12:30 Automated Small Business Lending Models

*Stephanie Butler, Director of Advisory
Services, Baker Hill, Carmel, IN*

Today, all businesses strive to be more efficient. Financial institutions are no exception. Many financial institutions decide to go the route of auto decisioning as a way to accomplish more without adding staff or jeopardizing credit quality. While auto decisioning is an excellent way to gain efficiency, it is not as easy as resetting your gray area strategy. In this session, we will discuss best practices for tackling auto decisioning as well as determine if your institution is ready for this step.

Register today at
s.wabankers.com/sencred

12:30 – 1:30 Networking Luncheon

1:30 – 2:30 Pacific Northwest Economic Update

*John Mitchell, President, M&H
Consultants, Portland, OR*

The policy assumptions of 2016-17 were shattered on November 8, 2016. The cast changed, as did the policy agenda. Gridlocked issues such as tax reform, fiscal policy and regulation have been transformed and the "lower longer" view of interest rates became "higher sooner". It remains to be seen if the growth talk of the campaign will be translated into concrete policy and the threats to trade growth come to pass. Labor markets have tightened, inflation has shown signs of life and interest rates rose in the aftermath of the election. Washington has been one of the strongest states in the nation spending time as number one in job growth. This update will focus on the likely path of the US and Washington economies in 2017 as well as current policy issues.

2:30 – 2:45 Coffee Break

2:45 – 3:30 Regulatory Hot Topics: Issues on the Horizon and HVCRE

*Susan Gates, VP/Regional Credit
Administrator, Beneficial State Bank,
Seattle, WA; Moderator*
*Matthew Harvey, Supervisory Examiner,
DFI, Seattle, WA*
*Trevor Zahlmann, Supervisory
Examiner, FDIC, Portland, OR*

Discover the latest hot buttons and concerns from our regulators, including the effect of rising rates on credit quality, nuances of HVCRE, how the current competitive environment is affecting loan underwriting, including covenant-lite leveraged lending, extended amortizations or interest-only periods and non-recourse lending. Updates on handling CRE concentrations, cybersecurity and Fintech vendors will be covered as time allows.

3:30 Prizes and Adjourn