

• WBA & OBA Convention •




reimagine **banking**

July 12-14, 2017
Sunriver Resort
Sunriver, Oregon



WASHINGTON
BANKERS ASSOCIATION





Join us in Sunriver for the Oregon and Washington Bankers Associations' 2017 Convention. We have a valuable program lined up for our premier event of the year. Whether you are a bank executive, director or business partner, make plans to attend this event, focused on how the industry is being reimaged.



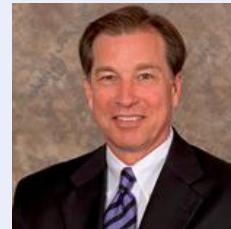
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Book Your Room Today!

Make your lodging reservations by calling
(800) 547-3922 and request the OBA/WBA room block.

Reservations can also be made online at

[www.destinationhotels.com/sunriver-resort/
meetings/obawba](http://www.destinationhotels.com/sunriver-resort/meetings/obawba)

Lodge Village Guestroom ... \$245

Lodge Village Suite ... \$309

Riverlodge Guestroom ... \$296

Rates do not include tax and resort fee. Condominiums and homes rented through Sunriver will receive a 10% discount on the best available rate.

Special pricing discounts end June 16.

Sunriver Resort is located in Central Oregon, just south of Bend and features over 3,000 acres along the Deschutes River at the base of the Cascade Mountains. The resort community includes 40 miles of paths, three swimming pools, 26 tennis courts and two parks. The community is home to more than 4,000 residences, including up to 20,000 people during peak vacation season.



Interested in sponsoring or exhibiting?

Contact Lori Kaliher at OBA for questions regarding sponsorship and registration at (503) 581-3522, lkaliher@oregonbankers.com. Contact Duncan Taylor at WBA for questions regarding exhibiting at (206) 344-3492, duncan@wabankers.com.

Agenda

Wednesday, July 12

3:00 - 7:00 pm	Registration Desk Open
5:30 - 7:00 pm	Exhibit Hall Opening Reception
7:00 - 9:00 pm	OBA & WBA Joint Dinner

Thursday, July 13

7:30 am - 6:30 pm	Registration Desk Open
7:30 - 8:30 am	Breakfast & Networking
8:30 am - 12:30 pm	First General Session

American Politics in a Time of Disruption

Dr. Steffen Schmidt, Professor, Department of Political Science, Iowa State University, Ames, IA

The election of 2016 was unprecedented and brutal. The aftermath promises to be rough in a deeply, dangerously divided country. During his presentation, Dr. Schmidt will focus on what is likely to happen with the new president, the House, Senate and the Supreme Court. The 2018 midterm elections could be extremely important, and maybe game changing. The 2020 presidential election will be historic. One of the greatest challenges for citizens, voters, and the business community in particular is that you can't trust what politicians say. This injects an unsettling element into long term planning which is vital for business decision making; 2016 was already disruptive enough!

A Washington Update

Kenneth L. Burgess, Jr., Vice-Chairman, American Bankers Association & Chairman, FirstCapital Bank of Texas, Midland, TX

Washington D.C. is always a busy place, especially during the beginning of a new presidential administration. Kenneth Burgess, the Vice-Chairman of the American Bankers Association, will share insights into what is happening in the nation's capital.

Economic Outlook

Lindsey Piegza, Ph.D., Managing Director & Chief Economist, Stifel, Nicolaus & Company, Inc., Chicago, IL

Lindsey Piegza will look at the pace of our economic recovery and what it means going forward for overall growth, interest rates and monetary policy. She will cover macro-economic trends in consumer behaviors and in the manufacturing sector, in addition to new Federal Reserve policy initiatives and potential economic effects of these changes. She will also examine economic growth in the US as a whole and its effects on interest rates.

11:00 am - 1:30 pm Viva la Mexico – Lunch, Salsa & Margarita Making Event

Optional event for spouses and guests. Prior registration required.

The Investor's Perspective on the Future of Financial Services

*John Breyer, Principal, Breyer & Associates, McLean, VA
James Chadwick, Director of Alternative Investments, Ancora Advisors, LLC., Cleveland, OH
Rory A. McKinney, Head of Investment Banking; D.A. Davidson, Costa Mesa, CA
John Pietrzak, CFA, Managing Principal, Castle Creek Capital, Rancho Santa Fe, CA
Brian Vance, CEO, Heritage Bank, Olympia, WA; Moderator*

Investors are a vital piece to any bank's strategy. Their understanding of the financial services industry, how trends affect banks and what makes banks profitable can have a large impact on the way business is done. This panel of industry experts will provide a thought-provoking discussion about what community bank investor expectations are today. Panelists will explore various issues, including what it takes to define a community bank's ability to be independent, how they evaluate a bank's decision to buy or sell a bank they own or invest in, and when it is appropriate or not to raise capital, how they define if a bank is earning their cost of capital and an investor's perspective on how a bank can compete in a rapidly changing environment. This panel, moderated by Brian Vance, is intended for any bank that has issued stock, whether it is exchange listed, OTC or "pink sheets," or even family owned or closely held stock.

12:30 - 1:45 pm

BBQ Luncheon & Exhibitor Visits

2:00 - 3:30 pm

Breakout Sessions

Succession Planning

Geri Forehand, CPCM, Chief Executive Officer, Forehand Strategy Group, LLC, Clayton, GA

We have all been told that the number one job of the board of directors is to choose a competent CEO, who in turn assembles a competent management team. But, how prepared are we as bankers and directors to ensure the continuity of our management team when faced with the impending surge in retirements at all levels of our organization. Since 2008, the average bank CEO age is roughly 58, while CEOs of banks that have been sold have averaged about 61, according to a study from Morgan Stanley. In the state of Oregon 16.4% of the population is over 65 years of age. In the state of Washington, 14.4% of the population is over 65 years of age. How do you prepare for the changes that are certain to occur in our board and employee ranks? In this session, you will explore the demographic stratification and why it is important to your bank, what exactly succession planning is and if it is understood at your bank, how to build a robust succession plan, and much more.

The Mortician's Guide to Retail Banking

Sean Payant, Chief Consulting Officer, Haberfeld Associates, Lincoln, NE

No, we don't mean retail banking is dead – quite the opposite. However, many financial institution executives are making "deadly" (and, in our opinion, dead wrong) decisions about their retail banking products and practices. Retail banking is still a great business if you don't allow flawed analysis to lead you into making bad decisions. In that regard, we can learn a lot from a mortician. We will discuss how to double overall new customer acquisition and why that can result in a 30% improvement in ROA and ROE over time.

Bricks to Clicks

Stephen Nikitas, Senior Strategy Director, Harland Clarke, New York, NY

Community banks are threatened on many fronts – burdensome regulations, national competition and technology breaches among other things. None of these threats, however, may be more serious than that of mobile banking. There are currently nearly 100 million mobile banking users in the U.S. and that number is expected to grow substantially in the near term. With the proliferation of digital devices, consumers are highly connected to their financial providers. And with adoption of each new device comes higher expectations of those providers, especially among the younger generations. Get it wrong and you risk losing their loyalty. However, many banks struggle with ways to compete within this evolving landscape. This breakout session will describe the consumer migration from "bricks" to "clicks" and present ways community financial institutions can successfully compete with larger banks.

5:00 - 6:30 pm

Exhibit Hall Reception

6:30 - 8:30 pm

OBA State Dinner

6:30 - 8:30 pm

WBA State Dinner

Friday, July 14

7:30 am - 1:00 pm

Registration Desk Open

8:00 - 9:15 am

OBA & OBA Education

Foundation Annual Meetings & Breakfast

8:00 - 9:15 am

WBA Annual Meeting & Breakfast

9:30 - 10:00 am

Exhibitor Prizes

10:00 - 12:00 pm

Second General Session

Reimagine Everything

Darren Pleasance, Managing Director, Global Customer Acquisitions, Google Marketing Solutions, Bend, OR

Google knows a thing or two about innovation in the marketplace. Darren Pleasance will explore why innovation isn't an accident, how Google works, how to reimagine everything and why it would work for banks and a few words of wisdom, including a look at trends and the future.

24 Hours Inside the President's Bunker on September 11, 2001

Lieutenant Colonel Robert J. Darling, United States Marine Corps (Retired), Stafford, VA

Lieutenant Colonel Robert J. Darling retired from the United States Marine Corps in 2007 with just over 20 years of active duty service. After an impressive early career piloting attack helicopters in Desert Shield, Desert Storm, and as a presidential pilot with Marine Helicopter Squadron One, he was handpicked in October 2000 to work for the White House Military Office, Airlift Operations Department. It was in this position that, during the attack of September 11, 2001, he supported the President, Vice President and National Security Advisor in the underground President's Emergency Operations Center (PEOC) and witnessed unprecedented leadership and decision making at the highest levels of our government. Lt. Col. Darling will share the principles of crisis leadership and decision making with an 'edge of your seat' presentation that will take you from the moment the attack was realized, to the courageous decisions made to stop it, to the safeguards and policies our country now has in-place in an attempt to prevent it from ever happening again.

12:00 pm

Adjourn

1:00 - 6:00 pm

Golf Tournament

2:00 - 5:30 pm

Benham Falls Mountain Bike Tour

2:00 - 5:30 pm

Obsidian Forest Tour

(Optional events for spouses and guests. Prior registration required.)

6:00 - 7:00 pm

Closing Reception



Optional Activities



Viva La Mexico! Lunch, Salsa & Margarita Making Event

Optional Activity for Spouses & Guests

Thursday, July 13

11:00 am - 1:30 pm

\$65 per person

Participants will enjoy a lively teamwork experience in which each group will enjoy the sights, sounds and flavors of Mexico! In this exciting recipe contest, teams will make their own brand of salsa and margaritas. Each team will have a designated table equipped with all the required utensils and will select ingredients to make their recipes unique. Participants will enjoy lunch and the judging of their magnificent creations!



Golf Tournament

Friday, July 14

1:00 - 6:00 pm

(Includes fees, cart, lunch, beverages and tournament prizes)

\$175 per person

Convention participants, spouses and guests are encouraged to register early for this popular tournament played on Sunriver's Meadows Golf Course. Originally opened in 1969, Meadows is acclaimed architect John Fought's creation. Meadows features tremendous variety within its 18 holes, seven of which border the meandering Sunriver.

Fought's design pays tribute to the great American courses from the 1920s and 30s with its aesthetic grace, while its dramatic use of directional and fore-bunkers serve up ample challenges for golfers of all skill levels. This event is popular and space is limited, so submit your registration early.



Benham Falls Mountain Bike Tour

Friday, July 14

2:00 - 5:30 pm

(Includes bike rental, helmet and drinks)

\$85 per person

Join convention delegates on a guided bike ride on paved and single-track trails. During this adventure, you'll wind through the Deschutes National Forest overlooking the Deschutes River until the tour turns around at Benham Falls... but not before a brief natural history talk and some memorable photo opportunities.

Obsidian Forest Tour

Friday, July 14

2:00 - 5:30 pm

\$95 per person

Wanderlust Tours' guides will lead you deep into the belly of an ancient volcano to explore the highlights within this volcanic caldera. At 6,300 feet you'll walk atop a mountain of pumice and obsidian (black volcanic glass!) and take in the shores of sparkling Paulina Lake, through old growth hemlock forest and past a towering lava flow. This trip is a combination of short, easy walks totaling just under two miles, but its Wanderlust's renowned guides who really bring this area to life in an unimaginable way. Bring your camera and come prepared to capture the magnificent panoramic views!