CALL TODAY!

Make your lodging reservations at The Nines Hotel in downtown Portland by calling 877-229-9995

Reference the Northwest Bank Executive Conference to receive a discounted rate of $159 plus tax per night. Room block expires November 15, 2013.

QUESTIONS?

Contact the OBA at 503-581-3522
lchamberlain@oregonbankers.com
or the WBA at 206-447-1700
danielle@wabankers.com
SUNDAY, DECEMBER 8, 2013

12:00 – 3:30 pm  ICBO Board of Directors Meeting
2:00 – 4:30 pm  OBA Board of Directors Meeting
3:00 – 5:00 pm  WBA Board of Directors Meeting
3:00 – 7:00 pm  Conference Registration Desk Open
5:00 – 7:00 pm  Welcome Reception including the musical talents of Michael Charles Smith

MONDAY, DECEMBER 9, 2013

7:30 am – 9:00 pm  Conference Registration Desk Open
7:30 – 8:30 am  Continental Breakfast and Networking
8:30 am – 12:00 pm  First General Session
Opening Ceremonies featuring the talents of The Dickens Carolers
The Dickens Carolers began in Seattle in 1978, and have been in the Portland area since 1985. The Dickens Carolers have become something of a Northwest tradition, and they truly enjoy making the holiday season merry and musical.
Welcome and Announcements
Remarks by Congressman Denny Heck, Member, United States House of Representatives Financial Services Committee (D-WA District 10)
Congressman Heck will speak about the ongoing federal budget and fiscal policy debate taking place in Congress, along with other issues of interest to the banking industry.
Cybersecurity: Protecting Your Bank and Your Customers
Douglas Johnson, Vice President & Senior Advisor, Risk Management Policy, American Bankers Association, Washington, DC
Cybersecurity attacks, be they denial of service attacks or attempts to compromise computer systems, are on the increase against banks of all sizes and their customers. This session will focus on how these attacks are evolving, how the banking industry is organized to protect against them, and what banks can do to defend their institutions.
The Honest Truth About Banks, Shareholders and Regulators in the Current Environment
Greyson E. Tuck, Attorney, Gerrish McCreary Smith, PC, Memphis, TN
The current banking environment is tough. Bank directors and executive officers must understand the realities of the environment in order to lead their organization through these difficult times. This presentation will provide an honest overview of the current environment, paying particular attention to the new realities of bank shareholders and regulators. The topics discussed will include the current and anticipated banking environment, the directors’ and officers’ duty to enhance shareholder value, and dealing with the regulators and strategies to make your bank successful.
12:00 – 1:30 pm  OBA Luncheon and 2013 Community Applause Awards
12:00 – 1:30 pm  WBA Luncheon
1:30 – 2:45 pm BREAKOUT SESSIONS

Session One
Corporate Governance: Changing Views and Expectations
Wallace Young, Director - Risk Coordination Unit, Banking Supervision & Regulation, Federal Reserve Bank of San Francisco, San Francisco, CA
Corporate governance and the culture of an organization are closely linked. Until recently, there hasn’t been much regulatory guidance on this topic; however, in late 2012, the Federal Reserve issued guidance that included six key elements of corporate governance. As we emerge from the recent financial crisis, it has become clear that corporate governance weaknesses were a common contributor to many bank failures. This session will include an overview of corporate governance, illustrations of good/bad governance, discussion of how culture can shift in an organization (or conversely, how difficult it is to drive a shift in culture), and a walk-through of the six elements of corporate governance.

Session Two
The Devil is in the Details: Keeping Your Bank OFF the Front Page
Thomas Schauer, CEO & Client Experience Officer, TrustCC, University Place, WA
Cyber threats facing the financial services industry are gaining increasing attention. Banks need to defend against dozens of threats while attackers need to exploit just one. This non-technical presentation will describe the most important practices bankers should follow in order to prevent a costly incident.

Session Three
Enhancing Shareholder Value Through Corporate Transactions
Greyson E. Tuck, Attorney, Gerrish McCreary Smith, PC, Memphis, TN
Community bank directors and executive officers have a duty to enhance shareholder value. Considering the current banking environment, this duty is becoming more difficult to fulfill. Directors and executive officers should understand corporate transactions that, when implemented properly, will enhance shareholder value, including bank holding company formation and debt leveraging; going with private transactions; subchapter S reorganization; stock repurchase programs; and fair incentive compensation programs.
This presentation will contain an overview of these various transactions and how they can be implemented in your organization to enhance shareholder value and ensure the bank’s long-term success.

3:00 – 4:30 pm Second General Session

Executive Development Program Class of 2013 Graduation

The Critical Integration of Stress Testing into Strategic Planning for Community Banks
Kamal Mustafa, Chairman & CEO, Invictus Consulting Group LLC, New York, NY
Bankers have confirmed what some have long suspected: examiners are quietly boosting capital requirements for community banks by using “rule-of-thumb” ratios. Some banks have been hit with leverage ratios as high as 12 percent. Kamal Mustafa will address the current regulatory landscape for community banks, and how regulators increasingly are looking to post-stress-test capital levels BEFORE agreeing to a bank’s particular strategic activities such as acquisitions or dividend payouts. He will discuss the importance of free capital, and why integrating stress testing into strategic planning is critical for staying ahead of regulators and for enhancing a bank’s bottom line.

5:30 – 7:00 pm Reception and BankPAC Silent Auction
7:00 – 9:00 pm Holiday Dinner and Entertainment

TUESDAY, DECEMBER 10, 2013

7:00 am – 12:00 pm Conference Registration Desk Open
7:30 – 8:15 am Independent Community Banks of Oregon Breakfast and Annual Meeting
7:30 – 8:15 am Washington Bankers Association Legislative Overview and Breakfast
8:30 am – 12:00 pm Third General Session

Gut Check: Banking in the Pacific Northwest
Dwight Larsen, Vice President, BankValue Advisory Services, Bloomington, MN
Banking in the Pacific Northwest is not for wimps; it’s been a combination of “The Good, The Bad, and The Ugly” in recent years. Strong competition, increased regulation, shrinking margins, and uncertain economic changes are the new norm. Despite these conditions, some institutions have performed more consistently than others. This presentation will look at recent banking trends in the region, how the best performing banks have been able to “Make My Day” from a performance standpoint, and what’s happening in bank stocks and M&A.

Moving from the Emergency Room to Economic Recovery: Can the PNW Economic Engine Run on its Own?
Tom Piotrowsky, Professor of Economics, Portland State University & Director, Northwest Economic Research Center, Portland, OR
Most of the emergency federal government supports in the form of direct spending in the Pacific Northwest are over. The economies of Oregon and Washington have been moving out of the abyss. The climbing out has been slow but relatively steady. What lies ahead for various sectors of the Oregon and Washington economies? Can the housing market sustain its recovery with less support from our Government Sponsored Enterprises and an environment of rising interest rates? Will local and state governments finally bounce back? We will discuss the economic prospects of the Pacific Northwest with a more in-depth look at Oregon and Washington.

Attracting and Keeping the Next Generation of Talent: Putting the “SUCCESS” in Your Succession Plan
Anna Liotta, President & CEO, Resultance, Inc., Seattle, WA
With four generations meeting in the workforce for the first time in history, leaders are challenged daily to find new ways to attract and keep the next generation of talent. Since 2011, leaders have been faced with the reality of 10,000 Baby Boomers turning 62 each day and beginning to retire from management roles. Never before has it been more important for leaders to develop a powerful plan for succession management. What worked to attract and keep talent previously is not working with the Millennial and Gen Xer generations. Liotta will address how to understand and leverage the next generation’s values, motivators, and needs to transform them from obstacles into opportunities. She’ll provide ideas on how to improve the bottom-line by increasing their attraction factor to younger talent and decreasing talent-churn by implementing top talent retention secrets.

12:00 pm General Session Adjourns
We are pleased to invite you to the Oregon and Washington 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 in the heart of downtown Portland, Oregon.

Our general sessions this year are packed with outstanding speakers on topics such as the economy, business strategies, and much more. And let’s not forget the lively dinner, entertainment and BankPAC auction on Monday evening!

Whether you are a bank employee, director, or business partner, don’t miss your chance to register for this top-notch event focused on the industry’s hottest topics.

REGISTRATION FORM

Please complete one form for each delegate. Registrations received after November 22, 2013 will be charged a $50 late fee. No refunds will be given after November 22, 2013.

Name_________________________________________________________ Name for Nametag __________________________________________________

Guest/Spouse Name __________________________________________ Name for Nametag __________________________________________________

Bank/Company ___________________________________________________________Title ______________________________________________________

Mailing Address _____________________________________________________________________________________________________________________

Phone _____________________________Fax _______________________ Email ________________________________________________________________

Spouse/Guest Email for Confirmations ________________________________________________________________________________________________

Please indicate if you have already reserved a sponsorship opportunity.

REGISTRATION FOR ENTIRE CONFERENCE:
Includes all conference events.

☐ Full Conference Registration (OBA/WBA MEMBER) $475 ea. = $________
  Please indicate Monday breakout session in which you’ll be participating:
  ☐ Session One  ☐ Session Two  ☐ Session Three  ☐ None

☐ Full Conference Registration (NON-MEMBER) $595 ea. = $________
  Please indicate Monday breakout sessions in which you’ll be participating:
  ☐ Session One  ☐ Session Two  ☐ Session Three  ☐ None

☐ Additional Sponsor Registration $350 ea. = $________
  Please indicate Monday breakout sessions in which you’ll be participating:
  ☐ Session One  ☐ Session Two  ☐ Session Three  ☐ None

☐ Full Spouse/Guest Registration $195 ea. = $________
  (Includes Sunday Reception, Monday Reception, Dinner & Entertainment)

A LA CARTE REGISTRATION

☐ Monday Reception, Auction & Dinner ____@ $175 ea. = $________

If registering after November 22, add $50 late fee. $________

Total Registration Fees Enclosed $_____________

Method of Payment

☐ Check enclosed (made payable to Oregon Bankers Association)

☐ VISA/Mastercard

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Mail or fax your completed registration form to:
Northwest Bank Executive Conference
PO Box 13429 • Salem, OR 97309
Fax 503-581-8714

Questions? Contact the OBA at 503-581-3522 • lchamberlain@oregonbankers.com
or the WBA at 206-447-1700 • danielle@wabankers.com

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