

## 2018 Senior Credit Conference

March 14, 2018

### 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 2/28    After 2/28

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

### For more information:

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

**Call:** (206) 447-1700.

Enclosed is a check for \$ \_\_\_\_\_

VISA     Mastercard    Expiration Date \_\_\_\_\_

Card Number \_\_\_\_\_

Name on Card \_\_\_\_\_

Billing Contact \_\_\_\_\_

Billing Contact Email \_\_\_\_\_ Phone \_\_\_\_\_

# 2018 Senior Credit Conference



WASHINGTON  
BANKERS ASSOCIATION

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



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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:

**Ansonia Credit Data**  
**Columbia Bank**  
**PCBB**

**Partner Engineering & Science**  
**WBA PROS**

For sponsorship opportunities, contact Duncan Taylor at [duncan@wabankers.com](mailto:duncan@wabankers.com) or (206) 447-1700.

## Wednesday, March 14

**7:30 – 8:00 Registration and Continental Breakfast**

**8:00 – 8:15 Welcome**

*Glen Simecek, President and CEO, Washington Bankers Association, Seattle, WA*

*Elizabeth Sholander, SVP/Senior Credit Officer, Heritage Bank, Bellevue, WA; Senior Credit Committee Chairman*

**8:15 – 9:15 The Rapidly-Changing Fintech Landscape: What Does this Mean for Financial Institutions?**

*Don Musso, President & CEO, FinPro, Gladstone, NJ*

Financial technology (Fintech) has a different meaning to different people. Specifically, within the credit and lending space, Fintech has different meanings for an organization's customers, employees, management team and board members. With recent rapid progression of this technology, it is changing banking for all stakeholders of an institution. This change is coming in product and service offerings, delivery channels, convenience, corporate governance and much more. Adopting and continual innovation will be necessary for credit institutions to continue to compete and establish competitive advantages in this ever-changing technological landscape.

**9:15 – 9:30 Coffee Break**

**9:30 – 10:00 State of the Commercial Real Estate Market**

*Brian Hatcher, EVP, PNW Brokerage Division, Kidder Mathews, Seattle, WA*

**10:00 – 10:30 Navigating the Rising Tide of CECL Implementation: How to Make it a Smoother Ride**

*Doug Hensley, Senior Vice President, Manager of Consulting, PCBB, Walnut Creek, CA*

While there are many paths and steps necessary for a successful CECL implementation, understanding what to focus on and when, can greatly simplify your implementation and increase your success rate. In this session, Doug will provide steps for a successful CECL implementation, including data points that need to be evaluated and in what order. He will also share insight into how different methods produce different results, pros and cons associated with each method, and guidance on when to use one method over another.

**10:30 – 11:30 Panel: What Does CECL Mean for Your Bank and How Do You Prepare?**

*George Diaz, Senior Examiner, FDIC, Seattle, WA*

*Chris Emery, Director of Special Projects, Mainstreet Technologies, Atlanta, GA*

*Doug Hensley, Senior Vice President, Manager of Consulting, PCBB; Moderator*

*Anthony Porter, Partner, Moss Adams, Everett, WA*

*Dave Spurling, EVP/Chief Credit Officer, Heritage Bank, Olympia, WA*

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."

**11:30 – 12:30 Networking Luncheon**

**12:30 – 1:30 Pacific Northwest Economic Update**

*Dr. Tom Potiowsky, Chair, Economics Department, Portland State University, Portland, OR*

**1:30 – 2:15 Upcoming FASB Changes Impacting Your Clients**

*Andrew Prather, CPA, Shareholder, Audit & Assurance, Clark Nuber, Bellevue, WA*

The FASB has many new accounting requirements that are soon to be effective. Changes are coming to the accounting for leases, revenue recognition, and significant changes to not-for-profit financial statements. This session will provide an overview of those changes and when they will be effective.

**2:15 – 2:30 Coffee Break**

**2:30 – 3:30 Regulatory Hot Topics**

*George Diaz, Senior Examiner, FDIC, Seattle, WA*

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

What should your department be paying attention to this year? Learn from the regulators about what areas to focus on and the big issues facing the industry.

**3:30 Prizes and Adjourn**

**Register online at [www.wabankers.com](http://www.wabankers.com) before February 28 and save!**