

MICHIGAN BANKERS ASSOCIATION BANK MANAGEMENT & DIRECTORS CONFERENCE

November 30 – December 2, 2011
JW Marriott, Grand Rapids, MI



mba

Michigan Bankers Association

Committee

Michael J. Manica - Chairman
President & COO
United Bank of Michigan

Richard J. Barz
President & CEO
Isabella Bank

Michael M. Magee, Jr.
President & CEO
Independent Bank

Norman G. Campbell
President & CEO
Central State Bank

Mark A. Kolanowski
President & CEO
Hastings City Bank

Peter A. Kubacki
President & CEO
The Dart Bank

Timothy G. Marshall
President & CEO
Bank of Ann Arbor

Gary T. Nickerson, Sr.
President & CEO
Michigan Commerce Bank

Craig S. Connor
President & CEO
County National Bank

Chris Georvassilis
Senior Vice President
Financial Institutions Group
Comerica Bank

Deborah Smith-Olson
Chairman & CEO
Lake-Osceola State Bank

Donald St. Germaine
President & CEO
Baybank

Message from the Chairman

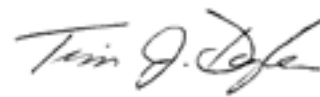
Dear Colleague:

The forces transforming our industry cannot be ignored. Every day we face sophisticated new fraud schemes, challenges with our stock prices and competition from credit unions. This year's Bank Management and Directors Conference examines these challenges and outlines strategies to maximize your bank's performance while taking advantage of the changing landscape.

You and your board will learn about the next generation of fraud schemes, how to bridge the gap between strategy and execution and hear the latest on the Dodd-Frank Act and CFPB.

Don't miss this opportunity to connect with your peers and enjoy Grand Rapids and the JW Marriott while you get a glimpse of the industry's future. I invite you, your senior management, directors and spouses to join us November 30 through December 1, 2011.

Dana and I look forward to seeing you.



Tim J. Doyle
Michigan Bankers Association Chairman
Fifth Third Bank Senior Vice President

CONFERENCE

About the Conference:

We're delighted to offer a day and a half of education covering issues such as the future of banking, state legislation, being an effective leader and competing with credit unions, to name a few. This conference is a working event for CEOs, presidents, senior management team members and bank directors. We look forward to your participation.

Benefits of Attending:

The Conference is packed with valuable, educational presentations. The breaks, luncheon, receptions and dinner provide an excellent opportunity to connect with new contacts and catch up with existing ones.

- > Get energized with new ideas
- > Find innovative products and services
- > Spark strategic partnerships

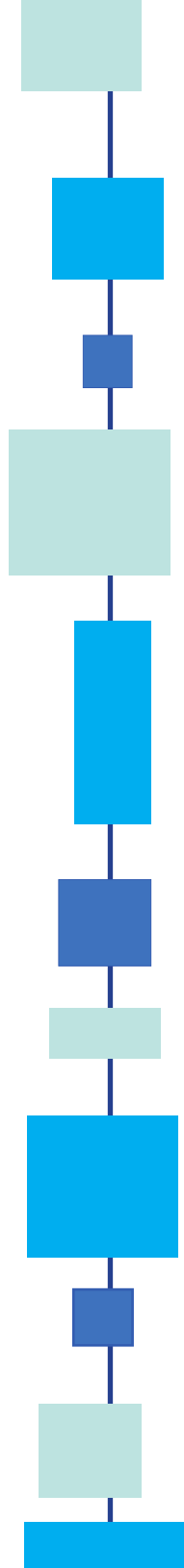
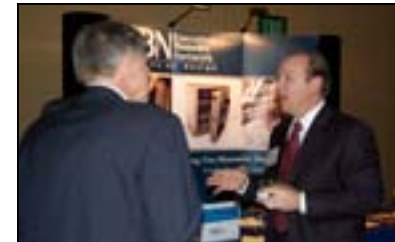
Who Should Attend:

We encourage you to bring members of your board. Whether they attend one day or the entire program, it is an invaluable way to gain new insights into their increasingly important role within your bank.

Dress is business casual, but business attire is recommended for the receptions and dinner.

Thank You

CONFERENCE SPONSORS:



SCHEDULE

Wednesday, November 30, 2011

2:00 p.m. to 5:00 p.m. - Exhibitor Set-up

2:00 p.m. - Registration Opens

5:30 p.m. to 7:00 p.m. - Welcome Reception

We'll kick off the conference with a cocktail and heavy hors d'oeuvres reception. Mingle with exhibitors, catch up with friends. A great way to connect and help build mutually beneficial relationships.

7:00 p.m. - Dinner

Gather your colleagues or invite some clients and dine at one of the many delightful dining options Grand Rapids has to offer, from sophisticated five-star cuisine to creative casual fare. Visit our website for restaurant information.

Thursday, December 1, 2011

8:00 a.m. - Registration Open

8:00 a.m. to 8:30 a.m. - Continental Breakfast with Exhibitors

9:00 a.m. to 10:00 a.m. - Economic Update

Paul Traub, Federal Reserve Bank of Chicago

What challenges lay ahead for Michigan and the Midwest as we regain our economic stride?

10:00 a.m. to 10:30 a.m. - Refreshment Break with Exhibitors

10:30 a.m. to 11:30 a.m. - Next Generation Fraud Schemes: New Risks for Banks and their Customers

Jack Vonder Heide, Technology Briefing Centers, Inc.

2011 brought high unemployment, slow economic growth and an increase in fraud. 2012 will bring unprecedented challenges as sophisticated new schemes target banks and their customers. We will address the strengthened FFIEC requirements for detecting and responding to suspicious activities.

11:30 a.m. to 12:30 p.m. - How to Market your Stock

John Donnelly, Donnelly, Penman & Partners

We'll discuss how to evaluate your bank stock and different strategies to drive up the price.

12:30 p.m. to 1:30 p.m. - Lunch and Legislative Update

John Llewellyn, Michigan Bankers Association

Hear how the MBA Advocacy team is working for you.

1:30 p.m. to 2:30 p.m. - Is There a Gap Between your Strategy and Execution?

Gary Minor, author, 21st Century Leadership Institute

If your leadership team is not continually questioning the way you do business, no one will know if you are achieving the best results possible. Learn principles and tools to help you tackle your core issues with proven, yet practical solutions.

- > Help your audience to "see" things differently
- > Focus your managers on making significant shifts in their performance
- > Expand your team's vision of what is possible and how they can contribute to achieving exceptional results.

2:30 p.m. to 3:30 p.m. - The Future of Banking: Six Forces Transforming the Industry

Jim Jones, First Wellesley Consulting

The banking industry will continue to experience a dramatic transformation over the next five years. Six transforming forces – politics and regulation, the economy, technology, demographics, competition and consolidation – will present community bankers with complex challenges and new opportunities. Learn how boards and management can successfully formulate strategies to take advantage of these massive changes.

3:30 p.m. to 4:00 p.m. - Refreshment Break with Exhibitors

4:00 p.m. to 5:00 p.m. - Credit Union Watch

Dr. Keith Leggett, American Bankers Association and author, The Credit Union Watch

Credit unions are pushing for expanded business lending powers and access to alternative capital. However, the bleak fiscal outlook for the United States has several deficit commissions recommending ending corporate tax expenditures, including the credit union tax exemption. The Congressional Super Committee will be coming out with its proposal on November 23 regarding deficit reduction, which must be voted on by December 23 by both chambers of Congress. Will the credit union tax exemption be on the chopping block?

6:00 p.m. - Reception with Exhibitors

Enjoy the evening by browsing the exhibits, seeing old friends and meeting new ones.

7:00 p.m. - Dinner and Economic Impact Award

8:30 p.m. to 10:30 p.m. - Afterglow Reception and Casino Night

Sponsored by Rehmann & Varnum Law

Join us for socializing, fun and a chance to win some cool prizes! Afterglow reception and cards start right after dinner.

Friday, December 2, 2011

8:00 a.m. to 8:30 a.m. - Continental Breakfast

8:30 a.m. to 9:30 a.m. - Leadership to Maximize Bank Performance

David Kemp, Bankers Management, Inc.

Today's banker is called on to exploit all of his/her resources and skills to maximize bank performance. Success is predicated on affective leadership of the bank's human resources. The banking industry has a tradition of managing risk and providing quality service which results in a solid return for the bank's shareholders; a high performing bank satisfying the needs of all of its constituent groups. These needs of constituent groups have clear priorities; their needs are not mutually exclusive. We will focus on four areas:

- > Team Building
- > Risk & Return (Risk-Based Pricing)
- > Funding Cost
- > Fee Income Generation

9:30 a.m. to 10:30 a.m. - Dodd-Frank, CFPB Update

Richard Riese, American Bankers Association

We'll discuss the impact of the CFPB and Title X on your bank (whatever your size or banking agency) and how your bank should manage these new reforms.

10:30 a.m. - Prize Drawings

SPECIAL EVENTS

Thursday, December 1, 2011

Guest Program - Winter Holidays

9 a.m. to 3 p.m.

Enjoy a downtown city tour of century-old historic mansions. We'll then travel to the Frederik Meijer Gardens & Sculpture Park for Christmas Around the World & Holiday Traditions, followed by lunch. Beautiful exhibits, traditions and Christmas trees from around the world light up the gardens.



Afterglow Reception and Casino Night

8:30 p.m. to 10:30 p.m.

Join us for socializing, fun and a chance to win some cool prizes! Afterglow reception and cards start right after dinner.

Sponsored by



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SPEAKERS



John C. Donnelly

Managing Director, Donnelly Penman & Partners (DP&P)
Mr. Donnelly founded DP&P in 2000. He leads the firm's delivery of investment banking and financial advisory services to banking and financial service companies, with a focus on community banks. Previously, Mr. Donnelly was a managing director in the investment banking department of Raymond James & Associates, Inc., where he focused on the financial services and utilities industries. He was also employed at Roney & CO, First of Mich. Corp., Manufacturer's National Bank, and Michigan National Bank.



James D. Jones

James D. Jones—an award-winning, 32-year banking-industry veteran—is a nationally known and quoted consultant, author and speaker who specializes in industry trends, lending process and technology optimization, best practices, strategic planning and more. He is President and CEO of First Wellesley Consulting Group, Inc. located in Wellesley Hills, MA. Mr. Jones serves on the faculty of the New England School for Financial Studies and is an MBA Master Faculty Fellow.



David L. Kemp

David L. Kemp is President of Bankers Management, Inc. (BMI), a nationally recognized company in financial services training and bank consulting. Previously, he served as Vice President, Director of Credit Services for Cannon Lending Schools. Before joining Cannon, Mr. Kemp was Vice President Corporate Finance with Citicorp North America and a Branch Manager and Commercial Lender for First National Bank of Atlanta and Citizens and Southern National Bank. Mr. Kemp serves as a visiting professor and guest lecturer to many colleges and universities.



Dr. Keith Leggett

Dr. Keith Leggett is a Vice President & Senior Economist at the American Bankers Association. Prior to joining the ABA, Dr. Leggett was an Associate Professor of Economics at Davis & Elkins College. Dr. Leggett's responsibilities include analyzing the structure and performance of the financial services industry and monitoring conditions in the macro-economy and credit markets. Dr. Leggett received his Ph.D. from Georgia State University in economics and undergraduate degree from Mars Hill College.

Gary Minor

Gary doesn't just talk about management theories; he combines his extensive business experience with the best practices of organizations that have achieved exceptional improvements in productivity, execution and employee retention. He will help your organization learn how to develop practical solutions to increase performance at all levels. Gary came to the business world after years of working with clients that needed legal help to resolve their employee and customer satisfaction problems.



John Llewellyn

John Llewellyn is Vice President of Government Relations for the Michigan Bankers Association. Before joining the Association in 2005, he served as Director of the State House of Representatives Communications Office, Director of the House Republican Campaign Committee, Director of the State House Caucus Services and Chief of Staff for House Floor Leader Bruce Patterson and Speaker Charles Perricone.



From 1993 to 1999, Mr. Llewellyn served as a State Rep. from Fremont where he focused his efforts on insurance regulatory reform and served on the House Oversight and Ethics and Conservation Committees.

Richard R. Riese

Richard R. Riese is Senior Vice President for the Center for Regulatory Compliance at the American Bankers Association where he coordinates ABA's advocacy and member outreach on a broad range of compliance matters. Prior to joining the ABA staff in 2004, Mr. Riese served for five years as Director of Compliance Policy in the Office of Thrift Supervision and engaged in private law practice for thirteen years. He has a B.A. from the University of Delaware and a J.D. and M.A. in public policy analysis from the University of Pennsylvania.



Paul Traub

Paul Traub is a business economist at the Detroit Branch of the Federal Reserve Bank of Chicago where his responsibilities include both research and current analysis. Prior to joining the Chicago Fed, Traub was the president of Scenario Economics LLC, a senior economist for Americas Commercial Transportation Research Company, LLC (ACT Research) and served as a corporate economist at Chrysler LLC. He holds a B.B.A. from the University of Michigan - Dearborn and an M.B.A. from Oakland University.

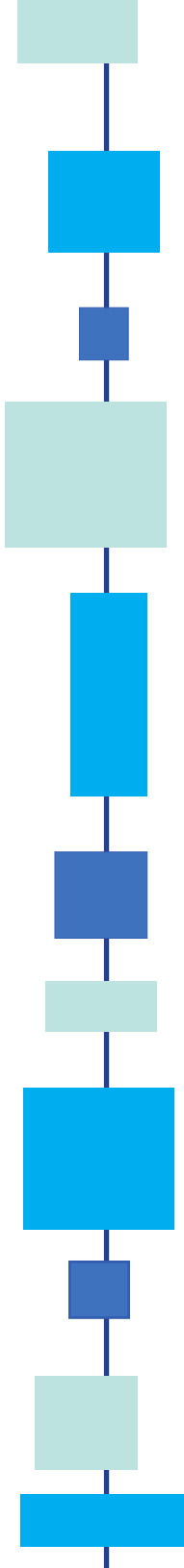


Jack Vonder Heide

Jack Vonder Heide is one of the nation's leading authorities on technology and its impact on American business. Prior to founding Technology Briefing Centers in 1993, he was Vice President of Sales for a major financial services company and held marketing positions with IBM Corporation.



Mr. Vonder Heide has been a guest lecturer at Harvard Law School and is the author of two columns; Business on the Internet and Untangling the Web.



GRAND RAPIDS



Location:

Grand Rapids is host to our 2011 Bank Management and Directors Conference. G.R. offers big-city excitement and natural splendor, cultural sophistication and small-town warmth.

Things to Do:

Visit <http://www.experiencegr.com/> and click Things to Do:

- > Shopping
- > Museums
- > Art
- > Dining
- > Michigan's West Coast

Accommodations:

The new JW Marriott Grand Rapids not only raises eyebrows, it raises the bar. In service. In dining. In everything. View more at <http://www.ilovethejw.com/> The JW is a green facility, committed to earth-friendly practices in: energy consumption, recycling, and water consumption.

235 Louis Campau NW
Grand Rapids MI 49503

Please use this as the hotel address in all GPS systems.

Reservations:

1 (888) 844-5947

<http://bit.ly/MBABANKMGT>

Room Rates:

Single or Double Rate: \$153 + 6% sales tax and 8% local tax per room, per night





Michigan Bankers Association

MBA Bank Management and Directors Conference

November 30 - December 2, 2011

JW Marriott, Grand Rapids, Michigan

Attendee Information

Name: _____

Name as should appear on badge: _____

Guest: _____

Title: _____

Bank/Firm: _____

Address: _____

City, State, Zip: _____

E-mail Address: _____

Phone: _____

REGISTRATION FEES	EARLY BIRD DISCOUNT	AFTER NOVEMBER 18	TOTAL
Member of MBA	\$400	\$445	
Additional Members from your bank	\$345	\$390	
Directors (Non-Bank Officers)	\$200	\$225	
Spouse/Guest	\$195	\$225	
Non-Members	\$800	\$890	
TOTAL			\$

Thursday Dinner _____ Attending

Special Events

Guest program - Winter Holidays _____ Attending

After Dinner Event _____ Attending

Please check here if you have a food allergy or require vegetarian meals.

Method of Payment

Please Invoice (MBA Members Only)

Check Payable to: Michigan Bankers Association

Charge to my MasterCard Visa AMEX

Credit Card Number: _____ Exp. Date _____

Cardholder's Name: _____

Cardholder's Signature: _____

It's Easy to Register:

Mail Michigan Bankers Association
507 S. Grand Ave.
Lansing, MI 48933

Fax 517-487-1235

E-mail mbaregistrations@mibankers.com

Online <http://bit.ly/MBAreistration>

For questions, please call us at 517-485-3600.

WEB

SAVE THE DATES:

MBA BEST CONFERENCE

April 11-13, 2012
Grand Traverse Resort & Spa
Traverse City, MI

126TH ANNUAL CONVENTION

June 19-22, 2012
Grand Hotel, Mackinac Island, MI

BANK MANAGEMENT & DIRECTORS CONFERENCE

December 5-7, 2012
The Henry, Dearborn, MI

Cancellations:

Registration fees will be refunded, if received more than three business days before the conference. Substitutions are always welcome. Please e-mail mbaregistrations@mibankers.com with your request.

Join Us On:

