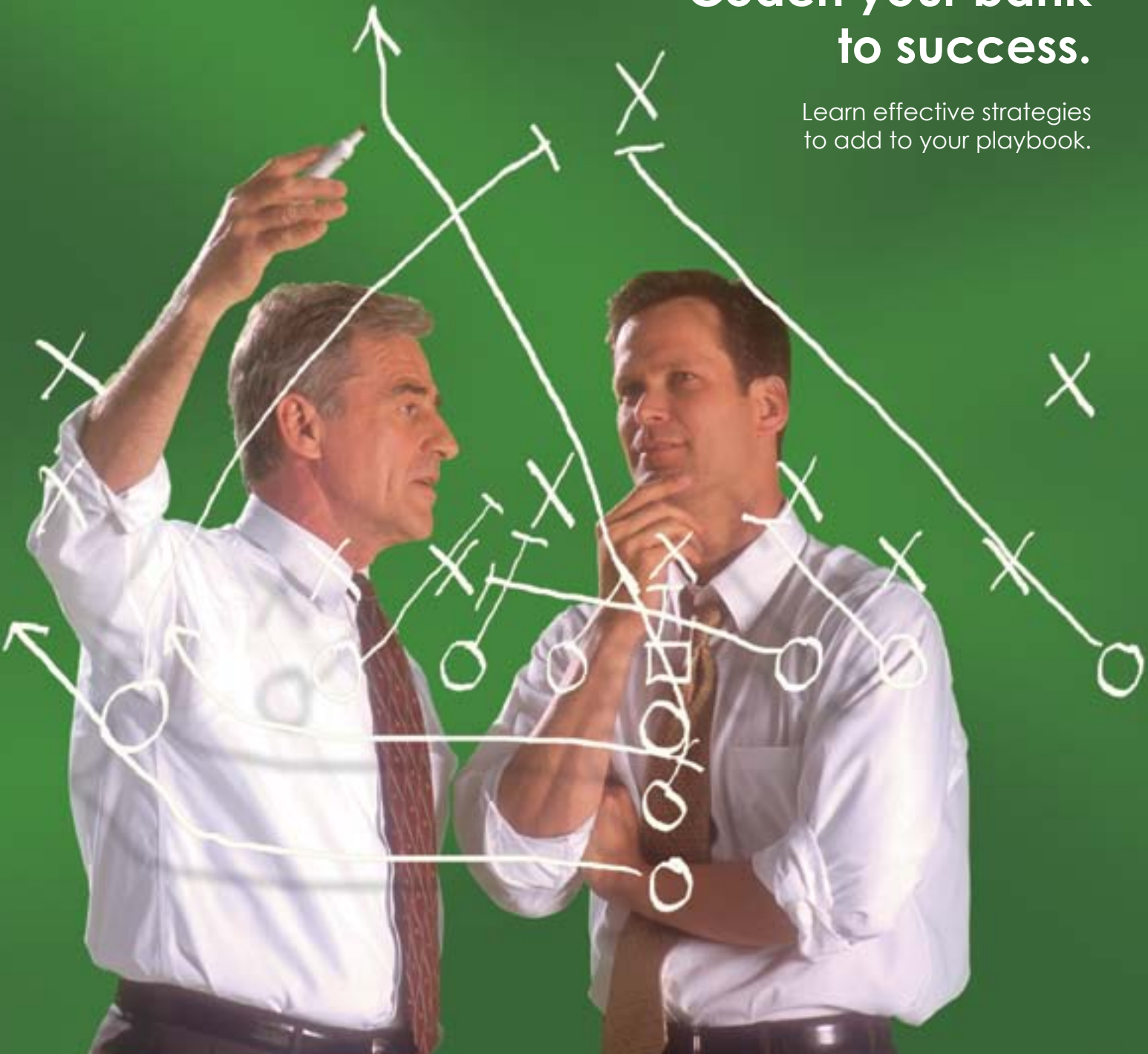


Coach your bank to success.

Learn effective strategies
to add to your playbook.



The Effective Bank Director - Seminar Series

The Effective Bank Director – Seminar Series

What a time to serve on a bank board! The role of bank director has evolved from one of simply community prestige to one of true corporate responsibility. Because of the changing nature of the community banking industry, being a community bank director is more challenging than ever. Directors are expected to exercise their authority and responsibilities regarding management oversight and governance of enterprise risk. Our seminars will provide today's directors with the tools and knowledge to carry out their duties.

Directors Responsibilities and Liabilities

Friday, February 10, 2012
9am-4pm

Bank Directors are in a unique position of having responsibility (potential liability) for the overall performance of the bank. Why did the shareholders elect directors, as opposed to electing management? The board serves many different constituencies, who often have conflicting need/desires.

We'll discuss:

- Community
- Customers
- Shareholders
- Officers and Staff

The role of the bank's board is defined as follows:

- Represent the interest of shareholders
- Set the course of the bank
- Select competent management
- Evaluate Performance

In today's environment, directors are under increased pressure from regulators, shareholders and customers to keep the bank in good shape. This session takes you through that process. We will discuss the lending process from the director's perspective. We will cover lending from policy (what should be covered in a well-written policy) to credit scoring. The problem loan process will also be reviewed. The class covers the critical relationship between the board and regulators including the appropriate board reaction to regulatory enforcement actions. Board driven strategic planning will be explained. Board and management review tools are also included in the program.

Who Should Attend:

CEOs, presidents, senior managers and directors

Presenter:

David 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-Cannon Financial Institute in Athens, Georgia, where he trained bankers nationwide in Cannon Lending Schools. Before joining Cannon, David was Vice President of Corporate Finance with Citicorp North America.



Today's Community Banking Model: There is No "Normal" Anymore

Thursday, March 22, 2012
9am-3pm



Co-sponsored by: Graduate School of Banking – Madison

Today's Community Bank Model: There is No "Normal" Anymore is designed to assist presidents, CEOs, senior

managers and directors with critical decisions they must make today that will have a major impact in the years to come. This program is a hands-on format!

Don't wait for things to get back to normal — they won't. Business as usual will be business lost. This is a new frontier, and to succeed, bankers need to be prepared. As an attendee, you'll receive information, answers and action strategies that you can take back to the bank for immediate implementation to improve your earnings and manage your expenses.

Who Should Attend:

CEOs, presidents, senior managers and directors

Program Highlights

- Compete with affordable technology and electronic banking
- Improve your efficiency ratio
- Grow loans and/or deposits in this economy
- Raise non-interest income (fees)
- Increase interest income and reduce interest expenses

Presenter:

Robert McGoffin is an experienced bank CEO and instructor at the Graduate School of Banking at the University of Wisconsin-Madison, and at the GSB Senior Management Seminar. He brings practical and proven strategies to his program.



Reinventing A/L Management in Challenging Times. Making It Make Sense & Make Money

Wednesday, March 28, 2012
9am-3pm

Co-sponsored by: Graduate
School of Banking – Madison



Your income statement is under attack from different directions:

- Legislation has eroded overdraft protection and interchange income
- Credit losses have eroded income and capital
- Higher capital requirements will erode financial leverage and damage ROE
- Loan demand is soft and it is unclear when it will recover
- The new liquidity regulations call for more liquid assets (lower yield) and less non-core funding (higher funding costs)
- Regulatory compliance is becoming even more expensive

Learn to tune your asset-liability management process to both deal with new regulatory initiatives and the need to put more money on your bottom line.

You will learn:

- Capital Planning – Developing a capital plan that sets long-range and intermediary financial goals
- Profit Planning – This year's plan sets up next year's profits
- Managing risk/return tradeoffs – banks make money by taking on risk. How do you modify your ALCO process to focus on managing the relationship between risk and return?
- Using available cost-effective non-core funding options while complying with regulatory liquidity risk initiatives.
- Booking long-term assets based on spread,

not rate, while complying with the regulatory interest rate risk initiatives.

- Using scorecards to evaluate risk/risk and risk/return tradeoffs in alternative strategies.
- Upgrading your single most powerful asset-liability management tools – loan and deposit pricing.

Who should attend:

Presidents, CEOs, Senior Management, ALCO Team Members and Directors

Presenters:

Tom Farin is a widely known banking industry lecturer and consultant. He has delivered national educational programs for the American Bankers Association and the Credit Union National Association and serves on the faculty of the Graduate School of Banking at the University of Wisconsin-Madison and the CUNA Management School in Madison, WI. He is the author of three separate books on financial institution asset/liability management, as well as a popular asset/liability newsletter.

Dave Koch has worked with financial institutions for the past 15 years to develop and implement strategies to enhance performance and manage risk while upgrading the financial risk reporting and measurement systems. Dave has served on the faculty of several industry programs including, Graduate School of Banking – Madison, GSB Financial Managers School, CUNA Management School, CUNA Financial Management School, Midwest Regional Banking School and CUES Executive Management School.



Michigan Bankers Association

The Effective Bank Director - Seminar Series MBA Education Center, Lansing

For detailed directions, click "About the MBA" at www.mibankers.com.

Name: _____

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Michigan Bankers Association
507 South Grand Avenue
Lansing, MI 48933
517-485-3600

Schedule:

Continental Breakfast: 8:30 a.m.
Lunch Break: Noon

- Dress is business casual
- Confirmation will be e-mailed upon receipt of registration
- Certificate of completion will be provided

Early Bird and Multiple Pricing Discounts

- 1 Attendee: \$225 Early Bird/Regular Registration \$245
- 2-4 Attendees: \$175 Early Bird/Regular Registration \$195
- 5-7 Attendees: \$150 Early Bird/Regular Registration \$170

Early Bird Prices are in affect up to two weeks prior to each seminar.

Select the seminars you wish to attend:

Directors Responsibilities & Liabilities ▪ Friday, February 10, 2012

Today's Community Banking Model: There is No "Normal" Anymore ▪ Thursday, March 22, 2012

Reinventing A/L Management in Challenging Times. Making it Make Sense and Make Money ▪ Wednesday, March 28, 2012

Check here if you have a food allergy or require a vegetarian lunch.

Method of Payment (Check one):

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Signature _____ Exp. Date: __/__/__

Please Invoice (MBA Members Only)

Cancellations:

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

It's easy to register!

Mail: Michigan Bankers Association
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