Leave the ordinary at home this summer and set sail for picturesque Mackinac Island — a place filled with forts and uncharted paths, horse rides, bike rides and games we play all day.
Dear Colleagues:

It is my pleasure to welcome you and your families to the 2013 MBA Annual Convention. This year’s theme, Building for a Brighter Future, is particularly relevant to our state and the industry.

Although we have experienced some difficult challenges in recent years, bank remain a critical part of their communities.

Bankers before us built our industry by laying the initial foundation.

Through the years, we have added tools, services and products to grow our business. It is vital that we continue to expand on that initial foundation.

Michigan bankers will continue to promote strong communities, build a brighter future and foster a vibrant Michigan economy.

Convention is always a good time to appreciate our tradition, celebrate our accomplishments and consider our course. The future is always before us, shining slightly out of reach as an eternal challenge to reach our best potential. As an industry, it is our responsibility to move forward.

Join me in presentations designed to provide insight into the economy, create a new direction for the state and establish strategic plans to implement at your bank. Sessions will help you to manage interest rate risk and prepare through succession planning. Our keynote this year, Enjoy the Ride, challenges us to never lose our focus and face the continued demands of an unforgiving business environment.

As you embrace a brighter future for our industry this week, enjoy the high-energy musical entertainment of L’usa, the traditional family picnic, alternate programs featuring a cottage tour along the West Bluff and our Thursday evening banquet. We’ll honor our 2013 MBA Banker of the Year and enjoy comedy and magic with our master of ceremonies, Jon Petz.

Thank you for joining us.

Craig Kus
MBA Chairman
CONVENTION ATTIRE

Business casual dress is recommended during sessions. In accordance with Grand Hotel tradition, gentlemen are required to wear a coat and tie in all areas of the hotel after 6:00 p.m. and ladies in their loveliest.

GETTING AROUND ON THE ISLAND

Taxi service (horse and carriage) is available for a nominal fee. Please call (906) 847-3323 at least 60 minutes in advance to schedule, especially during inclement weather.

NAME BADGES

All Convention guests are required to be registered and wear their MBA name badges to be admitted to events. Badges may be recycled at the MBA registration desk.

PRESENTATIONS

All available presentations will be posted at http://bit.ly/MBAAnnualConvention immediately following the conference.

PHOTOGRAPHS

Your photo may be taken by MBA staff. These may be used in future promotional materials.

MBA CHILDREN’S PROGRAM

Thursday evening: Pizza Dinner, Ice Cream and Game Night, Cottage Restaurant (no additional charge)

Dinner in a private dining room, a visit to the new ice cream parlor, followed by arcade games, charades, Wii, ping-pong and board games. You can still sign up at the MBA registration desk. Ages: five and older. Children four and under are welcome to participate, but must be accompanied by a babysitter. Babysitters are available through the hotel (please inquire at the front desk).

SPOUSE PROGRAMS

Wednesday 10:00 – 11:30 a.m. .................. Cottage Tour, Meet on West Front Porch
Walking tour and special cottage tour along the West Bluff. Find out about the history of the homes and occupants of Mackinac’s summer West Bluff Cottages.

Thursday 10:15 – 10:45 a.m. .................... Kitchen Tour, Meet by Audubon Wine Bar
Take a “look behind the scenes” of Grand Hotel’s kitchen. They serve more than 300,000 meals in the Main Dining Room every season and, in addition, their employee cafeteria serves three meals per day to 550 employees. See how they do it!
**AGENDA**

**TUESDAY, JUNE 18**

2:00 p.m. Registration Opens ................. Art Gallery

6:30 – 7:30 p.m. Welcome Reception .......... West Front Porch (weather alternate: Terrace Room)

**Sponsored by Grand Hotel**

Dinner On Your Own .......... Main Dining Room

**WEDNESDAY, JUNE 19**

**Morning Events**

7:30 – 8:30 a.m. Breakfast .................. Main Dining Room

7:30 a.m. – 12:00 p.m. Registration ............. Art Gallery

9:00 – 9:20 a.m. Convention Welcome .......... Grand Pavilion (located at the east end of the Main Dining Room)

State of the MBA
Craig Kus, Chairman, Michigan Bankers Association

9:20 – 10:20 a.m. Economic Outlook .......... Grand Pavilion
What will the renewed U.S. economy mean for the Midwest and Michigan? We’ll walk through what challenges lay ahead as we regain our economic stride.

Speaker: Dr. Stephen Happel, Arizona State University

10:00 – 11:30 a.m. Spouse/Guest Program: Cottage Tour
Meet on West Front Porch

10:20 – 10:30 a.m. Refreshment Break ......... Grand Pavilion

**Sponsored by**
Andrews, Hooper Pavlik

10:30 – 11:45 a.m. Creating a New Direction for Michigan ............. Grand Pavilion

Our panelists bring their visions - looking forward in all sectors to create greater synergy among business, government and education, long-term economic growth and talent attraction.

*Moderator: Tim Skubick, Off the Record, WKAR*

*Panelists: Mike Jackson, Michigan Regional Council of Carpenters; Gary Wolfram, Hillsdale University; Charles S. Owens, National Federation of Independent Business*

**Afternoon/Evening Events**

12:00 – 1:45 p.m. Picnic Lunch ............... Tea Garden (weather alternate: Main Dining Room)

**Sponsored by Blue Cross Blue Shield of Michigan**

A convention favorite - enjoy lunch and Grand Hotel’s beautiful gardens. Join us for a game of croquet or bocci ball. Bocci is played with two teams of one, two or four players. The object of the game is to roll the bocci ball closer to the smaller target ball (pallino) than the opponent. Croquet can be played by two to six people.
12:00 – 5:00 p.m.  Exhibit Set Up  ......................  Theatre

1:30 – 5:30 p.m.  Registration  ......................  Art Gallery

2:00 – 3:00 p.m.  Interest Rate Risk Management ..  Grand Pavilion
How can we realistically off-set? We’ll discuss measuring the interest rate risk of a bank’s funding and assets sources. We’ll explore/demonstrate how a bank can use their investment portfolio to help match or compliment their loan portfolio interest rate risk.

Speaker: Richard A. Consul, Munder Capital

3:05 – 4:15 p.m.  Strategic Planning ..............  Grand Pavilion
Only from a vantage point founded on traditional banking values and proper risk management can community banks forge strategic plans dynamic enough to withstand any economic cycle. Jay Brew is a community bank strategist who, through education and facilitation, assists directors and senior management to develop strategic thought for the future. Join us to discuss this very critical and highly customized process of strategic planning.

Speaker: Jay Brew, Seifried & Brew

5:30 – 7:00 p.m.  Opening Reception with Exhibitors (Everyone Welcome)  ................  Theatre
Sponsored by Federal Home Loan Bank of Indianapolis

7:00 p.m.  Dinner On Your Own  ........  Main Dining Room

7:00 – 9:00 p.m.  Past Chairman’s Dinner (invitation only), Pontiac Room

9:00 – 10:30 p.m.  Entertainment  ......................  Theatre
Sponsored by Chemical Bank and Isabella Bank

Entertainment

L’usa is a high energy PARTY band that is as much fun to watch as their music is to dance to. Engaging their audience into direct participation is this high-powered music machine’s primary objective. Packing the dance floor is never a challenge—it's a guarantee. L’usa has entertained clients such as McDonalds, FORD, GM, Chrysler, Delphi, The Detroit Tigers and more. So, bring your dancing shoes! They will have you out of your seat and on your feet!
Thursday, June 20

Morning Events

7:30 a.m. Morning Coffee .................................... Theatre
Sponsored by United Bankers Bank

8:30 - 9:00 a.m. A Washington Perspective
from ABA Leadership .......................... Theatre
Speaker: Matthew H. Williams, Chairman,
American Bankers Association

9:00 - 9:30 a.m. Membership Meeting, Theatre
Meet our Exhibitor and Sponsor Partners

9:30 – 9:45 a.m. Refreshment Break with Exhibitors .... Theatre
Don't miss an opportunity to network, support our endorsed partners and
associate members!
Sponsored by Andrews, Hooper Pavlik

10:15 – 10:45 a.m. Alternate Program: Kitchen Tour
Meet by Audubon Wine Bar

9:45 – 10:45 a.m. Successor Management –
At All Senior Levels .......................... Theatre
Most top organizations understand that having the right people in the
right place contributes to the overall success of the company. We’ll
discuss leadership development and coaching for new executives entering
organizations, emerging leaders or high potential managers gaining new
responsibilities, and executives and managers targeting specific leadership
behaviors or strategic initiatives.
Speakers: Christine Fleis, M.A. Plante Moran PLLC;
Chad Perry, M.A., Plante Moran PLLC

10:50 a.m. – Noon Keynote: Enjoy the Ride ........................ Theatre
Through humor and reality-tested techniques, Steve Gilliland reveals the way
to face conflicting demands in an unforgiving business environment that keeps
getting tougher: From the beginning when he shows people how to ignite their
passion, to the end with his compelling challenge to never lose your focus, he
releases an “explosion of enthusiasm” that is absolutely contagious. This keynote
speech will challenge you personally and professionally.
Speaker: Steve Gilliland, author, Enjoy the Ride

Afternoon/Evening Events

12:00 – 2:00 p.m. Peddle and Picnic, Meet at Grand Hotel’s Bicycle
Rental by the Tennis Courts. (First-come, first serve
- bankers and guests will receive preference).
Sponsored by Harland Clarke

2:00 p.m. Reception .......................... Mackinac Island Yacht Club
Sponsored by Bodman PLC
Enjoy Your Afternoon and Mackinac Island

- Rent bicycles and travel the island’s 8-mile perimeter.
- Stop by fudge shops, Arch Rock, Devil’s Kitchen and go rock collecting along the way.
- Visit Wings of Mackinac Butterfly Conservatory or Grand Hotel horse stables in Surrey Hills.
- Explore Fort Mackinac or the military cemetery, dating back to the War of 1812, with graves of British and American soldiers.
- Enjoy the 220-foot swimming pool and free snow cones – did you know it takes 500,000 gallons of water to fill Grand Hotel’s swimming pool?
- Play nine holes - The Grand nine was built in 1901 and redesigned in 1987 by prominent golf course architect Jerry Matthews.

6:00 – 7:00 p.m. Chairman’s Reception .......... West Front Porch
(Weather alternate: Terrace Room)

6:00 – 9:00 p.m. Children’s Program: Pizza Dinner; Ice Cream and Game Night ............ Cottage Restaurant
Dinner in a private dining room, a visit to the new ice cream parlor, followed by arcade games, charades, Wii, ping-pong and board games.
Please sign-up on the registration form (no additional charge if your child is registered for the convention). Ages: five and older. Children four and under are welcome to participate, but must be accompanied by a babysitter. Babysitters are available through the hotel (please inquire at the front desk).

7:00 – 9:00 p.m. Dinner Banquet ..................... Theatre
Celebrate excellence and achievements within the banking industry, as we honor our Banker of the Year: Rick Barz, Isabella Bank and Economic Impact Award recipient: Senator Darwin Booher. Join us for a fun and entertaining evening with Master of Ceremonies, Jon Petz.

9:00 – 10:00 p.m. Afterglow Reception ............ West Front Porch

Sponsored by Comerica Bank
(Weather alternate: Garden Terrace)
FRIDAY, JUNE 21

Morning Events

6:45 a.m. Michigan Traveling Circus Breakfast Meeting
           (Members only) . . . . . . . . . . Cottage Restaurant

7:30 a.m. Breakfast . . . . . . . . . . . . Main Dining Room

8:00 a.m. Morning Coffee . . . . . . . . . . Grand Pavilion
           Sponsored by
           United Bankers Bank

8:30 – 9:00 a.m. Building for a Brighter Future . . . . Grand Pavilion
                In the wake of the ever-changing Michigan economy we explore ways to build a bright future.
                Speaker: Lieutenant Governor Brian Calley,
                State of Michigan

9:00 – 10:00 a.m. A New Way to Look at
           Market Segmenting . . . . . . . . . . Grand Pavilion
                While age, income, homeownership and a wide variety of other personal identifiers have historically driven marketing decisions, today’s era of big data allows financial institutions to delve more deeply into their customer files to identify new and interesting segments. Using a profitability analysis of close to 500,000 financial institution customers, across a wide array of financial institutions, (from Top 10 bank to small regional institution), we’ll show you how to identify and increase the number of lucrative accounts within your organizations, grow profitable account into lucrative accounts and, just as importantly, move unprofitable accounts into the black.
                Speaker: Kevin MaGuire, Affinion Group

10:05 – 11:00 a.m. Efficiencies in Cost-Control . . . . Grand Pavilion
                Efficient and effective utilization of resources are key objectives of every banker. Recent events are helping to bring even greater emphasis to banking efficiency. We’ll discuss how increased competition for financial services, technological innovation, and banking consolidation are all focusing more attention on controlling costs and efficiently providing services and products efficiently.
                Speaker: Richard F. Maroney, Jr., Austin Associates, LLC
                Sponsored by
                Great Lakes Capital Fund

11:00 a.m. Prize Drawings

Convention Adjourns
Steve Gilliland

Steve built a multimillion dollar company from the ground up on the same philosophy he expounds to his audiences: If you continually learn more about your company, your industry, your customer and yourself, you will always be a leader. You will be purpose-driven rather than process-driven, and you will make a difference. His motto is straightforward: “If you take care of people, the business will follow.” He has been recognized by Who’s Who for Speakers and Business Professionals, and The Pittsburgh Business Times named his company one of the fastest-growing privately held companies in the region. Steve is a prolific, accomplished author, evidenced by his book Enjoy The Ride being on the publisher’s best seller list for seven consecutive years.

Jay Brew

Jay Brew is a community bank strategist who, through education and facilitation, assists directors and senior management to develop strategic thought for the future. Besides strategic planning, Jay believes in proactive risk management, capital planning and asset liability management.

With extensive experience as a community bank director, Jay feels that one has to experience the dynamics of being a community bank director to fully understand their needs to create the bank’s strategic plan, assess risk, set risk parameters, monitor risk and to be thoroughly educated.
On New Year’s Day 2011, Brian Calley was sworn in as America’s youngest lieutenant governor. In partnership with Governor Snyder, he pledged to chart a new course to Michigan’s future. Lieutenant Governor Calley has been recognized as a bold leader for a new generation. His willingness to stand up for real people, from small business owners to families dealing with autism, has made Michigan stronger. He spent a decade in the private sector working as a community banker. In that role, he helped hundreds of entrepreneurs in dozens of industries grow or maintain Michigan-based jobs and operations.

During his tenure, Brian became a resource for Republicans and Democrats alike on tax issues and served as the ranking Republican on the House Tax Policy Committee. Brian has been named one of the “Ten Outstanding Young Americans” by the United States Junior Chamber and one of Crain’s Detroit Business’s “40 under 40.” Other honors include the Small Business Association of Michigan’s “Legislator of the Year” and Portland’s “Outstanding Citizen of the Year.”

Rich is head of interest rate and mortgage trading for all of Munder’s fixed income styles and a member of the core fixed income portfolio management team. Rich has more than eight years of investment experience and joined Munder Capital in 2010. He was previously with Bank of America in San Francisco and London where he was a foreign exchange currency trader and with DTE Energy as a futures/options trader specializing in crude oil for their $1.5 billion internal commodities hedge fund portfolio. Rich earned a B.B.A. in finance with a minor in mathematics and an M.S.E. in financial engineering from the University of Michigan.

Christine is the senior consultant in the Talent & Organizational Development Practice at Plante Moran. She assists organizations developing and retaining current workers, and attracting highly skilled workers. She has experience in building customized selection systems, using scientific and empirical data, based on business needs and cultural values unique to each organization. Prior to joining Plante Moran, Christine managed the recruitment activities, processes and policies for a tier-one automotive supplier. She has a master of arts in industrial/organizational psychology from the University of Detroit Mercy and bachelor of arts in psychology from the University of Michigan.
Dr. Stephen Happel is a professor of economics at the Arizona State University W.P. Carey School of Business. His research focuses on applied microeconomics and population issues. He has written more than 70 articles in professional economic and demographic journals, including the Wall Street Journal, The New York Times, Christian Science Monitor and the Arizona Republic. He is also a long-time instructor for the Arizona Society of CPA’s Tax Institute and various national schools of banking. He has the opportunity to speak on the U.S. economy throughout the country and pays special attention to key generational demographic trends and recent Federal Reserve policy.

Mike Jackson is executive secretary-treasurer of the Michigan Regional Council of Carpenters and Millwrights. In this role, he serves as chief operating officer for the organization representing more than 20,000 carpenters, millwrights, resilient floor layers and pile drivers in public and private workplaces across Michigan. He previously served as the Council’s political director and began his career as a Journeyman Field Carpenter in 1989. He has since held a number of progressively responsible positions within the organization from organizer and business agent to office manager. Throughout his career, Jackson has become a nationally recognized labor and civic leader. He has served as president of a Central Labor Council of the AFL-CIO, and on the boards of the Robert Ficano Hope Foundation and Wayne County Business Development Corporation. Jackson was also appointed by Michigan Governor Rick Snyder to serve on his Economic Development Transition Team, as a board member of the Michigan Economic Growth Authority and the Michigan Strategic Fund.

Kevin Maguire has been with Affinion for almost 20 years. With the company, Kevin has held a wide array of sales and leadership positions. Today, he focuses primarily on regional banks in the Northeast. Prior to joining Affinion, he spent seven years as a representative for Simmons Company and three years at BSG Financial. Kevin earned his B.S. from the University of New Hampshire in economics and is a 2009 graduate of the ABA School of Bank Marketing and Management. He also has his CFMP, or Certified Financial Marketing Professional degree.
SPEAKERS

Richard F. Maroney, Jr

Maroney co-manages the investment banking division for Austin Associates. Prior to joining the firm in 1984, he received a Bachelor’s degree in business administration and an MBA from the University of Toledo. He is the author of numerous articles on mergers and acquisitions and banking structure, and is a frequent speaker to banking groups on a wide variety of topics pertinent to the financial services industry.

Charles S. Owens

Charles Owens has been advocating the interests of small business in the Michigan Legislature for more than 25 years. As the state director of the National Federation of Independent Business (NFIB), Owens is responsible for maintaining the viability of small business in the face of expanded legislative and regulatory challenges. Owens and the NFIB spearheaded the efforts of other small business groups in the fight for fairness and equity for small business in the debate over the Michigan Business Tax replacement for the Single Business Tax. Owens developed an Excel spreadsheet that allowed small businesses to calculate and compare tax liability among proposed plans which became a tool used by lawmakers and business organizations to shape tax policy discussions.

Chad Perry, M.A.

Chad is a consultant in the Talent & Organizational Development practice at Plante Moran. He specializes in organizational development, change management, coaching, training, leadership development and assessments. His work has been with organizations of all sizes and across many industries. Chad facilitates leader training designed to develop essential change in leadership skills and help leaders manage conversations with their direct reports about career decisions. Chad has a master of arts in industrial/organizational psychology from the University of Detroit Mercy and a bachelor of science degree in psychology from Western Michigan University.
**Jon Petz**

Performing since a child, Jon has performed his unique blend of interactive and comedy magic in the Sydney Opera House in Australia to a pasture in Sidney, Ohio. He’s been the opening entertainment for such groups as the American Idol Tour to Rascal Flatts, and created custom themed shows for corporate groups, trade shows and associations around the world.

**Tim Skubick**

Skubick has 38 years of covering Michigan government and politics, making him the longest-serving member of the state capitol press corps. He anchors the weekly public TV series “Off the Record” and covers the capitol for WJBK TV2 and WWJ NewsRadio 950 in Detroit. He writes a weekly political column for 24 statewide newspapers, including the Oakland Press and has written two books on Michigan politics. He holds a B.A. and M.A. degree from Michigan State University and was recently awarded four Emmy’s for his Public TV work.

**Matthew H. Williams**

Matt is chairman and president of Gothenburg State Bank, a $120 million community bank in Gothenburg, Nebraska. He is a fourth generation banker and has been with the family owned bank since 1973.

Matt is chairman of the American Bankers Association and a member of the ABA Board. He has been a member of the ABA Government Relations Council and was the ABA State Grassroots Coordinator for Nebraska. He is one of 14 bankers from across the country who serves on the FDIC Advisory Committee on Community Banking.
Gary Wolfram, Ph.D.

Dr. Wolfram is the William E. Simon professor of economics and public policy and director of economics at Hillsdale College and president of Hillsdale Policy Group, a consulting firm specializing in taxation and policy analysis. He recently wrote a book titled, A Capitalist Manifesto: Understanding the Market Economy and Defending Liberty.

Dr. Wolfram served as Congressman Nick Smith’s chief of staff, Michigan’s deputy state treasurer for taxation and economic policy under Governor John Engler, and senior economist to the Republican Senate in Michigan. Professor Wolfram graduated from the University of California at Santa Barbara and received his Ph.D. in economics from the University of California at Berkeley. He is currently a weekly columnist for the Detroit News’ political blog.

Special Thank You

to Our Printing Sponsor:
Michigan State Housing Development Authority
ACTIVITIES

Horse Stable

Grand Hotel’s horse stable, is located at Surrey Hills just across from Wings of Mackinac Butterfly Conservatory. It is home to twelve horses and open to the public daily. At 8,700 square feet, it’s a great way to see the horses up close, along with 20 antique carriages from both Grand Hotel and Mackinac Island Carriage Tours.

Sadie’s Ice Cream Parlor

The new ice cream parlor is located near the east entrance of the hotel, featuring Hudsonville Ice Cream, a Michigan-based company, as the exclusive ice cream of Grand Hotel. Sadie’s Ice Cream Parlor is named after the Westminster Dog Show 2010 “Best in Show” winner, who is owned by Mrs. Musser and the late Mr. Musser. The Musser family has owned Grand Hotel since 1933.

Golf on The Jewel

The Jewel is comprised of the Grand nine, across the street from the hotel; and the Woods nine, set in the interior of Mackinac Island. Both feature unparalleled scenic beauty, lush landscaping and meticulously manicured tees, fairways and greens. Transportation between the Grand nine and Woods nine is provided. Clubs, golf carts and pull carts are available for rental. To reserve tee times, please call (906) 847-3331 and ask for the Golf Shop.
MOBILE APP

TO JOIN:

1. Download Bizzabo (iPhone, Android) — http://www.bizzabo.com/download
2. Search for: MBA Annual Convention 2013
3. Click ‘Join’!

Save the Dates:
Bank Management and Directors Conference
December 4-6, 2013
JW Marriott, Grand Rapids, Michigan

MBA Annual Convention
June 17-20, 2014
Grand Hotel, Mackinac Island, Michigan
Thank You
2012-2013
BANK MANAGEMENT COMMITTEE

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

Bruce J. Cady
President and CEO – Vice Chairman
Lapeer County Bank & Trust Company

Members
Richard J. Barz
President & CEO
Isabella Bank

Norman G. Campbell
President & CEO
Central State Bank

Craig S. Connor
President & CEO
County National Bank

Chris Georvassilis
Senior Vice President-Financial Institutions Group
Comerica Bank

Tim Marshall
President & CEO
Bank of Ann Arbor

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

Donald St. Germaine
President & CEO
Baybank
Thank You Sponsors

GOLD SPONSORS:

Overall Convention Sponsor, Picnic Lunch and Prize Drawing
Opening Reception
Overall Convention Sponsor

SILVER SPONSORS:

Entertainment
Afterglow Reception
Opening Reception
Entertainment
Printing

ADDITIONAL SPONSORS

Coffee Breaks
Attendee Favor
ors for Your Support!

Afternoon Reception

USBs

Water Tumblers

Lanyards

Prize Drawings, Luggage Tags

Peddle and Picnic

Umbrellas

Attendee Favor

Notepads and USBs

Smart Phone/Tablet Stylus & Pen

Attendee Favor

Attendee Favor

Pocket Agendas

Notepads

Attendee Favor, Notepads

Wall Street Journals

Fudge

Coffee Breaks

Tote Bags
THANK YOU FOR BEING A PART OF
BUILDING FOR A BRIGHTER FUTURE

See you next year!

Michigan Bankers Association
507 S. Grand Ave.
Lansing, MI 48933
t: 517-485-3600 • f: 517-487-1235
www.mibankers.com