

2018 GBA Financial Risk Management Conference
November 7-8, 2018
Hyatt Regency Atlanta Perimeter at Villa Christina

- ◆ Who should attend: Chief Financial Officers, Controllers and accounting personnel, Investment Officers, Risk Officers
- ◆ Prerequisites: There are no prerequisites for this program.
- ◆ Advance Preparation: No advance preparation is required for this program.
- ◆ Program Level: Basic to Intermediate
- ◆ Delivery Method: Group - Live

To Register

You may complete the form below and return to GBA, Attn: **Shan Haugabrook**, via mail, fax, or email: 50 Hurt Plaza SE, Suite 1050, Atlanta, GA 30303, fax 404.522.9848, or shan@gabankers.com.

Name _____ Nickname for Badge _____

Title _____

Bank/Company _____

Address _____

City _____ State _____ Zip _____

Phone _____ Email _____

Number of Bank Employees: _____ Bank Asset Size: _____

Is this your first time attending a GBA event? _____ Yes _____ No

Is this your first time attending this conference? _____ Yes _____ No

Registration Pricing and Payment Information

Early registration is in effect through Wednesday, Oct. 24. Add \$50/pp beginning Oct. 25. Please check preferred payment method below.

- ☐ Registration: \$395 Early / \$445 Regular
- ☐ Check enclosed (payable to the Georgia Bankers Association). ☐ Send me an invoice.

Hotel Information

The conference will be held at the Hyatt Regency Atlanta Perimeter at Villa Christina, 4000 Summit Boulevard, Atlanta, GA 30319. GBA's special nightly rate of \$205 is in effect through Tues., Oct. 16 but rooms may sell out before that date. Call the hotel directly at 678.539.1234 to reserve your room. Be sure to mention you are with the Georgia Bankers Association's 2018 Financial Risk Management Conference.

Cancellations and Refunds

No refunds will be given after Oct. 31. However, substitutions are always welcome. With questions, please contact GBA's **Alison Moreau** at 404.420.2034 or amoreau@gabankers.com.



Continuing Education Credit - Attendants qualify for (9) hours of Continuing Professional Education (CPE) credit in the area of Business Management and Organization. No advanced preparation is required for this program. In accordance with the standards of the National Registry of CPE Sponsors, CPE credits have been granted based on a 50-minute hour. For more information regarding administrative policies or complaints, contact GBA at 404.420.2034.

Georgia Bankers Association is registered with the National Association of State Boards of Accountancy (NASBA) as a sponsor of continuing professional education on the National Registry of CPE Sponsors. State boards of accountancy have final authority on the acceptance of individual courses for CPE credit. Complaints regarding registered sponsors may be submitted to the National Registry of CPE Sponsors through its website: www.learningmarket.org.



Nov. 7-8, 2018
Hyatt Regency Atlanta Perimeter
at Villa Christina
www.gabankers.com

Financial Risk Management Conference





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Message from the Chair

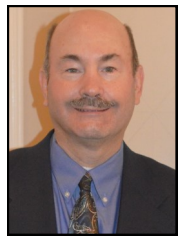
Dear Colleagues,

The Georgia Bankers Association’s Financial Risk Management Conference is the premier in-state conference for bank CFOs and financial management professionals in Georgia. It is designed to assist each of us with our jobs and duties in today’s economic environment. With good news one day often offset by mixed news and economic reports the next, you may have some of the following questions: What is the Fed going to do next? What actions can I take at my bank today if rates rise again? Will the yield curve invert by year end, and what will happen if it does? How can I prepare my bank for all of these scenarios, or should I focus on the most probable?

This year’s program continues our tradition of providing timely news and economic updates along with expert analysis and insight, technical details and practical resources to answer these and more questions and help bankers who face daily financial risk management challenges. The 1.5-day conference Nov. 7-8 has an excellent new location this year, the Hyatt Regency Perimeter at Villa Christina in Atlanta.

Continuing to provide enhanced value to our certified professionals, GBA has obtained certification of the conference as a recognized provider of continuing professional education programs by the National Association of State Boards of Accounting (NASBA). The availability of CPE credits, coupled with the accounting-friendly date of the conference, make this a must-attend event.

What’s not to love about a conference that is dedicated and designed specifically for financial managers, at a convenient location, with professional education credits and opportunities to network with your peers? I hope you’ll join me and your peers for this year’s conference. As chair of the 2018-2019 GBA Asset/Liability Committee, I would like to express my sincere thanks to the entire committee for their efforts in planning this excellent program and the support and assistance of the GBA staff. I look forward to seeing you all in Atlanta soon.



Sincerely,

J. Haynes Standard, Jr.
2018-2019 Asset/Liability Committee Chair
Senior Vice President / CFO
First State Bank, Wrens

2018-2019 GBA Asset/Liability Committee

Mr. J. Haynes Standard, Jr., Chair
First State Bank, Wrens

Mr. Holt Redding, Vice Chair
Calumet Bank, LaGrange

Mr. Jay Torbert, Group 1
Southeastern Bank, Brunswick

Ms. Donna Kelley, Group 2
First National Bank, Bainbridge

Mr. Daniel Stanford, Group 3
SunMark Community Bank, Perry

Ms. Tessa Nolan, Group 4
Newton Federal Bank, Covington

Mr. Joseph Collins, Group 5
CenterState Bank, N.A., Atlanta

Mr. Wayne Byers, Group 6
American Pride Bank, Macon

Mr. Todd Makant, Group 7
Vinings Bank, Smyrna

Mr. Eli Mullis, Group 8
WB&T Bankshares, Inc., Valdosta

Mr. Dana Litman, Group 9
Quantum National Bank, Suwanee

Mr. Ed Pope, Group 10
F & M Bank, Washington

Mr. Charles Blair, At Large
Peach State Bank & Trust, Gainesville

Mr. John Dalton, At Large
Fiserv, Inc., Alpharetta

Ms. Beate Frank, At Large
Durden Banking Company, Inc., Twin City

Mr. Paul Kirtley, At Large
PrimeSouth Bank, Waycross

Mr. Scott Wilson, At Large
Pinnacle Bank, Elberton

Ms. Rachel Woods, At Large
SunTrust Robinson Humphrey, Memphis, TN

Mr. Ted Kalb
Associate Member Representative
Raymond James, Atlanta

Mr. Curtis Whitaker
Associate Member Representative
FTN Financial, Atlanta

Mr. Kevin Wyckoff
Associate Member Representative
Federal Home Loan Bank of Atlanta

Program Agenda — Wednesday, Nov. 7

10:45 a.m.-12:30 p.m. – **Conference Registration**

Pre-Conference Info Session

11-11:30 a.m. – **Reciprocal Deposits Update**

Presenter: **Danny Capitel**, Regional Director Southeast, Promontory Interfinancial Network LLC

Capitel will explain how the Economic Growth, Regulatory Relief, and Consumer Protection Act exempts most reciprocal deposits from being treated as brokered deposits. This presents an even greater opportunity for banks to use reciprocal deposits to grow high-value relationships and franchise value. Get the latest on the pro/con checklist for deciding whether to make use of reciprocal deposits at your bank.

Pre-Conference Info Session

11:30 a.m.-noon – **What’s Working for Depository Investment Portfolio, Actionable Strategies in a Flat Yield Curve Environment**

Presenter: **Orrin Edwards**, Managing Director, Fixed Income Strategies, Raymond James & Associates

Orrin will discuss trade strategies bank customers execute in this environment. He'll prepare trade examples that are relevant to small and larger portfolios to address margin compression, reduction of price volatility and portfolio allocation in a rising rate environment.

Noon – **Boxed Lunch Available** (Sponsored by SunTrust Robinson Humphrey)

12:30 p.m. – **Opening Remarks and GBA Update**

Presenter: **Joe Brannen**, President and CEO, GBA

Welcome and Introductions

Presenter: **J. Haynes Standard, Jr.**, Chair, GBA 2018-2019 Asset/Liability Committee, CFO, First State Bank

1 p.m. – **The Economy, Fiscal Stimulus, Monetary Policy, Trade Policy, and the Financial Markets**

Presenter: **Joe Keating**, Chief Investment Officer and Head of Wealth Management, CenterState Bank

Keating, who is also a Fox Business News contributor, will share his entertaining commentary on the economy.

2 p.m. – **Break** (Sponsored by Raymond James)

2:15 p.m. – **All Eyes on Liquidity: A Regulatory Panel for Community Depositories**

Moderator: **Joel Updegraff**, Managing Director, ALM, SunTrust Robinson Humphrey; Panelists: **Jason Sisack**, Assistant Deputy Comptroller, OCC; **Kevin Vaughn**, Supervisory Examiner, Department of Banking and Finance; and representatives from both the FDIC and Federal Reserve

Trends, concerns, best practice expectations, corporate governance and more will be addressed by our panelists from across the regulatory spectrum.

3:15 p.m. – **Break**

3:30 p.m. – **CECL Update**

Presenters: **Ron Mitchell**, Partner, Mauldin & Jenkins, LLC and **Rick Martin**, Product Manager, Financial & Risk Management Solutions, Fiserv

5 p.m.-6 p.m. – **Opening Reception** (Sponsored by Federal Home Loan Bank)

Program Agenda — Thursday, Nov. 8

7:45 a.m. – **Breakfast** (Sponsored by First National Bankers Bank)

8:30 a.m. – **A Practical Approach to Implementing an Enterprise Risk Management Program**

Presenter: **Ken Proctor**, Cadre, Strategic Risk Management, LLC

High performing financial institutions have embraced and learned to effectively manage risk. Proctor will lead a discussion on key risk issues facing financial institutions and practical risk management techniques.

9:15 a.m. – **Break** (sponsored by Elliott Davis, LLC)

9:30 a.m. – **Rising Deposit Costs Panel**

Moderator: **Chris Nichols**, Chief Strategy Officer, CenterState Bank; Panelists: **Holt Redding**, Controller, Calumet Bank; **Wayne Byers**, EVP and CFO, American Pride Bank; **Eli Mullis**, CFO, WB&T Bankshares; **Mary Jo Jester**, SVP and CFO, Heritage Bank

This panel from various markets and moderated by a nationally recognized banking expert will detail the diverse effects on the deposit side of your bank that could result from rates continuing to rise. Each of these panelists faces different challenges from rate increases. They will discuss how they are responding and will offer best practices in differing competitive markets. Attendees will have the opportunity to ask questions relevant to their own bank’s situation.

11 a.m. – **Break** (sponsored by Elliott Davis, LLC)

11:10 a.m. – **The Payments Utopia and the Future of Paying and Getting Paid**

Presenter: **Terri Sands**, CAMS-Audit, CFE, AAP, ACT, Founder, Secura Risk Management

Take a tour through the evolution of moving money from the bartering days to the utopia of paying and getting paid today and in the future. This session will humanize the payments movement and give attendees great visibility into the “payments buzz,” simplify real-time, near-time and now-time payments and review old school pay, tap-and-pay and voice pay methods. This session will also focus on digital channels available for financial institutions as well as the fraud channels used to disrupt you and your corporate clients. This will be an interactive and high-energy session everyone will enjoy.

Noon – **Adjourn**

GBA would also like to thank General Conference Sponsors:
Synovus Bank and Carr, Riggs & Ingram, CPAs