President/CEO Conference Oct. 1-3, 2017

The Ritz-Carlton Lodge, Reynolds Plantation, Greensboro



The conference registration price is \$635 per person for members and \$95 per person for spouse/guests. Registration includes all conference sessions, Monday and Tuesday breakfasts and the Sunday and Monday evening events.

To register, complete the form below, or register online at www.gabankers.com. No refunds will be given after Sept. 22, but substitutions are always welcome. With questions, please contact GBA's Susie McGehee at 404.420.2010 or at smcgehee@gabankers.com.

Hotel Reservations

Rooms at The Ritz are \$189 per night for single or double occupancy. To reserve your room, please contact the hotel directly at 706.467.0600. Be sure to say you are with the GBA to receive this special rate. The GBA room block for the conference will expire on Friday, Sept. 1. After this date, all reservations will be subject to prevailing rate and space availability.

The Ritz-Carlton Lodge, Reynolds Plantation

Will you attend the Sunday evening Reception and Dinner?

This year's President/CEO Conference will be at The Ritz-Carlton Lodge, Reynolds Plantation. The Ritz-Carlton Lodge is located within the 8,000-acre Reynolds Plantation on Georgia's Lake Oconee. This magnificent property draws on local history and culture as the foundation of the guest experience. Amidst this engaging backdrop, the commanding presence of the Ritz-Carlton Lodge offers an elegant invitation to meet in the heart of nature and offers guests legendary service highlighted by gracious Southern hospitality.

President/CEO Conference Registration Form

| Name: | | Nickname: | | | | |
|---|--------|-----------|--|--|--|--|
| Title: | | | | | | |
| Bank: | | | | | | |
| Address: | | | | | | |
| City: | State: | Zin: | | | | |
| Phone: | | | | | | |
| Email: | | | | | | |
| Spouse/Guest Name (if attending): | | Nickname: | | | | |
| opouse/ouest Name (if attornaing). | | Normanic. | | | | |
| Member Registration: \$635 per person through Sept. 15 / \$685 per person after Sept. 15 | | | | | | |
| Spouse/Guest Registration: \$95 per person through Sept. 15 / \$145 per person after Sept. 15 | | | | | | |

Please return your completed registration form by mail or email to: Georgia Bankers Association I 50 Hurt Plaza, Suite 1050 I Atlanta, Georgia 30303 Ph 404.522.1501 I abarber@gabankers.com

Will your spouse/guest attend the Sunday evening Reception and Dinner? Yes / No

the resource that empowers

President/CEO Conference



Yes / No



2017 President/CEO Conference

2017-2018 Community Bankers Committee

Assoc. Member Timothy Allen Keadle

Atlanta

Letter from the Chair

Dear Fellow Chief Executive Officers:

The annual GBA President/CEO Conference will be held Oct. 1-3 at The Ritz-Carlton Lodge, Reynolds Plantation, Greensboro. The Community Bankers Committee has planned an excellent conference to provide you with timely information in a great location.

The conference will begin on Sunday evening with a reception and dinner at the hotel. On Monday, Tim Quinlan will provide us with an economic update, John Hunt will explore the state of housing in Georgia and Terri Sands will bring us up to date on the current FinTech issues financial institutions are facing. In the afternoon, there will be fun networking opportunities. On Tuesday, Banking Commissioner Kevin Hagler and Joe Brannen will chat about plans for the upcoming 2018 legislative session and regulatory issues the Department of Banking and Finance is seeing. The conference will close with the Ritz-Carlton Leadership Center showing us how a service excellence culture can result in engaged employees and customers. I'm sure you'll find these sessions helpful and enjoyable, and I hope you will take advantage of this valuable information as well as the opportunity to network with your colleagues from across the state. I look forward to seeing you in October.

Sincerely,

Dawn Griffin

Chair, 2017-2018 Community Bankers Committee President & CEO, Liberty First Bank, Monroe

2017-2018 GBA Board of Directors

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| Assoc. Member | James M. Foyt | Birmingham, AL | At Large | Hoke S. Reeves, III | Sylvania |
| | - | - | Assoc. Member | Elaine H. Demarest | Hilton Head, SC |

Program Agenda - Sunday, Oct. 1

4 p.m. **Registration**

6:30 p.m. Reception with Bank Counsel & Accountants

Sponsored by Federal Home Loan Bank of Atlanta

7:30 p.m. **Buffet Dinner**

Monday, Oct. 2

7:30 a.m. Continental Breakfast

Sponsored by Synovus Correspondent Banking

8 a.m. **General Session & Welcome**

Dawn Griffin, Chair

Community Bankers Committee

President & CEO, Liberty First Bank, Monroe

Palmer Proctor, Chairman Georgia Bankers Association

President & CEO, Fidelity Bank, Atlanta

8:15 a.m. **Economic Update and Outlook**

Tim Quinlan, Senior Economist Wells Fargo, Charlotte, NC

As the current economic expansion enters its ninth year, it is fast approaching the title of "longest on record." That said, the pace of growth has been the slowest of any post-war expansion. Tim will consider the durability of this expansion and the influence from fiscal and monetary policy on the economic outlook. He will also discuss the regional outlook for Georgia at this late stage in the economic cycle.

9:15 a.m. **Morning Break**

9:30 a.m. The State of Housing in Georgia:

Necessity is the Mother of Invention

John Hunt, President Via Search, Inc., Marietta

With few exceptions, we build the same house today that we built 25 years ago. As builders try to meet the generational demands of millennials to boomers, with exploding costs and every market in a state of moderation, it may be necessary to innovate again. John will discuss trends and full forecasts for new and resale demand.

10:30 a.m. Coffee Break

10:45 a.m. **FinTech and Financial Institutions:**

The Next Generation Strategy
Terri Sands, Senior Vice President
State Bank and Trust Company, Macon

Michelle Tyde, Counsel

Kilpatrick Townsend & Stockton, Atlanta

FinTech companies are increasing their footprints in the financial sector through innovations in payments, lending, security and data analytics, making it faster and more customer friendly when making risk decisions and moving payments faster. How are financial institutions responding to this reality, and what are the legal and compliance considerations in partnering with FinTech companies? The session will provide an overview of FinTech relationships, regulatory requirements, business considerations, best practices for working through vendor contracts and other legal scenarios.

Noon Conference Recess

Afternoon Peer Networking (Golf, Shooting)

6:30 p.m. Reception

Sponsored by ServisFirst Bank

Evening Free to Enjoy Your Own Plans

Tuesday, Oct. 3

7:15 a.m. **Continental Breakfast**

7:45 a.m. **General Session**

Chris Edwards, Vice Chair Community Bankers Committee President, United Bank, Zebulon

8 a.m. What Lies Ahead for Regulation and Legislation

Kevin Hagler, Commissioner

Department of Banking & Finance, Atlanta

Joe Brannen, President & CEO Georgia Bankers Association, Atlanta

Join Kevin and Joe for a conversation about what's on the minds of bankers, regulators and legislators as planning for the 2018 Georgia General Assembly Session gets into full gear. Kevin will also discuss hot button regulatory issues the Department of Banking & Finance is seeing.

9 a.m. **General Session**

10 a.m. Mid-Morning Break

10:15 a.m. Service Excellence Culture – It Works!

The Ritz-Carlton Leadership Center

Explore the award-winning business practices of The Ritz-Carlton and discover how a service excellence culture results in engaged employees and customers. During this session, you'll learn about differentiating your bank/firm from the competition, selecting and onboarding new employees, the three levels of customer engagement, and much more.

Noon Conference Adjourns