

SEPTEMBER 9, 10, 11, 2012



IBANYS:
ON THE
Grow!

OUR BANKS ARE ROOTED IN THEIR COMMUNITIES



TURNING STONE RESORT, VERONA, NY

schedule of events

SUNDAY, SEPTEMBER 9

EARLY ARRIVALS: On Sunday, you are encouraged to explore the many wonderful things Turning Stone Resort has to offer, or participate in the golf tournament at beautiful Shenendoah Course.

2:00 P.M. Registration

1:00 – 5:30 P.M. Golf at Shenendoah (optional)

CONVENTION OFFICIALLY BEGINS

7:00 – 9:00 P.M. **WELCOME DINNER**—Located at the Clubhouse (building behind the main hotel)
Held outdoors, weather permitting, please dress accordingly

MONDAY, SEPTEMBER 10

6:30 – 7:00 A.M. Run/Walk

7:00 – 8:30 A.M. **BREAKFAST WITH THE VENDORS**—Continental breakfast will be served in the Exhibit Hall

GENERAL SESSION BEGINS

8:45 – 9:00 A.M. Chairman's Welcome *Paul Mello, President & CEO/Solvay Bank*

9:05 – 9:35 A.M. IBANYS Update *IBANYS President/CEO Frank Capaldo & IBANYS Staff*

9:40 – 10:10 A.M. Remarks..... *Al Dellibovi, President/Federal Home Loan Bank of New York*

10:15 – 11:00 A.M. Remarks..... *Cam Fine, President & CEO/ICBA*

11:15 A.M. – 12:00 P.M. JOINT SESSION

Regulatory Panel Discussion:

Recent issues and trends from the State and Federal examination scene

12:00 P.M. – 1:30 P.M. **LUNCH WITH THE VENDORS**—One boxed lunch will hold a ticket to win an iPad

1:45 – 2:30 P.M. JOINT SESSION

Change is the rule...Not the exception

Dr. Tim Mescon, PhD, MBA, Keynote Speaker, Author,
President, Columbus State University, Columbus, GA

2:45 – 3:45 P.M. JOINT SESSION

How "blue" will New York be on Election Day 2012?

Steve Greenberg, Political Commentator/Siena College Poll Spokesman,
Owner, Greenberg Public Relations, former Director of Communications NYS Comptroller,
former Press Secretary to NYS Assembly Speakers

4:00 – 4:45 P.M. CONCURRENT SESSIONS

"Guarding Gigabytes" – Determining the cost of risk management

Jerry Gagne, CPA, Dir. Risk Management Services Group/Wolf & Co.

Risk management programs come in many sizes and shapes but it is often difficult to measure ROI. To do this properly one must take an integrated approach to the risk assessment process, and engage in a collaborative relationship between the chief risk officer and the internal auditor.

A deeper dive into your portfolio analytics

Robert DiPasquale, Senior Associate/PNC Capital Markets LLC

Analyzing your portfolio and simplifying metrics like Duration, Convexity, OAS, Key Rate Duration and Total Rate of Return. How do these tools help you make a better informed investment decision, given your interest rate outlook?

schedule of events

MONDAY, SEPTEMBER 10

- 5:30 P.M. Vendor Hall re-opens
- 5:45 – 7:30 P.M. Reception & PAC Silent Auction with the vendors
Sponsored by Federal Home Loan Bank of New York
- 7:45 – 9:00 P.M. DINNER/YEARS OF SERVICE AWARDS
Helping financial institutions color outside the lines
Dr. Tom Parliment, Chairman & CEO/Parliment Consulting Services, Inc.
- 9:15 P.M. Cigar Bar—*Sponsored by Atlantic Central Bankers Bank*

TUESDAY, SEPTEMBER 11

- 7:00 — 8:30 A.M. BREAKFAST WITH THE VENDORS—Continental breakfast will be served in the Exhibit Hall
- 8:45 — 9:30 A.M. **CONCURRENT SESSIONS**
Properly risk rating loans
Bo Singh, President/T. Gschwender & Associates, Inc.
How to properly risk rate both consumer and commercial loans; the various variables that should be considered when risk rating loans, and, how to properly document and review.
Want to wake up and be cleaned out?
Carl Cadregari, CISA, Executive Vice President/The Bonadio Group
Business cyber fraud happens every day, with increasing frequency. Sometimes the employee/hacker seeks money, data, and sometimes wants to damage the bank's reputation. Banks need to treat cyber security as a return-on-investment, not a cost center, and be vigilant and more aware of their legal and financial exposure, and reduce the risk of becoming a victim of cyber fraud and mitigate any damage to the institution.
- 9:45 — 10:30 A.M. **CONCURRENT SESSIONS**
Satisfy your client's needs while increasing profits by diversifying into financial planning services; with a third party turnkey solution!
Bill Kriesel, Partner-in-Charge/Bower & Co.
Winning the best relationship today at a margin you won't regret tomorrow
Todd Buterbaugh, Chief Strategy and Sales Officer/Precision Lender
- 10:45 — 11:30 A.M. **JOINT SESSION**
Investing amid growing challenges
Greg Roll, Senior Vice President/ICBA Securities
Greg Roll will identify investment and balance sheet strategies for surviving this challenging cycle, while being mindful of future interest rate risk. He will also cover product specific challenges of managing a municipal portfolio, as well as the changing market dynamics for mortgage securities.
- 11:45 — 12:30 P.M. **CLOSING SESSION**
- 9-11 TRIBUTE
- 12:30 P.M. LUNCH/PRIZE DRAWINGS/ADJOURN

REGULATORY PANEL DISCUSSION

Recent issues and trends from the State and Federal examination scene

CHANGE IS THE RULE...NOT THE EXCEPTION

Dr. Tim Mescon, PhD, MBA, Keynote Speaker, Author, President, Columbus State University, Columbus, GA

HOW "BLUE" WILL NEW YORK BE ON ELECTION DAY 2012?

Steve Greenberg, Political Commentator/Siena College Poll Spokesman

GUARDING GIGABYTES – DETERMINING THE COST OF RISK MANAGEMENT

Jerry Gagne, CPA, Dir. Risk Management Services Group/Wolf & Co.

Risk management programs come in many sizes and shapes but it is often difficult to measure ROI. To do this properly one must take an integrated approach to the risk assessment process, and engage in a collaborative relationship between the chief risk officer and the internal auditor.

A DEEPER DIVE INTO YOUR PORTFOLIO ANALYTICS

Robert DiPasquale, Senior Associate/PNC Capital Markets LLC

Analyzing your portfolio and simplifying metrics like Duration, Convexity, OAS, Key Rate Duration and Total Rate of Return. How do these tools help you make a better informed investment decision, given your interest rate outlook?

PROPERLY RISK RATING LOANS

Bo Singh, President/T. Gschwender & Associates, Inc.

How to properly risk rate both consumer and commercial loans; the variables that should be considered when risk rating loans, and, how to properly document and review.

WANT TO WAKE UP AND BE CLEANED OUT?

Carl Cadregari, CISA. Executive Vice President/The Bonadio Group

Business cyber fraud happens every day, with increasing frequency. Sometimes the employee/hacker seeks money, data, and sometimes wants to damage the bank's reputation. Banks need to treat cyber security as a return-on-investment, not a cost center, and be vigilant and more aware of their legal and financial exposure, and reduce the risk of becoming a victim of cyber fraud and mitigate any damage to the institution.

SATISFY YOUR CLIENT'S NEEDS WHILE INCREASING PROFITS BY DIVERSIFYING INTO FINANCIAL PLANNING SERVICES; WITH A THIRD PARTY TURNKEY SOLUTION!

Bill Kriesel, Partner-in-Charge/Bower & Co.

How an independent bank can begin to offer Financial Services as an ancillary revenue source using a third party supplier.

WINNING THE BEST RELATIONSHIP TODAY AT A MARGIN YOU WON'T REGRET TOMORROW

Todd Buterbaugh, Chief Strategy and Sales Officer/Precision Lender

INVESTING AMID GROWING CHALLENGES

Greg Roll, Senior Vice President/ICBA Securities

The Fed's decisions to keep rates low Greg Roll will identify investment and balance sheet strategies for surviving this challenging cycle, while being mindful of future interest rate risk. It will also cover product specific challenges of managing a municipal portfolio, as well as the changing market dynamics for mortgage securities.

CLOSING SESSION 9-11 TRIBUTE

GOLF



Shenendoah—Designer Rick Smith's Shenendoah Course offers 18 holes of PGA-level golf in a spectacular natural setting.

Tournament

SUNDAY, SEPTEMBER 9 - 1:00 P.M. Fee: \$135 per person

Boxed lunch will be available.

SPOUSE PROGRAMS

Health, Wellness & Fitness—SKANA, the Spa at Turning Stone



Skana features gentle treatments using all natural products combined with unparalleled service to promote inner peace and harmony. Experience the coordination of mind, body and spirit in unity with one's surrounding. Skana brings together soothing, modern treatments and ancient American Indian healing traditions. From their nature inspired menu of services to the authentic American Indian Sweat Lodge, Skana will take you on a journey to wellness and rejuvenation.

The Salon & Day Spa at Turning Stone



Located in the main hotel building, the Salon & Day Spa features a heated indoor swimming pool, sauna and massage rooms, a full-service salon offering manicures and pedicures and a private VIP area.

Saranac Brewery Tours

DAY/TIME: MONDAY - 12:15 P.M.



Bus departs main lobby. Fee: \$25 (*must register in advance for this tour*)

The beautiful, historic brewery, founded in 1888, is located in Utica, NY. This very "hands-on" tour will help you to become a more discerning beer lover; with a visit to the 1888 Tavern to sample the beer and try out your new skills (see *Registration Form* for sign up).

registration *form*

WAYS TO REGISTER

FAX (518) 436-4648

MAIL IBANYS | One Commerce Plaza, Suite 704, Albany, NY 12210

E-MAIL vickim@ibanys.net

A confirmation will be emailed to you. This form is designed to register one person and spouse/guest. Please duplicate this form when registering others from your bank/organization.

Name		Name for Badge
<input type="checkbox"/> Spouse <input type="checkbox"/> Guest		Name for Badge
<input type="checkbox"/> Children's names (if attending)		
Bank/Organization		
Address		
City/State/Zip		
Phone	Fax	Email

EARLY ARRIVAL OPTIONS

Sunday, September 9

Golf at Shenendoah Golf Course w/lunch\$135 per person

Name of golfer(s) and handicap(s) _____

Attending

Sub-Total \$

\$ _____

SPOUSE/GUEST PROGRAMS

Saranac Brewery Tour—MONDAY 12:15 P.M.\$25 per person

Tour is approximately one hour long with time to sample products in the Tavern.

Boxed lunches will be available on the bus. Bus will return to Turning Stone at approximately 3:00 p.m.

Attending

Sub-Total \$

\$ _____

REGISTRATION FEESBefore July 27After July 27

Banker/Associate.....	\$595.....	\$670
Spouse/Guest	\$295.....	\$370
Non-Member Bank	\$795.....	\$845
Exhibitor.....	\$1,200	\$1,500
Non-Member Exhibitor	\$1,700.....	\$2,000

Booth number(s) selection: _____ (see enclosed floor plan sheet for layout)

Additional Exhibitor in Booth\$295.....\$345

Children Age 7-17.....\$99.....\$150

Attending

Sub-Total \$

\$ _____

\$ _____

\$ _____

\$ _____

\$ _____

\$ _____

\$ _____

\$ _____

DAY PACKAGES (see page 8 for details)

Sunday Pass.....	\$250	\$300
Monday All-Access Pass.....	\$450	\$500
Tuesday Half-Day Pass.....	\$350.....	\$400

Attending

Sub-Total \$

\$ _____

\$ _____

\$ _____

MEAL TICKETS* (Only for guests staying outside the Turning Stone Resort)

Sunday Reception/Dinner	\$105	\$135
Monday Breakfast	\$25	\$35
Monday Lunch.....	\$35	\$45
Monday Reception / Dinner	\$135.....	\$165
Tuesday Breakfast.....	\$25	\$35
Tuesday Lunch	\$35	\$45

Attending

Sub-Total \$

\$ _____

\$ _____

\$ _____

\$ _____

\$ _____

\$ _____

PAYMENT

☐ Check (payable to IBANYS)

☐ MasterCard

☐ Visa

☐ Discover

Card No.

Signature

Print Cardholder Name

Expiration Date

FULL REFUND LESS \$75 ON OR BEFORE 8/12. FULL REFUND LESS \$150 ON OR BEFORE 8/19. NO REFUNDS WILL BE GIVEN AFTER 8/19.

accommodations *form*

WAYS TO REGISTER

Each attendee must make their own reservations by calling 1-800-771-7711.

In order to insure receiving the group rate, *please specify that you are with the Independent Bankers Association of NYS.*

ROOM RATES/PER DAY

INCLUDES DINNER, BREAKFAST AND LUNCH WITH GROUP EACH DAY.

- ☐ \$290 Single Standard Room—per person
- ☐ \$532 Double Standard Room—2 people

Oneida Indian Nation currently levies a 11% sales tax and guest room occupancy tax at Turning Stone Resort.

**There are a limited number of room available on Saturday, September 8, 2012. These rooms do not include meals.*

PAYMENT INFORMATION

Only credit cards are acceptable for deposits.

CUT-OFF DATE: AUGUST 9, 2012

Reservations received after the above date accepted on a space and rate availability basis and cannot be guaranteed at the conference rate.

DEPOSIT POLICY

All reservations require a one night room deposit or valid credit card.

CANCELLATION POLICY

Individual room reservations may be cancelled 24 hours prior to arrival with no cancellation penalty.

Cancellations within the 24 hours period will cause forfeiture of the deposit if the room cannot be resold.

NOTE

Room rates include all meals. Registrants staying outside the Turning Stone Resort who wish to join meal functions must purchase meal tickets (see page 6).



REGISTRATION FOR FULL EVENT

Full Registrants	Before July 27	After July 27	Includes
Banker/Associate	\$595.....	\$670	Access to Entire Event (1)
Non-Member Banker/Associate	\$795.....	\$845	Access to Entire Event (1)
Spouse/Guest	\$295.....	\$370	Access to Entire Event (1)
Exhibitor	\$1,200.....	\$1,500	Access to Entire Event (1)
Non-Member Exhibitor	\$1,700.....	\$2,000	Access to Entire Event (1)
Additional Exhibitor in Booth.....	\$295.....	\$370	Access to Entire Event (1)
Non-Member Bank.....	\$795.....	\$845	Access to Entire Event (1)
Children Age 7-17	\$99.....	\$150	Access to Entire Event (1)
Children Under 7	FREE		Access to Entire Event (1)

DAY PACKAGE FEES

Day Guest Packages (see Day Package Sheet for details)

Sunday Pass	\$250.....	\$300	Sunday Reception/Dinner
Monday All-Access Pass	\$450	\$500	Monday Events/Meals
Tuesday Half-Day Pass	\$350.....	\$400	Tuesday Events/Meals

MEAL TICKETS

For registrants not staying at Turning Stone Resort and wishing to join meal functions, meal tickets may be purchased at the below rates:

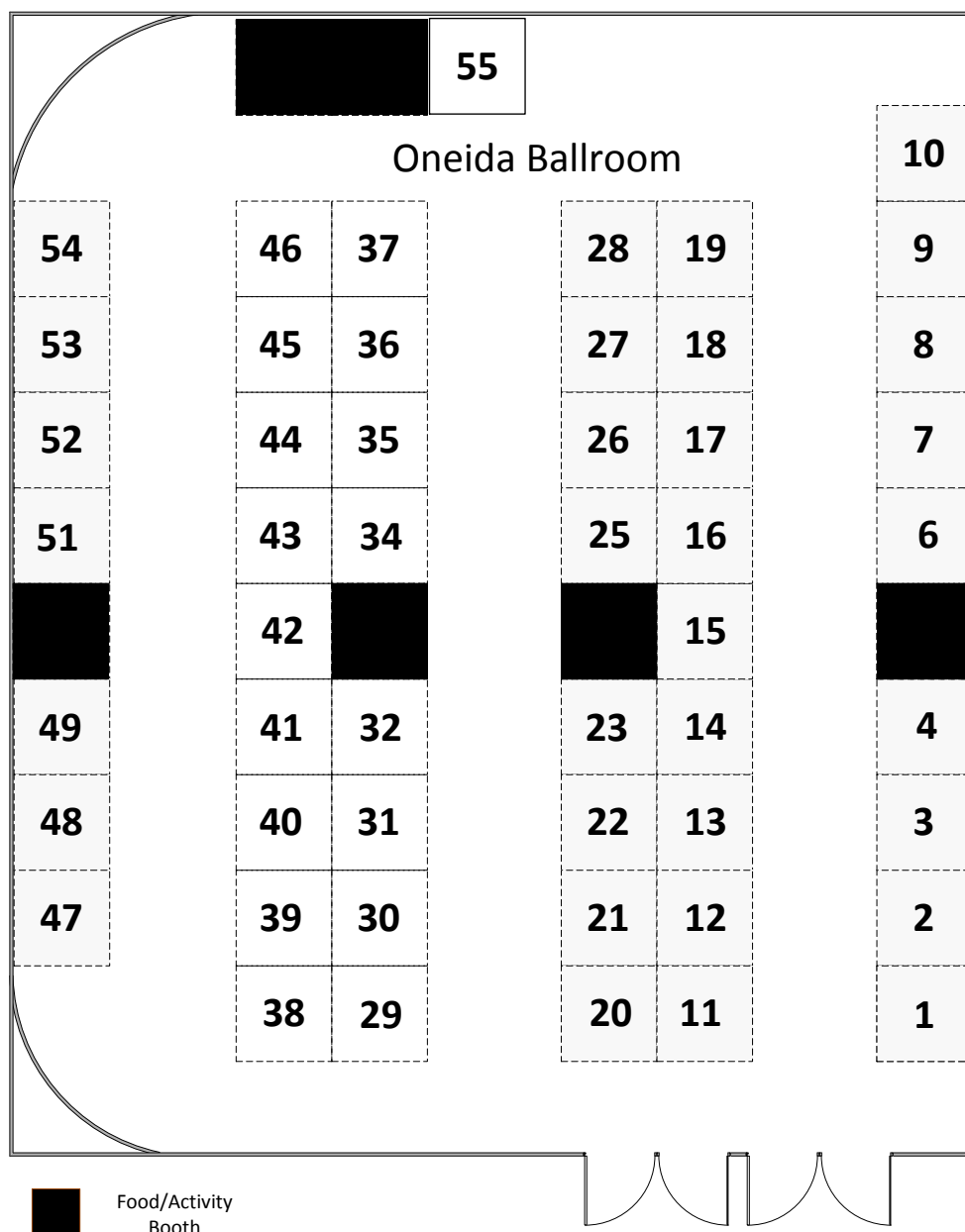
Sunday Reception/Dinner	\$105.....	\$135
Monday Breakfast	\$25.....	\$35
Monday Lunch	\$35.....	\$45
Monday Reception / Dinner	\$135.....	\$165
Tuesday Breakfast	\$25.....	\$35
Tuesday Lunch.....	\$35.....	\$45

exhibitor *information*

BOOTH

	BEFORE JULY 27	AFTER JULY 27
Single Booth Member	\$1,200	\$1,500
Non-Member Exhibitor	\$1,700	\$2,000

- Please make your booth selection and payment on the enclosed reservation form.
- Booths include sign, 6' table, two chairs and waste can.
- All booth fees include registration for (1) one person.
- Booths will be assigned first-come, first serve.



exhibitor *schedule*

SUNDAY, SEPTEMBER 9

10:00 A.M.

Exhibit set-up

MONDAY, SEPTEMBER 10

7:00 – 8:30 A.M.

Breakfast with Exhibitors

12:00—2:00 P.M.

Vendor Hall opens for lunch

Again this year, boxed lunches will be stationed at vendor booths for pickup by registrants. One guest will pick up a lucky lunch with a prize ticket to win an iPad.

5:45 P.M.—7:00 P.M.

Vendor Hall re-opens for Silent Auction*

Again this year we will arrange Silent Auction items at vendor booths.

*Please indicate below if you would like a silent auction item to be displayed at your booth during the event. *Note: A silent auction item donated by your company will be displayed at your own booth.*

☐ Yes! I would like to display a silent auction item at my booth.

Silent Auction display option based on first-come, first serve.

TUESDAY, SEPTEMBER 11

7:00 – 8:30 A.M.

Breakfast with Exhibitors

8:30 a.m.

Begin tear down

Booths must be taken down by 11:00 a.m.

By completing and signing this form, I am agreeing that I understand that IBANYS assigns booth space on a first-come, first-served basis, and that my booth placement may be changed within reason. I understand that my booth space will be not be assigned until IBANYS receives my full payment, and that my company will not be listed on any correspondence until said payment is received. I further understand that all booth personnel must also be registered as convention attendees, and must pay admission accordingly. I agree that IBANYS will retain my payment in the event that my booth representatives are unable to attend, and that IBANYS is not responsible for any loss of money or property from booth abandonment, theft, accident, injury, or any other causes. I have read and am aware that this provision is an express condition of this registration agreement, and that all agreements herein shall be construed in accordance with the laws of the State of New York.

sponsorship *form*

Name		
Bank/Organization		
Address		
City/State/Zip		
Phone	Fax	Email
Please provide a brief description of the services you provide:		

PAYMENT <input type="checkbox"/> Check (<i>payable to IBANYS</i>) <input type="checkbox"/> MasterCard <input type="checkbox"/> Visa <input type="checkbox"/> Discover		
Card No.	Signature	
Print Cardholder Name	Expiration Date	

Sponsorships are available on a first-come, first-serve basis.
Please check choice of sponsorship.

Oak*

- ☒ Silent Auction Reception – Monday (\$8,500)
Federal Home Loan Bank of New York
- ☐ Sunday Evening's Welcome Reception (\$7,500)

Maple*

- ☐ Joint Session Sponsor – (\$3,000)
- ☐ Banquet Dinner Wine – Monday (\$2,000)
- ☐ Audio Visual Production Video – Monday (\$2,500)

Elm

- ☐ Banquet Decor/Centerpiece – Sunday (\$1,500)
- ☐ Tote Bags (joint Logo w/IBANYS) (\$1,500)
- ☐ Door Prizes – Tuesday (\$1,500)
- ☐ Golf Tournament Refreshments – Sunday (\$1,500)
- ☐ Golf Tournament Video – Sunday (\$1,500)
- ☒ Cigar Bar – Monday (\$1,500)
Atlantic Central Bankers Bank
- ☒ Women's Gifts (\$1,500)
Roosevelt & Cross, Inc.

Birch

- ☒ Golf Balls – Sunday (\$1,000) – *Sandler O'Neill & Partner L.P.*
- ☐ Exclusive Golf Hole Sponsorship (\$1,000)
- ☐ Closest-to-the-Pin Prizes – Sunday (\$1,000)
- ☐ Transportation during event (\$1,000)
- ☐ Exhibit Prizes – Monday/Tuesday (\$1,000)
- ☐ Refreshment Break – Monday (\$1,000)
- ☐ Refreshment Break – Tuesday (\$1,000)

General Sponsorship (Any Level)

- ☐ General Sponsorship – Amount \$ _____

This conference combines a balance of casual networking time and educational programming. Sponsorships are great platforms to position your company; as a sponsor you associate your company with one of our events and you are able to connect with your target audience, expose your brand, and leverage your advertising dollars in a cost effective manner.

All sponsorships include:

- Advanced member registration list
- Interaction with target market
- Recognition on the convention page of IBANYS website
- Sponsor ID ribbon with badge
- Signage with company name and logo at sponsored event, or on sponsored product where applicable.
- Verbal acknowledgement at event where appropriate.
- Signage listing of all convention sponsors (by level)
- Opportunity to provide promotional items for attendees
- Recognition in the September/October editions of the *Inside IBANYS* e-newsletter.
- Opportunity to bring raffle items for daily giveaways.

*Oak Sponsorship

In addition to regular sponsor benefits sponsor receives:

- (1) complimentary booth w/first choice of location
- (1) complimentary additional registration
- Sponsor banner to hang in booth
- *Oak Sponsor* signage to be displayed at all IBANYS events
- 24 x 36 sponsor sign

*Maple Sponsorship

In addition to regular sponsor benefits, sponsor receives:

- (1) complimentary additional registration w/booth purchase
- Sponsor banner to hang in booth—when applicable
- *Maple Sponsor* signage to be displayed at all IBANYS events
- 18 x 24 sponsor sign