

## **2013 ANNUAL CONVENTION**

# Connecting Community Banking throughout New York State

AUGUST 25 - 27, 2013 • HYATT REGENCY, BUFFALO, NY





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## important notes

## **Monday's Dinner Selection**

ALL attendees MUST indicate their dinner selection for Monday's dinner on the Registration Form on page 11.

## Monday's Group Dinner

Dinner will be at the Statler Hotel. Bus pick up in the lobby of the Hyatt Regency beginning at 7:15 p.m., last run at 7:30 p.m. Bus pick up at the Statler beginning at 9:30 p.m., last run at 10:00 p.m.

## **Refund Policy**

Full refund less \$75 on or before 7/22/13. Full refund less \$150 on or before 8/2/13. No refunds will be given after 8/2/13.

## **Registration Form**

To register for the Conference, please use the form on page 11. The form is designed to register one person and spouse/guest. Please duplicate the form when registering others from your bank/organization. A confirmation will be sent to you.

## Sponsorship Opportunities

To quarantee signage and information placed in printed materials, all sponsorships and payment must be received by August 2, 2013.

## Contact Information

Linda Gregware, Director of Administration & Membership Services

Phone (518) 436-4646 Fax (518) 436-4648

Mail IBANYS, 19 Dove St., Suite 101, Albany, NY 12210

E-mail lindag@ibanys.net



# schedule of events



## SUNDAY, AUGUST 25

ARRIVING EARLY We encourage you to explore downtown Buffalo. A walking guide to downtown Buffalo is

available at the Hyatt Regency. Or, join us for a game of golf at the beautiful Westwood

County Club (optional, additional fees required).

10:45 A.M. Golf at Westwood County Club (optional) . Tee times 10:45 a.m. – noon.

2:00 P.M. -5:30 P.M. Registration

**CONVENTION BEGINS** 

6:30 -9:30 P.M. WELCOME DINNER - Keynote Speaker - John H. Buhrmaster, Chairman-Elect, ICBA

MONDAY, AUGUST 26	
6:30 – 7:00 A.M.	Fitness Center – Jogging and walking trail maps available
7:00 — 8:30 а.м.	Breakfast with your Associate and Preferred Provider members — Enjoy a continental breakfast with your Associate and Preferred Provider members in the Exhibit Hall
	Refreshments will be available throughout the morning
8:45 — 9:30 а.м.	JOINT SESSION  Waking up with Dr. Tim's Shift Happens: Strategy and Innovation in a Complex Market Place Timothy S. Mescon, Ph.D., President/Columbus State University
	GENERAL SESSION
9:35 <sup>—</sup> 9:45 A.M.	Chairman's Welcome David J. Nasca, President & CEO/Evans Bank
9:50 — 10:10 A.M.	RemarksJohn Vogel, Regional Director for New York/FDIC  John Conneely, Deputy Regional Director/  RISK Management Supervision/FDIC
10:15 - 10:45 A.M.	RemarksGov. Cuomo, Lt. Gov. Duffy, DFS Superintendent Lawsky (invited)
10:50 - 11:00 A.M.	IBANYS UpdateFrank J. Capaldo, President & CEO/IBANYS
11:05 — 11:55 P.M.	JOINT SESSION  Preparing for the Impact of Regulatory Changes on Capital Actions  Kamal Mustafa, Chairman & CEO/Invictus Consulting Group
12:00 – 1:30 P.M.	LUNCH WITHYOUR ASSOCIATE & PREFERRED PROVIDER MEMBERS Lunches will be available at the member booths in the Exhibit Hall
1:45 = 2:30 P.M.	JOINT SESSION  Got Fraud?  Stephen L. Bliss, Regulatory Compliance Supervisor/Wolf & Company, P.C.
2:35 <sup></sup> 2:45 P.M.	REFRESHMENT BREAK
2:50 — 3:35 P.M.	CONCURRENT SESSION  Bank Counsels and Regulators Panel  Cliff Weber, Esq., Hinman, Howard & Kattell, LLP  Keith Clark, Esq., Shumaker & Williams, P.C.  Frank Sarratori, Esq., SVP/General Counsel & CCO/Pioneer Savings Bank  John Vogel, Regional Director/FDIC  John Conneely, Deputy Regional Director/RISK Management Supervision/FDIC  OCC (invited)  DFS (invited)

CFPB (invited)



# schedule of events



## MONDAY, AUGUST 26

"Don't Get Caught with Your Derivatives Down"...

Practical Uses of Interest Rate Derivatives to Manage Interest Rate Risk Scott Hildenbrand, Managing Director/Sandler O'Neill & Partners, L.P.

3:40 – 4:25 P.M. CONCURRENT SESSION

Be Careful What You Wish For: Preparing for Higher Rates

James Reber, President & CEO/ICBA Securities

How to Build & Retain a High Performing Bank Board

Robert Flowers, Partner/Hunton & Williams

5:00 P.M. **EXHIBIT HALL RE-OPENS** 

5:30 – 7:30 P.M. Reception & PAC Silent Auction in the Exhibit Hall

Visit participating member booths to bid on your favorite items

7:45 – 10:00 P.M. DINNER/STATLER HOTEL

"America the Beautiful: Rediscovering What Made this Nation Great"

Keynote Speaker – Benjamin S. Carson, Sr. M.D.

## TUESDAY, AUGUST 27

6:30 – 7:00 A.M. Fitness Center – Jogging and walking trail maps available

7:00 – 8:30 A.M. Breakfast with your associate and preferred provider members. — Enjoy a continental

breakfast with your Associate and Preferred Provider members in the Exhibit Hall

**GENERAL SESSION** 

8:40 – 9:00 A.M. Remarks ......Alfred A. DelliBovi, President & CEO

Federal Home Loan Bank of New York

Refreshments will be available throughout the morning

9:10 - 9:55 A.M. CONCURRENT SESSIONS

The Future of Social Media: Social Media Marketing & Compliance

Jim Pannos, CEO/Pannos & Winzeler

An Entrepreneurial Approach to Community Banking Michael Jamesson, Principal/Jamesson Associates

10:00 - 10:45 A.M. CONCURRENT SESSIONS

Relationship Management: Getting Back to What Works
Craig Poms, Chief Delivery Officer/Precision Lender

Economic and Demographic Trends

Gary Keith, Senior Vice President & Economics/M&T BANK

10:55 - 11:35 A.M. CONCURRENT SESSIONS

The Investment Portfolio: What's Ahead for Our Industry

Bob Colvin, Senior Advisor/First Principles Capital Management

Cybersecurity: Top Technology Dangers—Cyber Attacks to Expect in the Future

Trent Fleming, Trent Fleming Consulting

11:45 - 12:30 P.M. **CLOSING SESSION** 

Asset Liability Management & Enterprise Risk Management

Karl Nelson, CEO/KPN Consulting

12:30 P.M. LUNCH/PRIZE DRAWINGS/ADJOURN





## Registration for Full Event (Note: You will need to indicate your meal choice for dinner on page 12.)

FULL REGISTRANTS	BEFORE JULY 22	AFTER JULY 22	Includes
Banker/Associate	\$720	\$795	Access to Entire Event (1)
Spouse/Guest	\$420	\$495	Access to Entire Event (1)
Non-Member Banker/Associate	\$920	\$995	Access to Entire Event (1)
Exhibitor	\$1,350	\$1,650	Access to Entire Event (1)
Non-Member Exhibitor	\$1,850	\$2,150	Access to Entire Event (1)
Additional Exhibitor in Booth	\$400	\$475	Access to Entire Event (1)
Children Age 7-12	\$99	\$150	Access to Entire Event (1)
Age 13-17	\$145	\$200	Access to Entire Event (1)
Children Under 7	FREE		Access to Entire Event (1)

## **Day Package Fees**

## **DAY GUEST PACKAGES**

Sunday Pass	\$275	\$325	Sunday Reception/Dinner
Monday All-Access Pass	\$525	\$600	Monday Events/Meals
Tuesday Half-Day Pass	\$350	\$425	Tuesday Events/Meals

## **Meal Tickets**

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

Monday Breakfast	\$30	\$40
Monday Lunch	\$35	\$45
Monday Reception/Dinner/Speaker/Transport Note: You will need to indicate your mea	_	-
Tuesday Breakfast	\$30	\$40
Tuesday Lunch	\$45	\$50



## workshop topics



## Shift Happens: Strategy and Innovation in a Complex Market Place

Timothy S. Mescon, Ph.D.

One of the great challenges to the banking industry today is responding to challenges from disruptive entrants to the industry. From PayPal to Square, Walmart to Amex the emergence of non-traditional entrants and rapidly changing consumer demands and technologies encourages nimble, rapid business response.

## Preparing for the Impact of Regulatory **Changes on Capital Actions**

Kamal Mustafa, Chairman & CEO/ Invictus Consulting Group

### Got Fraud?

Stephen L. Bliss, Regulatory Compliance Supervisor/ Wolf & Company, P.C.

Learn about recent trends in Financial Institution fraud including emerging internal and external threats, trends in cyber-crime and evolving mobile malware threats and their impact on mobile devices.

## **Bank Counsels and Regulators Panel**

Cliff Weber, Esq., Hinman, Howard & Kattell, LLP Keith Clark, Esq., Shumaker & Williams, P.C. Frank Sarratori, Esq., SVP/General Counsel & CCO/ Pioneer Savings Bank John Vogel, Regional Director/FDIC John Conneely, Deputy Regional Director/ RISK Management Supervision/FDIC OCC (invited) DFS (invited) CFPB (invited)

"Don't Get Caught with Your Derivatives Down"...Practical Uses of Interest Rate **Derivatives to Manage Interest Rate Risk** 

Scott Hildenbrand, Managing Director/ Sandler O'Neill & Partners, L.P.

## Be Careful What You Wish For: **Preparing for Higher Rates**

James Reber, President & CEO/ICBA Securities

## How to Build & Retain a High Performing **Bank Board**

Robert Flowers, Partner/Hunton & Williams

Developing a focused board succession plan has become an important strategic issue facing many community banks across the country. Having a high performing bank board can help your bank have a competitive advantage, help with business development, and leave you in good standing with your Regulators. This session will show how successful bank boards' approach the challenge of recruiting, identifying, and developing talented directors.

## The Future of Social Media: Social Media Marketing & Compliance

Jim Pannos, CEO/Pannos & Winzeler

When social media was in its infancy, most of the questions were related to getting started, launching a new site and the whole issue of why social media is important. Today, many of the questions and concerns center on how to do a better job of managing existing social media efforts, how to measure them and where to take them into the future. This session will discuss the importance of marketing and compliance relative to Social Media and why your institution must be prepared in order to compete.



## workshop topics



## An Entrepreneurial Approach to Community Banking

Michael Jamesson, Principal/Jamesson Associates

Join us for an untraditional assessment of the present state of community banking with world-renowned bank consultant, Michael Jamesson of Jamesson Associates. He will develop the background by illuminating important secular trends; discuss the impact of these trends on banking, explicitly enumerating challenges; share empirical insights on market probabilities; test the audience with risk/reward choices; and finish with practical suggestions for separating your bank from the crowd.

## Relationship Management: Getting Back to What Works

Craig Poms, Chief Delivery Officer/Precision Lender

One of the main takeaways from this banking crisis was that our lending culture shifted from a relationship to a transaction model. Not only did this create sloppy underwriting, but also took away our main competitive advantage over larger regional banks. This session will focus on getting back to the relationship model that served us so well prior to the crisis.

## **Economic and Demographic Trends**

Gary Keith, Senior Vice President & Economics/ M&T BANK

## The Investment Portfolio: What's Ahead for Our Industry

Bob Colvin, Senior Advisor/First Principles Capital Management

The economy is beginning to show sustainable growth. Housing prices are up sharply from a year ago as are automobile sales. The stock market is hitting an all-time high and consumer confidence is rising consistently...all good news for the banking industry! So what is the problem bankers should be focused on today? The answer is the bank's bond portfolio. No one has ever faced a rate environment this low or a Federal Reserve this active in the market. The impact of rising yields, particularly on the long end of the curve, is certain to do considerable damage to fixed rate securities and thus the problem. This session will discuss these issues and provide participants solutions to this dilemma.

## Cybersecurity: Top Technology Dangers— Cyber Attacks to Expect in the Future

Trent Fleming, Trent Fleming Consulting

## Asset Liability Management & Enterprise Risk Management

Karl Nelson, CEO/KPN Consulting

An effective ERM process is needed in community banks and Regulatory authorities want to see it in place. Consequently, community bank directors and executive management must understand the basic principles and how to implement an appropriate ERM process in their banks. This session will define ERM, examine the evolution of ERM, and explore its place and proper implementation for community banks.



## activities etc.



### **GOLF**



Westwood County Club, 772 North Forest Road, Williamsville, NY

## **Tournament**

SUNDAY, AUGUST 25. Registration 10:00 A.M. – Tee times begin at 10:45 A.M.

Boxed lunches will be available.

## ADDITIONAL EVENTS/SPOUSE PROGRAMS

## Spa Alexis at the Hyatt Regency



Relax and reinvigorate your mind, body and spirit with soothing treatments at our new Buffalo day spa. Allow one of Spa Alexis' highly skilled therapists to pamper you with one (or more) of the luxurious Hyatt Regency Buffalo spa services. Create a personalized massage with our essential oils blending bar or receive a unique facial with a customized combination of skin products. For a complete list of services, please click here.

## **Fitness Facilities**



Hyatt Hotels and Resorts offer each quest an opportunity to enhance their stay and keep active by using our fitness facilities.

Our StayFit<sup>™</sup> fitness center features the latest in Life Fitness® Cardio equipment. Our complimentary facility provides technologically advanced fitness equipment.

Our fitness concierge is on hand to assist you in acquiring any gear you may need, including exercise wear, swim goggles and more. They can also supply you with detailed maps of running and walking trails, as well as GPS watches, if you prefer to work out in the outdoors.

For those who choose to workout in the privacy of their spacious guestroom, we offer YoqaAway™. This innovative system allows you to order a complete yoga workout from your in-room entertainment unit. A variety of programs are available, including fitness, stress reduction and mental focus.

### Pool



The atrium styled heated pool, located on the 11th floor of the hotel, offers panoramic views of the city. The 24' ceiling compliments the stainless steel, 15,000 gallon pool, and guests can relax under umbrella accented tables poolside, enjoying the sun through the atrium glass windows. Please note, children are not allowed to be left unattended in the pool area at any time.

## Botanical Gardens Tour (must register in advance)



MONDAY, AUGUST 26 - 12:15 p.m.

Join us and enjoy a guided tour of the Buffalo and Erie County Botanical Gardens. Tour is approximately three hours long. Boxed lunches will be available on the bus. Bus will return to the Hyatt at around 3:00 p.m.



## accommodations



## **Ways to Register**

Each attendee must make their own reservations by calling 1-888-421-1442.

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

## Room Rates/2-day package

## DINNER, RECEPTION, BREAKFAST AND LUNCHES

☐ \$546.00 Single Standard Room—1 person

☐ \$383.00 Double Standard Room—per person/2 days

NOTE: Price DOES NOT include dinner at the Statler.

## **Payment Information**

Only credit cards are acceptable for deposits.

## Cut-Off Date: August 9, 2013

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 (except for dinner at the Statler on Monday night). Registrants staying outside the Hyatt Regency who wish to join meal functions must purchase meal tickets (see page 12).



# exhibitor information



## Schedule

## SUNDAY, AUGUST 25

Exhibit set-up 12:00—5:00 P.M.

7:00 - 8:30 A.M. Breakfast with Exhibitors

Vendor Hall opens for lunch 12:00—1:30 P.M.

> 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 a special gift.

Vendor Hall re-opens for Silent Auction\* 5:00 P.M.—7:30 P.M.

Silent Auction items will be displayed at participating vendor booths once again this year.

\*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 booth.

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

Silent auction display option based on first-come, first served.

Please provide name and brief description of your item:

/alue:	\$			
ulue.	₽			

## TUESDAY, AUGUST 27

**Breakfast with Exhibitors** 7:00 - 8:30 A.M.

Begin tear down. Booths must be taken down by 11:00 a.m. 8:30 a.m.

## Agreement

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.

Signature	Date
Print Name	
Company	Booth Selection(s)



## exhibitor information



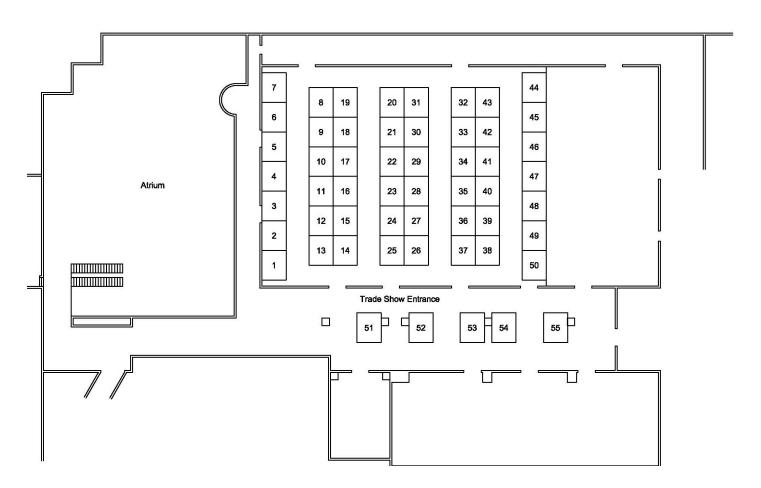
## **Booth**

BEFORE JULY 12 AFTER JULY 12

 Single Booth Member
 \$1,350
 \$1,650

 Non-Member Exhibitor
 \$1,850
 \$2,150

- 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.





## registration form



**W**AYS TO

Fax (518) 436-4648

**R**EGISTER IBANYS, 19 Dove St., Suite 101, Albany, NY 12210 MAIL

E-MAIL lindag@ibanys.net

A confirmation will be sent 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 Bad	ge		
□Spouse □Guest Name for Badge					
☐ Children's names (if attending)			<u> </u>		
Bank/Organization					
Address					
City/State/Zip					
Phone Fax		Em	nail		
DINNER SELECTION (MONDAY'S DINNER A	TTHE STATL	ER)			
Select your meal:	□ Vegetar	ian			
EARLY ARRIVAL OPTIONS					
Sunday, August 25 (Tee times 10:45 a.m. — noon)				# Attending	Sub-Total \$
Golf at Westwood Country Club Golf Course w/lunch	\$150 per pe	rson			\$
Name of golfer(s) and handicap(s)			Prefer	red tee time:	
CDOUGE/CHEST DDOCDAMS					
SPOUSE/GUEST PROGRAMS  Botanical Gardens Tour—Monday 12:15 p.m	\$35 per ner	son			\$
REGISTRATION FEES			luly aa	# Attending	Sub-Total \$
Banker/Associate			101y 22	# Accertaing	\$
Spouse/Guest					\$
Non-Member Bank					\$
Exhibitor	_				\$
Non-Member Exhibitor					\$
Booth number(s) selection:(see enclosed					
Additional Exhibitor in Booth		•			\$
Children (under 7 free) Age 7-12					\$
Age 13-17	\$145	\$200			\$
DAY PACKAGES (see page 4 for details)					
Sunday Pass	\$275	\$325			\$
Monday All-Access Pass					\$
Tuesday Half-Day Pass	\$350	\$400			\$
MEAL TICKETS* (Only for quests staying outside the	e Hvatt Reaency)				
Monday Breakfast		\$40			
Monday Lunch	•	•			
Monday Reception/Dinner/Speaker/Transportation					
Tuesday Breakfast					
Tuesday Lunch	\$45	\$50			
CONCURRENT SESSIONS (Please check all that	you will be attend	ling)			
Monday, ☐ Bank Counsels and Regulators Panel		_	The Future	of Social Media	
August 26 ☐ Practical Uses of Interest Rate Deriva	tives	August 27	] An Entrepi	reneurial Approach	٦
☐ Be Careful What You Wish For				ip Management	
☐ How to Build & Retain a High Perforn	ning			and Demographic	Trends
				ment Portfolio rity: Top Technolo	ny Dangers
				Ticy. Top reciliolog	
PAYMENT	erCard □Visa	□ Discover			
Card No.	Sig	nature			
Print Cardholder Name			Expiration D	ate	CVV#



# sponsorship form



TO GUARANTEE signage and information placed in printed materials, all sponsorships and payment MUST BE RECEIVED by August 2, 2013.

27.10g05c1/1013.	No. 10 Percentage of the Control of
Name	
Bank/Organization	
Address	
City/State/Zip	
	Farail
Phone Fax	Email
Please provide a brief description of the services you provide:	
PAYMENT	isa □Discover
Card No.	Signature
Print Cardholder Name	Expiration Date CVV#
	1
Sponsorships are available on a first-come, first-serve basis.	This conference combines a balance of casual networking
Please check choice of sponsorship.	time and educational programming. Sponsorships are great
Platinum*	platforms to position your company; as a sponsor you associate your company with one of our events and you are able to connect
☐ Banquet at Statler with Dr. Carson <sup>†</sup> – Monday (\$10,000)	with your target audience, expose your brand, and leverage your
☐ Silent Auction Reception – Monday (\$8,000)	advertising dollars in a cost effective manner.
☐ Kick-off Reception – Sunday (\$7,000)	All sponsorships include:
☐ Welcome Dinner – Sunday (\$8,500)	Advanced member registration list
†Sponsor will be offered opportunity to introduce speaker	Interaction with target market
Gold*	Recognition on the convention page of IBANYS website
Exhibit Hall – (\$3,000)	Sponsor ID ribbon with badge
☐ Welcome Dinner Wine – Sunday (\$2,500)	<ul> <li>Signage with company name and logo at sponsored event, or on sponsored product where applicable</li> </ul>
☐ Banquet Dinner Wine – Monday (\$2,500)	Verbal acknowledgement at event where appropriate
☐ Closing Luncheon – Tuesday (\$3,000)	Signage listing of all convention sponsors (by level)
☐ Joint Session Sponsor (2) – Tuesday (\$2,500)	Opportunity to provide promotional items for attendees
Silver	• Recognition in the September/October editions of the
☐ Breakfast – Monday (\$2,000)	Inside IBANYS e-newsletter
☐ Breakfast – Tuesday (\$2,000)	Opportunity to bring raffle items for daily giveaways
☐ Refreshment Breaks – Monday (\$1,500) ☐ Refreshment Breaks – Tuesday (\$1,500)	Sponsorship listing in Convention Show Book.
Stainless Steel Tumbler Mug (joint logo w/IBANYS) – (\$1,800)	*Platinum Sponsorship In addition to regular sponsor benefits sponsor receives:  • Opportunity to briefly speak at the event sponsored
☐ Boxed Lunches at Golf Course – Sunday (\$1,500)	where applicable
Bronze	• (1) complimentary booth w/first choice of location
☐ Golf Balls – Sunday (\$1,000)	• (1) complimentary additional registration
☐ Closest-to-the-Pin Prizes – Sunday (\$1,000)	• Sponsor banner to hang in booth
☐ Hole-in-One Sponsor – Sunday (\$1,000)	• Platinum Sponsor signage to be displayed at all IBANYS events
☐ Longest Drive – Sunday (\$1,000)	• 24 x 36 sponsor sign
□ Lowest Team Score – Sunday (\$1,000)	• Full page ad in Convention Show Book
☐ Bus Transportation – Monday (\$1,000)	*Gold Sponsorship In additional regular sponsor benefits, sponsor receives:
Convention General Sponsor	<ul> <li>(1) complimentary additional registration w/booth purchase</li> <li>Sponsor banner to hang in booth—when applicable</li> </ul>
☐ Golf Hole Sponsorship – Sunday (\$100)	• Gold Sponsor signage to be displayed at all IBANYS events
☐ General Sponsorship – Amount \$	• 18 x 24 sponsor sign
· · ·	Half-page ad in Convention Show Book