

# Knowledge Sessions

Customize your Convention experience by registering for the following complimentary knowledge sessions. Select two for each day, one per time slot.



## Monday, June 4, 2018

### 6:45 – 7:30 a.m.

- [ ] **Health Care Costs Have You Feeling Blue? There Are Solutions!**  
Presented by: L.R. Webber Associates, Inc.
- [ ] **How Purpose-driven Cultures Create Triple Bottom Lines**  
Presented by: Works24
- [ ] **Issues and Answers to Bank Distribution and Delivery Channels**  
Presented by: The Kafafian Group

### 7:45 – 8:30 a.m.

- [ ] **M&A Core IT Contract Negotiations: Why Planning Ahead Pays Off Big League**  
Presented by: Paladin fs
- [ ] **Executive Retention Strategies Through Effective Retirement Plan Design: Designing the Right Retirement Plan for Your Bank**  
Presented by: Pentegra Retirement Services
- [ ] **Strategic Planning for Legal Risks**  
Presented by: Gordon Feinblatt LLC

## Tuesday, June 5, 2018

### 6:45 – 7:30 a.m.

- [ ] **How Business Continuity Planning is Becoming Corporate Risk Management**  
Presented by: MyRecoverySite
- [ ] **Tax Reform in Action: From Policy to Practical Application**  
Presented by: Griffin Financial Group
- [ ] **De Novos and IPOs: Developing Trends in Formation and Capital Raising**  
Presented by: Nelson Mullins Riley & Scarborough LLP

### 7:45 – 8:30 a.m.

- [ ] **Flawless M&A Execution: Best Practices for Maximizing the Value and Minimizing the Risk of an M&A Transaction**  
Presented by: Olsen Palmer LLC
- [ ] **Regulators' Changing Views on Bank Board of Directors and Governance: Roles, Responsibilities, and Emerging Trends**  
Presented by: Goodwin
- [ ] **Tug of War**  
Presented by: Mercantile Processing Inc.

Name (Print) \_\_\_\_\_

Bank/Organization \_\_\_\_\_

Email Address \_\_\_\_\_

Register by fax (410-269-1874) or email ([adevilbiss@mdbankers.com](mailto:adevilbiss@mdbankers.com))

For more information, contact Cindy Gentilcore 443-837-1602 or Ann DeVilbiss at 443-837-1606.

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## Monday, June 4, 2018 — 6:45 - 7:30 a.m.



### Health Care Costs Have You Feeling Blue? There ARE Solutions! Booker Moore, President & CEO | L.R. Webber Associates, Inc.

Today's carrier markets are costly, confusing and as friendly as the flu bug. We observe that many employers do have the F.L.U.: they are *Frustrated* with the current system and spiraling costs, they feel *Lost* in the system and don't know where to turn and yet they are *Unwilling* to make changes from a healthcare delivery system that has been essentially the same for 40 years. Recent market changes, carrier expansion and new alliances have created a need for new solutions in offering affordable options with quality coverages within a top-notch provider network. Healthcare of 2018 is very different than healthcare of 1977 and yet many of the plans that we see today are fundamentally the same. However, having access today to a DataSmart Health Solutions program, utilizes extensive data analytics to review provider networks and discounts, claims patterns, cost drivers and pricing opportunities to meet your healthcare goals. We all want to know that we will have coverage when we need it, where we want it, with help and direction to centers of excellence for best outcomes. In addition, we want to know that we have a say in advanced cost control methods to pay fair and reasonable charges, to know that someone is auditing the results and looking out for their best interests, and the plan will put it in a position to attract and retain top talent. During this presentation actual case studies will be provided.



### How Purpose-driven Cultures Create Triple Bottom Lines Ross Hill, Executive Culture Coach, The Cedar Gate | Works24

Culture trumps strategy every time. How is the culture at your workplace? Are people simply working for a paycheck? When work has meaning, people soon discover how success and significance work together to bring great satisfaction in life. Progressive organizations are learning the secrets to not one, not two but the triple bottom line. Purpose-driven cultures increase employee job satisfaction and retention. Communicating why you do what you do increases customer loyalty and corporate profitability. It all starts with why. The Cone Communications/Echo Global CSR Studies continue to provide great insights as to why doing good is good for business.



### Issues and Answers to Bank Distribution and Delivery Channels Robert E. Kafafian, President & CEO | The Kafafian Group, Inc.

Session will review current industry headwinds, Maryland banking trends, the distribution and delivery channel crossroads and trends, customer service expectations, traditional and non-traditional competitors, case studies, omnichannel, and how community banks can remain relevant and successful.

## Monday, June 4, 2018 — 7:45 - 8:30 a.m.



### M&A Core IT Contract Negotiations: Why Planning Ahead Pays Off Big League Aaron Silva, President & CEO | Paladin fs

Mergers continue to be a viable strategy as a way to grow - or, in some cases, just to survive. No matter which side of the transaction your franchise may be, Core & IT contracts will impact the deal cost, accretive value, and shareholder/member benefit. In 2018 banks/credit unions will pay more than \$300 million in termination and change costs for services they will never enjoy or just to get away from products that are uncompetitive, Onerous, one-side terms unfairly embedded in 2"-inch thick, complex IT contracts will thwart most bankers that attempt to negotiate unarmed without market intelligence, pricing data or the knowledge of exactly what to ask from suppliers.



### Executive Retention Strategies Through Effective Retirement Plan Design: Designing The Right Retirement Plan For Your Bank Fabrizio D'Uva, Regional Director | Pentegra Retirement Services

A review of the many different ways a Bank can attract, retain, and reward top executives through qualified and non-qualified benefit plans. Also, included is a summary of the current marketplace of Bank Owned Life Insurance.



### Strategic Planning for Legal Risks Marjorie A. Corwin, Esquire & Andrew D. Bulgin, Member | Gordon Feinblatt LLC

Planning for and managing risk is at the core of current banking business. Banks have broadened risk analysis from the traditional credit, interest rates, and liquidity risks to focusing on all regulatory risk. However, one area of focus that may be overlooked is an analysis of legal risk. Taking a strategic, risk-adjusted view of legal concerns arising for the banking industry can strengthen the bank's primary business. This presentation will focus on strategic planning for legal risks, including trends in bank litigation, employment law, and lending compliance, with a goal of helping banks prevent legal challenges and avoid adverse impacts to economic returns.

Please see reverse for Tuesday's Knowledge Sessions

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## How Business Continuity Planning is Becoming Corporate Risk Management

Hugh Smallwood, Founder & CEO | MyRecoverySite

It started as Disaster Recovery in the 70's and was the responsibility of the Data Processing department. Today it encompasses the whole organization and consists of sophisticated communications, detailed recovery plans for both infrastructure and business processes and requires Board oversight. The corner stone of DR/BCP has always been the Business Impact Analysis but the BIA data today shows a much clearer picture of critical resources that need protection and quick recovery capability. It has become a risk management exercise. In the early days of Disaster Recovery all the regulatory bodies wanted a Risk Analysis performed by their institutions. That evolved into the Business Impact Analysis and the Threat Assessment. Today, those are augmented by a Cyber Security Assessment. All three functions focus on identifying the biggest risks and taking steps to mitigate them. BCP today has to be embraced by the whole organization in order to be effective. A significant part of the effort involves risk management related functions. So much so that many organizations are moving responsibility for BCP administration to Corporate Risk Management.



## Tax Reform in Action: From Policy to Practical Application

Richard L. Quad, Head of Financial Institutions Group | Griffin Financial Group LLC

Tax reform may have been the most explosive subsidy banks have received in well over a decade, and finally became law after more than a year of policy debate before, during and after the Presidential Election. The first substantive tax transformation in over 30 years began as a political talking point, became a central driver of economic stimulus, and has implications for individuals and corporations well beyond that which is reported in the mainstream media. This session will assess the expectations and themes behind tax reform when written, as compared to the trends, reactions and ramifications that have emerged since the passage of this sweeping reform. We will also reset the stage and assess 2019 and beyond as to the continued impact of tax reform on community banks and our customers.



## De Novos and IPOs: Developing Trends in Formation and Capital Raising

E. Peter Strand, Partner | Nelson Mullins Riley & Scarborough, LLP

In the past year, *de novo* bank applications have experienced a resurgence. At the same time, there has been increased activity in initial public offerings for bank holding companies and stand-alone banks. Please join us for a discussion of these offerings, as well as other trends in the capital markets affecting banks.

**Tuesday, June 5, 2018 — 7:45 - 8:30 a.m.**



## Flawless M&A Execution: Best Practices for Maximizing the Value and Minimizing the Risk of an M&A Transaction

Christopher Olsen, Managing Partner | Olsen Palmer LLC

The discussion will reveal and discuss best practices for negotiating and executing a bank M&A transaction, including targeted financial, tactical, and fiduciary duty recommendations for maximizing the value and minimizing the risk of an M&A transaction, for both buyers and sellers alike.



## Regulators' Changing Views on Bank Board of Directors and Governance: Roles, Responsibilities, and Emerging Trends

Matthew Dyckman, Counsel & Samantha M. Kirby, Partner | Goodwin

Contrary to popular belief, corporate governance is not a static concept, but rather an evolving area increasingly relevant to complying with regulatory requirements, managing risk, and creating a foundation for a bank's success. New regulatory approaches to evaluating boards are intended to refocus Boards of Directors on their core responsibilities, but have not relieved boards of other responsibilities. This session will discuss recent and emerging trends in corporate governance and how they have been shaped by recent regulatory guidance, and how banks can alter their governance structure in a way that better manages risk and positions the bank for future growth.



## Tug of War

Kyle Morgan, President, Business Development | Mercantile Processing Inc.

Internal battle between maintaining net interest margin and overall profitability. Approaching commercial loans with a holistic view, taking into account lending potential, cost of funds, and fee income. Is your bank willing to reduce net interest margin to increase ROA and how does that effect the value of your bank.

## Convention Knowledge Sessions

If you have any questions, please contact Cindy Gentilcore 443-837-1602 or Ann DeVilbiss 443-837-1606.