



BE THE
Light

Be the positive inspiration and Light;

BE THE
Lighthouse

Guide those we work with as clients
and in our communities as if a Lighthouse—
a beacon of hope, strength and guidance;

BE THE
Ladder

Be a Ladder to help bridge the gaps
in understanding.



122nd Annual Convention

June 3-6, 2018 • The Breakers, Palm Beach, Florida



Be The Light, Be The Lighthouse, Be The Ladder

Dear Maryland Banker:

Please join us as we celebrate the 122nd Maryland Bankers Association Annual Convention from June 3-6, 2018, at The Breakers in Palm Beach, Florida. This is a beautiful oceanfront destination for us—one you don't want to miss. Here's why:

This year's theme is "**Be the Light** - Be the positive inspiration and Light; **Be the Lighthouse** - Guide those we work with as clients and in our communities as if a Lighthouse - a beacon of hope, strength and guidance; **Be the Ladder** - Be a Ladder to help bridge the gaps in understanding." The program sessions reflect this.

Meet the great lineup of speakers we have this year:

- We will kick off the Convention with a thought-provoking session presented by **Robert Dozier**, Executive Vice President and Chief Business Officer of the Federal Home Loan Bank of Atlanta;
- **Dave Beck**, Senior Vice President and Regional Executive of the Federal Reserve Bank-Baltimore Branch, will discuss the future of payments;
- **Anirban Basu**, Chairman & CEO of Sage Policy Group, will give us an update on the economy and the upcoming Maryland election;
- We will have policy updates with volunteer leaders from both the ABA and ICBA, plus perspectives from MBA's President & CEO **Kathleen Murphy**;
- **Flynt Gallagher**, President of Compensation Advisors, will discuss compensation trends; and
- We will conclude the Convention with an incredible closing speaker, **Melissa Stockwell**, an America War Hero and Three-Time Paratriathlon World Champion and 2016 Paralympic Bronze Medalist.

The popular "Knowledge Sessions" will continue this year and will offer 12 topical sessions (see special insert). We will have plenty of optional networking opportunities available, including the Welcoming Reception on Sunday evening on the Ocean Lawn, and on Tuesday evening with our Night of Celebration. **Remember - Registration is discounted only if you register early (before May 1st!).**

If you have any questions after reviewing the enclosed materials, please contact MBA's Cindy Gentilcore (443-837-1602 | cgentilcore@mdbankers.com) or Ann DeVilbiss (443-837-1606 | adevilbiss@mdbankers.com).

We look forward to seeing you there!

*Ralph W. Emerson, Jr., Senior Vice President, M&T Bank
and 2017-2018 Chairman, Maryland Bankers Association*

*Raymond M. Thompson, President & CEO
Calvin B. Taylor Banking Co. and 2018 Chairman
MBA Convention Planning Committee*



Schedule of Events

(See Optional Activities Inserts for complete offerings and details.)

Sunday, June 3rd

Travel Day

2:00 – 6:00 pm

Convention Registration

2:30 – 4:30 pm

MBA Board of Directors Meeting

6:00 – 7:30 pm

Welcoming Reception

Dinner on your own

Monday, June 4th

Breakfast on your own or join us for the Knowledge Sessions for Breakfast

6:45 – 7:30 am

First Set of Knowledge Sessions (choice of three breakout sessions)

7:30 – 8:30 am

Coffee/Visit with Sponsors

7:45 – 8:30 am

Second Set of Knowledge Sessions (choice of three breakout sessions)

8:45 am – 12:00 pm

General Business Session

1:00 pm

MBA Golf Tournament (optional)

Dinner on your own

Tuesday, June 5th

Breakfast on your own or join us for the Knowledge Sessions for Breakfast

6:45 – 7:30 am

First Set of Knowledge Sessions (choice of three breakout sessions)

7:30 – 8:30 am

Coffee/Visit with Sponsors

7:45 – 8:30 am

Second Set of Knowledge Sessions (choice of three breakout sessions)

8:45 am – 12:15 pm

General Business Session/

Election of Officers

5:30 pm – 10:00 pm

Night of Celebration –

Dinner, Drinks, Dessert

Wednesday, June 6th

Travel Day

Here's Why Industry Leaders Attend Each Year



Testimonials

John D. Long, President
The Bank of Glen Burnie

"For our Bank, about 50% of our Directors attended the MBA Convention last year. All reported that the Convention sessions and subject matter presented provided excellent, relevant information that was extremely useful in their role as a Director. The same Directors will be attending the 2018 Convention; plus, we expect our participation percentage will increase. Presently at the Bank, we are enjoying their increased engagement that was energized by banking knowledge imparted to them at the Convention."

Raymond M. Thompson, President & CEO
Calvin B. Taylor Banking Company

"As a long-time attendee of the annual Maryland Banker's Association convention, I can attest that the educational and general sessions, networking opportunities, and access to key sponsors and vendors is unparalleled. The convention venues selected by the MBA are always first class, affordable, easy to access, and offer a wide range of activities for our non-banker attendees. At Taylor Bank, we view the annual convention as a key benefit for our Board of Directors and Senior Leadership team, and encourage their attendance. At conclusion of the convention, all of our attendees return to the Bank with a renewed commitment to their position and our ongoing success!"

Brad Dyksen, Managing Director
Meyer-Chatfield

"MBA consistently produces an elite conference, beneficial for bankers, directors, and vendors alike. Out of all the convention venues, The Breakers is my absolute favorite. The location, facility, hospitality, and attention to detail is second-to-none. I look forward to seeing everyone there."



Dynamic, Thought-1

“The Future of Payments – Evolution or Revolution”

David E. Beck

*Senior Vice President and Regional Executive
Federal Reserve Bank –
Baltimore Branch*

Dave Beck is a Senior Vice President and Regional Executive for the Baltimore Branch of the Federal Reserve Bank of Richmond. He's spent most of his career in financial services and operations leadership and currently has Fifth District responsibility for Cash Services, Facilities, LEU, and Payments Industry Outreach. He has local responsibilities for the Baltimore Branch Board of Directors and regional outreach to the business and civic community. He leads Fifth District payments advisory councils for financial institutions, businesses, government entities, and non-profits that provide insight into payments system issues and trends. At the System level, he has been involved in payments outreach, strategy, and research including the Payments Evolution Study, Strategies for Improving the U.S. Payments System, the Industry Relations Team, and research related to the historical role of the Federal Reserve in the payments system.

Dave is the immediate past chair of the Board of Trustees for the Maryland Council on Economic Education and also serves as an advisor to the Board of ePayResources, a regional payment association. Dave holds a B.S.B.A. in Finance and Economics from the University of Richmond and an M.B.A from Loyola University in Baltimore.



“Compensation Trends – Attracting & Retaining the Best Talent – Yesterday vs. Today”

Flynt Gallagher

President, Compensation Advisors

Mr. Gallagher brings considerable experience and expertise to his role of providing clients with comprehensive and effective support. He combines extensive knowledge of accounting and income tax matters related to community banks with years of experience within the financial services industry.

As President of Compensation Advisors, Flynt champions his mission of assisting clients in attracting, motivating and retaining personnel critical to achieving success.

Mr. Gallagher has a strong history of assisting financial institutions. His career began in the field of Public Accounting and continued for ten years while moving into manager and ultimately partner positions with a Regional firm before accepting the Tax Manager positions with Florida National Bank and its successor First Union National Bank. In this capacity, he reviewed and developed compensation plans focused on retaining current and future wealth for executives of both large banks and community banks. Mr. Gallagher also worked with key clients of these banks on compensation, wealth management, income tax and related IRS issues.

For the past twenty years, Flynt built his own consulting firm and has offered these services to the financial industry.



Provoking Speakers



“The Amazing Power of Choice”

Melissa Stockwell

*America War Hero, Three-Time Paratriathlon World Champion,
and 2016 Paralympic Bronze Medalist*

At first glance, Melissa Stockwell may appear to be the quintessential Mid-western, All-American girl, but she is far more. She is an American war hero who has triumphed over personal tragedy to achieve greatness, World Champion status, and she has dedicated her life to chasing remarkable accomplishments while giving back to others, particularly those who face challenges similar to her own.

In 2002, Melissa graduated from the University of Colorado and was commissioned as a Second Lieutenant in the United States Army. In March 2004, she deployed to Baghdad, Iraq. Just three weeks later, a blast from a roadside bomb struck Melissa's Humvee causing the loss of her left leg above the knee. After enduring numerous infections and surgeries, Melissa was medically retired from the Army. She is the first female soldier to ever lose a limb in active combat and has been awarded both The Bronze Star Medal and the Purple Heart.

Following her accident, sport became the road to recovery for Melissa. In April of 2008, she became the first Iraqi War Veteran to qualify for the Beijing Paralympics. She competed in three swimming events and was honored by her fellow Team USA athletes to be selected to carry the American flag in the closing ceremony. After Beijing, Melissa turned to the sport of Paratriathlon and is now a three-time World Champion. She was named USA Triathlon's female Paratriathlete Of The Year for two consecutive years and was twice nominated for an ESPY award.

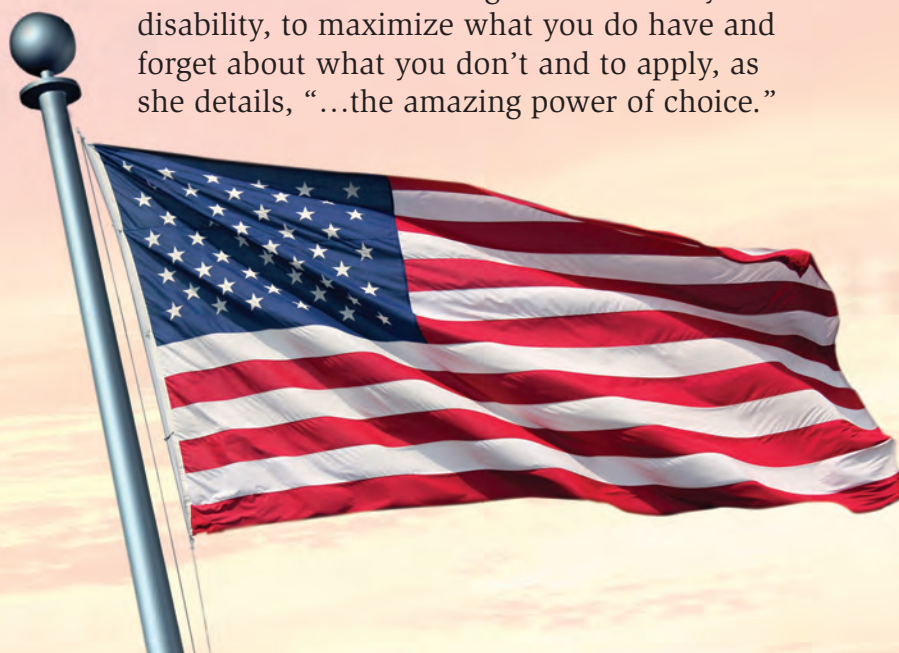


On September 11, 2016, at the Paralympic Games in Rio de Janeiro, Melissa raced in honor of her fellow soldiers and their families who had given the ultimate sacrifice serving and protecting America. After a grueling race, the day ended on the podium, as the newly crowned Paralympic Bronze Medalist.

If you ask Melissa Stockwell to describe herself, one of the first things you'll hear is, "I am a Patriot, a lover of the red, the white and the blue." So much so that she had an American flag stitched to the inside of her wedding dress.

Melissa proudly wore the uniform of the United States Army, where she very nearly gave her life for her country. Today, she proudly wears the uniform of Team USA as a World Champion athlete and Paralympic medalist.

Melissa shares her inspiring story, from the battlefields of Bagdad to the podium on the beach of Rio de Janeiro, in an emotionally powerful presentation that leaves audiences forever changed to see ability not disability, to maximize what you do have and forget about what you don't and to apply, as she details, "...the amazing power of choice."



"Brown Sugar: Rockin' the Economic Data"

Anirban Basu, Chairman & CEO, Sage Policy Group

Anirban Basu is Chairman & CEO of Sage Policy Group, Inc., an economic and policy consulting firm headquartered in Baltimore, Maryland, with offices in Pennsylvania and Cambodia. The firm provides strategic analytical services to energy suppliers, law firms, medical systems, government agencies, and real estate developers among others.

In 2014, Maryland Governor Larry Hogan appointed him Chair of the Maryland Economic Development Commission. He also serves as chairman of the Baltimore County Economic Advisory Committee. He is also the Chief Economist to Associated Builders and Contractors and Chief Economic Advisor to the Construction Financial Management Association. He serves similar functions for Visit Baltimore, the Maryland Association of Realtors, and Marcum, LLC.

He lectures at Johns Hopkins University in Global Strategy and has also taught international economics, urban economics, micro- and macroeconomics at Hopkins. His radio show can be heard weekdays on 88.1FM, WYPR, Baltimore.



In both 2007 and 2016, the Daily Record newspaper selected Mr. Basu as one of Maryland's 50 most influential people. The Baltimore Business Journal named him one of the region's 20 most powerful business leaders in 2010.

Mr. Basu has been on many boards over time, including First Mariner Bank, the Baltimore City Public School System, Port Discovery, the Baltimore School for the Arts, and Union Memorial Hospital. He is currently on the boards of St.

Mary's College, the University System of Maryland Foundation, the Center for Emerging Media, the Lyric Opera House and the Archdiocese of Baltimore School System.

Mr. Basu earned his B.S. in Foreign Service at Georgetown University in 1990. He earned his Master's in Public Policy from Harvard University's John F. Kennedy School of Government, and his Master's in Economics from the University of Maryland, College Park. His Juris Doctor was earned at the University Of Maryland School of Law.

"Banking with Heart"

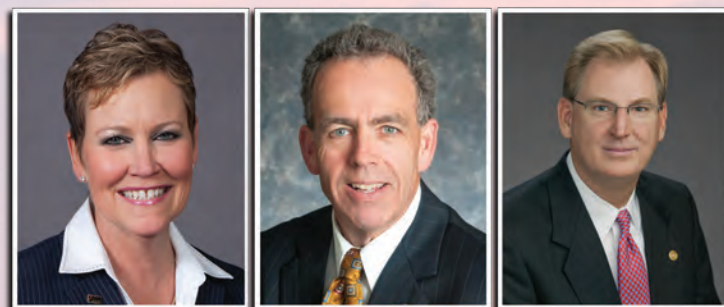
Robert F. Dozier, Executive Vice President and Chief Business Officer Federal Home Loan Bank of Atlanta



Robert Dozier oversees the Bank's Member Sales and Trading, Community Investment Services, Corporate Communications, and Government and Industry Relations functions.

Prior to joining FHLBank Atlanta in 2011, Dozier was president and chief operating officer for Homeowners Mortgage Enterprises (HME), a subsidiary of CoastalStates Bank, where he began as a loan officer in 1992. Dozier also served on the board of directors for CoastalSouth Bancshares, the holding company of CoastalStates Bank, and the board of directors for FHLBank Atlanta from 2002 to 2004. He earned a Bachelor of Arts in political science from the University of South Carolina.

The Strength of the Industry



Kathleen M. Murphy

President and CEO, Maryland Bankers Association

George W. Hermann

Treasurer, American Bankers Association and
President & CEO of Windsor Federal Savings

R. Scott Heitkamp

Immediate Past Chairman
Independent Community Bankers of America®
and President and CEO
ValueBank of Texas, Corpus Christi, Texas

Register by May 1st for Early Bird Pricing!

Hotel Reservations:

Register online or by phone.

By phone: 800-273-2537

Online: [https://aws.passkey.com/
event/49568415/owner/23044/home](https://aws.passkey.com/event/49568415/owner/23044/home)

**Mention MBA Annual Convention for
special rate**

***Advance Reservations for Dining, Spa, Golf or Activity:
(Especially recommended for large parties.)***

By phone: 877-724-3188

MBA Registration:

See enclosed form. Register by May 1st for
Early Bird Pricing.

By mail: Maryland Bankers Association
186 Duke of Gloucester Street
Annapolis MD 21401

By fax: 410-269-1874

By email: adevilbiss@mdbankers.com

Additional Questions?

Cindy Gentilcore: 443-837-1602
cgentilcore@mdbankers.com

Ann DeVilbiss: 443-837-1606
adevilbiss@mdbankers.com

Reservations / Registration

Dates:

Sunday, June 3 – Wednesday, June 6, 2018

Hotel Information:

The Breakers

One South County Road

Palm Beach, Florida 33480

[https://aws.passkey.com/event/49568415/](https://aws.passkey.com/event/49568415/owner/23044/home)

[owner/23044/home](https://aws.passkey.com/event/49568415/owner/23044/home)

Hotel Registration Information:

MBA Convention Group Rate: A special room rate of **\$290/night & up** (plus applicable taxes, fees, and assessments) has been arranged for our group.

Reservations:

[https://aws.passkey.com/event/49568415/](https://aws.passkey.com/event/49568415/owner/23044/home)

[owner/23044/home](https://aws.passkey.com/event/49568415/owner/23044/home)

800-273-2537

(Mention MBA Annual Convention for special rate.)

Reservation deadline is May 2, 2018 but note that the room block or requested room type may fill up prior to this date. It is highly recommended that you reserve your room early.

MBA Registration Information:

Registration fees include admission to all MBA business and breakout sessions, Sunday's reception, and the Night of Celebration on Tuesday. Optional activities are available for an additional fee and are non-refundable (substitutions welcome). The Maryland Bankers Association accepts payments by check, MasterCard, Visa, Amex or Discover. Complete the Maryland Bankers Association's registration form and mail with your payment to the Maryland Bankers Association, 186 Duke of Gloucester Street, Annapolis, Maryland 21401 or fax to 410-269-1874.

	Before May 1	After May 1
MBA Bank Members	\$895/person	\$995/person
Associate Members and Preferred Providers		
Sponsors	\$895/person	\$995/person
Spouses/Guests	\$345/person	\$395/person
Associate Members and Preferred Providers		
Non-Sponsors	\$2000/person	\$2500/person
Spouses/Guests	\$690/person	\$790/person

Note: All guests over age 12 must register.

Cancellations and Changes in Arrangements:

Due to necessary commitments, no refunds will be issued. Fees for optional activities must be paid in advance and are non-refundable (substitutions welcome).



2018 Convention Planning Committee

Chairman:

Raymond M. Thompson

President & CEO

Calvin B. Taylor Banking Company

Members:

Joseph L. Clarke, Senior Vice President

EagleBank

Brad Dyksen, Managing Director

Meyer-Chatfield Corp.

John D. Long, President

The Bank of Glen Burnie

Sally M. Proto, Market Executive

Capital One, N.A.

Mary Ann Scully, Chairman & CEO

Howard Bank

Karen A. Stiltner, Vice President –

Relationship Manager

M&T Bank

Reid Tingle, President & CEO

Bank of Ocean City

Patricia P. Williams, CPCU

Eastern Regional Manager

ABA Insurance Services

Maryland Bankers Association

Staff Liaisons:

Kathleen M. Murphy

President & CEO

Cynthia L. Gentilcore

Executive Vice President

and Chief Operating Officer

Andrea L. DeVilbiss

Education, Events & Marketing Specialist