



# COMMUNITY BANK SPEAKERS BUREAU

## 2013

KEYNOTE SESSIONS  
STRATEGIC AND TACTICAL  
SEMINARS

# Table of Contents

---

- WELCOME.....3**
- MEET THE SPEAKERS.....4**
- RESONATING HIGH PERFORMANCE TOPICS.....5**
  - STRATEGIC PLANNING.....5
  - SMALL BUSINESS & COMMERCIAL .....6
  - TECHNOLOGY .....7
  - EFFICIENCY, OPERATIONS & PAYMENTS .....9
  - RETAIL, STRATEGY, MARKETING, SALES.....9
  - LENDING .....10
  - RISK MANAGEMENT & COMPLIANCE.....10

# WELCOME

---

Providing your event attendees with current, topical and – most important – *useful and practical* information is fundamental to the success of your programs. The Abound Resources Speakers Bureau can help by providing a wide variety of topics presented by senior level financial industry experts.

In this 2013 Abound Resources Speakers Information Brochure you will find a line-up of topics and speakers of interest to all types of financial executives and covering virtually every aspect of financial institution management. We work hard to keep our presentations up to date and to continually address the most pressing issues facing our industry.

At Abound Resources, we are proud of our track record for providing cutting-edge content and top-rated speakers at conferences across the country and internationally. Our speakers enjoy top attendance as breakout and keynote presenters at events that focus on executive management, technology, risk management, compliance, security, retail and marketing, and more.

Please take a few minutes to review this Speakers Information Brochure, then keep it on hand as you plan your conferences and events for the rest of this year. Keep in mind that we can also customize sessions or full day conferences. We are glad to work with you to tailor a program of speakers and sessions that provides the visibility and access to information that your organization needs.

We look forward to working with you.

Deirdre Grubbs  
Marketing Manager

**Abound Resources**

13740 Research Blvd., Suite 2, Bldg. T

Austin, TX 78750

[dgrubbs@AboundResources.com](mailto:dgrubbs@AboundResources.com)

[www.AboundResources.com](http://www.AboundResources.com)

Tel (512) 351-3703

Fax (512) 231-1752

## MEET THE SPEAKERS

---



### **Brad Smith, President & CEO**

- Specializes in all aspects of strategy and performance, including High Performance Banking, Industry Trends, Maximizing Profitability and Performance.
- Recent appearances at American Bankers Association, SNL Financial, Community Bankers of Illinois , Credit Union National Association Independent Bankers Association of Texas, Banking Operations Institute, West Texas Banking School, Community Bankers Association of Georgia, Western States CU Volunteer Conference, Florida Bankers Association and Community Bankers Association of Alabama.



### **Ken Proctor, Managing Director, Risk Management**

- Specializes in all aspects of risk and technology, including Enterprise Risk Management, Sarbanes-Oxley, GLBA, USAPA, BSA/AML Compliance, Commercial Real Estate Risk
- Recent appearances at American Bankers Association, Bank Administration Institute, Federal Home Loan Bank Board, FDIC , National Association of Federal Credit Unions , Western Independent Bankers, Maine Association of Community Banks, Louisiana Bankers Association, Illinois Bankers Association and the Louisiana State University Graduate School of Banking program



### **John Matheny, Director, Sales & Marketing**

- Specializes in all aspects of sales and marketing, including Core Deposit Generation, Creating and Sustaining a Sales Culture, and Branch and Product Profitability
- Recent appearances at Missouri Bankers Association, Michigan Bankers Association, Virginia Bankers Association, Iowa Bankers Association, American Bankers Association Marketing Conference, Massachusetts Bankers Association and LSU Graduate School of Bankers.

### **Other Abound speakers include:**

- **Jake Aleman:** Vice President of Advisory Services, specializing in Technology Maximization and Vendor Selection
- **Sharon Sokol:** Executive Advisor, specializing in Cash Management, Small Business Banking, Commercial Services, Online Banking/Internet Banking
- **Steve Carroll:** Director Risk Management, specializing in Business Continuity Planning
- **Todd Stringer:** Director of Security Services, specializing in technology security
- **Kathleen Blanchard:** Senior Consultant, specializing in compliance

# RESONATING HIGH PERFORMANCE TOPICS

---

## Topics

- Strategic Planning
- Small Business & Commercial
- Technology
- Efficiency, Operations & Payments
- Retail Strategy, Marketing, Sales
- Lending
- Risk Management & Compliance



## STRATEGIC PLANNING

### The One Page Strategic Plan: How to Build and Execute for Your Bank

With increasing competition, an expanding regulatory burden, and growing consumer demands, strategic plans are the CEO's and Board of Directors' primary tool for growth – and the key management tool for prioritizing all of your initiatives. Strategic plans should not be done simply for the regulators. They aren't exercises in wordsmithing. They don't need to fill three ring binders. In fact, our experience says that 30 page strategic plans never get implemented. This session will focus on the keys to successful strategic planning including:

- Five key questions you must answer in your plan
- How to build and execute a one page plan
- How to hold your team accountable on execution
- Why "service" and "relationship" isn't a competitive advantage

*Audience: Director, CEO, CFO, COO*

### Top Ten Reasons Your Bank Might Need A New Strategic Plan

Do you have a vision for your bank but struggle to get your team to execute? Or are you so focused on addressing the challenges of today that you can't think about next year? The New Regulatory World Order appears to be here to stay. No blockbuster product has emerged to solve our fee income challenges. So what is your plan to grow? Can that vision be executed by your team? Does every department and employee know their role in executing that vision? Do you have the products, the marketing and sales model, the operations and technology infrastructure, and the risk management processes to execute your vision?

*Audience: Director, CEO, CFO, COO*

### Top 5 Questions to Answer in your Bank Strategic Plan

Before you begin your bank budget process, you need to first develop or update your bank strategic plan. During the session, we will discuss: the proven process for developing a

simple, yet effective, bank strategy and bank strategic plan; the customer, product, marketing, risk, economic and technology trends you need to consider; identifying your real bank competitive advantage (and it's likely not "we're local" or "great service"); how to make sure your bank IT strategic plan is aligned with your bank business strategy; the difference between board level and management level strategic planning; incorporating ERM and your bank risk appetite statement into bank strategy

## **SMALL BUSINESS & COMMERCIAL**

### **Your Opportunity in Small Business: Growing Deposits, Loans and Fee Income**

With the continued assault on consumer lending and fees, now is the ideal time to exploit the small business opportunity. Recent surveys show that small businesses are more willing than ever to use a bank for all its financial needs. And, unlike many consumers, businesses are willing to pay fees. This presentation will discuss how to grow fees, deposits and loans from small businesses, the products and packaging you need, pricing best practices, and the best way to sell and market to small businesses.

*Audience: CEO, CFO, COO, CLO, Marketing*

### **Small Business Market – An Untapped Source of Increased Fee Income for Banks**

The small business banking market can be a lucrative and stable source of customers. The key is to approach this market with a complete banking relationship and an understanding of the unique needs of small businesses and its owners. During this session, the following will be discussed: how to grow fee income from small business accounts; how to avoid the Profitability Killers; how to estimate your small business market opportunity; how to segment your market and tailor products to customer needs; a small business profitability model; a review of emerging products that will appeal to small businesses; five sales and marketing best practices for growing small business accounts.

*Audience: CEO, CFO, COO, CLO, Marketing*

### **Increasing Non-Interest Income: Cash Management in Community Banking**

Learn how to scope out the opportunity for you bank, understand the potential non-interest income opportunities and learn what it takes to be successful with cash management from products and marketing to operations and technology

Is Cash Management an untapped income source for you bank? We'll explore the opportunities in community bank cash management, give you tips on deciding whether it's right for you and get into some of the "how to be successful" details with the former Southwest Bank of Texas COO.

*Audience: CEO, CFO, COO, CIO, CLO, Cash Management Exec*

### **Why You're Not Making Money on Cash Management Services and What To Do About It**

This session will discuss what today's small and medium sized businesses expect from their financial institution and the opportunity to grow commercial deposits, add fee income and lower the cost of funds. The session will include our top management, sales and marketing

best practices, and areas to be aware of that kill cash management profitability. And finally, we will discuss the forgotten secret to cash management success...effective product management.

*Audience: CEO, CFO, COO, CIO, CLO, Cash Management Exec*

## **TECHNOLOGY**

### **How to Develop your Bank IT Strategic Plan and Bank Technology Budget**

To develop your bank IT budget and to do it right (and to meet the new regulatory scrutiny) you need to develop your bank strategic technology plan first. During this session, participants will learn the proven process for developing your bank strategic technology plan and bank technology budget; the industry and bank systems trends you need to consider (not just the hottest ones promoted in bank technology news); how to line up your bank IT strategic plan with your bank strategic plan (and get CEO and business line execs engaged in your process); the FFIEC guidance on technology plans, budgets and the role of the IT Steering Committee; how to forecast your bank IT spending (and how your bank technology spending compares to peers)

*Audience: CFO, COO, CIO, IT Manager*

### **Maximizing IT ROI: 6 Keys to Successful Technology Planning and Budgeting**

Did you know that a technology plan is the most important technology ROI management tool? And that it is the most important career tool for the executive in charge of IT? We will discuss Why a technology plan is your most important ROI tool, 3 key ingredients to build your IT budget, Learn what technology investments are hot, and what's not, Virtualization, MPLS and other network trends and considerations, What the regulators are looking for and how to be prepared

*Audience: CFO, COO, CIO, IT Manager*

### **Are You Wasting 20% of Your Technology Budget? 3 Keys to Improving Core Utilization**

Many banks are frustrated that they are not getting the most value from their core systems. In this session we will share the three keys to improving core system utilization. We will also discuss 1) Why so many financial institutions under-utilize their core , 2) The 3 most under-utilized features in leading bank core systems, 3) 6 affordable tricks to improve core utilization right now, 4) Using utilization info to negotiate better renewal contracts.

*Audience: CFO, COO, CIO, IT Manager*

### **7 Pitfalls to Avoid When Buying New Technology**

After studying the art of bank technology purchasing for 20 years and helping community financial institutions with over 500 technology purchases, we've learned a few things. We'll share the secrets to success and the seven pitfalls to avoid if you want to buy technology that supports your goals, meets everyone's expectations, satisfies the examiners and even keeps the CFO happy.

*Audience: CFO, COO, CIO, IT Manager*

## **IT Optimization: If You're Using 50% of Your Technology, Why are you paying for 100%**

The # 1 technology frustration of CEOs is that you don't use what you already own. The best technology investment you can make is maximizing existing technology. We'll tell you how. During this session we will cover 6 Approaches to Maximizing Existing Technology, the keys to Improving Technology ROI, how banks have made dramatic IT improvements

*Audience: CFO ,COO, CIO, IT Manager*

## **How to Reduce IT Risk Assessment Time by 70% and Still Satisfy Examiners and Your Board**

Have you completed your multi-factor risk assessment? It is necessary that you complete one by years end even if you've already implemented a solution. And have you seen the new Information Security guidelines? According to the FFIEC, risk assessments are now the "foundation of your information security program". Regulatory scrutiny of those risk assessments also just got a lot more intense.

*Audience: CFO, COO, CIO, CRO, Internal Auditors and Compliance*

## **7 Tips to Negotiating Win-Win IT Contracts**

Why price concessions are only half the equation, How to improve vendor performance through improved contracts, What vendors don't want you to know about pricing, How to not fall prey to scare tactics, The vendor management guidance you need to be aware of, How to break existing contracts to get better pricing right now

*Audience: CFO COO CIO IT Manager*

## **Vendor Due Diligence: 5 Keys to Success**

We will discuss How vendor due diligence can save you money, What's the CEO's role in due diligence? CFO's? COO's? IT Exec's?, What the examiners will look for in their next exam, 3 strategies for evaluating new vendors, 3 tips for negotiating vendor contracts, The biggest vendor issues we see today

*Audience: CFO COO CIO IT Manager CRO Compliance Internal Audit*

## **6 Ways to Save Money and Time While Complying with Vendor Management Regulations**

Most banks consider vendor management a compliance issue. While it has become a big part of your exam, smart vendor management focuses on all three legs of the vendor management stool; improving vendor performance, reducing vendor costs AND managing vendor risk. If you're looking for ways to improve your efficiency ratio, you have to include smart vendor management. Participants will learn: the 5 secrets to negotiating vendor contracts for big savings; how to improve efficiency by improving vendor performance; 6 time saving ways to improve your vendor management program; the best practices in building and executing your program.

*Audience: CFO COO CIO IT Manager CRO Compliance Internal Audit*

## **EFFICIENCY, OPERATIONS & PAYMENTS**

### **9 Secrets to Increasing Profitability through Efficiency Improvements**

In today's competitive environment, many banks are concerned about profitable growth. With non-interest expense growing at +10%, revenue growth is needed just to tread water or you have to find ways to manage non-interest expense. Most banks want to grow but not at the expense of profitability, and non-interest expense management is a key to profitable growth. What are the 3 keys to managing your operating costs? The 3 policies that are probably killing your productivity? The 3 efficiency techniques that don't add risk? How do you use technology to improve efficiency? We'll explore these topics, share success secrets and answer your unique questions.

*Audience: CEO, CFO, COO, CIO*

### **5 Keys to Improving Your Efficiency Ratio This Year**

If you're interested in improving your Efficiency Ratio, we will discuss 1) The most common drags on efficiency and what you can do to fix it, 2) How to save hundreds of thousands of dollars on technology this year, and 3) The best opportunities for fee income growth in today's market.

*Audience: CEO, CFO, COO, CIO*

### **3 Steps to Improving Bank Efficiency This Year**

Participants will learn you will learn how to: increase non-interest income; Decrease non-interest expense; Identify and prioritize opportunities for expense reduction and income enhancement; Improve technology utilization and ROI; Improve and streamline processes; Build a road map for execution and achievement of opportunities; Measure and monitor success

*Audience: CEO, CFO, COO, CIO*

## **RETAIL, STRATEGY, MARKETING, SALES**

### **7 Tips to Marketing and Sales Success**

Marketing is one of the few disciplines that literally touches every aspect of the bank. Execution of marketing and sales activities requires the involvement of senior management, executive management, front line management, operations, technology, branch personnel as well as external support resources. It is critical for the marketer to understand how to manage and coordinate the various levels of support required by all of these functions. We will cover how a director should look at marketing and sales in the context of the overall strategies of the bank.

*Audience: CEO, COO, Marketing Director*

### **6 Keys to Choosing the Alternative Delivery Technology**

Convenience always has been, and continues to be, one of the primary reasons for choosing a financial institution. Rather than "changing" the definition of convenience, Alternative Delivery Channels "expanding" the definition of convenience. While it is true that

transaction counts at brick and mortar branches are declining, they are not disappearing. At the same time the use of ATMs, online banking, mobile banking is expanding. In this session we will explore how banks can choose the right alternative delivery technology, manage the cost/benefit, and be more competitive with larger banks that are perceived to be more technologically advance.

*Audience: CEO, COO, Marketing Director*

### **Branch Performance Indexing: Are Your Branches Achieving Their Full Potential?**

An ongoing question among many community financial institutions is how to accurately evaluate the performance of their branches. This session discusses how to combine factors such as deposit growth, new accounts growth, loan growth, and market share growth with market potential and competitive factors to achieve a true image of branch performance. In short, Branch Performance Indexing addresses how to rate your branches on both internal performance factors and external market influences to provide a total picture of branch performance.

*Audience: CEO, COO, Marketing Director, Branch Executives*

## **LENDING**

### **Streamlining Loan Origination for Faster Turnaround Times and Lower Application Costs**

As big banks squeeze out costs in the loan origination process, they have set new standards for loan turnaround times – 20 minutes for many consumer loans and 24-48 hours for many commercial loans. How can banks exploit these same strategies while retaining their unique relationship advantage? What technologies are available to the bank? Are you ready for consumer business loans? We'll explore these topics, share success secrets and answer your unique questions.

*Audience: CEO, CFO, CLO, COO CIO*

### **Streamlining the Lending Process to Increase Loan Quality and Reduce Compliance Issues**

This session is a comprehensive looks at practical methods for increasing the efficiency of the lending process including employing automation to reduce loan cycle time, realigning the lending organization to improve functional segregation of responsibility between loan origination and credit analysis, employing a "portfolio manager" concept as a bridge between loan origination and credit analysis. The session will address the regulatory trend toward requiring greater involvement by credit in the approval process

*Audience: CEO, CFO, CLO, COO CIO*

## **RISK MANAGEMENT & COMPLIANCE**

### **Enterprise Risk Management: Managing Risk in an Uncertain World**

In today's complex financial services environment, the nature and potential severity of risks to which financial institutions are exposed have increased significantly. This presentation will assess the risks inherent in the organization's business and operating environment and assist executives in determining whether adequate risk management guidelines have been incorporated into policies and procedures and whether the adequate management information systems exist to monitor the changing nature of risk.

*Audience: CEO, Compliance, CLO, CFO, CRO, CCO, Internal Audit*

### **Developing and Implementing an Effective Risk Management Program**

Risk is the integral part of banking that drives earnings. High performing banks are those that have embraced and learned to effectively manage risk. To ensure that banks succeed and thrive in the future, Board, Management and Risk Managers must focus on the following five key elements of enterprise risk management: Understand and define the institution's risk appetite; considering the possible future implications of current strategic business decisions; Translate the risk appetite into risk policy guidelines; Implement appropriate information systems to monitor the changing risk environment and the institution's performance; Develop effective methods and systems for monitoring and reporting on risk; and establish an effective risk governance, compliance and management structure.

*Audience: CEO, Compliance, CLO, CFO, CRO, CCO, Internal Audit*

### **It's a Risky World....and that's GREAT news for Community Banks**

In this session, the speaker will discuss how taking a more strategic view of ERM, will enable bank to focus on the upside of risk; positioning them to take advantage of opportunities and managing risks to create more value for their customers. He will provide practical advice on establishing an ERM program and the role of volunteer Board members in making the program effective.

*Audience: CEO, Compliance, CLO, CFO, CRO, CCO, Internal Audit*

### **Three Solutions for Dealing with Dodd-Frank, Reg Q and the Slow Economic Recovery**

There are many strategies to dealing with the drops in fee income and the ever growing compliance and technology costs. But to make substantive improvements in profitability, you'll need to address both revenue increases and cost containment. Learn three strategies you can act on immediately to improve revenues and contain costs: grow fees in small business and commercial cash management; lower vendor costs and improve vendor performance; cost-effectively address the growing compliance burden with a new compliance model.

*Audience: CEO, CFO, COO, CIO, Compliance*

### **Today's Top 10 Questions About Risk Management and How To Deal With Them**

To be a successful, high-performing financial institution takes vision, planning, execution—and risk. As General Patton is often quoted, "No guts, no glory". In the wake of the most recent banking crisis, however, regulators and directors are demanding to know how banks are managing risk, what their risk program covers and who is responsible for risk.

Unfortunately they often leave many unanswered questions about risk management. Our

experts, will discuss key risk issues facing banking organizations today, hot button issues.....and provide answers to those difficult risk management questions

*Audience: CEO, CFO, COO, CIO, Compliance*

### **Indirect Lending Regulations**

Indirect lending programs provide a valued source of loan volume. Because indirect programs bring dealerships into the credit transaction, banks must exercise caution and rigorous due diligence to ensure compliance extends beyond the scope of the bank employee. This session will provide an in depth analysis of regulations specific to indirect lending programs including: applicable regulations; identifying the risks; the dealer agreement; due diligence; BSA/OFAC issues; CIP notifications; dealing with examiners

*Audience: CEO, CLO, CCO, Compliance*

### **Doctor Proctor's 7 Prescriptions for Preparing BSA/AML Risk Assessments**

Bank's prepare risk assessments for everything from information technology, safeguarding customer information, and audit programs. So while assessing risk is not a new process for management, many banks continue to struggle with developing a detailed and appropriate risk assessment to support their BSA/AML programs. In this session we'll discuss specific methods, and provide examples and templates for completing the following risk assessments: customer, CIP, product and service, geographic location, BSA quantity and residual risk, OFAC quantity and residual risk.

*Audience: CCO, Compliance, Internal Audit*

### **Compliance Testing & Auditing**

Almost every functional area in the bank is subject to federal regulations, state laws or both. Noncompliance with these laws and regulations can be costly and result in reputational damage and civil liability. Consequently, it is essential that compliance officers conduct compliance reviews and tests of business activities to monitor the effectiveness of compliance policies & procedures and staff adherence to them. Participants will learn: how to develop a compliance risk profile and assessment; develop a risk-based compliance review and testing program; determine the frequency of testing and defining the scope of the review; examine specific test examples; test procedures; sample techniques; document the review/test results; outsource compliance testing and select outsourced vendors.

*Audience: CCO, Compliance, Internal Audit*

### **Compliance Enforcement Action & Remediation**

Get insight how to best address enforcement actions against your bank. Responding to Regulatory Enforcement Actions despite a bank's best efforts to manage its operations and comply with regulations can be tricky. There's always the possibility that regulators may issue a public enforcement order requiring it to address some compliance issues, credit problems, operational deficiencies or other issues. In this session, we'll discuss techniques for minimizing the likelihood of an enforcement action and managing the response to them.

*Audience: CCO, Compliance, Internal Audit*

### **Building a Bank Disaster Recovery Testing Program**

A non-technical discussion for community bank executives on developing and implementing a comprehensive Business Continuity Planning/Disaster Recovery (BCP/DR) Testing Program. During this session, executives will learn regulatory issues & terminology; building a testing program; DR tests (*DR test methodologies, conducting tests – examples, high availability environments*); tabletop exercises and simulations (*BCP test methodologies, branch off-line tests, a simple pandemic exercise*); summary of the top five testing mistakes.

*Audience: CCO, Compliance, Internal Audit, COO, CIO*

### **Preparing the Right Information for Regulatory Exams**

Increased regulatory emphasis in new areas of bank safety and soundness provides banks the occasion to gather and assess previously unanalyzed information not only to satisfy regulatory requirements, but to capitalize on the information gathered for strategic purposes, as well. Proactively preparing the right information allows executives to not only minimize the anxiety of regulatory visits, but to maximize the opportunities that regulatory attention can generate. This presentation will review the specific activities that should occur prior to and between regulatory visits and discuss best practices to maximize regulatory activity for bottom-line improvement.

*Audience: CEO, Compliance, CLO, CFO, CRO, CCO, Internal Audit*

### **Five Ways IT and Ops Can Ease the Sting of Regulatory Reform**

With compliance budgets increasing and squeezing our tech budgets, how do you improve the returns on your existing technology investments? What new technologies provide the fastest payback? And what is Ops and IT's role in simplifying compliance, improving efficiency, and driving fee income? Highlights include: Improving technology utilization and today's top 3 tech investments; Increasing revenue through payments – how Ops and IT can be heroes; The smart way to streamlining workflow – how IT can drive efficiencies; Quick update on the examiners' hot focus areas and how it impacts IT.

*Audience: CFO, COO, CIO*