

Sponsored by the Michigan Department of Insurance and Financial Services and the Community Bankers of Michigan

Help your directors, whether seasoned or new, and your community bank perform to their fullest potential. This session is a continuation of the Department of Insurance and Financial Services/CBM Bank Directors' College Series. Comprehensive features include general sessions, a breakout session for outside directors and a regulatory roundtable discussion for bank senior management.

PROGRAM SCHEDULE

10:00 a.m. **Registration**

11:30 a.m. **Lunch**

12:00 p.m. **Welcome – Introductory Remarks**

Mike Tierney, President/CEO, Community Bankers of Michigan

Director Patrick McPharlin, Department of Insurance and Financial Services

- ✓ *Asking the Right Strategic Questions*
- ✓ *Planning for the Next Credit Cycle: Counterintuitive Trends that will Give Your Bank's Leadership Team a Competitive Advantage*
- ✓ *Empower Your Strategic Plan with Peer Data Analytics*
- ✓ Roundtable discussion for Senior Bank Management and Regulators
- ✓ Breakout session for Outside Directors only

4:30 p.m. **Adjourn**

PRESENTERS/ MODERATORS/ PANELISTS

Philip K. Smith

Gerrish Smith Tuck, PC, Memphis, TN

Asking the Right Strategic Questions

Are you asking the right strategic questions? As many organizations attempt to develop a strategic planning approach, if they have read too many of the "experts" ideas of planning, they will begin with questions like, "What is our value proposition?; Do we have a niche-differentiation strategy?; What are the deliverables our customer-centric model hopes to achieve?". Frankly, many of us have no idea what any of that means. Rather, the right strategic questions for community banks may be more basic, direct, and focused on current and emerging issues and needs. For example, how do we deal with an unsolicited offer? What do we do if the CEO becomes incapacitated? What do we do if the largest shareholder's family wants to sell stock? Should we be better utilizing our bank holding company to create value? This upbeat session will explore those and other topics and ensure that your organization is asking and answering the right strategic questions



Mr. Smith is the President and a member of the Board of Directors of the Memphis-based law firm of Gerrish Smith Tuck, PC, and its affiliated bank consulting firm, Gerrish Smith Tuck Consultants, LLC. Mr. Smith's legal and consulting practice places special emphasis on bank mergers and acquisitions, financial analysis, acquisition and ownership planning for boards of directors, strategic planning, regulatory matters, and other matters of importance to banks and financial institutions. He is a frequent speaker to boards of directors and a presenter at numerous banking seminars. Mr. Smith is a Summa Cum Laude graduate of the Barret School of Banking where he has been a member of the faculty. He has also served as a member of the faculty of several other Graduate Schools of Banking.

Adam Mustafa

Invictus Consulting Group, New York, NY

Planning for the Next Credit Cycle: Counterintuitive Trends that will Give Your Bank's Leadership Team a Competitive Advantage

Invictus co-founder Adam Mustafa will explain to attendees the unsettling and counterintuitive trends bubbling beneath the surface that indicate more trouble ahead for the balance sheet. He will arm bank leadership teams with the tools to strategically position their banks to take advantage of these trends to maximize shareholder value and outsmart their peers.



Adam Mustafa is a co-founder of Invictus Consulting Group and has been providing strategic analytics, M&A and capital adequacy advisory services to banks, regulators, bank investors, and bank D&O insurers since the beginning of the financial crisis. Mr. Mustafa has overseen the design and implementation of fully-customized capital stress testing, capital management, and strategic planning systems for community banks. He has also been a featured speaker on stress testing and concentration risk management at a number of conferences, including those hosted by regulators. Prior to joining Invictus, he had senior-level experience as a banker, financial services consultant and corporate CFO.

Greg Dingens

Monroe Financial Partners, Inc. Chicago, IL

Capture and utilize the vast amount of peer data available on your peers and competitors to understand your own bank's strengths and weaknesses, and identify competitive opportunities and threats, all of which can be a powerful tool to inform your strategic plan.



Greg Dingens has a broad set of experiences related to community banking, particularly analyzing financial performance, both as an advisor and an investor. He has worked with and invested in hundreds of community banks, ranging from larger public bank holding companies to small private banks. Greg has over 25 years of investment banking experience and leads Monroe Financial Partners, Inc., a boutique investment bank that services community banks around the nation. In addition, Greg has been investing in community banks for over 10 years as a general partner in Siena Capital Partners I, L.P., a \$300 million private investment fund that invests exclusively in minority stakes in community banks. Greg has also drawn on his experiences with community banks to develop a suite of analytical and regulatory products offered to community banks through QwickAnalytics.

Q & A Roundtable with Agency Representatives and Bank Senior Management - Regulators from the Michigan Department of Insurance and Financial Services, the Federal Reserve Bank of Chicago, and the Federal Deposit Insurance Corporation will engage in this interactive program covering safety and soundness as well as consumer compliance issues.

Outside Directors Only – Peer Interaction Session

Mike Kus, Partner and Managing Member

Kus Ryan & Associates, PLLC, Auburn Hills, MI

With more than 30 years of experience in the myriad of operational, regulatory, legal and compliance issues facing financial institutions, Mike also has expertise in working with financial institutions in regulatory concerns, including MOU's, C&D's and other regulatory matters. Mike serves as Legal Counsel for the Community Bankers of Michigan. The firm specializes in consumer credit law, financial institution law and regulations, real estate property law, secured transactions, commercial loan documentation and corporate law.

Don Mann - Regulatory Liaison for the Community Bankers of Michigan

Don operates a private bank consulting practice specializing in regulatory and compliance matters. He is a career bank regulator who served at the former Financial Institutions Bureau (FIB) for 32 years, the last 16 as Director and Deputy Commissioner of the Bank and Trust Division. Following his work with the FIB (now known as the Office of Banking, Michigan Department of Insurance and Financial Services) Don spent six years in Chase Bank's correspondent division, working with Michigan community banks. Don serves as Regulatory Liaison for the Community Bankers of Michigan.

****Please register before Friday, September 8, 2017**



Four Easy Ways to Register

Mail: CBM, 3505 Coolidge Road, Suite 200, East Lansing, MI 48823

Phone: 517-336-4430

Fax: 517-336-7833

Online: www.cbofm.org (Education)



Registration Fee – Michigan Bank Directors' College- Only

\$235 for the first attendee

\$190 per person for additional attendees from the same bank

\$180 *discounted registration fee for Michigan Bank Directors' College with registration for the CBM Annual Convention & Expo



Certificate of Completion

Each attendee receives a certificate of completion for attending, showing their commitment to regulators that they meet the many requirements of being an effective, capable, and trained member of the bank's board of directors and senior management team.

REGISTRATION INFORMATION

Bank Name: _____
Address: _____
Address 2: _____
City/Zip: _____
Phone: _____
Fax: _____
E-mail: _____

Directors' Names

Credit Card Information - Please complete all information: (Visa MasterCard Discover)

Card Holder Name

Credit Card Number

Expiration Date

3-Digit Code

Please make check payable to CBM: Check # _____ Amount _____

Please bill me

Cancellation Policy: Cancellations must be received within 5 or more business days prior to the day of this educational program to receive 100% credit. Refunds are not provided for cancellations or absences, which occur on the day of the program. Attendee substitutions are welcome at any time.