The 2014 Finance & Accounting Forum for Financial Institutions

June 22-24, 2014

Hyatt Regency Grand Cypress
Orlando, Florida
Join Us!

On behalf of the Financial Managers Society we would like to cordially invite you to join us this summer for:

What: The 2014 Finance & Accounting Forum for Financial Institutions
When: June 22-24, 2014
Where: Hyatt Regency Grand Cypress, Orlando, Florida

Destination: SUCCESS!

Join us on our journey toward success and network with friends and colleagues from community financial institutions across the country at one of the industry’s premier educational events for financial managers. The 2013 Forum was one of our most successful conferences to date and we are excited to expand on the greatness of last year with an even greater lineup in 2014.

Our FMS Advisory Councils have been hard at work strategically hand-picking this year’s dynamic program. They have designed a schedule full to the brim with over 30 hours of Continuing Professional Education sessions on important industry topics in:

- Accounting
- Finance
- Risk Management / Internal Audit
- Strategic Issues

This brochure gives you an exclusive preview of the exciting content and networking opportunities you can expect to find in Orlando this year. Share it with your colleagues and start your planning now for an event you definitely do not want to miss! Also keep in mind early-bird savings if you register before May 23.

We hope you enjoy this preview of The 2014 Finance & Accounting Forum and look forward to seeing you this summer in sunny Orlando!
# Schedule-at-a-Glance

## Sunday, June 22

<table>
<thead>
<tr>
<th>Time</th>
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<tbody>
<tr>
<td>7:00 am – 1:30 pm</td>
<td>FMS Golf Outing: Hyatt Regency Grand Cypress <em>(See page 11 for details and pricing)</em></td>
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| 2:00 pm – 5:00 pm | Pre-Conference Workshops:* Building ALM Strategies, Emily Hollis, ALM First Financial Advisors, LLC  
Pre-Conference Workshops:* IRR Model Self-Assessment, Joel Updegraff, SunTrust Robinson Humphrey |
| 5:30 pm – 6:15 pm | Newcomers Reception (by invitation) |
| 6:30 pm – 8:00 pm | Welcome Reception |

## Monday, June 23

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<th>Time</th>
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<td>7:00 am – 7:45 am</td>
<td>Continental Breakfast</td>
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<td>7:45 am – 9:00 am</td>
<td>Keynote Presentation: Mark Mayfield, CSP, CPAE, Motivational Speaker</td>
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| 9:10 am – 10:10 am | What Are Core Deposits Going to Do when Interest Rates Rise?, William J. McGuire, PhD, McGuire Performance Solutions, Inc.  
Documenting Purchases and New Due Diligence Standards, Monica Sonnier, Sterne Agee  
The New COSO Framework, Michael Ososki, BKD, LLP  
Proactive Succession Planning and Holistic Talent Management, Terry Saber, Wipfli LLP |
| 10:10 am – 11:10 am | Grand Opening and Refreshment Break in the Marketplace Exhibit Hall |
ALLL: What Are Regulators Looking For? Amit Govil, P&G Associates  
Keys to an Effective ERM Program, Randy Marsicano, Wolf & Company, P.C.  
Evaluating Customer Relationship Profitability, Tim Holt, Profit Resources, Inc. |
| 12:20 pm – 1:50 pm | Annual Business Meeting and Lunch, Dessert in the Marketplace Exhibit Hall at 1:20 pm |
| 2:00 pm – 3:15 pm | Where Does Your ALCO Go Now That the Fed Has Reversed Course? Peter Badger, Morgan Stanley & Jim Clarke, Clarke Consulting  
FASB Upsetting the Apple Cart – New Credit Impairment Standard, Michael Umscheid, ARCSys  
Developing and Maintaining Risk-based Auditing Programs, Jennifer Burke, Crowe Horwath  
Mergers and Acquisitions From Start to Finish, Toby Lawrence, CliftonLarsenAllen LLP |
| 3:15 pm – 3:30 pm | Refreshment Break |
| 3:30 pm – 4:45 pm | Building an Effective Modeling Process, Mark Haberland, Darling Consulting Group  
Effective Tax Planning, Jeff Ring, BerryDunn  
What to Expect During Your Next IT Exam, Corbin Del Carlo, McGladrey LLP  
Enterprise Risk Management: Optimization in an Epoch of Uncertainty, Orlando Hanselman, FISERV |
| 5:00 pm – 6:30 pm | Networking Reception in the Marketplace Exhibit Hall |

## Tuesday, June 24

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| 8:00 am – 9:30 am | Bank and Thrift Accounting and Regulatory Update  
Credit Union Accounting and Regulatory Update |
| 9:30 am – 10:15 am | Refreshment Break in the Marketplace Exhibit Hall |
| 10:15 am – 11:15 am | Interest Rates Are Up – Where to Go in Your Investment Portfolio, Todd Patrick, CenterState Bank  
The Impact of BASEL III on Financial Reporting, John Behringer, McGladrey LLP  
Is Your Mobile Banking Product Secure? Todd Sprang and Mark Eich, CliftonLarsenAllen LLP  
Strategic ALCOs: Making the Right Decisions at the Right Time, Frank Farone, Darling Consulting Group |
| 11:30 am – 12:30 pm | Navigating the Intersection of Basel III, ERM and Your ALCO, Dave Koch, Farin & Associates, Inc.  
Accounting for Mergers and Acquisitions: Day 2, Rick Childs, Crowe Horwath  
How Do I Comply With the New Vendor Management Regulations? Michael Crofts, Maple Street, Inc.  
Using Technology to Fine-Tune Your Investing Strategies, Bruce Hinkle & Tim Peacock, Multi-Bank Securities, Inc. |
| 12:30 pm – 1:15 pm | Lunch |
| 1:15 pm – 2:00 pm | Dessert in the Marketplace Exhibit Hall |
| 2:00 pm – 3:15 pm | The Key Role EVE/NEV Should Play in IRR Management, Tom Bowers, ZM Financial Systems, Inc.  
Accounting for Loan Workouts and TDRs, Ryan Abdo and Chris Ritter, Plante Moran  
ALM Model Validation and Preparing for Your Next Exam, Mike Guglielmo, Darling Consulting Group  
The Evolution of the Branch Delivery System, Joe Sullivan, Market Insights, Inc.  
Financial Performance: Giving Your Directors the RIGHT Data, Shawn O’Brien, QuickRate & Greg Dingens, Monroe Financial Partners, Inc. |
| 3:15 pm – 3:30 pm | Refreshment Break |
| 3:30 pm – 4:45 pm | To Hedge or Not to Hedge, Bob Newman, Chatham Financial Corp.  
Fair Lending and Diversifying Your Credit Portfolio, Asaad Faquir, RSK Compliance Solutions  
Heather Pueschner, borrower listserv  
ZM Financial Systems, Inc.  
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*Not included in registration price. Please see page 4 for complete details on package and pricing.*
Pre-Conference Workshops

Sunday, June 22

2:00 pm – 5:00 pm

Building ALM Strategies and Utilizing Tools to Manage IRR - $275.00
Emily Hollis, Principal and Co-Founder, ALM First Financial Advisors, LLC

The Advisory on interest rate risk management processes and practices has thrown a new spotlight on ALM, and increased regulatory scrutiny. Both regulators and the overall economic environment are telling us that an integrated, comprehensive, and well thought out asset liability management strategy are more important now than ever.

This can be accomplished with advanced ALM modeling, which allows financial institutions to evaluate and build loan and investment strategies from a holistic approach. The key risks in ALM management such as credit, duration, and liquidity are intermingled throughout the balance sheet and should be viewed as such.

To combat both current and future challenges, such as the prolonged low interest rate environment, a struggling loan market, declining net interest margins, increasing compliance costs, and reduced net worth utilization, it is imperative that financial institutions utilize all the ALM tools that they have available to ensure an appropriate level of performance, and profitability.

In most cases, relative value can be generated by retaining longer term assets and enhancing needed capital as deposits grow. On the other hand, what if rates rise rapidly? Of all risks, interest rate risk is the most easy to manage and predict.

Financial institutions have access to advanced tools to mitigate interest rate risk and rebuild income.

In this interactive session, Emily will discuss market conditions, risk management, and share insightful ideas on how to effectively hedge interest rate risk.

You will learn:
• How to integrate interest rate risk into a comprehensive ALM program
• The components of asset yields
• What ALM measurements are and what they are not
• The tools for rising interest rates
• How hedging tools are used, and how they can mitigate interest rate risk

2:00 pm – 5:00 pm

IRR Model Self-Assessment: How to Effectively Review Assumptions and Incorporate Meaningful Scenarios - $275.00
Joel Updegraff, Managing Director – ALM, SunTrust Robinson Humphrey

With both regulatory and operating pressures at their peak, management’s awareness of key IRR modeling parameters and applicable scenarios are a critical component of risk/return optimization. Depositories can little afford to routinely operate with inaccurate assumptions or limited insight to applicable interest rate risks. Ultimately, a sound IRR management program can and should engage ongoing assessment of these critical components. This pre-conference workshop will explore:

• Key elements of an effective assumptions review process
  o Which assumptions warrant close scrutiny?
  o How should assumptions be assessed for reasonableness?
  o What are the regulatory expectations for relevant assumptions?
  o Who should be engaged or responsible for making meaningful assessments?
  o How should review initiatives be documented?
• Determining appropriate scenario analysis
  o How should balance sheets be assessed in order to determine meaningful scenarios?
  o What are the regulatory expectations for standard and additional scenarios?
  o How should additional scenarios be developed?
  o Should additional scenarios require policy limits?
  o If so, how are meaningful limits established?
  o How should additional scenarios be documented?

This session will provide a hands-on, structured walk-through of these important risk modeling areas. Joel’s goal is to provide you with a review approach that can be incorporated into any depository’s internal processes. Performing similar processes will reduce reliance on outdated, external review and optimize management’s effectiveness in the decision making process.

You will learn:
• The key elements of an effective IRR assumptions review process
• How to evaluate processes for determining applicable scenarios for IRR assessment
• To analyze regulatory expectations pertaining to modeling assumptions and scenario development
• How to identify applicable policy constraints, management responsibilities, and documentation expectations
• To compare and contrast practices among participants
Keynote Presentation & Program Overview

Monday, June 23

Keynote Presentation
7:45 am – 9:00 am

Mark Mayfield, CSP, CPAE, Motivational Speaker

Known as “The Corporate Comedian,” Mark Mayfield will merge together his corporate background as a lobbyist and his comedy background as a nightclub performer to create a lively, unique and comedic keynote session that will start the week off on just the right note.

Mark has received rave reviews sharing the stage with a wide variety of celebrities like Paul Newman, Peter Frampton, Colin Powell, and Bob Newhart and has introduced the President of the United States on a live, nationwide television broadcast.

Mark is author of the popular book, Mom’s Rules, a comedic yet poignant look at those things mom said to us as kids, and he makes nearly 100 presentations annually to a wide variety of corporations, conventions, and trade associations.

Program Overview
9:10 am – 10:10 am

What Are Core Deposits Really Going to Do When Interest Rates Rise?
William J. McGuire, PhD, President and CEO, McGuire Performance Solutions, Inc.
Topic Area: Finance

While the interest rate environment has been stable in recent years, we know it will eventually rise again. In this session, Bill will explain how rising rates will impact core deposit supply, re-pricing, and decay behaviors. The session will provide a great review of core deposit behaviors based on historical data, and the fundamental motivating factors governing the supply of core deposits. You will learn not only the implications associated with the next rate rising period, but strategies to diminish rising rate expenses.

Documenting Purchases and the New Due Diligence Standards
Monica Sonnier, Managing Director, Sterne Agee
Topic Area: Finance

Even before the new due diligence standards mandated by Dodd-Frank were put into place, portfolio managers struggled with exactly how much needed to be documented on portfolio purchases to satisfy policies and regulators. A year after the new rules, we now know a bit more about what regulators are looking for but “best practices” continues to be a developing concept. In this session, Monica will look at some suggestions for appropriate due diligence and share feedback from portfolio managers and examiners.

The New COSO Framework: Keys to Implementation
Michael Ososki, Director, BKD, LLP
Topic Area: Risk Management/Internal Audit

The Committee of Sponsoring Organizations of the Treadway Commission’s (COSO) internal control framework has been widely accepted and adopted by institutions around the world for over 20 years. Most institutions utilize the COSO framework to support external financial reporting internal control requirements. Using real world examples, Mike will reveal how you can assist in implementation and integration of the framework within your existing enterprise risk program.
9:10 am – 10:10 am (cont.)

**Proactive Succession Planning and Holistic Talent Management**
*Terry Saber, Partner, Wipfli LLP*
**Topic Area: Strategic Issues**

It’s a new era! In unprecedented ways, succession management on all fronts has become a strategic priority for financial institutions around the country. How “well capitalized” is your bank when it comes to a prepared talent pool? Terry will guide you through the important strategies that will help prepare you and your institution for the future.

11:15 am – 12:15 pm

**Building an Effective Capital Plan**
*Tom Farin, President & CEO, Farin & Associates, Inc.*
**Topic Area: Finance**

The BASEL III Final Capital Regulations are out there, scheduled to be implemented beginning January 1, 2015. Some regulators and trade publications may have you convinced that you’ll be in compliance with minimum capital standards if they are implemented immediately. However, there is a big difference between regulatory minimums and expectations. In this session, Tom will expand on those differences and take you step-by-step through building your capital plan.

**ALLL: What Are Regulators Looking For?**
*Amit Govil, Managing Partner, P&G Associates*
**Topic Area: Accounting**

Do you know what regulators are looking for when it comes to your ALLL? During this informative session, Amit will discuss the trends and issues that have risen as a result of recent regulatory examinations and the impact of the new ALLL proposal currently being considered by FASB on impairment model rules. You will walk away from this presentation with a better understanding of what regulators are going to be looking for during your next exam, and the issues relative to ALLL that continue to concern institutions of all sizes.

2:00 pm – 3:15 pm

**Where Does Your ALCO Go Now that the Fed Has Reversed Course?**
*Peter Badger, Executive Director in the Fixed Income Group, Capital Markets Division, Morgan Stanley*
*Jim Clarke, PhD, Principal, Clarke Consulting*
**Topic Area: Finance**

As we look to the future, rate changes are inevitable. Your ALCO will have a major say in how your organization navigates the transition from today’s “artificial” ultra-low rate environment back to a yield curve driven by the free market. Join Jim and Peter as they lay out a set of strategies your organization can follow to make this transition a success. You will walk away from this session with insights into the key regulatory issues that will likely impact your balance sheet and how to forecast and prepare for the government’s bond-buying exit and the inevitable change in rates.

**Keys to an Effective ERM Program**
*Randy Marsicano, Professional Services Manager, WolfPAC Solutions, Wolf & Company, P.C.*
**Topic Area: Risk Management/Internal Audit**

Establishing and managing an effective ERM program is becoming more and more critical in today’s environment. During this session, Randy will discuss how to organize your risk management activities and achieve a “true” enterprise-wide view of risk. How to build effective governance and oversight models associated with risk management will also be presented.

**Evaluating Customer Relationship Profitability**
*Tim Holt, President and Founder, Profit Resources, Inc.*
**Topic Area: Strategic Issues**

Only about 10 percent of many institutions’ customer relationships are truly profitable. But how do you identify which customers to nurture, which customers to “fire,” and which customers to cultivate? In this session, Tim will present how to build the analysis framework for categorizing customers to identify their type, usage patterns, fee tolerances, etc. The goal will be to establish profitability segments and properly develop a deposit product suite that offers the best profitability to YOUR institution.
Program Overview

Monday, June 23 (cont.)

FASB Upsetting the Apple Cart — New Credit Impairment Standard
Michael Umscheid, CPA, CEO, ARCSys
Topic Area: Accounting

In the first six months of 2014, it is anticipated that major changes will occur for calculating the Allowance for Credit Losses. Not only will there be significant data gathering necessary, but terms such as impaired loans, probable threshold, and SOP 03-3 Purchased Credit Impaired, will more than likely be a thing of the past. What will be replacing them? Mike will answer that very question as he discusses, in detail, what the changes mean to your institution, and what you should be doing now to ease implementation. You will walk away with a sense of the changes you will need to make in internal controls, policies, and procedures.

Developing and Maintaining Risk-based Auditing Programs
Jennifer Burke, Partner, Crowe Horwath
Topic Area: Risk Management/Internal Audit

The financial services environment changes frequently, and the velocity of that change likely continues to increase in nearly all areas of your institution. As such, it is critical to update risk-based audit programs on a frequent basis to stay ahead of the changes and have efficient, and effective internal audit coverage. Jennifer will define the importance of risk-based auditing programs, their relationship with ERM and the efficiencies that can be obtained when coordinating the two.

Mergers and Acquisitions From Start to Finish
Toby Lawrence, Principal, CliftonLarsonAllen LLP
Topic Area: Strategic Issues

Whether to merge or acquire is an extremely difficult decision and one that requires extensive research and evaluation. Learn the ins and outs of mergers and acquisitions as Toby discusses everything from recent purchase trends and what drives pricing, to developing an effective strategy that will ultimately improve shareholder value and/or provide an attractive benefit to your members. After attending this presentation, you will know how to complete an effective due diligence review.

3:30 pm – 4:45 pm

Building an Effective Modeling Process
Mark Haberland, Managing Director, Darling Consulting Group
Topic Area: Finance

The importance of accurately representing and understanding your true risk profile as it relates to interest rate risk, liquidity risk and capital has never been greater – as evidenced by recent regulatory pronouncements focused exclusively on sensitivity to market risk. During this session, Mark will provide you with valuable insight into the impact model assumptions have on results, the growing focus on “institution-specific” assumption support, and the importance of stress-testing as a critical aspect of the ALM modeling process.

Effective Tax Planning
Jeff Ring, Principal, BerryDunn
Topic Area: Accounting

Newly issued IRS regulations regarding tangible property and capitalization policies are sure to have an impact on your institution’s tax planning. During this session, Jeff will discuss how to manage your organization’s risk related to tax filing positions, navigate the tangible property regulations, and explain the new BASEL III limitations on including deferred tax assets in regulatory capital.

What to Expect During Your Next IT Exam
Corbin Del Carlo, Director, Risk Advisory Services, McGladrey LLP
Topic Area: Risk Management/Internal Audit

Keeping up with the ever-evolving technology climate in financial institutions is one of the most prevalent challenges in today’s environment. Add to that the costs and preparation time associated with remaining compliant with the new regulations and mandates and you’ve got yourself a full time job. As security concerns increase, IT examinations are becoming more frequent. In this session, Corbin will discuss the IT and general controls areas that examiners are particularly sensitive to, and what new concerns regulators will be looking for.

Enterprise Risk Management: Optimization in an Epoch of Uncertainty
Orlando Hanselman, Education Programs Director, Fiserv, Inc
Topic Area: Strategic Issues

Evolving regulations have substantially raised the standards specifically related to ERM, as well as capital and liquidity adequacy. It has been implied that the only true measure of capital adequacy is stress-tested capital for all risks across the full probability spectrum from possible, to likely, to probable. During Orlando’s informative session he will discuss the current objectives and heightened standards for ERM, as well as how to evaluate the current performance and risk measurements of your institution.
Program Overview

Tuesday, June 24

8:00 am – 9:30 am

**General Session:**
**Bank and Thrift Accounting and Regulatory Update**
Robert Storch, Chief Accountant, FDIC  
Jeff Geer, Deputy Chief Accountant, OCC  
Moderator: Sydney Garmong, Partner, Crowe Horwath

Get updated on recently issued guidance and accounting standards currently in the pipeline during this essential update. Led by regulatory representatives, our panelists will examine the latest accounting issues and discuss how changes in accounting standards are likely to impact your institution.

**General Session:**
**Credit Union Accounting and Regulatory Update**
J. Owen Cole Jr., Director, Division of Capital and Credit Markets, NCUA  
Emily Hollis, Principal and Co-Founder, ALM First Financial Advisors, LLC

If you're from a credit union, attend this highly informative session to get an update on accounting standards and regulatory issues related specifically to you. It’s the perfect opportunity to learn about the latest developments, how they will impact the credit union industry and get answers to all your accounting and regulatory questions.

10:15 am – 11:15 am

**Interest Rates Are Up — Where to Go in Your Investment Portfolio**
Todd Patrick, Senior Vice President, Capital Markets, CenterState Bank

Topic Area: Finance

With interest rates on the rise, a number of financial institutions are struggling with their investment decisions. At this point in the rate cycle, you might be asking yourself, "Should we continue to add to the portfolio, or stay in cash? How can I manage my unrealized losses?" Get the answers to these questions as Todd presents the strategies every portfolio managers should know in today’s challenging rate environment. Todd will also discuss the direction of rates and how that will impact your investment decisions in the future.

**The Impact of BASEL III on Financial Reporting**
John Behringer, Director, McGladrey LLP

Topic Area: Accounting

The impact and implementation of BASEL III for financial institutions below $10 billion will have a significant impact on not only your strategic planning, but also on financial reporting. In this session, John will review the impact and requirements of BASEL III for institutions below this threshold, and provide best practices for you to implement.

**Is Your Mobile Banking Product Secure**
Todd Sprang, Principal, CliftonLarsonAllen LLP  
Mark Eich, Principal, CliftonLarsonAllen LLP

Topic Area: Risk Management/Internal Audit

Mobile phones and mobile devices are the communication and computing platforms of the future. They are quickly replacing laptops and desktop PCs as your customers’ preferred method of interaction with your institution. Using their first-hand experience with network penetration assessments and forensic investigations, Mark and Todd will examine the benefits and risks involved in mobile banking. They will provide you with strategies and practical advice on how to reduce your mobile banking risks, including direct tie-ins with the FFIEC Authentication Guidance requirements.

**Navigating the Intersection of BASEL III, ERM and Your ALCO**
David Koch, Chief Operating Officer, Farin & Associates, Inc.

Topic Area: Finance

The recent changes to capital requirements have raised the bar on base capital levels and added a requirement for all institutions to hold a “capital buffer” commensurate with their risk levels. These changes will bring increased attention to asset-based liquidity levels, concern over interest rate risk, and a sensitivity to levels of credit concentrations. In this session Dave will examine the concept of the capital buffer and discuss how effective ALCO management can act as the buffer builder, ensuring a proper balance between long-term needs and shareholder returns.
Program Overview

Tuesday, June 24 (cont.)

**Accounting for Mergers and Acquisitions: Day 2**  
*Rick Childs, Director, Crowe Horwath*  
**Topic Area:** Accounting

Mergers and acquisitions accounting can be challenging at every turn and does not end on Day 2. In this session, Rick will discuss the current mergers and acquisitions environment and provide an overview of what is driving the increase in activity, including how it will impact pricing. You will walk away from this session with the tools to ensure you have proper due diligence and metrics are in place to accurately evaluate the opportunities at your disposal.

**Help! How Do I Comply With the New Vendor Management Regulations**  
*Mike Crofts, Attorney at Law, Maple Street, Inc.*  
**Topic Area:** Risk Management/Internal Audit

New regulations are forcing financial institutions to take their vendor management to the next level. In this session, Mike will discuss how to implement a vendor management program to achieve and maintain regulatory compliance. He will examine how the latest regulations actually make good business sense; outline how vendor management can be a key tool in helping financial institutions run more efficiently; and explore the added value of vendor management, including cost reduction and increases in profitability.

**Using Technology to Fine-Tune Your Investing Strategies**  
*Bruce Hinkle, Vice President, Multi-Bank Securities, Inc.*  
*Tim Peacock, Senior Vice President, Multi-Bank Securities, Inc.*  
**Topic Area:** Strategic Issues

Since 1995, retail brokers have been offering online trading to deliver better transparency and pricing into the equity markets. Now, similar technology and transparency are being made available to the marketplace to better serve the dynamics of the community financial institution's balance sheet of assets and liabilities. In this presentation, Bruce and Tim will discuss how you can take advantage of the technology at your disposal to enhance your decision-making process.

2:00 pm – 3:15 pm

**The Key Role EVE/NEV Should Play in IRR Management**  
*Tom Bowers, CFA, Managing Director, ZM Financial Systems, Inc.*  
**Topic Area:** Finance

A well-known responsibility of ALM governance is the oversight of an appropriate balance between earnings, earnings volatility and EVE/NEV sensitivity. Achieving this objective, however, can be challenging because risk committees may find the “language” of EVE difficult to understand, therefore hampering dialog. EVE sensitivity may suggest an exposure, but the risk mitigation solution is not explicit. In this presentation, Tom will investigate the value and use of economic approaches in proactive balance sheet management.

**Accounting for Loan Workouts and TDRs**  
*Ryan Abdoo, Senior Manager, Plante Moran*  
*Chris Ritter, Partner, Plante Moran*  
**Topic Area:** Accounting

Following the economic downturn, most financial institutions have mastered the basics related to accounting for various loan workout arrangements. Methods are still in question, such as how to account for non-accrual loans, as well as how to account for them when they are returned to accrual status. Join Ryan and Chris for this program as they update you on regulatory communications concerning loan workouts and TDRs, and practical methods and processes that can be implemented for the proper accounting of loan workout transactions and TDRs.

**ALM Model Validation and Preparing for Your Next Exam**  
*Mike Guglielmo, Managing Director, Darling Consulting Group*  
**Topic Area:** Risk Management/Internal Audit

Managing model risk in this new era of heightened regulatory expectation and scrutiny continues to be a daunting task. As the systems and methodologies we rely upon to measure and assess risk become more sophisticated, the efforts required to validate the accuracy and ongoing reliability have increased as well. In this session, Mike will provide an analysis of what must go into an effective evaluation of an IRR model including, data management, model construction and assumption, back-testing, stress testing, and documentation of processes and controls.

**The Evolution of the Branch Delivery System**  
*Joe Sullivan, CEO, Market Insights, Inc.*  
**Topic Area:** Strategic Issues

It isn't uncommon to view unused teller lines and empty lobbies as a sure sign that the branch is soon to be obsolete. While in some markets that may be very true, the branch is certainly not extinct. If branch-based retail banking is to remain a necessary and integral part of customer engagement and retention, it must be reinvented. Using relevant data and case studies, Joe's interactive presentation will highlight the current customer trends that are shaping delivery channel strategies, and the top three questions you must ask yourself when evaluating your branch/delivery footprint.
3:30 pm – 4:45 pm

To Hedge or Not to Hedge
Bob Newman, Managing Director, Chatham Financial Corp.
Topic Area: Finance

More than five years after the drop to zero percent, financial institutions professionals have been trying to prepare for the inevitable tightening of short-term interest rates. Hedging with swaps or caps may be the answer, but neither strategy is without cost. In this session, Bob will discuss the mechanics, costs and benefits of the simplest interest rate hedging strategies and take a look at how hedge accounting may actually help defer hedging costs in certain situations.

Fair Lending and Diversifying Your Credit Portfolio
Asaad Faquir, Director, RSK Compliance Solutions
Topic Area: Risk Management/Internal Audit

“Fair Lending” is an expression which either frightens or frustrates financial professionals all over the United States and rightfully so. The Fair Lending rules are equal parts art and science, subjective and objective, and the results always seem to be left open to interpretation. This session will address, in detail, the current consumer protect mandate of the government, and its impact on Fair Lending examinations and compliance expectations. Asaad will explain the potential legal and financial costs associated with violations, and how having human diversity in your credit portfolio can help your institution at exam time and be beneficial strategically.

Financial Performance: Giving Your Directors the RIGHT Data
Shawn O’Brien, President, QwickRate
Greg Dingens, Executive Vice President, Co-Head of Investment Banking, Monroe Financial Partners, Inc.
Topic Area: Strategic Issues

The industry’s governing bodies have made it very clear that directors have a responsibility to stay informed and truly understand the performance of the institution they are overseeing. In fact, the board has a legal obligation to carry out these actions, as evidenced by the fact that nearly 1,000 directors and officers of failed institutions have been named in lawsuits since 2009. Shawn and Greg will delve into the topics that the board should be focusing on, and provide insights into what level of data (including peer data) should be regularly analyzed at the board level, and review what some of your peers are presenting to their board.

Come for The Forum, Stay for Capital Planning!

Extend Your Stay in Orlando and Join Us for “Capital Planning in a New Capital World”

June 25-26, 2014
Hyatt Regency Grand Cypress

Join us for Capital Planning in a New Capital World, immediately following The 2014 Forum on June 25 and 26 at the Hyatt Regency Grand Cypress. In this highly-interactive seminar, industry experts Tom Farin, President and CEO, and David Koch, Chief Operating Officer of FARIN & Associates will offer a comprehensive analysis of both the BASEL III and NCUA new capital requirements, the regulatory expectations you can expect to encounter, and how to respond to them.

Included with your registration is a copy of FARIN’s Capital Speedboat Capital Planning Model, pre-loaded with your own institution’s data. You’ll walk away with a foundational start to your actual capital plan. You can’t get much more hands-on than that!

Fees: $1,250 Members/Staff/Coworkers/Nonmembers

Networking Events

Sunday, June 22
5:30 pm – 6:15 pm

Newcomers Reception
By invitation. If this is your first visit to The Forum, this event will help you maximize your time and make new friends! Get tips from veterans on how to map out the learning opportunities that best fit your needs and find ideas on applying your newfound knowledge back at the office.

6:30 pm – 8:00 pm

Welcome Reception
Relax by the pool while you network with colleagues and friends at this fun event welcoming everyone to The Forum. The gorgeous scenery of the Grand Cypress along with excellent food and festive music will be the perfect combination to kick-off to the week.

Monday, June 23
5:00 pm – 6:30 pm

Marketplace Reception
Join us for some fun during this reception in the Marketplace Exhibit Hall. You’ll have time to meet our exhibitors, mingle with fellow attendees and relax with your favorite cocktail. Plus, become eligible for the FMS Passport to Prizes Game and enter for your chance to win some fabulous door prizes.

Tuesday, June 24
1:15 pm – 2:00 pm

Dessert in the Marketplace
Wind down from an exciting program after lunch where you can relax and network with colleagues in between morning and afternoon sessions. Dessert will be served in the Marketplace Exhibit Hall where winners of the coveted Passport to Prizes will be announced.

Optional Activities

Sunday, June 22
7:00 am – 1:30 pm

Golf Outing - $195.00
Attendees and guests of The Forum can get the week started out just right with friends or colleagues as they “hit the links” and take in the beautiful scenery surrounding the Hyatt Regency Grand Cypress Golf Club. We will use our traditional scramble format of foursomes, so the outing is perfect for both our most seasoned veterans and those new to the game just looking to have a little fun.

Package Includes:*  
• Green Fees – golf scramble with shotgun start  
• Continental and lunch at the course  
• Shared cart  

*Club rental available for a separate fee. Please see the registration form on page 15 for information.

Walt Disney World® Discounted Theme Park Tickets
Guests and attendees of The 2014 Finance & Accounting Forum are offered exclusive discounts to Disney theme parks during your stay at the conference.*

Ticket offers include:
• $59.00 – Afternoon, after 4:00 pm tickets  
• 10% savings on all multi-day (2+day) tickets  
• All Multi-day tickets include an additional complimentary “bonus visit” admission

To pre-order your tickets, or get more information and pricing details visit: http://www.mydisneymeetings.com/fms.
Hyatt Regency Grand Cypress

Located in the heart of the Orlando theme park area, the Hyatt Regency Grand Cypress offers you luxury accommodations with beautiful views of the more than 21 acres of lush landscape that highlights the magical world that surrounds the property.

Guests will enjoy complimentary wireless Internet access throughout the meeting space and a variety of on-property activities all included within in your resort fee*.

Reservations

FMS has secured discounted rates specific to attendees of The Forum. Individual reservations can be processed in one of two convenient ways. Be sure to mention Financial Managers Society and The Finance & Accounting Forum.


Individual reservations must be received no later than May 23, 2014. After this date room reservations will be accepted based upon space and rate availability.

Room Rates per room per night, single or double occupancy:
The room rates specified are valid three (3) days prior to and three (3) days after the meeting. Subject to availability**.

Single/Double Occupancy $159.00

*Resort Fee, Additional Rules and Fees

A discounted resort fee of $10.00 (plus 12.5% tax) per room/per night will be applied to each guest room for stays June 19-26, 2014. The standard resort fee of $25 will apply to any stays pre- or post-conference. This fee includes use of the resort activities and amenities including:

- Wired and wireless internet
- In-room safe
- Unlimited access for local, 800 or 888 calls and in-state credit card calls
- Unlimited use of the Health Club, 9-hole Pitch & Putt course, golf driving range access, court time at the Racquet Club and all water sports including non-motorized boats, as well as resort bicycles and quadricycles

**Please consult the hotel if you have a guest count greater than double occupancy. Guest room rates at greater than double occupancy may vary.
Marketplace Exhibit Hall & Sponsors

The Marketplace Exhibit Hall at The Finance & Accounting Forum is your one-stop solutions center. Maximize the face-to-face time with key vendors from across the country all poised to help solve the challenges you face in your institution on a daily basis. Plus, with fun and prizes available throughout the conference, you won’t want to miss out on your chance to win!

Hours

**Monday, June 23**
- 10:10 am – 11:10 am: Grand Opening and Networking Refreshment Break
- 1:20 pm – 1:50 pm: Dessert in the Exhibit Hall
- 5:00 pm – 6:30 pm: Networking Reception and Announcement of Door Prize Winners

**Tuesday, June 24**
- 9:30 am – 10:15 am: Refreshment Break
- 1:15 pm – 2:00 pm: Dessert in the Exhibit Hall
- 1:45 pm: Passport to Prizes Drawing

Who Can You Expect To See? As of February 26, 2014

ALM First Financial Advisors, LLC
Asset Management Group, Inc.
Axiom EPM
Bankers’s Dashboard
BKD, LLP
BlackRock
BMO Capital Markets
BSG Financial, LLC
Ceto & Associates
Coastal Securities
Darling Consulting Group
Equias Alliance
FARIN
FIMAC Solutions
Fiserv
idea5, Inc.
Incapital LLC
Insuritas
iZale Financial Group
Level 1 Analytics
M Benefit Solutions-Bank Strategies
Maple Street Inc.
McGuire Performance Solutions

MMB Consulting, LLC
Multi-Bank Securities, Inc.
National CD Rateline
National Office Furniture
New York Life Insurance Company
P&G Associates
Pentegra Retirement Services
Plansmith Corporation
PrecisionLender
Primary Financial Co., Inc.
Profit Resources, Inc
ProfitStars
Promontory Interfinancial Network
QwickRate
Reich and Tang
Shay Financial Services, Inc.
SNL Financial, LC
Sterne Agee
Stifel, Nicolaus & Company, Incorporated
StoneCastle Partners, LLC
Vitex, Inc.
ZM Financial Systems
General Information

About FMS

For over 65 years, the Financial Managers Society’s network of members has provided technical education and networking opportunities to financial professionals from community financial institutions through conferences, seminars, webinars, publications and social networking.

For details on FMS membership benefits or how to become a member, please visit www.fmsinc.org/JOIN or call 800-ASK-4FMS (800-275-4367).

Continuing Professional Education

Earn up to 16.5 hours of CPE credits (up to 13.5 hours for concurrent sessions and 3 hours for pre-conference workshops)

Level: Basic, Intermediate and Advanced
Prerequisites: None
Advance preparation: None
Instructional Method: Live-Group

Credits for these seminars are in Accounting, Auditing, Finance, Management Advisory Services and Taxes.

FMS is registered with the National Association of State Boards of Accountancy as a sponsor of continuing professional education on the National Registry of CPE Sponsors. State boards of accountancy have final authority on the acceptance of individual courses. Complaints regarding sponsors may be addressed to: The National Registry of CPE Sponsors, 150 Fourth Avenue, North, Suite 700, Nashville, TN 37219-2417 Web: www.nasba.org.

For more information regarding administrative policies such as complaints or refunds, call 800-ASK-4FMS (800-275-4367).

Forum Guests

Guest registration fees include access to opening and Monday night receptions, as well as continental breakfast and lunch on Monday and Tuesday. Children under 12 are free, however must be accompanied by an attendee and registered to attend guest events.

Ground Transportation

Attendees of The 2014 Forum are able to easily arrive at the hotel via taxi or pre-arranged transportation services at Orlando International Airport. For complete details on the best modes of transportation to and from the resort, as well as the surrounding theme parks, visit the Hyatt Regency Grand Cypress website at http://bit.ly/GrandCypressTransport.

Tax-Deductible Programs

An income-tax deduction may be allowed for educational expense (including registration, travel, meals and lodging) undertaken to maintain or improve professional skills. (Treas. Reg. Sec. 1.162-5)

Consent to Use of Photographic Images

Portions of The Finance & Accounting Forum will be photographed and recorded by FMS. By participating in the conference, registrants agree that FMS may electronically copy or audio/videotape their attendance at and involvement in any program. No individual or entity may electronically record any portion of the conference without proper written consent from FMS. Photographs of the events will be taken throughout the week. By attending events, registrants agree that their photograph may be used in FMS publications and/or promotional materials.

Online Resources & Mobile App

All attendees will have access to presentation hand-outs before, during and after the conference via the FMS web site and our Forum Mobile App. Print stations will be available onsite at the Hyatt Regency Grand Cypress for easy downloading.

Conference Attire

Business casual attire is appropriate for all events. However, rooms can be cool. A sweater is highly recommended.
3 Ways to Register

1. Mail: Financial Managers Society
   1 N. LaSalle St., Ste. 3100
   Chicago, IL 60602-4003

2. Fax: (312) 578-1308

3. Web: www.fmsinc.org

Name: _______________________________________________
Title: _________________________________________________
Organization: _________________________________________
Mailing Address: ______________________________________
City, State, Zip: _______________________________________ 
Asset Size: ___________________________________________
Phone: _____________________ Fax: ______________________
E-mail: _______________________________________________

In case of emergency, contact:
Full name: ____________________________________________
Phone: _______________________________________________
Relationship to you: ____________________________________

☐ I need special accommodations in order to fully participate. I will call you at 800-ASK-4FMS (800-275-4367) to discuss my requirements.

I am a (select all that apply):
☐ SEC Registrant  ☐ CPA  ☐ First-time attendee

Mobile Usage
If any, please select any/all mobile devices you use:
☐ iPhone  ☐ Android  ☐ Smartphone  ☐ Blackberry
☐ iPad Tablet  ☐ Android Tablet  ☐ Other (Kindle Fire, Nook)  ☐ Not Applicable

On Twitter?
Follow us at @FMS_Inc and we’ll follow you at: ____________________________

Confirmation: You will receive a confirmation e-mail within five business days of registering. Refunds minus a $150 processing fee will be issued for written cancellations received by FMS no later than June 1, 2014. No refunds are given for cancellations received after June 1, 2014; however, a substitute from your institution is welcome. FMS reserves the right to change instructors or reschedule/cancel sessions when necessary. FMS is not responsible for airfare penalties incurred due to the cancellation of a program.
The Finance & Accounting Forum
For Financial Institutions

June 22-24, 2014

DESTINATION: SUCCESS
Orlando, FL