



# 2017 Credit Conference

June 28, 2017 ▪ 9:00am-3:30pm  
The Bankers Center ▪ Baton Rouge, LA

8:30am-9:00am	Registration and Continental Breakfast
9:00am-9:55 am	<p><b>Understanding the Benefits/Differences of Internal vs. External Loan Review &amp; Portfolio Management Best Practices</b>  <i>David Ruffin, Credit Risk Management Director, Dixon Hughes Goodman LLP</i>            Friend or Foe – you decide. Learn why there should be a difference between Internal or External Loan Review vs that of the Regulator’s Safety and Soundness reviews. Additionally, learn how properly structured credit facilities will help to identify more quickly “red” flags associated with deteriorating credit facilities.</p>
9:55am-10:50am	<p><b>Five Reasons Why Development Projects Lose Money</b>  <i>Bob Scales, Managing Director, CodeFi Solutions</i>            Commercial and Residential Project loans truly are the "bread and butter" for many community banks but these kinds of loans are also under increased scrutiny from our regulators. A look at the loss experience on these loans during the Great Recession offer reasons for this concern; however, this portfolio is simply too important to our profitability to discard. Our session will focus on the major reasons for problems in this kind of lending and offer solutions to enhance how we manage these project risks in the future.</p>
10:50am-11:05am	<b>Networking/Coffee Break</b>
11:05am - 12:00pm	<p><b>Automating Credit Processes in the Cloud</b>  <i>Chris Gufford, Solutions Architect, ncino</i>            Credit processes require various groups across the bank to collaborate. Customer expectations are requiring faster time to funding. Credit officers need better, faster data to help support decisions. In order to compete effectively in today’s commercial and small business lending markets, banks need to make faster decisions, meet their customers’ increasingly demanding service expectations, and streamline their internal processes and workflow efficiencies. How can your bank effectively use technology to gain a competitive advantage? What benefits and savings will your bank get with end-to-end credit processes automated in the cloud? Find out the risks and rewards of credit processes automated in the cloud during this session.</p>
12:00pm-12:45pm	<b>Lunch</b>
12:45pm – 1:40pm	<p><b>Loan Growth – Ripples through the Main Office</b>  <i>John Hyche, Senior Vice President, Level 5</i>            In mid-year 2016, the FDIC reported that loan growth for banking is picking up speed; therefore, leading to stronger earnings. However, with growth comes challenges for today and tomorrow. The challenges today include processing the business and for tomorrow, we must position for future growth. In this session, we outline the seven steps to outpace and out position the competition all while serving an ever-changing consumer. We will address call center transformation, service delivery opportunities to leverage scale and what’s next for branch banking</p>
1:40pm – 1:50pm	<b>Networking/Coffee Break</b>
1:50pm – 2:45pm	<p><b>The Loan Participation Puzzle: The Key To Diversification</b>  <i>Alexandra Byrnes, Associate, Alliance Partners</i>            Middle market C&amp;I loans, typically to mid-sized borrowers with earnings ranging from \$10 to \$50 million, remain attractive in today’s market relative to other loan types. As middle market C&amp;I loans are typically floating rate, they provide protection from potential interest rate risk and offer diversification for banks concerned about real estate concentrations. A solid understanding of both the market and the terms of any participation arrangement is essential to making these types of loans work in a manner that is beneficial to your institution. This session will cover some of the major topics in middle market C&amp;I loans as well as accessing these loans through participations.</p>
2:45pm - 3:30pm	<p><b>Loan Presentations That Build Respect &amp; Confidence Between You and Your Bank’s Loan Committee</b>  <i>Karl Nelson, Founder &amp; CEO, KPN Consulting</i>            Learn to build rapport and earn trust with the bank’s loan committees and discover ways to write shorter, more convincing, and powerful loan presentations.</p>
3:30pm	<b>Q&amp;A/Adjourn</b>



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## Conference Speakers

**David Ruffin** Based in Raleigh, is a prominent leader with more than 30 years of experience providing credit risk management services to clients in the financial services industry. Ruffin presents at more than 25 financial institution industry conferences a year on various credit-related topics and is a frequent author of articles for trade publications. Prior to joining DHG, Ruffin co-founded Credit Risk Management Analytics, L.L.C., and served as the company's chief strategy officer.

**John Hyche** works directly with clients to understand their challenges and goals. He then guides his team in applying various research and analytical tools – including “feet on the street” research – to define the best strategies to support the client’s objectives. These engagements focus on bringing extensive information, analysis, and experience to bear on the issues LEVEL5’s clients face. These strategies are then implemented as part of LEVEL5’s integrated services offering – the “build creatively” activities. John has spent his career working with financial institutions in consulting and regulatory capacities. These roles have encompassed strategy development, asset management, and de novo bank formation. All of these activities relied on John’s skills in strategic planning, financial analysis and forecasting, and market analysis.

**Chris Gufford** brings over 15 years of credit risk, banking operations and technology solution application experience to nCino. Prior to nCino, he managed a credit team, led a commercial credit and loan operations group through a technology transformation project, developed a DFAST stress testing model and consulted on those topics for numerous community, regional and enterprise banks. Chris holds a bachelor’s degree in Business Administration and Finance from the University of Nebraska at Kearney and a MBA from the University of Nebraska Omaha.

**Bob Scales** is the Managing Director of CodeFi Solutions, an industry leading real estate loan administration software company serving lending institutions with their Presidium Solutions platform. Bob has 30 years of experience in construction, development, and related consulting industries. He has started several different construction and development companies and continues to act in the capacity of CEO for CCDI, a national construction inspection and consulting firm. Bob has authored various articles regarding the protocols necessary to ensure lending success for real estate and development loan portfolios. He is called upon as an expert witness by various law firms defending lending institutions. He received his Bachelor of Science in Building Construction from the University of Florida. His career began working for a large contracting firm with projects throughout the east coast and Caribbean. Bob combines his business insights and expertise with his technical teams to delivery cutting edge solutions to lending institutions throughout the United States.

**Alexandra Byrnes** is an Associate at Alliance Partners working in the Member Services team to further business development. Prior to joining Alliance Partners, Alexandra was an investment banker for Wells Fargo Securities in New York, focusing on municipal bond underwriting. During her time at Wells, she worked on over \$2.5 billion of senior managed transactions in the higher education & nonprofit space. Alexandra received her BSBA from Kenan-Flagler Business School at the University of North Carolina at Chapel Hill.

**Karl Nelson** is the Founder and CEO of KPN Consulting. His career has included senior positions with IDC Deposits and Promontory Interfinancial Network. In addition, Karl served as a Senior Vice President with the Federal Home Loan Bank of Atlanta from 1991 through 2002 where he managed the sales and marketing, strategic planning, and trade association/regulatory outreach efforts and served on the bank’s ALCO. Prior to joining the Home Loan Bank, he was involved for eighteen years with various regional banks. Karl serves on the faculties of the Graduate School of Banking in Madison, Wisconsin and Boulder, Colorado, the Graduate School of Bank Investments & Financial Management in Columbia, South Carolina, as well as the faculties of the state banking schools in Florida and Tennessee. He also serves as the Chairman for Neighborhood Lending Partners, Inc, a Community Development Financial Institution serving the affordable housing and community revitalization needs for communities in the state of Florida. Mr. Nelson is an organizing Director and former ALCO Chair for a de novo bank in North Carolina and consults regularly with community bank Boards and Management on business strategies.

## Who Should Attend

Chief Credit Officers, Senior Lenders, Commercial Loan Officers and Credit Administrators



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**The Bankers Center ▪ Baton Rouge, LA**

## Registration Form

*(for additional registrations, please make copies)*

### Registrant 1

Mr./Mrs./Ms. \_\_\_\_\_  
 Bank \_\_\_\_\_  
 Email Address \_\_\_\_\_  
 Branch Street Address \_\_\_\_\_  
 City, State, Zip \_\_\_\_\_  
 Phone \_\_\_\_\_  
 Fax \_\_\_\_\_

### Registrant 2

Mr./Mrs./Ms. \_\_\_\_\_  
 Bank \_\_\_\_\_  
 Email Address \_\_\_\_\_  
 Branch Street Address \_\_\_\_\_  
 City, State, Zip \_\_\_\_\_  
 Phone \_\_\_\_\_  
 Fax \_\_\_\_\_

### Payment Options

Check (Made payable to the Louisiana Bankers Association)  
 Visa       MasterCard       American Express  
 Card # \_\_\_\_\_ Expiration Date \_\_\_\_\_  
 Credit Card Billing address \_\_\_\_\_  
 Name on Card (Please Print) \_\_\_\_\_  
 Signature \_\_\_\_\_ Amount to be Charged on Card \$ \_\_\_\_\_

**Registration Fee**  
 \$250, per LBA members  
 \$450, per non-members

This training will be covered under SBET (Small Business Employee Training Program). Please provide an email address on the line below to receive the necessary documentation for reimbursement:  
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### Location

The Bankers Center  
 5555 Bankers Avenue  
 Baton Rouge, LA 70808  
 225-387-3282

### Agenda

8:30 a.m.      Registration  
 9:00 a.m.      Program Begins  
 12:00p.m.      Lunch  
 3:30p.m.      Program Adjourns

### Registration Fee

\$250, per LBA member  
 \$450, per non-member

### Cancellation Policy

Due to commitments we must make to secure a class, we need your help. If you must cancel your registration, please do so at least 3 business days prior to the seminar date to avoid a \$125 cancellation fee. Any registrant who does not cancel will be billed the full registration fee and sent the manual. Substitutions are welcome at no additional charge.

### Hotel Information

Residence Inn by Marriott - Towne Center at Cedar Lodge  
 7061 Commerce Circle, Baton Rouge, LA 70809  
 For reservations, call **(225) 925-9100** and ask for the "Louisiana Bankers Association special room rate of **\$122.**"

**Submit registration and view rosters in the  
 Education Section of LBA's Website, [www.lba.org](http://www.lba.org).**