



2018 Credit Conference

November 29, 2018 ▪ 9:00am-3:30pm
The Bankers Center ▪ Baton Rouge, LA

As the premier event on lending and credit for financial institutions in Louisiana, the LBA 2018 Annual Credit Conference is uniquely positioned to help bank executives tackle the challenges they will face in 2019 and beyond. This conference covers a wide range of hot topics, including an update for lenders on banking and the economy, stress testing, compliance updates, balance sheet lending, and many more relevant topics. Please join us for this wonderful opportunity to network with your peers from across the state as we dive into an important look at the lending environment for 2019 and beyond.

- 8:30am-9:00am **Registration and Continental Breakfast**
- 9:00am-9:55 am **The Current State of Lending**
David Ruffin, Director-credit risk management, Dixon Hughes Goodman
Every bank has a loan approval process along with a loan or credit committee. But as competition to provide consumer, commercial real estate and small business loans accelerates, community banks need to make sure that sound lending policies are in place. This session will provide commentary and analysis on national and regional economic trends.
- 10:05am-11:00am **DIY Credit Stress Test: Steps to Create and What the Numbers Tell You**
Shawn O'Brien, President, QwickRate
Highlight stress testing, capital planning and proactive loan portfolio risk management *before* regulators and directors ask. Learn how to build a Do It Yourself (DIY) Credit Stress Test that analyzes current capital needs, and potential needs in stressed conditions (i.e., a scenario for surviving another recession). Identify important benchmarks while discussing what the numbers reveal. Bonus: You will learn to incorporate available peer information in assessments to gain a clear perspective of your bank position.
- 11:00am-11:10am **Break**
- 11:10am -12:05pm **Myths & Opportunities in CECL's Forecasting Requirements**
Jared Mills, CPA, Advisory Services Group, Sageworks
It can be difficult to quantify your qualitative reserve adjustments. In this session, we will evaluate actual portfolio experiences relative to external factors on various institution sizes, discuss common correlations and leading indicators, as well as methods to utilize the resulting analysis.
- 12:10pm – 1:00pm **Lunch**
- 1:05pm - 2:00pm **Louisiana Commercial Credit Trends**
Hugh "HD" Jacobs, Senior Commercial Banking Product Specialist, S&P Global Market Intelligence
This session will discuss the aggregate Louisiana CRE and C&I lending trends and how those compare to national trends. We will also touch on trends in specific industries, niche land use types and average sizes of mortgage originations, as well as top mortgage originators.
- 2:00pm – 2:10pm **Break**



2018 Credit Conference

November 29, 2018 ▪ 9:00am-3:30pm
The Bankers Center ▪ Baton Rouge, LA

- 2:10pm - 3:00pm **A Practical Guide for Fair Lending Success – Today’s Trip Wires & Ways to Mitigate Risk**
Stephanie Kalahurka, Partner, Fenimore, Kay, Harrison & Ford
An interactive review of compliance’s biggest risk and the best practices associated with mitigating the risk. Audience members will receive a fast-paced overview of today’s Fair Lending trip wires and best practices.
- 3:05pm – 4:00 p.m. **Lending Technology Trends to Succeed with Millennials**
John Robertson, Senior Business Process Architect, Baker Hill
Want to make better-informed credit decisions? Attend this session to learn how to use big data and cutting -edge credit technologies to broaden your institution’s knowledge of risk and how it can translate into profitability and growth.
- 4:00 p.m. **Conference Adjourns**

Who Should Attend

Chief Credit Officers, Senior Lenders, Loan Officers
Commercial and Consumer Loan Officers, Credit Administrations and senior management
involved in the credit and lending process

Registration Fee

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

Submit registration and view roster in Education Section of LBA’s Website, www.lba.org

2018 Credit Conference Speakers

David Ruffin 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.

Shawn O'Brien serves as the Managing Member of QwickRate. Shawn joined QwickRate in 2002 as Regional Sales Director and became Managing Member in August 2004 when QwickRate was purchased. His responsibilities are to continue to enhance QwickRate's ability to deliver non-brokered funding while also seeking to complement these deposits with additional sources of liquidity. Shawn previously worked for HomeStar Bank in Manteno, IL. While there he worked in the Finance Department and later helped form their Investment Services Division. He currently serves on the Board of Directors of the National Bank of St. Anne, an Illinois community bank, where he is also a shareholder. He holds a B.A. in Business from the University of Notre Dame.

Jared Mills, CPA works with the Advisory team at Sageworks where he provides client services and assists with strategic direction and feedback for product development with specialization in ALLL, CECL preparation and various other portfolio analytics. Before joining Sageworks, he was the Assistant Director of Accounting at South Carolina State FCU and played a key role in the institution's ALLL process and CECL transition team. Prior to that, Jared was a Financial Reporting Analyst at First Citizens Bank, where he worked on FDIC Assisted Acquisition accounting, financial reporting and analysis. Jared has a Master's degree in Accountancy from the College of Charleston and a BSBA with an emphasis in Accounting from Charleston Southern University.

Hugh "HD" Jacobs, IV, is a Senior Commercial Banking Product Specialist at S&P Global Market Intelligence and conducts demonstrations of S&P's tools and analytics to prospective community banks, credit unions, consulting firms and corporations across the country - HD is the S&P encyclopedia. This past August he celebrated his 10-year anniversary at the company. He is a graduate from the College of William and Mary located in Williamsburg, VA and has a degree in Finance, with a concentration in Entrepreneurship. HD spent a semester abroad in Torino, Italy, where he received an International Emphasis in Finance.

Stephanie Kalahurka has a broad range of legal, regulatory and operational experience in the financial institutions industry. For well over a decade, Ms. Kalahurka's law practice has focused on the corporate and regulatory representation of public and private financial institutions and financial service businesses, with clients ranging from large, publicly-traded holding companies to smaller stand-alone community banks. In addition to her private practice, Ms. Kalahurka is an Adjunct Professor of Banking Law at the University of Kansas School of Law. She also previously served as a financial examiner with the Texas Department of Banking. Ms. Kalahurka's regulatory practice includes representation of clients on enforcement matters in front of the U.S. Department of Justice and CFPB; responding to examination issues and negotiating regulatory enforcement actions; advising clients on director and officer liability issues; enterprise and vendor risk management; capital planning and Basel III compliance, general consumer compliance (e.g., Fair Lending, CRA, RESPA, navigating recent CFPB mortgage regulations).

John Robertson is a Senior Business Process Architect for Baker Hill's Advisory Services. In this role, Robertson provides guidance to Baker Hill's clients on profitability, specifically with strategies involving risk-based pricing and relationship profitability. With 26 years of experience in the banking industry, Robertson assists banks in developing and implementing technology for commercial lending that improves the efficiency of the lending process and the productivity of the lending officers. Prior to joining Baker Hill, Robertson served in various roles related to cash management, treasury and asset/liability management. Previously, he served as assistant treasurer for three banks and was a member of various asset and liability committees. Additionally, Robertson has developed and implemented several programs during his banking tenure, including a pricing and profitability system, a secondary marketing department and a treasury management group. Robertson received his bachelor's degree in Business Administration and Accounting from the University of Houston.



Credit Conference

November 29, 2018

The Bankers Center, Baton Rouge

Registration Information

<p><u>Registrant 1</u></p> <p>Mr./Mrs./Ms. _____</p> <p>Bank _____</p> <p>Email Address _____</p> <p>Branch Street Address _____</p> <p>City, State, Zip _____</p> <p>Phone _____</p> <p>Fax _____</p>	<p><u>Registrant 2</u></p> <p>Mr./Mrs./Ms. _____</p> <p>Bank _____</p> <p>Email Address _____</p> <p>Branch Street Address _____</p> <p>City, State, Zip _____</p> <p>Phone _____</p> <p>Fax _____</p>
---	---

Payment Options

Check (Made payable to the Louisiana Bankers Association)

Visa MasterCard American Express

Card # _____ Expiration Date _____

Amount to be charged on card \$ _____

Name on Card (Please Print) _____

Billing Address _____

Signature _____

Registration Fee

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

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. Substitutions are welcome at no additional charge.

Location

The Bankers Center, LBA Office
5555 Bankers Avenue
Baton Rouge, LA 70808
225-387-3282 (phone)

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 \$125.”

Agenda

8:45 a.m. Registration
9:00 a.m. Program Begins
12:30 p.m. Lunch
4:00 p.m. Program Adjourns

Candlewood Suites
5353 Bankers Avenue, Baton Rouge, LA 70808
For reservations, call (225) 925-3353 and ask for the
“Louisiana Bankers Association special room rate of \$89.”