Agenda

9:00am-10:00am  Liquidity: It’s Not a Problem Until It’s a Problem  
Jeff Fair, American Planning Corporation  
While most bankers have never experienced a true liquidity crisis (and never will), the low probability of this event does not remove the need for proper planning, effective policies and regular reporting. This session will include real world examples of liquidity challenges and give you tools to help satisfy regulatory expectations.

10:00am-10:15am  Break

10:15am-11:15am  Interest Rate Risk Panel Discussion  
Moderator: Christine Mills, Mountain View Financial Services  
Panelists: Jeff Fair, American Planning Corporation  
Mike Delisle, First Horizon  
Sheila Tibbetts, First National Bankers Bank  
Chuck Phelan, TIB  
In this moderated Q&A session, learn from the team of experts in current best practices for interest rate risk management. This discussion will look at regulatory concerns and expectations for how to adequately assess exposure, key assumption variables, corporate governance, and establishing confidence in model decisions with model monitoring.

11:15am-11:30am  Break

11:30am-12:00pm  Federal Home Loan Bank Products  
Steve Otto and Vanessa Soto, Federal Home Loan Bank of Dallas  
Join representatives from the Federal Home Loan Bank of Dallas in a lively and interactive discussion on how you can gain the most value out of your membership. Learn about FHLB Dallas advances, letters of credit and secondary mortgage program.

12:00pm-1:00pm  Lunch

1:00pm-3:00pm  CECL: The Journey Continues  
Mandi Simpson and Shawn Lancaster, Crowe  
Whether you are a 2020 adopter who has implemented CECL or a 2023 adopter who still has time before implementation, this course will provide valuable insights for you. We will discuss lessons learned from the 2020 adopters, share observations from what adaptations and refinements we are seeing those adopters make in 2020 and also delve into what 2023 adopters can be doing to maximize this additional time that they have been given before adoption. We will get hands-on by looking at some effective, but simpler qualitative factor frameworks that we have seen developed under CECL and will also analyze different methodologies and approaches to CECL.

Conference Sponsors
**Conference Speakers**

**Jeff Fair** is President of American Planning Corporation, a consulting firm with over 35 years of experience serving the financial needs of community banks. His services include financial planning, interest rate risk and liquidity management, stock valuations, merger and acquisition guidance and much more.

**Mike Delisle** has helped FHN Financial customers manage the A/L process by developing strategies for improving rate sensitivity. Given current interagency guidance, a significant amount of Mike’s time is spent presenting to boards and executive committees for the purpose of training and overall A/L process management. The overall goal is to accurately measure, monitor, and manage interest rate risk. Prior to joining the ALM Advisors group, Mike served in a series of roles for First Horizon Bank, including Small Business Deposit Product Manager, Risk Management Officer, and Bank Risk Management Analyst. Through these roles, he was able to build and maintain various models bridging the gap between informative analytics and profitable application. He has also served as a financial analyst at a global information technology equipment and services company. Mike holds a bachelor’s degree from the University of Memphis, with a concentration in Finance.

**Shelia Tibbets** is the Managing Director of the Asset Liability Management Reporting Division at First National Bankers Bank (FNBB). Sheila has been with FNBB over 20 years and has served as the Internal Auditor, supervised the Portfolio Accounting, Safekeeping and Cash Sweep services and is currently the Managing Director of the Asset Liability Management Reporting Division. She also sits on ALCO for FNBB. Sheila received a Bachelor of Science in Accounting from Louisiana State University. She is a member of the American Institute of CPAs (AICPA) and the Louisiana Society of CPAs. She also holds her Municipal Securities Representative Registration Series 52.

**Chuck Phelan** with ALX Consulting, ALX Consulting provides community banks with ALM and IRR reporting. ALX is a wholly-owned subsidiary of TIB, based in Dallas, Texas. Chuck has been with TIB and ALX for 22 years. Prior to this, he was an examiner with the Federal Reserve Bank of Dallas.

**Steve Otto** joined the Federal Home Loan Bank of Dallas (Bank) in 2006 as Director of Member Sales. He was promoted to Vice President in 2007 and 1st Vice President in 2016. In his current role, Mr. Otto oversees a sales team responsible for managing more than 805 member relationships generating more than $37 billion in advances (loan) activity for the Bank. He has more than 20 years of banking experience. Prior to joining the Bank, Mr. Otto held various senior management positions with First Horizon, SouthTrust Bank, Empire Funding and Bank One. Mr. Otto earned a Bachelor of Science in Business Administration and a Master of Business Administration from the University of Texas at Arlington.

**Vanessa Soto** joined the Federal Home Loan Bank of Dallas (Bank) in 2015 as a Member Services Associate. In her role, she assisted members with transactions, executing letters of credit and other areas of membership. She was promoted twice to Member Services Partner and Member Services Team Lead before transitioning to the Member Sales Team in 2018 as an Associate Sales Manager. In her current role, Mrs. Soto is responsible for managing the relationships and accounts of more than 100-member financial institutions. Mrs. Soto has nine years of working experience, primarily in the banking industry. She holds a Bachelor of Business Administration and Finance from the Universidad Americana in Nicaragua, and she is currently enrolled in the Southwestern Graduate School of Banking at Southern Methodist University’s Cox School of Business in Dallas, Texas.

**Mandi Simpson** is a partner in the financial services practice of Crowe LLP, which she joined as a campus hire in 2004. She provides audit and consulting services to financial institutions ranging from $50 million to over $50 billion in assets. She also served as a Professional Accounting Fellow in the Office of the Chief Accountant of the Office of the Comptroller of the Currency (OCC) from 2016-2018. At the OCC, she spent much of her time developing examiner CECL training and working on OCC and interagency CECL initiatives. She uses her significant expertise in the Current Expected Credit Losses (CECL) methodology to consult with financial institutions on implementation of the new standard. More broadly, she assists institutions with developing accounting policies and accounting conclusions on complex or unusual transactions.

**Shawn Lancaster** is a manager in Crowe’s financial services practice and has almost eight years of experience serving financial institutions from de novo banks to large multi-bank holding companies, and currently serves banks ranging from $1 billion to $15 billion in assets. Shawn has spent most of the past five years focused on a deep specialization in auditing bank M&A accounting and Allowances for Loan Losses under both the incurred and CECL methodologies.
CFO Conference (Virtual)
October 9, 2020 - 9:00am-3:00pm

Registration Form
(For additional registrations, please make copies.)

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Virtual Live Seminar Registration Fee
$265, per LBA member
$465, per non-member

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Agenda
9:00am Program Begins
12:00pm Lunch
3:00pm Program Adjourns

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.

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

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