



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 **Understanding the Benefits/Differences of Internal vs. External Loan Review & Portfolio Management Best Practices**
David Ruffin, Credit Risk Management Director, Dixon Hughes Goodman LLP
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.
- 9:55am-10:50am **Five Reasons Why Development Projects Lose Money**
Rick Blaylock, Managing Director, CodeFi Solutions
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.
- 10:50am-11:05am **Networking/Coffee Break**
- 11:05am - 12:00pm **8 Ways To Leverage Fintech**
Mike Persichini, VP Commercial Finance, Bluevine
This session will provide an update on the latest Fintech developments and how community banks can partner with Fintech companies to offer faster decisions for their customers.
- 12:00pm-12:45pm **Lunch**
- 12:45pm – 1:40pm **Rewarding and Retaining Your Best Lenders**
JR Llewellyn, SVP, Compensation Advisors
One of the findings of the 2016 Bank Advisor Compensation Survey was something many community banks already knew well: the need for talented commercial lenders. Commercial lenders are currently in high demand, and banks are snatching up the best talent. The lenders you currently employ could be receiving offers. If you already have great lenders who are securing a significant amount of revenue for your bank, other banks and financial institutions will be watching them. It’s necessary to make an effort to reward and retain skilled lenders who will help make your community bank more profitable and this session will lay out several techniques you can use to retain, reward, and recruit your best lenders.
- 1:40pm – 1:50pm **Networking/Coffee Break**
- 1:50pm – 2:45pm **Best Practices in Enhancing Loan Growth Through Partnerships**
Wayne Gore, Director, Alliance Partners
Middle market C&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&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&I loans as well as accessing these loans through participations.
- 2:45pm - 3:30pm **Loan Presentations That Build Respect & Confidence Between You and Your Bank’s Loan Committee**
Karl Nelson, Founder & CEO, KPN Consulting
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.
- 3:30pm **Q&A/Adjourn**



2017 Credit Conference

June 28, 2017 ▪ 9:00am-4:00pm
The Bankers Center ▪ Baton Rouge, LA

Conference Speakers

David Ruffin, Director, Loan Advisory Services, DHG

Based in Raleigh, 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.

Rick Blaylock, Director of Corporate Development, CodeFi Solutions

For over 20 years Rick has been providing corporate intelligence services to community, regional, and national lenders with a focus on standardizing the Real Estate Loan Administration and Management Process resulting in regulatory compliance, institutional efficiencies and increased profit margins through the implementation and utilization of cutting edge technology and software solutions. Rick holds a Bachelor of Science in Business Administration and Military Science from Florida Institute of Technology. Engaging with veterans and cadets from various military academies, he also oversees the various mentoring and internship programs supported by CodeFi with a goal to develop the future leaders in the financial, medical, and energy industries.

Mike Persichini, VP Commercial Finance, Bluevine

Mike Persichini has over 20 years of experience in providing successful strategic, creative, and tactical execution of initiatives in business and commercial banking as well as resource and product management. Currently, as a VP-Commercial Finance for BlueVine, a leading Financial Technology company in the Invoice Factoring and Line of Credit space. Mike has used his abilities to identify marketplace trends and opportunities that increase customer base, revenue and market share at a variety of companies, holding managerial and leadership positions at Citizens Bank, HSBC, and Fleet Financial Group. Throughout his career, he's developed a reputation for exceptional communication skills, making strong connections, building trust, and delivering on commitments. Mike holds degrees from Indiana University of Pennsylvania and Furman University.

JR Llewellyn, SVP, Compensation Advisors

As a Senior Vice President at Meyer-Chatfield Compensation Advisors (MCCA), JR Llewellyn provides both strategic direction and tactical planning expertise for all compensation programs designed by the company. Over the past 7 years while at MCCA, JR has provided the guidance and creativity needed to craft customized nonqualified compensation plans, equity allocation plans, annual incentive plans, and comprehensive executive and director compensation reviews that has firmly positioned the company as a leader in the compensation consulting industry. JR has been instrumental in the creation and launch of a patent-pending retirement methodology program developed by MCCA called LINQS+ (Lifetime Income Nonqualified Solution). In addition, Mr. Llewellyn brings professional experience as a financial advisor from Morgan Stanley. He holds a BBA with a Banking concentration as well as Series 7, 66 and 31 FINRA Securities Licenses and insurance licenses.

Wayne Gore, Director-Membership, Alliance Partners

Wayne is a Director of Membership at Alliance Partners. Prior to joining Alliance Partners, Wayne held leadership roles in the Financial Institutions Group with McKinsey & Co. and served as Managing Director at the Corporate Executive Board focused on corporate strategy, banking and insurance, and risk management. Previously, Wayne was an investment banker with Merrill Lynch and Goldman Sachs as a member of the Mergers & Acquisitions teams. Wayne received his A.B. from Princeton University and his J.D. and M.B.A. from Columbia University.

Karl Nelson, Founder & CEO, KPN Consulting

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 is also a Past Chairman of 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 financial institutions.

Who Should Attend

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



2017 Credit Conference

June 28, 2017 ▪ 9:00am-3:30pm
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:

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.