



CFO Conference (Virtual)

October 28, 2020 - 9:00am-3:00pm

Due to Hurricane Delta, this conference has been rescheduled from October 9 to October 28.

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

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





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Conference Speakers

Christine Mills has over 25 years' experience in financial institution modeling and has been leading MVRA's model validation services and core deposit / loan analyses teams supporting strategic balance sheet and risk management for over 8 years. Ms. Mills brings a wide range of expertise across treasury, asset/liability management and model risk assessment processes. Experienced with multiple ALM models, she also is skilled in capital modeling, capital markets, liquidity and contingency funding planning, funds transfer pricing, model risk governance practices, and investment banking. Ms. Mills has vast modeling experience including investments, mortgages, commercial loans, non-maturity deposits, derivatives, and BOLI. Prior to joining MVRA in 2012, Ms. Mills was an investment banker for Gleacher and Company. Prior to investment banking, Ms. Mills spent 16 years as Senior Vice President managing the ALM function at both Colonial Bank and Compass Bank (BBVA Compass). Ms. Mills holds a Bachelor of Science degree in Finance from the University of Alabama Birmingham.

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 was previously a CPA with an international accounting firm where she supervised audits of financial institutions. 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.

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.



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Registration Form

(For additional registrations, please make copies.)

Registrant 1

Mr./Mrs./Ms. _____
Bank _____
Email Address _____
Branch Street Address _____
City, State, Zip _____
Phone _____
Cell _____

- I will participate in the Live Virtual Seminar
- I would like to receive the Seminar Recording

Registrant 2

Mr./Mrs./Ms. _____
Bank _____
Email Address _____
Branch Street Address _____
City, State, Zip _____
Phone _____
Cell _____

- I will participate in the Live Virtual Seminar
- I would like to receive the Seminar Recording

Virtual Live Seminar Registration Fee OR Virtual Seminar Recording

\$265, per LBA member
\$465, per non-member

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 \$ _____

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