



2023 EXECUTIVE MANAGEMENT CONFERENCE

SEPTEMBER 20-22, 2023 | THE GRAND HOTEL IN POINT CLEAR, ALABAMA

Join us for the annual LBA Executive Management Conference at the historic Grand Hotel Golf Resort & Spa in Point Clear, Alabama. The conference will feature presentations on current issues in banking as well as the opportunity to network with fellow bankers and sponsors.

Location

The Grand Hotel Golf Resort & Spa
One Grand Boulevard
Point Clear, Alabama 36564

Registration Fees

- **Banker/Non-Banker Program:**
\$450 members/\$750 non-members
 - **Spouse/Guest Fee:** \$125
 - **Golf Scramble:** \$150
- **Spouse/Guest Cooking Class:** \$100

Who Should Attend

Presidents/CEOs, Directors, CFOs, COOs, Senior Lenders, Senior Managers

Hotel Information at The Grand Hotel, Point Clear

To ensure the LBA group rate (see tiered rates below), [Click here to book online](#)
Or please call (855) 999-0490 and identify that you're booking with the Louisiana Bankers Association Executive Management Conference Room block.

The deadline to receive the group rates is **August 28, 2023**. After that date, reservations will be made based on availability and the hotel may not be able to honor the discounted rates.

Update as of August 29, 2023: Our group room block for this conference has ended. The Grand Hotel has told us that room availability over our conference dates continues to be tight.

- If you have not yet booked a room reservation and would like to stay at The Grand Hotel, please email manuel@lba.org
- For guests with existing reservations at The Grand Hotel, between now and the conference, if you no longer need your Grand Hotel room for any nights, please email manuel@lba.org. LBA will arrange for the reservation to go to a colleague on the wait list. LBA will change the name on the reservation and arrange for the hotel to refund the deposit.



Group Room Rates:

- **Deluxe Resort View Room** - \$235+tax/night
- **Deluxe Bay View Room** - \$285+tax/night (Optional upgrade, based on availability)
- **Spa Building Resort View Room** - \$255+tax/night (Optional upgrade, based on availability)
- **Spa Building Bay View Room** - \$305+tax/night (Optional upgrade, based on availability)

Check in time is 4pm. Check out time is 11am.



Executive Management Conference

September 20-22, 2023 - The Grand Hotel, Point Clear, Alabama

WEDNESDAY SEPTEMBER 20, 2023

Business/Resort Casual Dress

3:00pm **Registration Begins, *Grand Ballroom Foyer***

6:00pm-8:00pm **Opening Reception, *Grand Ballroom Patio***
Sponsored by Louisiana Bankers Service Corporation

THURSDAY SEPTEMBER 21, 2023

Business/Resort Casual Dress

7:00am-8:30am **Breakfast featuring Sponsor Spotlight & Current Events in Banking with Jeff Fair, American Planning Corporation - *Grand Ballroom South***

Join us for breakfast to start the day! We'll also hear from some of our sponsors as well as Jeff Fair with American Planning Corporation. Jeff's session will include a review of recent industry and market activity, including the fallout from March Madness and resulting heightened regulatory emphasis on liquidity management.

8:30am-9:30am **How to Stay Out of UDAP/UDAAP Jail - Kathy Enbom, Wipfli LLP - *Grand Ballroom North***

Every bank is trying to differentiate itself through its products, services, or other unique characteristics. Every bank wants to make a profit but is faced with interest margin squeeze. Many banks are seeking new fee sources or ways to increase existing fees. The regulators, at congressional urging, have curtailed some fees. And now, the measurement for bank services and products is UDAP/UDAAP. This session will discuss what to consider when developing new products or services, increasing fees, or merely evaluating existing products or services in the UDAP/UDAAP world. We will include real life examples from regulatory actions and explore recent news on this ever evolving topic.

Learning Objectives:

- Understand key potential UDAAP risks to consider when developing new products and services
- Learn from UDAAP slip-ups made by other financial service providers

9:45am-10:45am **Building Bench Strength: Attract & Retain Top Talent - Paul Nunn, Paul Nunn Training - *Grand Ballroom North***

Your employees are your bank's largest expenditure in salary and benefits. Your employees see your customers every single day. Your employees are the best defense against fraud. And, your employees have the biggest impact on your bank's success. Yet so many community banks are facing a hiring and retention crisis. Branches and department are short-staffed. Managers are burned out. Customer service has gotten worse. Revenue is lower. Employees are leaving. Candidates don't even show up for the interview. And what's the cost of losing top talent? Upwards of \$1.6 million per year. So how can your bank attract and keep top talent? It's easier than you think. You don't want to miss this session. You'll walk away with specific steps your bank can take to attract and keep the best of the best.

10:30am-1:00pm ***Guest Program: Cooking Class & Lunch - See Page 4 for more information***

11:00am-12:00pm **Seven Lessons Learned in Contract Negotiation - Patrick Goodwin, Strategic Resource Management, Inc. - *Grand Ballroom North***

This session covers the seven most common areas where contract negotiation lessons have been repeatedly learned. Additionally, real examples will be discussed to show institutions how to uncover hidden costs and enhance the revenue associated with their debit card portfolio.

Key Takeaways:

- Valuable tips on navigating pitfalls around vendor management practices
- A clearer picture of how to improve bargaining position when entering a supplier negotiation

12:00pm **Sessions Adjourn**

1:00pm-5:00pm **Golf Scramble - *See Page 4 for more information***

**Box lunches will be provided prior to start, beginning at 12pm in the Lakewood Club House.*

Evening on Your Own



Executive Management Conference

September 20-22, 2023 - The Grand Hotel, Point Clear, Alabama

FRIDAY SEPTEMBER 22, 2023

Dress in your favorite sports team shirt or Business/Resort Casual Dress

7:00am-8:30am **Breakfast with Sponsor Spotlight and Office of Financial Institutions Update by Scott Jolly, Commissioner - *Grand Ballroom South***

Join us for breakfast on the final day of the conference as well as sponsor spotlight and an update from OFI Commissioner Scott Jolly.

8:30am-9:30am **What is Next in Banking - Matt Miller, FinPro - *Grand Ballroom North***

2023 has been an interesting year in banking with bank failures, rapid deposit disintermediation, lower valuations, declining margins, and continued rate increases. This presentation will discuss the future trends in the banking environment focusing on economic trends, regulatory hot buttons, liquidity concerns, and the keys for growth and profitability. Now is the time to plan for these events and mitigate the issues.

9:45am-10:45am **Check Fraud Panel Discussion - *Grand Ballroom North***

***Moderator:* Joey Quinlan, LBA Chairman, First National Bankers Bank**

***Panelists:* Pat Huttenbach, Crain, Caton & James and John Ravita, SQN Banking Systems**

Check fraud is on the rise. This panel discussion will include a discussion of check fraud from a legal standpoint, emerging trends, best practices for identifying check fraud and ways to reduce the risk to your financial institution and customers.

11:00am-12:00pm **Lending Program Panel Discussion - *Grand Ballroom North***

Brenda Guess, Louisiana Economic Development; Martin Walke, Louisiana Public Facilities Authority and Bryan Greenwood, Louisiana Small Business Development Center

Learn more about partnership options for lending programs with Louisiana Department of Economic Development, Louisiana Small Business Development Center and Louisiana Public Facilities Authority. This panel will provide details about products your customers may benefit from

12:00pm **Conference Adjourns**

CONFERENCE SPEAKERS



Kathy Enbom, CRCM is a leader of the firm's regulatory compliance and Bank Secrecy Act (BSA) services. She has an extensive background in regulatory compliance, marketing, and leadership that includes significant training in developing, delivering, and implementing instructional programs. Kathy uses this experience to enhance consultative interaction by providing guidance and resources to assist clients in improving their overall compliance management system. Her well-rounded experience in the financial services industry has helped her to develop a comprehensive understanding of financial institution operations and management, resulting in her ability to provide meaningful insight and helpful recommendations for many areas of the

institution.



Paul Nunn is a life-long Texas resident except for the first 3 years in Oklahoma. After graduating college, he worked for 10 years as a band director in the Houston area. During the summer and holidays, he worked as part-time teller at a community bank and a credit union. In 2003, he got the opportunity to blend his love of teaching with a love for taking care of customers and members to start a training program for the credit union he worked for at the time. Since then, he has been a trainer, instructional designer, consultant, training manager and now a business owner. His primary audience is financial institutions, providing leadership training, sales training and coaching. He is an ICC Certified Coach and a MBTI Certified Practitioner.



Patrick Goodwin is President of Strategic Resource Management (SRM). He oversees the implementation of bottom-line improvement strategies for SRM's clients. He has nearly 20 years of contract negotiation experience spanning two dozen distinct specialties. His acquired knowledge of credit and debit card services, M&A contracts, and beyond remains vital to the company's continued diversification and success. At SRM, Patrick has developed a world-class project management group that uses decades of negotiation and benchmarking knowledge to deliver previously undiscovered or overlooked savings opportunities.

CONFERENCE SPEAKERS *(continued)*



Matt Miller joined FinPro in September 2001 and is now an Executive Managing Director. Matt is recognized as an industry expert in strategic planning, mergers and acquisitions, asset/liability management, mutual to stock conversions, loan and deposit growth strategy, enterprise risk assessments, market feasibility, customer segmentation, and de novo bank formation. In addition to his consulting experience, Matt was a founding Board Member at First Commons Bank, NA, a de novo bank located in Newton Centre, MA. Matt was the chairman of the Investment and Asset-Liability Management Committee and a member of the Compensation, Corporate Governance, and Nominating committees. Matt is a speaker on financial related topics and has assisted trade groups such as the CSBS and numerous State Organizations. Matt earned a B.S. in Systems Engineering and a B.A. in Economics from the University of Virginia and graduated from the Graduate School of Banking at Colorado with highest distinctions.



William ("Pat") Huttenbach is a litigation attorney concentrating on civil matters at Crain, Caton & James, P.C. He has been asked to be an expert witness on issues concerning UCC sections 3, 4, and 4A. He has answered over 210 lawsuits involving UCC sections 3, 4, and/or 4A issues. He has also personally answered over 2,000 garnishment lawsuits. Pat has many training sessions for banks to try to protect banks from fraud losses. Pat has written numerous articles on banking topics and has given speeches to the banking industry on how to better protect banks in litigation through updated deposit agreements. Pat also routinely handles many other types of lawsuits against banks including lender liability claims, FCRA claims, FDCPA claims, Texas Finance Code claims, tortious interference claims, insurance claim litigation, fidelity and surety insurance coverage, DTPA claims, injunctions, employment law, landlord-tenant disputes, probate matters, property disputes, real estate tax litigation, breach of contract, business torts, construction law disputes, defamation, libel and slander, and other general business matters.



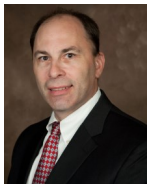
John Ravita is Director of Sales and Account Management with SQN Banking Systems. He is a seasoned Fintech executive with 35 years of experience in Fintech Business Development including 15 years of focus in fraud, risk and compliance. He has worked with core processors, CUSOs, payments processors and other technology firms to deliver forward thinking, valued based solutions to institutions and partners large and small. As an executive with firms such as eFunds, FIS, Fortress Risk Management and SQN Banking Systems, he has worked consultatively to define and deliver risk management products to large global institutions as well as community banks and credit unions. His experience includes both direct sales and channel/partner development. Mr. Ravita is also a Managing Director for S3 Partners, a sales, strategy and solutions consultancy that is engaged with several domestic and off-shore Fintech and Regtech organizations.



Brenda Clark Guess, a native of Baton Rouge, Louisiana, serves as the Assistant Secretary of Louisiana Economic Development. Ms. Guess is chiefly responsible for guiding LED's programs that grow Louisiana's small business sector which builds capacity, increases opportunities and accelerates growth. They include Small and Emerging Business Development, Mentor-Protégé Recognition, Bonding Assistance and Louisiana Contractors Institute, Rural and Veterans Initiatives. In addition, Ms. Guess is currently directing the State Small Business Credit Initiative (SSBCI) effort in Louisiana to partner with financial institutions, the venture and seed capital community, and other lenders and the communities that they serve. Prior to this appointment, Ms. Guess served as the Director of Business Incentive Services for 10 years. In this position, she administered programs geared to give companies a competitive edge through tax incentives, and developed a variety of state programs for the retention, creation, and expansion of Louisiana businesses and industries. Before joining LED, Brenda spent six years in municipal government and 6 years in private sector banking and business management. To enhance her growth in economic development and finance, she is a graduate of the Venture Capital Institute and has attended several classes towards certification as an Economic Development Finance Professional with the National Development Council (NDC). Brenda received a Bachelor's degree in marketing and a Master's degree in public administration from Southern University and A&M College in Baton Rouge.



Martin Walke joined the Louisiana Public Facilities Authority (LPFA) in 2006 serving as Vice President and has been involved in Public Finance for 30 years. His primary function is to plan, organize, and coordinate local and statewide efforts in economic and program development beneficial to the state and its people. His other duties include office administration, managing a portfolio of revolving loan funds totaling over \$30 million, carrying out policies developed by the LPFA Board of Trustees related to economic and program development, marketing and press relations. Walke has a broad scope of experience, having served in both the public and private sectors. His career includes serving as a Legislative Assistant to former U.S. Senator J. Bennett Johnston and as Director of State Operations for former U.S. Senator John Breaux. He most recently served as a Financial Advisor but also worked as a banker in public finance as well as established and managed a consulting business for many years. Living in Baton Rouge, Walke is also active in many civic and philanthropic organizations.



Bryan Greenwood, State Director of the Louisiana Small Business Development Center, has worked with entrepreneurs and small business owners for more than 10 years. Greenwood primarily works in the areas of strategic and business planning, technology commercialization, business process analysis, and financial analysis and modeling. Greenwood also works with entrepreneurs in accessing capital by assisting them with the development of the information needed to obtain debt or equity capital financing. He has assisted more than 200 entrepreneurs and small business owners statewide in a variety of industries and areas. In addition to providing business management consulting services, Greenwood has conducted training events in the areas of strategic planning, business planning, finance, marketing, and business operations. He has served on the LSU Stephenson Entrepreneur Institute faculty as an instructor, teaching management courses. Greenwood earned both his MBA and a Bachelor of Science in Finance from LSU. Aside from his primary duties, he does an extensive amount of public speaking on behalf of the LSBDC Technology Center at LSU and the LBTC. Greenwood plays an active role in community endeavors, providing services and boosting awareness of what the LSBDC and LBTC can offer to entrepreneurs and prospective business incubator tenants. He recruits companies to participate in case-projects, even arranging and managing training events and seminars that promote small business growth and foster the creation of new jobs.

CONFERENCE ACTIVITIES

Golf Scramble at Lakewood Golf Club

Thursday, September 21, 2023 - 1:00pm-5:00pm

\$150 per person (includes box lunch)

The Lakewood Golf Club at the Grand Hotel is a sparkling resort member of the Robert Trent Jones Golf Trail. Rolling fairways, tight greens, spring-fed lakes, meandering streams, and stands of mature trees make for both a beautiful and challenging experience. Box lunches will be provided prior to the start, beginning at 12:00pm in the Lakewood Club House. Club rentals are on your own. If you need to rent clubs, please call the Lakewood Golf Pro shop at 251-990-6312.



Spouse/Guest Program: Cooking Class & Lunch

Thursday, September 21, 2023 - 10:30am-1:00pm

\$100 per person

Back by popular demand, this year's conference will again feature a cooking class option for spouses. The class will be a little different than past years. This is a hands-on class. Registered guests will be broken up into groups, and each group will participate in creating a specific portion of your chosen menu with the skilled guidance of one of the hotel culinarians.

Please note: Some of the menu items include seafood (shrimp and crab). Please notify us of any allergies.



CONFERENCE SPONSORS



Opening Reception Sponsor





Executive Management Conference

September 20-22, 2023

The Grand Hotel - Point Clear, Alabama

Registration Information: (for multiple registrations, please make copies of this form)

Name _____
 Bank _____
 Street Address _____
 City / State / Zip _____
 Email Address _____
 Phone _____ Cell Phone _____ Fax _____

Conference Fees:

- Banker/Non-Banker: **\$450 LBA member, \$750 non-member** \$ _____
 - Spouse/Guest: **\$125** - Name: _____ \$ _____
 - Golf Scramble: Thursday, September 21 - **\$150 per person**
 - Name: _____ \$ _____
 - Pairing Request: _____
 - Name: _____ \$ _____
 - Pairing Request: _____
 - Spouse/Guest Cooking Class: Thursday, September 21 - **\$100 per person**
 - Name: _____ \$ _____
- Total \$ _____

Payment Options:

- Check (Made payable to the Louisiana Bankers Association)
 - Visa MasterCard American Express
- Card Number _____ Amount to be charged on card _____
 Expiration Date _____ Name on Card (please print) _____
 Billing Address _____
 Signature _____

Cancellation Policy:

Due to the commitments we must make, if you must cancel your conference registration, please do so by **September 14, 2023** to avoid a \$175 cancellation fee. Substitutions are welcome at no additional charge.

- Golf - Please cancel by September 14, 2023 to avoid a \$65 cancellation fee
- Cooking Class - Please cancel by September 14, 2023 to avoid a \$65 cancellation fee

**Any registrant who does not cancel any of the above mentioned events will be billed the full fee.*

Conference Attire

Dress for all conference events is business/resort casual. On Friday 9/22, wear your favorite sports team shirt.



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

Louisiana Bankers Association
 5555 Bankers Avenue
 Baton Rouge, LA 70808
 225-387-3282 (Phone)
 225-343-3159 (Fax)