

Bank Holding Company Association Fall Seminar Registration ~ Oct. 3-4, 2013

Personal Information:

Name _____

Company Name _____

Address _____

City _____ State _____ ZIP _____

Guest Name(s) _____

Are you a BHCA member or associate member? Yes _____ No _____

REGISTRATION OPTIONS:

Thursday, Oct. 3– Reception, Dinner and Program

| Fee Schedule Per Person: | Number | Amount |
|--|--------|--------|
| Members, Associate Members and their Guests: | \$75 | _____ |
| Outside directors from member institutions: | \$50 | _____ |
| *Non-members: | \$150 | _____ |

Friday, Oct. 4 – Seminar

| Fee Schedule Per Person: | Number | Amount |
|---|--------|--------|
| Members, Associate Members and their Guests | \$225 | _____ |
| Outside directors from member institutions | \$125 | _____ |
| *Non-members | \$350 | _____ |

| Friday evening at the Chanhassen Dinner Theatre | Number | Amount |
|---|--------|--------|
| Includes transportation, dinner and one ticket to "Fiddler on the Roof" | \$125 | _____ |

Memberships dues, if applicable

Annual dues for new members only: _____

Total amount enclosed: \$ _____

Please indicate dietary restrictions here: _____

For overnight hotel reservations, contact the Minneapolis Airport Marriott Hotel direct at 952-854-7441. The room rate is \$146 per night if you register before Sept. 19.

The cost of the meals, entertainment and breaks included in the registration fee for this meeting are estimated at \$50 for the Thursday evening session and at \$75 for the Friday seminar session. This information is provided for your tax records in keeping with IRS deductibility provisions.

Cancellation Policy: Paid registrants who cancel their seminar registration at least 72 hours before the program will receive a full refund; if fewer than 72 hours, a \$50 administrative fee will be deducted.

Mail completed registration form
with your check to:

Bank Holding Company Association
7400 Metro Blvd., No. 217
Edina, MN 55439

For additional information, call
952-835-2248 or 1-800-813-4754
Fax: 952-835-2295

www.theBHCA.org

Not yet a member of BHCA?

*If you are not currently a BHCA Member or Associate Member, you may choose to pay the non-member rate, **or become a member with this registration and pay the member rate.** Include your 2013 dues to begin your membership immediately.

Member dues are as follows (select one):

- For bank holding companies with assets of less than \$50 million: **\$400**
- For bank holding companies with assets of \$50 million to \$100 million: **\$500**
- For bank holding companies with assets of \$100 million to \$250 million: **\$600**
- For bank holding companies with assets of \$250 million to \$500 million: **\$750**
- For bank holding companies with asset over \$500 million: **\$1,000**
- Associate membership (companies that are not bank holding companies): **\$500**



BHCA Fall Seminar

your
**Playbook
for SUCCESS**



Oct. 3-4, 2013

The Bank Holding Company Association has assembled a great team of industry leaders to help you to stay ahead of the competition. Our main-stage and breakout session speakers bring their expertise and experience to the Fall Seminar Oct. 3-4 at the Minneapolis Airport Marriott Hotel in Bloomington, Minn. Register today to secure a front-row seat!

Matt Birk, a member of the Baltimore Ravens team that won the Super Bowl last January, is our lead-off-speaker on Thursday evening. Matt, who grew up in Minnesota, played for the Vikings for 11 seasons, and played in the Pro Bowl six times, shares his insight into intentional leadership. He explains how to engage the entire staff to make the most of your team.

Friday features intelligence from two noted economists: **Dimitri Delis**, director of BMO Capital Markets Fixed Income Group, and **Narayana Kocherlakota**, president of the Federal Reserve Bank of Minneapolis. Delis uses his Ph.D. in nuclear physics to develop investment strategies and econometric models. He will summarize major events and trends in today's economy and put them into meaningful context for community bank owners and managers. Kocherlakota will offer comments from his perspective as a member of the Federal Open Market Committee, and as the chief regulator for holding companies and Fed member banks in the Ninth District.

Industry consultant **Don Musso**, president of New Jersey-based FinPro, will offer strategies for succeeding in an

uncertain environment. Musso will describe his firm's "decision-tree" planning methodology that results in a pathway to success for holding companies and banks.

Virginia Heyburn, vice president of insights and advocacy for Fiserv, articulates the community bank advantage in technology and payment system strategies. With the technology gap closing between large and small banks, Heyburn says community banks have a clear advantage in cultivating profitable relationships.

Breakout sessions will address technology and security, investments, mergers and acquisitions, and more.

If you are coming from out of town, be sure to make your lodging arrangements before Sept. 19 to get the best rate on a hotel room at the Minneapolis Airport Marriott. Register for the Fall Seminar today by filling out the form in this brochure and returning it with your check. Or if you like, register online at www.theBHCA.org where you have the option of paying with a credit card.

Either way, don't delay. The BHCA Seminar is your best two days in banking!

Sincerely,

Tom Bengtson, Managing Director

2013 BHCA Board of Directors: President **Douglas L. Farmer**, Golden Oak Bancshares, Inc., Holmen, Wis.; Vice President **William Rosacker**, United Bankers' Bancorporation, Inc., Bloomington, Minn.; Treasurer **Larry D. Peterson**, First Financial Services of Moose Lake, Inc., Moose Lake, Minn.; Past President **Bruce Ferden**, Frandsen Financial Corporation Arden Hills, Minn.; Directors: **Chad Bergan**, Dacotah Banks, Inc., Aberdeen, S.D.; **Randy Newman**, Alerus Financial Corporation, Grand Forks, N.D.; **James C. Kramer**, Southeast Minnesota Bancshares, Inc., Altura, Minn.; **Robert Etter**, Farmers & Merchants Agency, Inc., Pierz, Minn.; **Erick Gandrud**, Eagle Investment Company Inc., Glenwood, Minn.; and **Gary W. Paulson**, First Holding Company of Park River, Inc., Park River, N.D.

Your Playbook for Success!

THURSDAY, OCT. 3, 2013

5:00 p.m. to 6:30 p.m. ~ Registration and social

6:30 p.m. to 8:30 p.m. ~ Dinner and program

“Warrior Leadership”

Matt Birk comes off his Super Bowl Championship with the Baltimore Ravens to share his insights into what it takes to be a winner. Birk, who grew up in Minnesota and played 11 seasons for the Vikings, details an intense and intentional method of leadership that focuses on engaging your entire workforce, top to bottom. Amazing things happen when there is “full participation” in understanding and striving to accomplish the mission of your bank. Learn what people want from their leaders and how you can give it to them.

8:30 p.m. to 9:15 p.m. ~ Bonus social and networking

FRIDAY, OCT. 4, 2013 ~ GENERAL SESSION

7:30 a.m. to 3:00 p.m. ~ Registration

8:15 a.m. to 8:30 a.m. ~ BHCA annual business meeting

8:30 a.m. to 9:30 a.m.

“Economic Considerations for your Competitive Playbook”

BMO Harris Economist **Dimiti Delis** explains that while the Fed has supported asset prices and reduced financial tail risks, the U.S. economy still faces significant challenges. Delis, who holds a Ph.D. in nuclear physics, will look at the issues presented by the U.S. housing and labor markets. He will examine the implications of declining demographics and the changing labor market. Furthermore, he will take a look at U.S. interest rate drivers.

9:30 a.m. to 10:30 a.m.

“Succeeding in an Uncertain Environment”

Execution of strategies that leverage your strengths and mitigate risks separates successful banks from the rest of the pack. Consultant **Donald J. Musso**, president and CEO of FinPro, will utilize his firm’s decision-tree planning methodology in a session that will lay out rewarding alternative paths for holding companies and banks. The session will dwell on actionable strategies to position your bank for success.

10:30 a.m. to 11:00 a.m. ~ Break

11:00 a.m. to noon ~ Breakout Sessions

Choose from four lively topics. See accompanying box for details.

Noon to 12:45 p.m. ~ Lunch

12:45 p.m. to 1:40 p.m.

“View from the Fed”

Named one of the “top 100 Global Thinkers” by *Foreign Policy* magazine, **Narayana Kocherlakota**, president of the Federal Reserve Bank of Minneapolis since 2009, will share his perspective as a member of the Federal Open Market Committee on U.S. monetary policy. He will also consider trends in supervision, regulation and the financial services marketplace in a unique look at banking across the Upper Midwest as well as across the country.

1:40 p.m. to 2 p.m. ~ Dessert Break

2:00 p.m. to 3 p.m.

“Advantage Community Banks: Technology and Payments Strategies for Profitable Growth”

By reading and responding to trends, **Virginia Heyburn**, vice president of insights and advocacy for Fiserv, sees community financial institutions gaining a key advantage over large banks. Customers who are looking for timely and convenient service are turning to smaller institutions where technology is closing the gap between the industry’s largest players and its smallest. Leveraging her knowledge of markets and banks across the country, Heyburn offers new insights and fresh ideas for your organization.

3:00 p.m. ~ Adjourn

FRIDAY’S BREAKOUT SESSIONS

Session A

“M&A Update”

Scott Coleman, **Steven Johnson** and **Kevin J. Costley**, attorneys from the Minneapolis law firm of Lindquist & Vennum, will discuss recent trends and developments in community bank acquisitions. The focus will be on practical concerns from both the buyer’s and seller’s perspective, and the strategies/techniques utilized to resolve these concerns.

Session B

“IT Security for the 21st Century”

Cyber threats are a growing problem for banks and holding companies of all sizes. Regulators are encouraging banks to prepare for a variety of threats, including increasing denial of service attacks. Security experts **Roger Schmitz** and **Jon Hendry** of Alerus Financial, Grand Forks, N.D., will walk us through the most common IT security issues, offering ideas for ways banks can protect themselves.

Session C

“Interest Rate Swaps in Community Banks”

Net interest margins continue to decline across the industry, and banks, desperate for yield, are adding duration in assets like never before. At the same time, interest rates have become more volatile with short rates anchored at zero and longer rates rising significantly. **Dallas Wells** of Country Club Capital Markets Asset Management Group will explore how a growing number of community banks are using low risk, plain vanilla interest rate swaps to hedge the growing risk while still being able to compete for the best customers.

Session D

“2013 Bank Tax Planning: A New Era of Taxation”

With several key pieces of tax legislation taking effect this year, it is important for community banks and their owners to keep abreast of key tax developments and implement strategies to minimize the impact of the changes. **Paul Sirek** and **Rhea Hemish**, both partners with the Eide Bailly accounting firm, summarize recent changes in tax law which will impact your tax liability. They will discuss new planning strategies and various opportunities for tax savings and efficiencies.

DINNER THEATRES
Chanhassen

A Friday Night Out

Join your BHCA friends and colleagues for a special evening performance of the timeless classic **Fiddler on the Roof**.

In the tiny village of Anatevka, a poor milkman named Tevye tries to keep the family traditions alive. Yet, times are changing and he must choose between his daughters’ happiness and those beloved traditions that keep the outside world at bay.

Fiddler On The Roof has a rousing, heartwarming score, including: “Tradition,” “Matchmaker, Matchmaker,” “If I Were A Rich Man,” “Far From the Home I Love,” “Do You Love Me,” “Sunrise, Sunset” and many more. No other musical has so magically woven music, dance, poignancy and laughter into such an electrifying, unforgettable experience.

Our evening starts with dinner at the theater. Round trip coach transportation from the hotel is included. So plan to bring your spouse or special guest and make the most of your seminar experience by participating in this fabulous evening of musical theater.

Evening agenda:

4:30 p.m. to 5:30 p.m. ~ Coach transportation to the Chanhassen Dinner Theater

5:30 p.m. to 6:00 p.m. ~ Cash Bar reception

6:00 p.m. to 7:30 p.m. ~ Dinner

7:30 p.m. to 10:15 p.m. ~ Show

10:30 p.m. ~ Return by coach to the Minneapolis Airport Marriott

Special package rate:

\$125 per person

