



FLORIDA BANKERS ASSOCIATION

**25th Annual**

# **Florida Bank Directors Forum**



**October 27-29, 2010**

*The Airport Marriott Hotel  
Orlando, Florida*

# 25th Annual Florida Bank Directors Forum

The Airport Marriott Hotel, Orlando, Florida ❖ October 27-29, 2010

## Schedule of Events

### WEDNESDAY, OCTOBER 27th

12:00 p.m. - 1:00 p.m. .... Registration Desk Opens  
*Name Badge Lanyards Sponsored by: Crowe Horwath, LLP, Fort Lauderdale, Florida*

1:00 p.m. - 3:00 p.m. .... Session One

*Forum Emcee*

**Joseph "Jody" Hudgins**

*Chairman, FBA Banker Education Council*

*E.V.P. Florida Executive, First National Bank of Pennsylvania*

*Opening Remarks*

**Alejandro M. "Alex" Sanchez**

*President & CEO*

*Florida Bankers Association*

*Opening Remarks*

**J. Thomas Cardwell** (invited)

*Commissioner*

*Florida Office of Financial Regulation*

*"Director Liability & Responsibility"*

**Jack P. Greeley**

*Attorney, Smith MacKinnon, PA*

This presentation discusses the issues confronting directors in today's challenging environment and strategies for boards to meet increasing expectations of shareholders, regulators and employees. Topics include increased regulatory accountability, shareholder activism, best corporate governance practices, director and officer compensation, capital transactions, regulatory enforcement actions, and combination transactions.

3:00 p.m. - 3:30 p.m. .... Refreshment Break

3:30 p.m. - 5:00 p.m. .... Session Two

*"FDIC Update"*

**Steven D. Fritts**

*Associate Director of Supervision & Consumer Protection, FDIC*

This session will discuss the latest policy issues affecting the industry and regulatory community. Examination trends and findings will be discussed, along with topical supervisory policy issues.

5:30 p.m. - 6:30 p.m. .... Networking Reception

*Hors d'oeuvres Co-Sponsored by: Independent Bankers Bank, Lake Mary, Florida*

*(cash bar will be provided)*

**THURSDAY, OCTOBER 28th**

7:30 a.m. .... Registration Desk Opens & Continental Breakfast

8:30 a.m. - 10:00 a.m. .... Session Three

*"U.S. and Florida Economic Update"*

**Sean Snaith**

*Director/Research Office, Institute for Economic Competitiveness, University of Central Florida*

This presentation will include an overview and forecast of the U.S. economy addressing the current set of challenges facing the nation's economy and a comprehensive look at what the future holds. Additionally a detailed forecast of Florida's economy including a closer look at the outlook for twelve Metropolitan Statistical Areas across the state will be covered. Professor Snaith's engaging presentation style makes the dismal science of economics a little brighter. As one Business Editor wrote, "Snaith has an uncanny knack of making economics not only understandable, but interesting."

10:00 a.m. - 10:30 a.m. .... Refreshment Break

10:30 a.m. - 12:00 p.m. .... Session Four

*"Consumer Reinvestment Act (CRA) Review and Update"*

**Stephanie J. Ovington**

*Field Supervisor (Compliance), Division of Supervision and Consumer Protection, FDIC*

**Phyllis Patton**

*Assistant Regional Director, FDIC*

12:00 p.m. - 1:00 p.m. .... Luncheon

1:00 p.m. - 2:30 p.m. .... Session Five

*"Banking out of Recession: The Opportunity of a Lifetime"*

**Lee Wetherington, AAP**

*Director of Strategic Insight, ProfitStars, Jack Henry & Associates, Inc.*

Some lessons of the recession are clear. Consumers want a safe place to bank, real-time alerts, and meaning beyond a balance update. Small and medium-size businesses (SMBs), upset about tightening standards and changing terms, want a reliable bank and better, faster, cheaper ways to operate—their adoption of remote deposit will double in 2010. Other lessons are not so clear. Should you close or transform under performing branches? Build more or consolidate? And what about banking beyond branches? 2010 is the perfect storm of opportunity for banks with the foresight and fortitude to act. Join us for a look at the road ahead.

2:30 p.m. - 3:00 p.m. .... Refreshment Break

3:00 p.m. - 4:30 p.m. .... Session Six

*"The Regulatory Quagmire: Who's Supervising Who?"*

**Sharon Lee Stark**

*Managing Director, Sterne Agee & Leach, Inc.*

By the time of this forum, Congress will have adopted sweeping legislation that is designed to overhaul regulation of the banking industry. The proposal originally put forth by President Obama was vast in scope and included some elements such as the elimination of the thrift charter and creation of the Consumer Financial Protection Agency. Will the final legislation prevent a reoccurrence of the practices that led to the financial crisis in 2008? Will the resulting regulatory structure eliminate "too big to fail?" What will the regulators expect of directors and how will their roll change? This is an opportunity to participate in a lively discussion of Washington's attempt to reshape the banking industry.

5:00 p.m. - 6:00 p.m. .... Networking Reception

(cash bar will be provided)

**FRIDAY, OCTOBER 29th**

7:30 a.m. .... Registration Desk Opens & Continental Breakfast  
*Sponsored by: Federal Home Loan Bank of Atlanta, Atlanta, Georgia*

8:30 a.m. - 10:00 a.m. .... Session Seven  
*"The Digital Age - Are You Ready for IT"*

**Mark Sievwright**

*Senior Vice President Corporate Marketing, Fiserv*

There's a digital transformation underway in the global financial services industry. This transformation is changing the game for financial institutions, technology providers, businesses, and consumers. The transformation is having a dramatic effect on how financial institutions and their customers collaborate around products, services, and information. Businesses and consumers - with access to a growing array of electronic devices and applications - are redefining what it means to be empowered and connected. Additionally, new generations of consumers are bringing with them new preferences, new thinking and new ways of doing business. This session will highlight the changes underway and the implications for businesses serving "Generations Next."

10:00 a.m. - 10:30 a.m. .... Refreshment Break

10:30 a.m. - 12:00 noon .... Session Eight

*"Regulator Panel"*

**Ron Lindhart**

*Assistant Deputy Comptroller  
South Florida Field Office, OCC*

**Stephanie J. Ovington**

*Field Supervisor (Compliance)  
FDIC*

**Bradley J. Waring**

*Assistant Regional Director  
OTS*

**Robert Hawkins**

*Assistant Vice President  
Federal Reserve Bank of Atlanta*

**Linda Charity**

*Director  
Florida Office of Financial Regulation*

12:00 noon .... Adjournment

**Special Thanks to our Sponsors**

Many heartfelt thanks go to the companies listed below for their help in making this summit a success.  
(Listed in chronological order of sponsored event)

*Name Badge Lanyards*

**Crowe Horwath, LLP**

*Oscar Ortiz, Business Development  
Fort Lauderdale, Florida*

*Wednesday Reception Hors d'oeuvres*

**Independent Bankers Bank**

*Bill Dacko, SVP Correspondent Relations  
Lake Mary, Florida*

*Saturday Morning Continental Breakfast*

**Federal Home Loan Bank of Atlanta**

*David Eckardt, Sr. Relationship Manager/FL  
Atlanta, Georgia*

## Meet the Speakers



### **J. Thomas Cardwell**

*Commissioner, Florida Office of Financial Regulation*

J. Thomas Cardwell was appointed on August 11, 2009 as Florida's Commissioner for the Office of Financial Regulation. Prior to government service, Mr. Cardwell practiced law and was a leader in the development of financial institutions legislation and regulation in Florida. He began his legal career with Akerman Senterfitt, one of the largest law firms in Florida. During his time at the firm, he served as Chairman and CEO, and headed the Financial Institutions Practice Section. He was General Counsel to the Florida Bankers Association from 1982-2009. The Chief Justice of the Florida Supreme Court appointed Mr. Cardwell to its Mortgage Foreclosure Task Force, which made recommendations in 2009 for the court system to deal with the mortgage foreclosure crisis in Florida. Mr. Cardwell has been rated number one in *Chambers USA: America's Leading Lawyers for Business* for Florida Banking and Finance and has been listed in the *Best Lawyers in America* in both Banking Law and Commercial Litigation for many years. He is a member of the American College of Trial Lawyers. Mr. Cardwell received his B.A. from Duke University in 1964 and his J.D. (with honors) from the University of Florida, College of Law, in 1966 where he was an executive editor of the law review.

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### **Linda Charity**

*Director, Division of Financial Institutions, Florida Office of Financial Regulation*

In 1979, Linda Charity began her career with the Office of Financial Regulation (formerly the Department of Banking and Finance) as an entry-level bank examiner in West Palm Beach. Linda moved from the field to the Tallahassee headquarters in 1983 to develop and implement an extensive examiner training program. In 1989, she was promoted to the Chief of the Bureau of Research, Planning and Staff Development and in 2000 she assumed the position of Chief of the Bureau of Financial Institutions, District I. The former Department of Banking and Finance was reorganized in 2003 and Linda was appointed the Director of the Division of Financial Institutions in February 2003. The Financial Services Commission appointed her Acting Commissioner of Office of Financial Regulation from June – August 2009. Linda earned a Bachelors degree from the University of Florida and a Masters of Business Administration degree in Finance at Florida State University. Linda has attended and taught at a number of state and federal regulatory schools, as well as numerous industry schools and seminars.



### **Steven D. Fritts**

*Associate Director of Supervision & Consumer Protection, FDIC*

Steven D. Fritts is a 27-year veteran of the Federal Deposit Insurance Corporation (FDIC). He has served in managerial roles for the FDIC in Knoxville, Tennessee; Dallas, Texas; and Washington, D.C. His responsibilities have spanned a variety of corporate functions, including risk management supervision, bank resolutions, and consumer compliance. Mr. Fritts was appointed Associate Director for Risk Management Policy on July 1, 2002. He is a graduate of Murray State University, Murray, Kentucky and the Federal Executive Institute, Charlottesville, Virginia.

## Meet the Speakers Continued...



**Jack Greeley**

*Attorney, Smith MacKinnon, PA*

Jack Greeley is a member of the law firm of Smith MacKinnon, PA and specializes in the areas of banking and securities law. He has been involved in over 500 transactions involving bank and bank holding company formations, bank acquisitions, and financial institution capital transactions. His firm is consistently ranked among the top law firms involved in bank mergers in the southeast region. Currently, he serves as securities and regulatory counsel to over 100 financial institutions. He received his B.B.A. degree, with honors, from the University of Notre Dame and his law degree from the Notre Dame Law School. Prior to entering the legal profession, he practiced as a Certified Public Accountant. He is a member of the American, Florida and Indiana Bar Associations and also is a member of the American and Florida Institutes of Certified Public Accountants.

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**Robert Hawkins**

*Assistant Vice President, Federal Reserve Bank of Atlanta*

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**Ronald A. Lindhart**

*Assistant Deputy Comptroller South Florida Field Office, OCC*

Ron Lindhart is the Assistant Deputy Comptroller in charge of the South Florida Field Office for the Office of the Comptroller of the Currency. He is responsible for the supervision and regulation of national banks headquartered from Vero Beach to the Florida Keys and over to Naples. Ron joined the OCC in 1975 and was commissioned as a National Bank Examiner in 1980. He has previously served the OCC in several other management capacities: Director for International Banking and Finance, Deputy Comptroller for Compliance Management, Field Manager of the OCC South Florida Duty Station, and OCC Director for Enterprise Governance. In 2008, Ron was detailed to the US Treasury Department to help establish the operations of the Troubled Asset Relief Program (TARP). Ron holds a M.S. Degree in Regulatory Policy from the George Washington University and a B.B.A. in Finance from Boise State University. He is also a graduate of the ABA Stonier Graduate School of Banking and the Federal Executive Institute.

## Meet the Speakers Continued...

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### **Stephanie J. Ovington, CRCM**

*Field Supervisor (Compliance), FDIC, Division of Supervision/ Consumer Protection*  
Ms. Ovington joined the FDIC in July 1989 as a Risk Management examiner in the Baton Rouge, Louisiana, Field Office. She spent much of her early career examining problem institutions in Louisiana, California, and New England. In 1994, Ms. Ovington transferred to the Los Angeles Field Office where she dealt with complex issues related to the state's real estate downturn. In 1996, she transferred to the Division of Compliance and Consumer Affairs in Sacramento, California, and served a seven month detail in the Community Affairs branch of the Washington Office preparing examiner guidance for large bank CRA evaluations. Ms. Ovington accepted the position of senior compliance

examiner in Raleigh, North Carolina in 1998, where she was primarily responsible for the states of North Carolina and Virginia. In 2004, she was promoted to her current position as field supervisor for the FDIC's compliance operations in Florida. She has served as a fair lending and CRA instructor at the FDIC Training Center, and has regularly served as the compliance instructor for the North Carolina and Florida Directors Colleges. Ms. Ovington received her B.S.B.A. from Auburn University in 1981 and later received an accounting degree from the University of Southern Mississippi. She earned the designation of Certified Regulatory Compliance Manager (CRCM) in 1998 and completed the Graduate School of Banking at Louisiana State University in 2002.



### **Mark Sievwright**

*Senior Vice President Corporate Marketing, Fiserv*

Mark is a much respected industry advisor and thought-leader. During the past 10 years, he has spoken at more than 250 industry conferences and events. He has chaired the US Branch Banking Conference for the past six years and, in 2008, also chaired the U.S. Retail Financial Services Best Practices conference. Additionally, Mark has spoken at state-level financial services conferences across the country, in more than thirty states. Internationally, Mark keynoted both the 2005 and 2006 China Retail Finance & Payments conferences held in Beijing and Shanghai, respectively. His financial services career began in 1979 when he joined HSBC in the United Kingdom. During his nearly 13 years at the bank, he held a variety of senior business management and operational roles within the bank's Consumer Banking and Card & Payment Services divisions. In 1991, Mark joined MasterCard International (Europay International) in Brussels, Belgium and was responsible for Europe-wide marketing and commercial services. As Corporate Senior Vice President at Fiserv, Mark leads the firm's strategic marketing activities working directly with Fiserv clients and businesses to develop successful business growth and customer experience strategies. Mark has a Bachelor's Degree in Finance. He also has Diplomas in Marketing, Business Administration and Human Resources Management.



### **Sean Snaith, Ph.D.**

*Director, Institute for Economic Competitiveness, University of Central Florida*

Sean Snaith is a widely recognized economist in the field of business and economic forecasting. As an award-winning forecaster, researcher, and professor, Sean is always interested in the application of academic expertise to the solution of real world problems. He has served as a consultant for a client list ranging from local and regional municipalities to multinational corporations, including Compaq, Dell and IBM. Sean has held teaching positions at Pennsylvania State University, American University in Cairo, University of North Dakota and University of the Pacific. He frequently appears in national and regional media and is sought after as a speaker. Renowned for his engaging presentations, one business editor wrote, "Snaith (has) an uncanny knack of making economics not only understandable but interesting." Sean is a member of several economic organizations and national forecasting panels including *USA Today's* Survey of Top Economists, Federal Reserve Bank of Philadelphia's Survey of Professional Forecasters and the Livingston Survey. He holds a B.S. in Economics from Allegheny College and an M.A and Ph.D. in Economics from Pennsylvania State University.

## Meet the Speakers Continued...



### **Sharon Lee Stark**

*Managing Director, Sterne Agee & Leach*

Sharon joined Sterne Agee & Leach in September 2009 as a Managing Director, Fixed Income Strategist in the Fixed Income Division. Previously, Sharon was the Senior Economic and Policy Advisor at the Office of Thrift Supervision (OTS) in Washington D.C. where she participated in the development and review of new federal programs to enhance liquidity and expand credit capacity in the U.S. financial system. These programs included recent initiatives such as the Troubled Asset Relief Program (TARP) and national loan modification standards for home mortgages (HAMP). Prior to joining the OTS, she was the Chief Market Strategist and Director of Research and Strategy for Legg Mason and subsequently, Stifel Nicolaus & Co., Inc. for twelve years. Sharon led the development of investment strategies for clients based upon relative value analyses, economic and market assessments, clients' financial objectives, and regulatory/legislative issues. She provided written and oral analyses on domestic economic and monetary conditions and their current and potential effect on the financial markets and was frequently interviewed by the financial press such as CNBC, Bloomberg, Reuters and others. She has published in various professional journals and has been nominated for Institutional Investor's All-Star Fixed Income Research team. She is a graduate of the George Washington University.

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### **Bradley J. Waring**

*Assistant Regional Director, Office of Thrift Supervision*

Bradley J. Waring began his regulatory career in 1987 as a safety and soundness examiner with the Federal Home Loan Bank of Des Moines, Iowa. Mr. Waring transferred to the Office of Thrift Supervision following its creation in 1989. In 1991, he relocated to Greenville, South Carolina, where he worked as an examiner and Field Manager with responsibility for overseeing the examination and supervision programs of OTS-regulated thrifts and thrift holding companies in North and South Carolina. In 2005, Mr. Waring accepted a Senior Examiner position in the Complex and International Organizations department in Washington, D.C., and in 2006, was promoted to Director of Conglomerate Operations. In 2008, Mr. Waring accepted a transfer to Atlanta, GA, where he works as an Assistant Regional Director with responsibility for overseeing the supervisory programs of thrifts and thrift holding companies in Florida. Mr. Waring graduated from the University of Northern Iowa in 1987, with a Bachelor of Science degree in Business Administration.



### **Lee Wetherington, AAP**

*Director of Strategic Insight, ProfitStars, Jack Henry & Associates, Inc.*

Lee Wetherington is Director of Strategic Insight for ProfitStars®, a division of Jack Henry & Associates, Inc.®, and provider of best-of-breed solutions that improve the performance of financial institutions of all sizes and charters, and diverse corporate entities. Lee directs the development of actionable insight and strategy for the financial services industry. To this end, he creates programs, presentations, and articles designed to orient and educate financial professionals on the trends and implications of new technologies. He routinely delivers keynotes nationwide focusing upon opportunities and challenges in e-banking and payments, and he is widely renowned for his unique style of comedic delivery. Lee has spoken for numerous national and state trade groups, including the Independent Community Bankers of America (ICBA), American Bankers Association (ABA), Bank Administration Institute (BAI), Federal Deposit Insurance Corporation (FDIC), Federal Reserve Bank of Atlanta, American Institute of CPAs (AICPA), and the National Automated Clearinghouse Association (NACHA). Lee also serves as the Technology Faculty Chair for several regional banking schools and bank director colleges.

# General Information



The Orlando Airport Marriott Hotel is located at 7499 Augusta National Drive, Orlando, Florida 32822, and one mile from the Orlando International Airport. It boasts environmentally friendly facilities with unsurpassed amenities. Renovated in 2010, Marriott's Orlando Airport Hotel emerges as a contemporary masterpiece of luxury and modern delights with soundproof windows and premium bedding. The hotel's on-site restaurant, PorterHouse, excites the senses with steaks grilled to perfection while Luxe offers classic American cuisine. The revitalized fitness center features state-of-the-art equipment with an indoor/outdoor swimming pool. Guests will enjoy the convenient Orlando, FL, airport location, which

will quickly transports them to Walt Disney World®, Universal Studios, SeaWorld® and Port Canaveral. Or get down to business with easy access to the Orlando Convention Center, UCF Stadium, Lake Nona, Burnham Institute, Medical City, and Downtown Orlando.

**To reserve your room** call the Orlando Airport Marriott directly at (407) 851-9000 or their central reservations office at (800) 228-9290, and identify yourself with the 25th Annual Florida Bank Directors Forum. The standard room rate for this event is \$124.00 . (Plus 6.5% tax and valet parking at \$14.00 per night; self parking is complimentary) **Please be sure to secure your room reservation as soon as possible before the block is sold out or before the cut off date of Monday, September 27, 2010. Reservations made after this date will be subject to group room and rate availability.**



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## Continuing Educational Credits Available

### Attention State Chartered De Novo Banks

**This event has been approved for 12 hours toward the required 16 hours of continuing education for directors of new state chartered banks as mandated by the Florida Office of Financial Regulation.**

The Florida Bankers Association is registered with the National Association of State Boards of Accountancy (NASBA), as a sponsor of continuing professional education on the National Registry of CPE Sponsors. State boards of accountancy have final authority on the acceptance of individual courses for CPE credit. Complaints regarding registered sponsors may be addressed to the National Registry of CPE Sponsors, 150 Fourth Avenue North, Suite 700, Nashville, TN, 37219-2417. Web site: [www.nasba.org](http://www.nasba.org). **Approved for up to 12 total CPE credits, (6.0 - Auditing, 3.0 - Business Mgmt & Organization, 1.5 - Computer Science, and 1.5 - Economics)**



# REGISTRATION FORM

## FLORIDA BANKERS ASSOCIATION 25th Annual Florida Bank Directors Forum

October 27-29, 2010 ❖ Airport Marriott, Orlando, Florida

**IMPORTANT:** Complete this form and return with your credit card information to Florida Bankers Association, P.O. Box 11117, Tallahassee, FL, 32302-3117. Telephone: (850)224-2265. FAX: (850)222-6338. For more information on this forum or any other FBA educational event contact Pete Brokaw by Email at [pbrokaw@floridabankers.com](mailto:pbrokaw@floridabankers.com) or at the numbers above.

**REGISTRATION FEE INCLUDES:** General sessions, handouts, Thursday lunch, reception hors d'oeuvres, both continental breakfasts and all refreshment breaks.

**REFUNDS:** A full refund will be made for cancellations received on or before October 6, 2010. A cancellation fee of \$100.00 per person will be charged between October 6-13, 2010. **NO REFUNDS** after October 13, 2010. Substitutions are always welcomed and encouraged.

**REGISTRATION FEE PER PERSON:**

	Received on or before 10/13/10	Received after 10/13/10
FBA Member .....	\$400.00	\$450.00
Additional FBA Member .....	\$350.00	\$400.00
All other Non-FBA Member .....	\$800.00	\$900.00
Additional Non-FBA Member .....	\$700.00	\$800.00
De Novo Banks Less Than One Year Old .....	\$350.00	\$400.00

*A check may be substituted for a credit card **only** if no company credit card is available to use.*

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