



FLORIDA BANKERS ASSOCIATION

4th Annual

Florida Bank President & CEO Summit



August 12-13, 2010

*JW Marriott Grande Lakes
Orlando, Florida*

4th Annual Florida Bank President & CEO Summit

JW Marriott Grande Lakes ♦ August 12-13, 2010

Schedule of Events

THURSDAY, AUGUST 12th

8:00 a.m. Registration Desk Open
Name Badge Lanyards Sponsored by: Crowe Horwath, LLP

8:00 a.m. - 8:30 a.m. Continental Breakfast
Sponsored by: Federal Home Loan Bank of Atlanta

8:30 a.m. - 10:30 a.m. Session One
Welcome & Summit Emcee

R. Van Bogan

Chairman, Florida Bankers Association

Chairman, Florida Bank of Commerce

Orlando, Florida

"Economic Update"

Sean Snaith

Director/Research Office, Institute for Economic Competitiveness

University of Central Florida

Orlando, 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."

10:30 a.m. - 11:00 a.m. Refreshment Break
Sponsored by: NewOak Capital, LLC

11:00 a.m. - 12:30 p.m. Session Two
"Prepare for the Event of Examination"

J. Michael Woody

Owner & Principal, J. Michael Woody, Inc.

Destin, Florida

The most important event in the future of your bank is your next regulatory examination! It is not a question of are you going to be examined but when are you going to be examined! Community bankers must prepare for this all important challenge and maximize their personal and institutional credibility with the Regulators. We must be prepared, knowledgeable, strong, professional, courteous, and most of all - successful! Never before has a CAMELS "2" or "1" rating been more important. This session explores ideas, tactics, and strategies that work in the real world in preparing your bank for the inevitable examination!

12:30 p.m. - 1:30 p.m. Luncheon

1:30 p.m. - 3:00 p.m. Session Three

"Lessons From Troubled Banks: Where the Industry Goes From Here"

Curtis D. Carpenter

*Managing Director, Sheshunoff & Company Investment Banking
Austin, Texas*

This session will be a fast-paced, data-rich review of the many changes in the landscape of community banking and a close look at the opportunities being presented by these historic changes. The complexity of the past 18-months of historic change will be reduced to manageable pieces. Participants will understand the implications of the growing imbalance in market share among the nation's banks; understand the reasons behind the recent performance gap between the nation's largest banks and community banks; take a comprehensive tour of the current state and trend lines of asset quality throughout the country; discuss the current perspective of bank regulators and the stifling impact of recent regulatory trends; review the root causes of bank failures to date and what to expect in closing in 2010 and 2011; examine the cost of bank failures and lessons learned; analyze recent merger activity, prices and where the best opportunities will be in 2010; and look ahead to see what is next for both community bankers and the organizations they run.

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

3:30 p.m. - 5:30 p.m. Session Four

"Best Practices Roundtable Discussions: What Keeps Bankers Awake at Night"

Moderator

J. Lamar Roberts

*President, First National Bank of Central Florida
Winter Park, Florida*

This session will be your time to talk to your contemporaries from across the state. You will be lead by a moderator to discuss the pressing issues affecting your institution, in an effort to find solutions you can implement the next day back in the office.

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

*Hors d'oeuvres Sponsored by: Wells Fargo Bank
(cash bar will be provided)*

FRIDAY, AUGUST 13th

8:00 a.m. - 8:30 a.m. Continental Breakfast

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

"Florida Bank Performance Review"

Alan Smith

*Senior Bank Strategist, Bank Intelligence Solutions, Fiserv
Atlanta, Georgia*

This presentation will review key performance indicators for the state's banks and benchmark versus other key metrics. You will be shown how to review key metrics critical to profit contribution that separate the best performers; identify those revenue opportunities that lend themselves to greater success given different operating strategies; and evaluate benchmarks for asset quality, net interest margin and efficiency ratio components. We will also discuss short and long term financial and market trends and what they mean for the future of Florida banking.

10:00 a.m. - 10:15 a.m. Refreshment Break

10:15 a.m. - 12:00 noon Session Six

"Leveraging Technology to Lead"

Lee Wetherington

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

Most presidents and CEOs hail from the lending side of the bank. Few have backgrounds in IT, operations, data processing, or payments. Yet, now more than ever, creativity and core competence in technology is what differentiates winners from losers in the increasingly commoditized world of financial services. Join us for a candid review of the technology trends and challenges facing today's senior bank leadership, and learn what you must know now to capitalize strategically on the biggest opportunities for growing your bank.

Meet the Speakers



Curtis D. Carpenter

Managing Director, Sheshunoff & Company Investment Banking

Curtis Carpenter has more than 27 years in the financial services industry and extensive experience with mergers and acquisitions, strategic planning, and financial management in the financial services sector. He has been involved in over seventy successful merger transactions from the multiple perspectives of buyer, seller and broker. Prior to joining Sheshunoff & Co. Investment Banking, Curtis helped direct mergers and acquisitions with a large regional bank holding company in their expansion into major growth markets across the Southwest.

Curtis is a frequent speaker at conferences throughout the country of both state and national organizations and has been a featured industry specialist for one of the world's largest international accounting firms. He has been quoted as an industry expert in over 100 newspapers and other publications throughout the country including the Wall Street Journal, Bloomberg and CNBC. Curtis is a Certified Public Accountant in the state of Texas, holds a bachelor's degree in Accounting from Abilene Christian University, and is a graduate of the Management Training Program of one of the nation's largest banks.



J. Lamar Roberts

President & CEO, First National Bank of Central Florida

J. Lamar Roberts has been president of five Florida banks over the last 37 years. Since 2010 he has been president of First National Bank of Central Florida in Winter Park, Florida. He has been very active in the banking industry, serving as a director and lecturer at the Florida School of Banking, and a guest lecturer at the Graduate School of Banking at the University of Wisconsin. He has served as chairman of the Florida Bankers Association and director, as well as member of the Executive Committee of the Independent Community Bankers of America. Lamar has also served as director and Chairman of the Board of the Independent

Bankers' Bank of Florida, as well as director and chairman of the Florida Bankers Insurance Trust.



Alan Smith

Senior Bank Strategist

Bank Intelligence Solutions, Fiserv

Alan Smith has more than 20 years of banking experience, including eight years as Director, President and Chief Operating Officer of a \$500 million bank and Director, Executive Vice President and Chief Operating Officer of its holding company. As a Senior Bank Strategist for Bank Intelligence Solutions at Fiserv, Alan works in an advisory role to BancAnalyst® client banks helping them make the best use of the online advisory tools for strategic and tactical planning to drive bank performance and maximize franchise value.

Prior to joining Fiserv, Alan was the President and Chief Operating officer at The Bank/First Citizens Bank where he was responsible for identifying and executing business priorities which maximized the bank's value. Alan also held the positions of Executive Vice President and Chief Operating Officer of First Citizens Bancorp, Senior Vice President and Corporate Banker of Wachovia Corporation, and Director positions at The Home Bank of Tennessee and Infinity Mortgage Company. Alan was also Chairman and a member of the Local Advisory Board for Branch Bank and Trust.

Alan graduated from the Centre College with a Bachelor of Science in Economics and Management/Government. He also received a Master of Business Administration degree in Finance from Vanderbilt University.

Meet the Speakers Continued...



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.



Lee Wetherington, AAP

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

Lee Wetherington, AAP, 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 state and national trade groups, including the Independent Community Bankers of America (ICBA), Bank Administration Institute (BAI), American Bankers Association (ABA), Federal Deposit Insurance Corporation (FDIC), Federal Reserve Bank of Atlanta, American Institute of CPAs (AICPA), and the National Automated Clearinghouse Association (NACHA). He also serves as the Technology Faculty Chair for several regional schools of banking and finance.

Lee received bachelor degrees in Economics and English from Duke University in 1990, and, in 1993, he completed graduate studies at Emory University. In 1995, he earned the distinguished Accredited ACH Professional (AAP) certification from the National Automated Clearing House Association (NACHA).

Meet the Speakers Continued...



J. Michael Woody, Sr.

Owner and Principal

J. Michael Woody, Inc.

Mike Woody's past experience includes President, Chief Executive Officer and Director of Warren County Bank in McMinnville, Tennessee, First Tennessee Bank, N.A., in Murfreesboro, Tennessee, Oklahoma National Bank, in Oklahoma City, Oklahoma, and Commerce Bank, in Oklahoma City, Oklahoma. He was also Executive Vice President, at First Oklahoma Bancshares and First National Bank of Oklahoma City; a former board member of Commerce Union Bank of Rutherford County, Kirkpatrick Oil Company, and Jefferson Bank & Trust, in Lakewood, Colorado. He was a former Chairman of the Credit Enhancement Committee of the State of Oklahoma and former Asset Chairman of MetaFund, an Oklahoma venture capital fund.

He earned a Distinguished Faculty Award at the University of Mississippi School of Banking and has over twenty years tenure at the Graduate School of Banking at Colorado. He has held past faculty positions at the Graduate School of Banking at Louisiana State University, Owen Graduate School of Business Administration, Vanderbilt University, the University of Tennessee, the University of Central Oklahoma, and Middle Tennessee State University. He is currently a faculty member at the Florida School of Banking.

He has held training sessions for the Conference of State Bank Supervisors, Federal Reserve Bank, N.C.U.A. examiners, state regulators in Iowa, Oklahoma and Nebraska, and the O.C.C. He makes over 80 presentations each year to over 45 banking associations and overseas for the U.S. Treasury and A.I.D. in Russia, Slovakia, and the Czech Republic. He has also led commercial lending training for WestPac Banking Corporation in Australia and the New York Finance Institute in Singapore.

He earned his B.S. Industrial Engineering, from the University of Tennessee in Knoxville and his M.B.A. Finance from the Colgate Darden Graduate School of Business, at the University of Virginia, in Charlottesville.

*"Education is learning what you
didn't even know you didn't know."*

~Daniel J. Boorstin



*"Learning is what most adults will do
for a living in the 21st century."*

~Perelman

General Information



The JW Marriott Grande Lakes is located at 4040 Central Florida Parkway Orlando, FL 32837, (407) 206-2300. In-room amenities include high-speed and Wi-Fi Internet access, multiple dataports, dual-line speakerphone, private voicemail, work desk with lamp, 32" flat-screen HD LCD Television, weekday newspaper delivery, complimentary in-room coffee and tea, and in-room laptop compatible safe. For traveling directions please visit their website at <http://www.grandelakes.com/Directions-56.html>.

To make individual reservations please call the Marriott at (800) 228-9290 and identify yourself with the Florida Bankers Association President/CEO Summit 2010. The room rate for a standard single/double occupancy is \$219.

Please make your room reservations before the cutoff date of Monday, August 16, 2010. After this date reservations will be accepted on a space and rate available basis.

(Please note the additional hotel charges of 12.5% state and local taxes, \$10 round trip gratuity for your bags, \$3 per day housekeeping charge, \$12 for self parking and a maximum of \$20 for overnight parking.)



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

Thursday Morning Continental Breakfast
Federal Home Loan Bank of Atlanta

Thursday Morning Refreshment Break
NewOak Capital, LLC

Thursday Reception Hors d'oeuvres
Wells Fargo Bank

REGISTRATION FORM

FLORIDA BANKERS ASSOCIATION 4th Annual Florida Bank President's Summit

August 12-13, 2010 ❖ JW Marriott Grande Lakes, Orlando, Florida

IMPORTANT: To register on-line please visit our website at www.floridabankers.com, or 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 summit or other FBA educational events contact Peter Brokaw by Email at pbrokaw@floridabankers.com or at the numbers above.

REGISTRATION FEE INCLUDES: General sessions, handouts, receptions, lunches, continental breakfasts and refreshment breaks.

REFUNDS: A full refund will be made for cancellations received on or before July 21, 2010. A cancellation fee of \$200.00 per person will be charged between July 21 - 28, 2010. **NO REFUNDS** after July 28, 2010.

REGISTRATION FEE PER PERSON:

	Before 7/28/10	After 7/28/10
FBA Member Institutions	\$750.00	\$850.00
All other Non-FBA Member Institutions	\$1,500.00	\$1,700.00
De Novo Banks Less Than One Year Old	\$650.00	\$750.00

Method of Payment (check one):

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■ Please check here if you need special assistance while at this summit.

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