

**Wyoming Bankers
Association
Annual
Credit Conference**

APRIL 11-12, 2013



Holiday Inn
204 W. Fox Farm Road
CHEYENNE, WY

Program Outline

Thursday, April 11, 2013

7:30 - 8:00 a.m. **Registration/Continental Breakfast -- Big Horn/South Fork Room**
Sponsored by: Fortner, Bayens, Levkulich & Garrison, P.C., Denver, CO

8:00 - 8:15 a.m. **Welcome Remarks By: -- Big Horn/South Fork Room**
Aaron Courtney, Credit Conference Committee Chairman & V.P., Capital West Bank - Cheyenne
(Invited) **Steve Lovas**, WBA President & Regional President U.S. Bank, Cheyenne

8:15 - 10:00 a.m. **Regulation Without Representation**

I will be addressing the regulatory burden in this Country, and the effect that such regulations have on our liberty and our economic prosperity. I will also address the regulatory reform needed to put us on the path to prosperity and to ensure adherence to our Constitutional form of government.

Harriet M. Hageman, Attorney
Hageman & Brighton, P.C. - Cheyenne, WY



10:00 - 10:15 a.m. **Break -- Big Horn/South Fork Room**

10:15 - 12:15 p.m. **Stress Testing and Cash Flow Analysis -- Big Horn/South Fork Room**

This session focuses on the regulatory requirement that lenders be able to prove that the borrower has the capacity to repay debt. This "Best Practice" was codified in the Dodd Frank legislation. The primary use of stress testing is in the analysis of income producing real estate loans. The three risk variables covered will be; Occupancy Rates, Interest Rates, and Rental Rates.

We will also discuss current best practices for underwriting loans and credit administration. Additional topics to be covered include; Appraisal Review, TDR's Impaired Loans, and Loan Portfolio Management.

David Kemp, President
Bankers Management, Inc. - McDonough, GA



12:15 - 1:30 p.m. **Lunch with time to visit the Exhibitors -- Butte**

Co-Sponsored by: Federal Home Loan Bank, Seattle WA & Graduate School of Banking at CO, Boulder CO

1:30 - 3:30 p.m. **How Do You Develop New Business In This Credit Risk Environment?**

While the economy is difficult, to say the least, bankers must still generate a return for their shareholders. The generation of an adequate return requires the booking of earning assets, the generation of deposits and fee income. Risk management and mitigation must be a part of any bank's marketing/sales efforts.

The calling effort must begin with a working description of an "acceptable" customer. This customer profile is outlined in a RAAC (Risk Asset Acceptance Criteria) Statement. Having a focused calling/sales effort avoids the "Walk-In" trap. Specific topics to be covered:

- RAAC Statement
- Structuring an Outside Calling Effort
- Building Referral Networks
- Building Client Knowledge
- Good Customer Service = Higher Profits
- Personal Development

David Kemp, President
Bankers Management, Inc. - McDonough, GA

3:30 - 3:45 p.m. **Break -- Big Horn/South Fork Room**

3:45 - 4:30 p.m.

Global Economic Trends and Their Impacts on the Cowboy State

-- Big Horn/South Fork Room

National and international economic events impact us here in Wyoming in an outsized way. We'll discuss the current state of Wyoming's economy, possible headwinds and opportunities facing the state, and the impacts on consumer and business sentiments going forward.

Anne Alexander, Director, International Programs & Economist
University of Wyoming - Laramie, WY



5:15 - 6:30 p.m.

Reception -- Butte

*Reception Co-Sponsored by: Central States Of Omaha, Wheatland, WY
& Davis and Cannon, LLP, Sheridan, WY*

evening

Dinner on your own

Friday, April 12, 2013

7:00 - 8:00 a.m.

Breakfast Buffet Co-Sponsored by: Bankers' Bank of the West, Denver, CO-- Butte

8:00 - 9:15 a.m.

Federal Reserve Bank of Kansas City - Regulator Panel -- Big Horn/S. Fork Room

An Examiner from Consumer Compliance and Commercial examinations will lead a discussion on recent as well as significant pending regulatory changes in the compliance world including lessons learned in 2012 as well as expectations for 2013 and future areas to focus on. With regard to the commercial side, examiners will cover Troubled Debt Restructured: Proper accounting as well as classification. Understanding when a loan is considered TDR, collateral dependent, and how to measure impairment, as well as appropriate timing for charging the credit off of the books... Additionally, examiners will leave about 20 minutes to answer questions from the audience.

Dave Nowling, Manager Consumer Affairs, Federal Reserve Bank of Kansas City - Denver, CO

Andy Pobywjlo, Senior Examiner, Federal Reserve Bank of Kansas City - Denver, CO

Bill Kelder, Examiner, Federal Reserve Bank of Kansas City - Denver, CO

9:15 - 9:30 a.m.

Economic Gardening – Targeted Resources for Growth Companies

-- Big Horn/South Fork Room

Ever wish your clients had a corporate staff that could use sophisticated tools to help them make your strategic decisions like the Fortune 500? Now they can! The Wyoming Entrepreneur Economic Gardening Project is looking for second stage growth companies that are facing decisions that can help them grow to the next level of success. As a participant in the program you can: Evaluate business strategy; Develop management team; Identify new markets; and Understand competition.

Has your client's business grown to a point where they need to think about better defining their strategy, developing their management team, identifying new markets and understanding their competition? Through Wyoming's statewide economic gardening program, your clients can get the outside help they need to grow to the next level ... all at no charge.

Based on proven business assistance strategies referred to as "Economic Gardening," Wyoming Entrepreneur's Economic Gardening program provides entrepreneurial growth companies with the tools to increase revenue and sustain growth.



Mike Lambert, Manager

Wyoming Market Research Center - Laramie, WY

9:30 - 10:00 a.m.

"Wyoming Business Council - 15 Years Old" -- Big Horn/South Fork Room

Overview and update on Wyoming Business Council activities to support business, community and economic development.

Bob Jensen, Chief Executive Officer

Wyoming Business Council - Cheyenne, WY



Continued on next page

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

10:15 - 12:00 noon **Fingertip Banking "Touch, Drag and Drop!" -- Big Horn/South Fork Room**

Self service is a trend that is being left behind in the digital dust! Financial institutions are not surprised to learn that volumes are declining in the telephone banking space, but customers are not thrilled with their internet banking product either. Penetration rates with online banking products are slowly inching up and the rate of growth is frustrating.

Be it business or personal products, financial institution's need to learn how to connect with their customers in a 21st Century context. Self service banking is being pushed out by the growing proliferation of like-style extending products that exploit the power and utility of the smart phone and the tablet computer. It is a matter of "Touch, Drag and Drop"!

Smart phones and tablet computers have transformed the user experience down to a very basic element. A sense of touch! App's (applications) are being launched at an incomprehensible speed. From starting your car to buying theater tickets and the alarming trend is that App's are replacing traditional websites, right when you thought you had an up-to-date Internet banking strategy.

Dan Fisher will talk about how to relate and create! Relief is on the way! Dan will cover the elements of a successful APP, what to look for, what is important and how to select and negotiate with a prospective vendor. It does not have to be complicated! You can also visit Dan's website www.copperrivergroup.com or the Android Market (the Copper River Group) and download his app! Coming soon....the App for the iPhone!

Dan M. Fisher, President/CEO

The Copper Group - Fargo, ND



12:00 noon **Adjourn**

2013 Conference Exhibitors:

-EDR-Environmental Data Resources Inc., Milford, CT

440 Wheelers Farms Road
Milford, CT 06460

Partick Kennedy, Reg. Manager 800/265-2372
pkennedy@edrnet.com

-Graduate School of Banking at Colorado, Boulder, CO

3215 Marine Street, W198, UCB 411
Boulder, CO 80309

Josie Kness, Marketing Mgr. 800/272-5138
josie@gsbcolorado.org

-Harland Financial Solutions, Portland OR

400 SW Sixth Avenue, Suite 200
Portland, OR 97204

Sandy Welsh sandy.welsh@harlandfs.com 503/274-7280
Jeff Johnson, jeff.johnson@harlandfs.com

-SPC Companies, Riverton, WY

509 South Federal Blvd.
Riverton, WY 82501

Charlie Johnson 307/857-1611
charliejohnsblackhawk@wyoming.com

-WIDC Frontier CDC, Casper WY

232 E. 2nd Street, Suite 300
Casper, WY 82601

Diane Johnston, President 307/234-5351
djohn@widcfrontier.com

-Wolters Kluwer (Bankers System), Sandy UT

9660 Altamont Drive
Sandy, UT 84092

Scott Smith, Account Executive 801/703-3467
smith.scott@wolterskluwer.com

-Wyoming Entrepreneur-Small Business Development Center, Laramie WY

Dept. 3922, 1000 University Ave.
Laramie, WY 82071

Jill Kline, State Director 307/766-3405
jkline@uwyo.edu

-Wyoming Smart Capital Network, Laramie WY

P.O. Box 756
Laramie, WY 82073

Diane Wolverton, Executive Director 307/760-7373
dwolverton@dcnteam.com

Speaker Bios

Harriet M. Hageman -- Harriet M. Hageman was raised on a ranch near Ft. Laramie, Wyoming. She attended Casper College and was on the Livestock Judging Team. She graduated from the University of Wyoming with a Bachelor's Degree in Business Administration and graduated from the College of Law in 1989. Harriet is a Founding Partner of Hageman & Brighton, P.C., in Cheyenne, Wyoming. She focuses her practice almost exclusively on water, natural resource, and land use issues. Harriet and her business partner Kara Brighton formed the Wyoming Conservation Alliance and the Colorado Resource Alliance. They are both dedicated to promoting participation in the federal and state regulatory process associated with water and natural resource issues. She is licensed to practice law in Wyoming, Nebraska and Colorado. Harriet is a member of the Wyoming Business Alliance, Steering Committee; Mountain States Legal Foundation, Board of Litigation and the Rocky Mountain Land Use Institute, Board of Directors. Honors Received: 2010 Alumni of the Year - Casper College; 2011 Doornbos Agriculture Lecture Series & Rancher's Night; Out Featured Speaker - Casper College and 2011 Wyoming Agriculture Hall of Fame Inductee.

David L. Kemp -- David L. Kemp is President of Bankers Management, Inc. (BMI), formerly The Management Group. BMI is a nationally recognized company in financial services training and bank consulting. Prior to forming BMI, he served as Vice President, Director of Credit Services for Cannon Lending Schools, as well as through Banking Association sessions for individual financial institution. Education includes: Bachelor of Science, Math/Physics, Morris Brown College, Atlanta, Georgia; Graduate Studies: Accounting, Corporate Finance, Georgia State University, Atlanta, Georgia; Graduate Studies: Capital Markets, Corporate Finance; Harvard University, Cambridge Massachusetts. Mr. Kemp has more than Thirty years of management experience in consulting, training credit administration and new business development. Before joining Cannon, Mr. Kemp was Vice President Corporate Finance with Citicorp North America. He was responsible for Marketing Investment and Commercial Banking Services throughout the southeast. His areas of expertise include commercial lending, consumer lending, portfolio management, real estate lending, workouts, and director responsibilities. While with Citicorp, Mr. Kemp was assigned to serve as Senior Credit Officer, specializing in financing retail companies. He managed a workout process that saved more than twenty million dollars in planned charge-offs. Prior to joining Citicorp, Mr. Kemp was a Branch Manager and Commercial Lender for First National Bank of Atlanta and Citizens and Southern National Bank. In addition to his banking background, he served as a consultant to small businesses in the area of finance, operations, marketing and sales. Mr. Kemp serves as a visiting professor and guest lecturer to many colleges and universities. He is past chairman of the Downtown Development Authority (City of Atlanta's Board that owns the Underground Atlanta Project.) He is also past president of the Atlanta Urban Bankers Association.

Anne Alexander -- Anne Alexander is an economist and Director of International Programs at the University of Wyoming. She earned her Ph.D. in Economics at UW and M.A. in Regulatory and Energy Economics at New Mexico State University. Dr. Alexander's research and teaching focuses on international economics, health economics, energy economics, and political economy. At UW, she is in charge of efforts to enhance global perspectives at the university, including study abroad, faculty immigration, and relations with foreign universities and governments. She serves on the Wyoming Legislature's Nuclear Energy Task Force as Governor Matt Mead's representative. From 2002-2003 she served on the Economic Policy Staff in the U.S. Department of State's Bureau of African Affairs, focusing on energy, natural resource development, and anticorruption efforts, and served as State Department liaison on sub-Saharan Africa to the Treasury Department, World Bank, and IMF. She was elected in 2006 to the Albany County Hospital District Board of Trustees (aka Ivinson Memorial Hospital), and served as Chair of the Board from 2007-2009 and Secretary until the end of her term in 2010. She is on faculty in the Department of Economics and Finance at UW, has served as the Assistant Dean for the UW College of Business, and was Director of the interdisciplinary Health Economics Policy Center at UW.

PANEL: --

David Nowling --David Nowling is a manager in the Consumer Affairs Department of the Federal Reserve Bank of Kansas City – Denver Branch. Dave has been with the bank for 30 years, working 28 years in bank regulation. He was an examiner for 8 years before becoming a manager. In addition to his compliance experience, Dave was a manager in the commercial bank examinations department for 10 years. He has a double major in Finance and Accounting from the University of Colorado at Denver, a Masters in Business Administration from Denver University, and is a graduate of the Graduate School of Banking at Colorado. He is currently on the faculty at the Graduate School of Banking at Colorado where he teaches courses on organizational culture and leading organizational change.

Andy Pobywjlo --Andy Pobywjlo is a Senior Examiner with the Federal Reserve Bank of Kansas City working in the Examinations and Inspections Department based out of the Denver Branch. In his current role, Andy is a Central Point of Contact (CPC) with oversight responsibility for a portfolio of State Member Banks in Colorado and Wyoming. Andy has over 26 years of finance and banking related experience. From 1994 to 1996, as a bank examiner, he was involved with The Office of Economic Restructuring at the U.S. Agency for International Development Mission's (USAID) monetary restructuring project in Ukraine providing technical assistance to the National Bank of Ukraine in developing an organizational framework to supervise

banking institutions. He has been with the Federal Reserve System for 23 years - having worked with the Federal Reserve Banks of Cleveland and Chicago. Andy moved to Denver in 2001. He holds Bachelor's Degrees in Finance and International Business from Bowling Green State University, Bowling Green, Ohio, and an MBA from Baldwin-Wallace College, Berea, Ohio. Andy also completed the Stonier Graduate School of Banking program

Bill Kolver -- Bill Kolver is an examiner for the Federal Reserve Bank of Kansas City working in the Consumer Affairs Department out of the Denver branch location. Bill has fifteen years of finance and banking related experience, including 9.5 years of lending and management experience with a major banking institution located in Colorado. Bill's areas of expertise include loan compliance, the Community Reinvestment Act (CRA), fair lending reviews, financial analysis, and loan underwriting. He holds Bachelor's Degrees in Business Management and Journalism with an emphasis in Public Relations from the University of Northern Colorado. Bill also completed the Graduate School of Banking program at the University of Wisconsin in 2004.

Mike Lambert -- As the manager and first employee of the Wyoming Entrepreneur's Market Research Center, Mike has in ten years built an information resource for Wyoming businesses that is unique in the nation. The MRC specializes in providing any Wyoming business with access to advanced marketing information that was previously available only to a few of the largest corporations. Mike's individual expertise also includes marketing, product management, international trade and export. Prior to starting the WMRC, Mike spent 13 years at Waterpik Technologies, ending as their Director of International Marketing. Holding an MBA from UW, Mike has a strong link to Wyoming, having worked for both Unicover in Cheyenne and for the Wyoming Department of Revenue.

Robert Jensen -- Robert Jensen joined the staff of the Wyoming Business Council in March 2004 and has served as CEO since July 2007. Prior to the Business Council, Jensen worked for 27 years with Fleischli Oil Co., a regional petroleum distribution company, the last five years of which he served as president. Jensen is a 1981 graduate of the University of Wyoming, College of Business. In addition, in his business career he has helped coordinate the feasibility and planning process for redevelopment of the former Union Pacific Depot and Depot Square under the authority of the Cheyenne-Laramie County Economic Development Joint Powers Board, and was a partner in the renovation of The Historic Plains Hotel in downtown Cheyenne. Jensen, a fourth-generation Cheyenne native, has been active in civic and economic development organizations and has served on numerous boards including Cheyenne LEADS, Cheyenne Chamber of Commerce, The U.S. Chamber of Commerce, Cheyenne Downtown Development Authority, Laramie County Library Board, University of Wyoming College of Business Advisory Council, Wyoming Workforce Development Council, the Wyoming Chapter-National Multiple Sclerosis Society and is currently Vice Chairman of K9s 4 Mobility. Jensen is married and he and his wife Jill have one daughter, Jessica.

Dan Fisher -- Dan is President and CEO of The Copper River Group offering consulting and research services to the financial industry with an emphasis on payments systems, information and technology strategies. He is a noted international speaker and contributing editor to the American Bankers Association Banking Journal, with over 30 years of experience in banking, focusing on technology and payments systems. He is also a leader in the financial industry as a director of the Federal Reserve Bank of Minneapolis, Chairman of the ABA Payments Committee, a member of the ICBA Payments Committee and is currently on the faculty of the Graduate School of Banking at Louisiana State University and the University of Mary (North Dakota). He participated in the industry effort with the Federal Reserve culminating in the passage and implementation of the Check-21 legislation. Dan is a recognized expert in the area of financial services and payments technology. He has authored or co-authored six books and has written numerous articles and white papers on technology, operations, and the payments system. His most recent books are: Capturing Your Customer, focused solely on Remote Deposit Capture (Merchant) published by The Copper River Group, and Remote Deposit Capture Practical Considerations co-authored with Paul Carrubba and published by Sheshunoff and the Risk Management Series (Remote Deposit Capture) and writes the Beyond the Bank Blog for the American Bankers Association Banking Journal. Dan holds a Masters Degree in Education (Teaching and Technology) and a Bachelors Degree in Accounting.

2012-2013 Credit Conference Committee

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