

AGENDA

WEDNESDAY, SEPTEMBER 14

- 7:30 a.m. Registration for CBAO Golf Tournament Opens (Coffee Creek Golf Course, Edmond, OK)
- 8:00 p.m. CBAO Golf Tournament Shotgun Start
- 1:00 p.m. CBAO Golf Tournament Luncheon (Coffee Creek Golf Course, Edmond, OK)
- 1:30 p.m. CBAO Golf Tournament Awards (Coffee Creek Golf Course, Edmond, OK)
- 12:00 p.m.-7:30 p.m. Registration Desk Open (2nd Floor)
- 6:00 p.m.-7:30 p.m. Welcome Cocktail Reception with Exhibitors (2nd Floor)
Silent Auction Opens
- 7:30 p.m. Dinner on Your Own (See Map for Local Restaurants)
- 9:00 p.m. Michael Murphy's Dueling Pianos (25 S. Oklahoma in Bricktown, See Map)
Join CBAO after dinner on Wednesday night from 9 p.m. to 1 a.m. at the marvelous Michael Murphy's Dueling Pianos Bar. There is amazing comedic banter and interaction, so no worries of a typical cover band! Our entertainers were plucked from some of the hottest concepts around the country and together know over 1,000 different songs and play at least 3 different instruments.
- Shuttle service from the Skirvin Hilton to Michael Murphy's and back to the Skirvin will be available if needed. First shuttle leaves the Skirvin at 9:00pm and will make runs back and forth until 1:00am*

THURSDAY, SEPTEMBER 15

- 7:00 a.m.-9:00 p.m. Registration Desk Open (2nd Floor)
- 7:00 a.m. Coffee with Exhibitors
- 7:00 a.m.-3:00 p.m. Exhibitor Booths Open (2nd Floor)
- 7:30 a.m. Breakfast (Grand Ballroom, 2nd Floor)
- 8:00 a.m. Welcome - Oklahoma State Banking Commissioner Mick Thompson (Grand Ballroom, 2nd Floor)

AGENDA

- 8:15 a.m. *The Year 2020 Has Arrived – Mike Moebs, Moebs Services, Inc. (Grand Ballroom, 2nd Floor)*
The industry is changing. In 2011, we will see more changes with the Dodd-Frank Act introducing the new Consumer Financial Protection Bureau (CFPB), along with the Durbin amendment reducing interchange income in the second half of 2011. Attend this session and leave with actionable steps to prepare for the future. In this session you will:
- *Learn how consumer and commercial lending is changing and becoming more focused on the FICO score;*
 - *Understand the direction of consumer checking;*
 - *Discover how to ensure your deposit accounts portfolio is profitable; and*
 - *See why the economy is not moving.*
- 9:00 a.m. *Refreshment Break with Exhibitors*
- 9:15 a.m. *Risk Management, Post Reform – Lester Murray, The Baker Group (Grand Ballroom, 2nd Floor)*
- 10:00 a.m. *Refreshment Break with Exhibitors*
- 10:15 a.m. *Concurrent Sessions*
- Session 1: New Opportunities in Residential Mortgage Lending – Debra Noguera, ICBA*
 Mortgage Solutions & Chip Lynch, ICBA (Crystal Room, 2nd Floor)
 This session will cover the following, State of Industry, Banking Strategy/Mortgage Strategy, Regulatory
 Challenges and Opportunities for Community Banks
- Session 2: Maintaining Regulatory Balance – Representative Todd Russ (Honors Lounge, 2nd Floor)*
 Oklahoma State Representative Todd Russ discusses how to maintain regulatory balance in this
 challenging time.
- 11:00 a.m. *Refreshment Break with Exhibitors*

AGENDA

- 11:15 a.m. Concurrent Sessions
- Session 1: *Evolving Payment Innovations – George Danforth, Pulse (Honors Lounge, 2nd Floor)*
The payments industry is progressing at the speed of light, developing new products and services, such as Internet PIN debit, mobile banking, contactless payments and portable payments devices. During this session, an expert will detail several emerging payments technologies and provide objective insight into projected market potential, adoption barriers and long-term industry impact of these new products.
- Session 2: *Agricultural Update – Scott Dewald, Oklahoma Cattlemen’s Association (Crystal Room, 2nd Floor)*
Come and receive an update on the current Oklahoma agricultural industry.
- 12:00 p.m. Refreshment Break with Exhibitors
- 12:30 p.m. Lunch (Grand Ballroom, 2nd Floor)
- 12:45 p.m. Attorney General Scott Pruitt (Grand Ballroom, 2nd Floor)
- 1:00 p.m. The Big Questions – Sal Marranca, ICBA Chairman (Grand Ballroom, 2nd Floor)
Generational questions have hung heavily in the air for all community banks since the Wall Street financial crisis began nearly four years ago. Does community banking have a bright future? And more personally for all of us, does my community bank have a viable, profitable and purposeful future?
- 1:45 p.m. Refreshment Break with Exhibitors
- 2:00 p.m. CBAO Annual Meeting (Grand Ballroom, 2nd Floor)
CBAO members review the past year, elect new officers and cover any new business.
- 5:00 p.m. Gala Celebration (2nd Floor Foyer and Grand Ballroom, 2nd Floor)
Enjoy a great evening of food, fun and friends as CBAO celebrates the past years accomplishments and honors those who have been the reason for CBAO’s success! The evening will consist of a cocktail reception, silent auction, live auction, dinner, entertainment by The Water Coolers and awards.
- 9:00 p.m. Chairman’s After Party (Centennial Ballroom, 2nd Floor)
Rewind after a long day of sessions and enjoy the relaxing jazz sounds from the Justin Echols Trio.

AGENDA

FRIDAY, SEPTEMBER 16

8:00 a.m.-12:00 p.m. Registration Desk Open (2nd Floor)

7:30 a.m. Breakfast

8:00 a.m. Welcome - Oklahoma Lt. Governor, Todd Lamb (Grand Ballroom, 2nd Floor)

8:30 a.m. Oklahoma Update - Oklahoma State Treasurer, Ken Miller (Grand Ballroom, 2nd Floor)
State Treasurer Ken Miller will discuss some of Oklahoma's issues today and answer questions from the audience.

9:00 a.m. Federal Regulators Panel Discussion - Jim Hunter, Federal Reserve; Kristie Elmquist, FDIC; & Janice McQuary, OCC moderated by Paul Foster, CBAO General Counsel (Grand Ballroom, 2nd Floor)
Top regulators from the Federal Reserve, OCC and the FDIC give you brief overviews of current issues and then allow you ask those challenging questions. This a rare opportunity to speak with top regulators.

11:00 a.m. Adjourn



A heritage that runs deep.

There's a reason why Oklahoma community bankers look to The Baker Group for investment portfolio management.



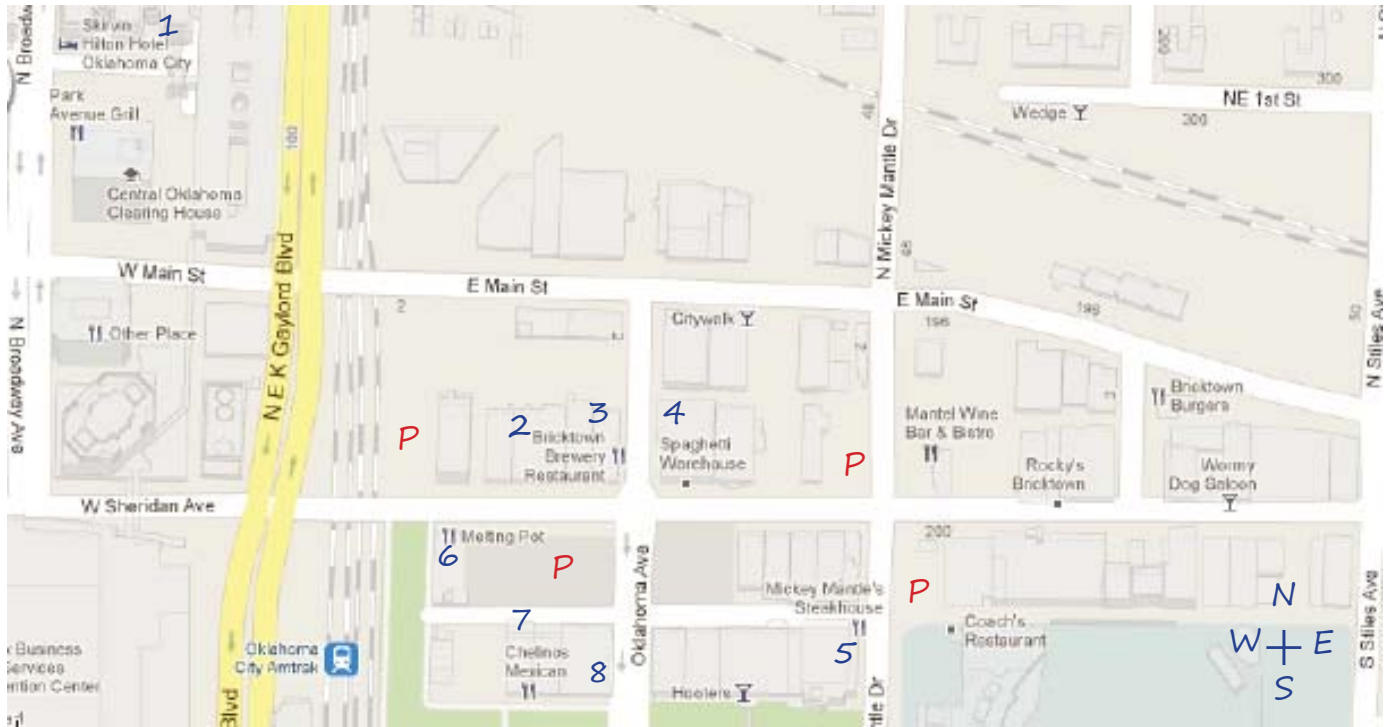
Since 1979, our Oklahoma-based firm has helped clients improve decision making, manage interest rate risk, and maximize investment portfolio performance through our:

- ✓ **Asset/Liability Management**
- ✓ **Investment Strategies**
- ✓ **Focused Education**

Our heritage runs deep in Oklahoma.

visit us at www.GoBaker.com

BRICKTOWN MAP



1. Skirvin Hilton Hotel
2. Abuelos
3. Bricktown Brewery Restaurant
4. Spaghetti Warehouse

5. Mickey Mantle's Steakhouse
6. The Melting Pot
7. Chellinos Mexican
8. Michael Murphy's Dueling Pianos

P - Parking If Needed



Freedom to Choose.

TransFund understands that being locked into limited network options is not the most profitable solution for your financial institution, so we give you the options you need for long term growth with complete PIN network flexibility. And with ongoing regulatory uncertainty, freedom amongst PIN networks gives your financial institution a huge advantage.

Ask us today how TransFund is the right partner to help you maintain and maximize debit card program profitability.

405.401.9469 • www.transfund.com

TransFund[®]

SHARP BANCSYSTEMS, INC.



PC-Core Banking System



SharpImage
Check System



Internet
Banking



Mobile
Banking



ATM/Debit
Card Processing



Remote
Deposit



Platform
Automation

**One Powerful Source for a Fully Integrated System
From Imaging to Internet Banking to Core**

Our software applications have been designed by community bankers specifically for use by community bankers. Since 1987, our banking software has allowed community bankers to focus on their most important asset, their customers. Sharp BancSystems continues to enhance our banking software applications, while developing new products to allow our customers to remain competitive in today's banking environment.

We offer one-stop support for all of our comprehensive, totally integrated, state-of-the-art, PC-based community banking software applications including our SharpImage Check Imaging System which was designed to easily handle the image exchange requirements of Check 21.

We believe that we could possibly save your bank 30 - 60% in total IT costs as compared to the leading vendors (in-house and service bureau) today, yet deliver as much or more feature/functionality for your bank.

817-438-2200 • www.sharpbancsystems.com
"Fully Integrated PC-Based Community Banking Software Applications"

SPEAKERS



Oklahoma Lt. Governor Todd Lamb

Oklahoma elected Todd Lamb as Lt. Governor on November 2, 2010. With a campaign focused on job growth and economic development, Lt. Governor Lamb achieved an overwhelming victory and quickly began putting his forward-thinking ideas and agenda in place. He was appointed to the Governor's cabinet as the advocate for Oklahoma's small business. An Enid native, Lamb played football at Louisiana Tech University, then returned to Oklahoma earning his bachelor's degree from Oklahoma State University and his law degree from Oklahoma City University School of Law. In 1993, Todd Lamb worked on the campaign staff of gubernatorial candidate Frank Keating. Upon Keating's election, Lamb worked alongside the Governor for four years. During his time in the Governor's office, Lamb traveled to all of Oklahoma's 77 counties, almost half of the United States, and 2 foreign countries promoting Governor Keating's pro-growth economic agenda. Lamb served in the Keating Administration from 1994 until 1998. In 1998, Todd Lamb became a Special Agent with the United States Secret Service. He was elected president of his Secret Service Academy class and graduated with special recognition. During his U.S. Secret Service tenure, Lamb investigated and made numerous arrests in the areas of counterfeiting, bank fraud, threats against the President, and identity theft. His duties included domestic and international protection assignments during the Clinton and George W. Bush administrations. In 2000, Lamb was a site supervisor for George W. Bush's presidential campaign. In early 2001, he was appointed to the national Joint Terrorism Task Force, where he received training and briefings at the CIA, FBI, and Secret Service headquarters in Washington, D.C. After the terrorists' attacks, he was assigned to portions of the 9-11 investigation. Lt. Governor Todd Lamb was elected to his first term in the Oklahoma Senate on November 2, 2004 by the voters of Senate district 47 representing NW Oklahoma City and Edmond. Lamb was re-elected without opposition in 2008. In 2009, Lamb became the first Republican Majority Floor Leader in state history. He has worked as a landman in Oklahoma's energy industry, and in addition to his Senate service, was General Counsel for an energy and wireless company in Edmond, Oklahoma. Lt. Governor Lamb currently serves as Vice Chair of the Aeronautics State Association (ASA) and Chairman of the South Region for the National Lieutenant Governor's Associate (NLGA) Executive Committee. Todd Lamb and his wife Monica have been married 15 years and have two children, Griffin and Lauren. The Lambs are active members of Quail Springs Baptist Church, where Lamb serves as a church deacon. He has been a member of the Oklahoma Secondary Schools Athletic Association where he officiated high school football. He is active in many other civic and political organizations. In his spare time, Lamb enjoys fishing, hunting, reading, and spending time with his family.

SPEAKERS



Scott Pruitt
Oklahoma Attorney General

Oklahoma Attorney General E. Scott Pruitt was elected to the Office of Attorney General in November 2010. Since taking office, Attorney General Pruitt has engaged in numerous federal policies and mandates that infringe on the rights of Oklahoma and its citizens, as well as worked to protect the state's consumers and families. Before being elected Attorney General, Pruitt served Broken Arrow, Coweta and Tulsa in the Oklahoma State Senate where he served for eight years, serving as Assistant Republican Floor Leader for four years. He was the leading spokesman for workers' compensation reform, lawsuit reform and greater accountability for government spending, and championed traditional, faith-based values, including allowing faith-based organizations to partner with the state in helping prisoners successfully re-integrate into society after their sentences were fulfilled. With his leadership, the State Legislature passed the Religious Freedoms Act, making Oklahoma one of the first states to pass an act that makes it more difficult for a government to burden an individual's practicing of faith, including in public. From 2003 to 2010, Attorney General Pruitt was co-owner and managing general partner of the Oklahoma City Redhawks, the Triple-A baseball team in Oklahoma City. The team, under his leadership, regularly rated among the league's leaders in attendance and merchandise sales. Pruitt grew up in Lexington, Kentucky, where he graduated high school and earned a scholarship to play baseball at the University of Kentucky. He earned a bachelor's degree in communications and political science at Georgetown College before being accepted to the University of Tulsa College of Law. After working his way through law school and earning a Juris Doctorate, Pruitt ventured into private practice, specializing in constitutional and employment law.



Ken Miller
Oklahoma State Treasurer

Ken Miller is the 18th State Treasurer of Oklahoma, serving since January 10, 2011. He was elected with almost 67 percent of the vote in the November 2010 General Election. A Republican from Edmond, Miller served for six years in the Oklahoma House of Representatives where he led the Appropriations and Budget Committee and guided Oklahoma through the largest state spending cuts in state history while maintaining the delivery of core government services.

Miller holds a doctorate in political economics from the University of Oklahoma. He earned a Master's of Business Administration from Pepperdine University and a bachelor's degree in economics and finance from Lipscomb University. Miller is an economics professor at Oklahoma Christian University. He has been honored with the "Who's Who Among American Teachers" award and the Merrick Foundation Award for Excellence in Teaching Free Enterprise.

Prior to his election to the State Legislature, Miller served in the administration of Governor Frank Keating as chairman of the Legislative Compensation Board where he established a 10-year freeze on legislative salaries. Prior to his public service, Miller gained practical experience in the private sector. He began his professional career in banking at First American National Bank before joining MediFax-EDS, where he served as financial operations manager.

LONG LIVE OKLAHOMA.

The companies of BOK Financial are extraordinarily proud of our Oklahoma roots and equally as proud to be a sponsor of the 2011 CBAO annual convention.

We share the vision of the CBAO—a commitment to improving the communities we serve and making our great state even better!



Comprehensive Correspondent Banking Services: 405.272.2201
Asset/Liability Management Analysis & Reporting: 405.272.2300



Good decisions mean you
keep on winning.



Key people are your most valuable asset.



William Granville III
CLU, ChFC

We specialize in the design, implementation, and servicing of:

- Executive Benefit Plans
- Bank Owned Life Insurance Assets

866.850.4957 granvillegrp.com

© 2011 Bank of Oklahoma, a division of BOKF, NA. Broker/Dealer Services and Securities offered by BOSC, Inc., an SEC registered investment adviser, a registered broker/dealer, member FINRA/SIPC. SEC registration does not imply a certain level of skill or training. Insurance offered by BOSC Agency, Inc., an affiliated agency. Investments and insurance are not insured by FDIC, are not deposits or other obligations of, and are not guaranteed by, any bank or bank affiliate. Investments are subject to risks, including possible loss of principal amount invested. BOSC, Inc. is a subsidiary of BOK Financial Corporation and an affiliate of BOKF, NA, dba Bank of Oklahoma.

SPEAKERS



*Mick Thompson
Oklahoma State Banking Commissioner*

Mick Thompson, a former Poteau banker, was appointed Oklahoma Bank Commissioner September 1, 1992 by Governor David Walters. He was reappointed by Governor Frank Keating in 1996 and 2000 and by Governor Brad Henry in 2004 and 2008. Commissioner Thompson has held this position longer than any other bank commissioner in Oklahoma's history. He comes to the position with experience as executive vice president of Central National Bank in Poteau from 1977 to 1990. Thompson was a state representative from Poteau from 1976 to 1984, serving as chairman of the House Banking and Finance Committee, majority floor leader from 1983-84, and a member of the Appropriations and Budget Committee. During his tenure as chairman of the Banking and Finance Committee, the Oklahoma Legislature enacted the state's first branch banking and multi-bank holding company laws. Prior to being appointed Bank Commissioner, Thompson was director of legislative and governmental relations for the Governor's Office. Thompson earned a bachelor's degree from Southeastern Oklahoma State University, Durant, where he currently serves on the School of Business Advisory Council. He earned a master's degree in education from Northeastern State University, Tahlequah, as well as a graduate degree in banking from the University of Colorado in Boulder. The Graduate School of Banking at Colorado recently awarded the James C. Scarborough Memorial Award to Commissioner Thompson. The award is presented annually to a commercial banker or banking educator who has provided outstanding leadership to the banking community and/or banking education nationwide. Thompson served as president of the Oklahoma Community Bankers Association from 1988 to 1990 and was chairman of the Oklahoma Development Finance Authority from 1988 to 1989. In May 2003, Thompson was named Chairman of the Conference of State Bank Supervisors (CSBS). He has served as a member and Chairman of the CSBS Legislative Committee. He has also served CSBS as Chairman and Vice Chairman of District IV, a member of the national accreditation board, and as chairman of the CSBS Nominating Committee. Thompson also served on the Board of Trustees of the Graduate School of Banking at Colorado and currently serves as Advisor to the Board. Commissioner Thompson is currently a board member on the Carl Albert State College Foundation and the Southeastern Oklahoma State University Foundation. In addition, Commissioner Thompson has been a member of the State Liaison Committee of the Federal Financial Institutions Examinations Council (FFIEC), Washington, D.C., and is currently Chairman Emeritus of the Conference of State Bank Supervisors, Washington, D.C.



*Jim Hunter
Vice President of District Examinations and Inspection
Federal Reserve Bank of Kansas City*

Jim Hunter is Vice President of District Examinations and Inspections for the Federal Reserve Bank of Kansas City. Jim joined the Bank in 1985 as an Assistant Examiner Trainee in the Examinations and Inspections department. He held various examiner positions in the Applications and Enforcement, Supervision, and Examinations and Inspections departments, before being promoted to Managing Examiner in 1998. In 2003, Jim was named Assistant Vice President for the Applications and Credit and Risk Management departments, and in 2004 he assumed responsibility for the Learning Services department as well. Jim assumed responsibility for the Kansas City Examinations and Inspections department in 2006, and in addition served as Assistant Secretary to the Reserve Bank's Board of Directors in 2008. Jim was promoted to his current position in August 2009. Jim holds a B.S. degree in Finance from Northwest Missouri State University.

SPEAKERS



Kristie Elmquist
Regional Director of the Dallas Region
FDIC

Kristie Elmquist was appointed Acting Regional Director of the Dallas Region in April 2010 and has served the FDIC for over 22 years. The Dallas Region covers the following states: Arkansas, Colorado, Louisiana, Mississippi, New Mexico, Oklahoma, Tennessee, and Texas. As Acting Regional Director, Ms. Elmquist directs the supervisory examination program for approximately 1,600 insured depository institutions with assets totaling more than \$790 billion. Prior to this appointment, Ms. Elmquist served as Deputy Regional Director (Risk Management) in the Dallas Region. Other management positions that Ms. Elmquist has held include Acting Associate Director, Assistant Regional Director, Field Office Supervisor, Supervisory Examiner, and Senior Bank Examiner.

Ms. Elmquist graduated with honors from Iowa State University with a Bachelor's degree in Business Administration – Finance. She also graduated with honors from the Stonier Graduate School of Banking, University of Delaware. Kristie holds bank examiner commissions in both Risk Management and Compliance, has worked in three regions (Dallas, New York, and Kansas City) and the Washington Office, and has been actively involved in numerous corporate wide and divisional projects and initiatives. Ms. Elmquist resides with her husband, Joel, and her sons, George and Fredrik in Southlake, Texas.



Janice McQuary
Associate Deputy Comptroller
OCC

Janice McQuary is currently one of three Associate Deputy Comptrollers in the Southern District. The Associate Deputy Comptroller position was created to provide an adequate management structure to support the district after the integration of the OTS and the OCC. Ms. McQuary supervises seven Assistant Deputy Comptrollers located in Houston, Lubbock, Oklahoma City, Tulsa, New Orleans, and Tampa. Previously, she served as the district's Assistant Deputy Comptroller for Specialties and Operations. In this role, she supervised subject matter experts in the areas of commercial credit, retail credit, capital markets, compliance, information technology, asset management, and fraud. The Southern District, headquartered in Dallas, Texas, spans nine southern states. The district is responsible for supervising more than 625 community banks and thrifts, 50 technology service providers and 120 asset management providers. Ms. McQuary joined the OCC in 1981 as an Assistant National Bank Examiner in the Tulsa, Oklahoma Duty Station. She is a graduate of the University of North Texas.

SPEAKERS



Salvatore Marranca
Chairman
ICBA

Salvatore Marranca is chairman of the Independent Community Bankers of America (ICBA), the only national trade association that exclusively represents community banks. Director, president and CEO of Cattaraugus County Bank in Little Valley, N.Y., Marranca has served the community banking industry in many leadership positions. Marranca is a member of the ICBA Executive Committee and Strategic Planning Committee and he serves on the ICBA Services Network board of directors. He is also an advisory board member to the ICBA TCM Bank board of directors. Previously, he served as chairman of ICBA's Membership/Marketing, Policy Development, Regulation Review, ICBPAC, Congressional Affairs and Strategic Planning committees and as secretary of the ICBA Executive Committee. Marranca is a trustee of the New Directions Youth Foundation and a director of the Cattaraugus County Industrial Development Agency. He is a past board member of the New York State Banking Department and a director and past president of the Independent Bankers Association of New York State. Marranca also served in the U.S. Army with a tour of duty during the Vietnam War. He has completed international banking volunteer assignments in Kazakhstan, Russia and Croatia. His experience includes work with the FDIC, where he held the position of senior bank examiner, and with St. Bonaventure University (N.Y.) where he was an adjunct faculty member. Marranca received a bachelor's degree in economics from Bethany College in West Virginia in 1968.



Michael Moebes
Founder, Chairman & CEO
Moebes Services, Inc.

Michael Moebes, Founder, Chairman and CEO Michael Moebes founded Moebes Services, Inc. in 1983 to provide leading banks, credit unions and savings institutions with market-driven research, analysis and tools to enhance business performance. He has an international reputation for his strategies on pricing and expense control, and has particular expertise in the area of Overdraft Services. His firm's unique data set and analysis of service fees has been used by the Federal Reserve Bank since 1988. His firm also contributed most recently to the Government Accountability Office's study "Bank Fees" published March 2008. Mike holds an MBA in Finance and Marketing from the University of Chicago and studied under Nobel laureates Milton Friedman and George Stigler, who created the "Chicago School" of free market economics and the Theory of Price. He is also a Certified Public Accountant and has a BS degree in Accounting from the University of Illinois, Champaign-Urbana. Mike is the author of 19 books, including the Dow Jones publication, "Pricing Financial Service," and his ideas on pricing and economics have appeared in the Wall Street Journal, Business Week, Chicago Tribune, Los Angeles Times and numerous financial industry trade publications.

MUSIC AND COMEDY
You Can Bank On



Whether you have clients to impress or employees to motivate, make laughter a part of your business strategy. The award-winning NYC music and comedy act, The Water Coolers, portrays the hilarious angles of life at work to help build stronger relationships for an endless payoff.

Book The Water Coolers today and make a sound investment.



the
water coolers

www.seethewatercoolers.com

877.266.5375

info@seethewatercoolers.com

Incredibly FUNNY.

Uncommonly TALENTED.

Strangely COMFORTING.

Please rate your experience with The Bankers Bank

EXCELLENT

VERY GOOD

GOOD

99% CUSTOMER RETENTION

WE HAVE WHAT COMMUNITY BANKS NEED!

BB The Bankers Bank www.thebankersbank.com

Equal Housing Opportunity • Member FDIC • Member Federal Reserve System

Community bankers have trusted Advantage Health Plans Trust for over 30 years.

We are not a carrier, we are community banks. Call us today and see what our family can do for yours.

(800) 521-1711
www.advantagehealthplans.com

ADVANTAGE HEALTH PLANS TRUST

SPEAKERS



*Lester Murray
Senior Vice President
The Baker Group*

Lester F. Murray joined the Baker Group in 1986 and is currently a Sr. Vice-President within the firm's Financial Strategies Group. In that capacity, he works with community banks in helping them develop and implement Investment and A/L Management strategies. Lester is also a frequent speaker at various investment conferences and educational seminars. Before joining Baker, he worked at two broker/dealer banks in Oklahoma City and was also an Assistant National Bank Examiner. He is a graduate of Oklahoma State University.



*Paul Foster
CBAO General Counsel
Paul Foster Law Offices, P.C*

Paul Foster is the President, Senior Shareholder and founding owner of Paul Foster Law Offices, P.C., located in Norman, Oklahoma, where the firm practices in arrangements with and often in association with Mr. Marion Bauman, Esq. Mr. Foster graduated from law school at the University of Oklahoma in 1984, thereafter engaging in private practice involving bank representation, transactional corporate matters, commercial lending and litigation in Oklahoma City before joining the Oklahoma State Banking Department in 1989. Mr. Foster served as General Counsel for the Commissioner and the Department for approximately ten years. In approximately 24 years of law practice, Mr. Foster has been involved in both state and national bank, as well as holding company legal, regulatory, consumer and commercial matters. While General Counsel to the Oklahoma Bank Commissioner, Mr. Foster was active in both state and national regulatory matters including leading the drafting committee for the redraft of the Oklahoma Banking Code and the drafting committee for supervisory agreements amongst state and federal examiners for multi-state regulation of banks and bank holding companies. Mr. Foster was chosen to serve as a leader in numerous state, regional and national banking law projects and training involving bank legal and regulatory issues and chaired the national CSBS annual legal conference. Following his tenure with the Banking Department, Mr. Foster was selected to represent the CBAO in rewriting and restructuring the Oklahoma branch banking and structure statutes. Mr. Foster currently serves as counsel to the CBAO.

SPEAKERS



*Scott Dewald
Executive Vice President
Oklahoma Cattlemen's Association*

Scott Dewald serves as the Oklahoma Cattlemen's Association Executive Vice President, the Oklahoma Cattlemen's Foundation Executive Vice President and Publisher of the Cowman Magazine. He was the Director of the Secretary of Environment from 1994-1996 and worked for the Oklahoma Department of Agriculture from 1990-94. He has also been the Executive Director of the Oklahoma Agricultural Cooperative Council and a loan officer for Farm Credit Systems. He is a graduate of Oklahoma State University with a Bachelors of Science in Agricultural Communications.



*George Danforth
Vice President
Pulse - Emerging Products*

George Danforth serves as Vice President, Emerging Products, for PULSE, a Discover Financial Services company and operator of the PULSE® electronic funds transfer (EFT) network, headquartered in Houston, Texas. PULSE is one of the nation's leading ATM/debit networks, currently serving more than 4,400 banks, credit unions and savings institutions across the country. The network links cardholders with more than 350,000 U.S. ATMs, as well as point-of-sale terminals at retail locations nationwide. Through its global ATM network, PULSE provides worldwide cash access for Diners Club and Discover cardholders through more than 750,000 ATMs in over 80 countries.

Mr. Danforth is responsible for new product development at PULSE. Prior to joining the company in 1997, he served as Vice President of Operations for GulfNet. His publications have appeared in the Journal of Applied Psychology and the Journal of Small Business Strategy. Mr. Danforth is a past Coleman Award winner for Best Research from the U.S. Association for Small Business and Entrepreneurship.

SPEAKERS



*Representative Todd Russ
Oklahoma House of Representatives*

Representative Todd Russ, a fourth generation resident of Western Oklahoma, grew up near Rocky and graduated from Sentinel High School. He went on to attend college at Southwestern Oklahoma State University, obtaining a degree in Finance. Todd later received additional degrees from the Colorado Graduate School of Banking and a degree in Ministry from the Berean University School of the Bible. Todd owned and operated a commercial nursery business in Cordell for 14 years while completing his college degree and working at Washita State Bank. Todd began a career in banking as a proof operator at the State Bank of Rocky in 1983. He was later employed as vice-president at Washita State Bank in Burns Flat. Todd went on to serve as vice-president, and executive vice-president at banks in Chickasha and Oklahoma City. In 2002, Todd had the opportunity to purchase the Washita State Bank and return home to live and raise his family. Representative Todd Russ currently sits on the Agricultural, Wildlife & Environment Committee as the Vice Chair and is also on the A&B Revenue & Taxation Committee, the Economic Development, Tourism & Financial Services Committee and the Energy & Utility Regulation Committee.



*Debra Noguera
ICBA Mortgage Solutions*

Debra Noguera began her career in the mortgage banking industry in the early 80's. She has had the opportunity to work for various companies in a broad range of positions such as a Loan Originator, Account Executive, Regional and Branch Manager. Most recently Debra was a Sales Manager for First United Bank Mortgage. Prior to First United, Debra held leadership positions with National Lenders including Wells Fargo, NetBank and HomeSide Lending. Debra is excited to join ICBAMS because, "After much research I believe that ICBAMS offers the right technology, platform and servicing for customers to achieve great success in these changing and challenging markets." Debra has previously partnered with ICBA and Community Bankers and again looks forward to the opportunity to be assisting with their continued growth.

Access a wide range of products and services designed specifically for community banks.

Get solutions for more fee income or non-interest revenue, and save money on your business essentials.



Contact Chip Lynch at chip.lynych@icba.org, call (214) 503-6077, or visit www.icba.org/southwest

IN TODAY'S MARKET
YOU BETTER HAVE SOMEONE
WHO KNOWS HOW TO



HANG ON

When the bulls are running, can the bears be far behind? Or is it the opposite? At Morgan Keegan, we've been in the market long enough to know. And our unique perspective keeps us from blindly following the Wall Street herd. Visit morgankeegan.com/ficm to see how we assist institutional fixed income investors.

Morgan Keegan

Fixed Income Capital Markets
800.564.2249

Morgan Keegan & Company, Inc.
Member FINRA, SIPC

Not FDIC Insured | May Lose Value | No Bank Guarantee
Not a Deposit | Not Insured by Any Government Agency

Travelers – Dedicated to protecting
Community Banks for over 150 years.

Contact Anita Redd at 501.223.6746
or aredd@travelers.com.



©2011 The Travelers Indemnity Company. All rights reserved.
The Travelers Indemnity Company and its property casualty affiliates.
One Tower Square, Hartford, CT 06183

travelers.com



A Discover Financial Services Company

We see debit in everything we do.
Profit From Our Passion.

©2011 PULSE

pulsenetwork.com/guidance

ENTERTAINMENT



Michael Murphy's Dueling Pianos

Join CBAO after dinner on Wednesday Night from 9pm to 1am at the marvelous Michael Murphy's Dueling Pianos Bar. Located at 25 S. Oklahoma Rd, Oklahoma City.

There is amazing comedy banter and interaction, so no worries of a typical cover band! Our Entertainers were plucked from some of the hottest concepts from around the country and together know over 1,000 different songs and play at least 3 different instruments.

Shuttle service from the Skirvin Hilton to Michael Murphy's and back to the Skirvin will be available. First shuttle leaves the Skirvin at 9:00pm and will make runs back and forth until 1:00am.



Justin Echols and his Jazz Trio

With a fondness for performing Nat King Cole, Sinatra, Tony Bennett, and Harry Connick Jr., Justin has taken the Oklahoma City jazz scene to a new level. His musical roots are unarguably profound and typical. Church Choir and song leader from St. Louis to Houston as a teenager. Jazz pianist and vocalist as an adult. Initially his mission was to add quality vocal performances and jazz piano compositions to N.W. Oklahoma City/ Edmond area live music venues. Three years in he's blazed through notable hot spots like The Boulevard Steakhouse, Edmond Petroleum Club, 501 Café, Red Prime Steak House, The Skirvin Hilton's Red Piano Lounge The Greens Country Club, Oklahoma Golf & Country Club.



The Water Coolers

Do you ever feel like you've got all your eggs in one basket, six balls in the air, 2 kids waiting to be picked up from soccer practice, and 7000 emails to return? Well gather 'round. THE WATER COOLERS delivers a high-powered, laugh-out-loud combination of sketch comedy and music about what we go through just making each day happen – life, work, kids, husbands, wives, travel, technology – and trying to balance them all. THE WATER COOLERS have performed all over the world at theaters and for corporate clients. E! Entertainment Television calls this hilarious act “the hottest ticket in town!” The New York Times exclaims, “Office life's loss is show business's gain!” The Miami Herald raved THE WATER COOLERS is “like a big thumbs up at a shareholders meeting!” and The Chicago Sun Times says that THE WATER COOLERS is “Guaranteed to make you laugh!” For more information, check out our website: www.seethewatercoolers.com

2011 CONVENTION SPONSORS

Transfund

SHARP
BANCSYSTEMS

ADVANTAGE
HEALTH PLANS TRUST

BB
The Bankers Bank
YOUR INDEPENDENT BANK

J.K. LLOYD & ASSOCIATES, LLC
SPECIAL SERVICES FOR THE FINANCIAL INDUSTRY

AccuSource
SOLUTIONS
Solutions. Service. Savings.

FHLBank
Member FDIC

BFS

WORLDWIDE
INSURANCE COMPANY

THE BAKER GROUP
Portfolio Management & Asset / Liability Strategies

ICBA
INDEPENDENT COMMUNITY
BANKERS of AMERICA

pulse
30 YEARS OF DEBIT

SHAZAM

APORIA
SOLUTIONS

BSI Banc
Statements, Inc

verge
NETWORK SOLUTIONS

ICBA
www.icba.org
Member of TD Bank | Morgan | Securities | Resources

BancFirst

BOLL

SecureWorks

TRAVELERS

DEBOLD

A&E
BUSINESS PRODUCTS

GRANVILLE
FINANCIAL GROUP

NBS
BECAUSE TECHNOLOGY IS ONLY THE BEGINNING



BOSC, Inc.

A subsidiary of BOK Financial Corp.



BANK OF OKLAHOMA
N.A.

Morgan Keegan

Fixed Income Capital Markets

TIB

Briggs & Veselka Co.
CPAs and Business Advisors

CSI
COMPUTER SERVICES, INC.

RF

ROGERS FORD, L.C.
ARCHITECTURE AND
INTERIOR DESIGN

BCI