



# 2012 CBAO Winter Leadership Conference

*February 8-10  
Harvey's Resort  
South Lake Tahoe, NV*



**Community Bankers Association of Oklahoma**  
*A Passion to Keep You Competitive!*

# 2012 CBAO Winter Leadership Conference

## Agenda

### Wednesday, February 8

**Travel Day - Arrive at Your Leisure**

**8:00pm**

**Group Dinner - Cabo Wabo Cantina  
(Located in Harvey's Resort)**

### Thursday, February 9

**7:00am**

**Registration and Breakfast**

**7:30am**

**Update on the Community Bank Insurance  
Market - Mike Saccone**



Mike Saccone  
Assistant Practice Leader -  
Community Banks  
Travelers

Mike Saccone is the Assistant Practice Leader for Community Banks at Travelers Insurance with national responsibility for strategic initiatives, sales management, underwriting, and staff development. Mike has been with Travelers since 2001 in various roles and has been operating in his current capacity since 2008.

Prior to joining Travelers, Mike worked as a Financial Planner at A.G. Edwards. While there, Mike obtained his Series 7, Series 63, and Accredited Asset Management Specialist certification.

Mike attended the University of Georgia in Athens, GA, and received a Bachelor of Business Administration in Risk Management and Insurance from the Terry College of Business in May 2000.

**8:00am**

**Current State of Medical Insurance - David  
Weaver**



David Weaver  
Vice President  
Advantage Health Plans Trust  
Oklahoma City, OK

David Weaver has been with Advantage Health Plans Trust since 1984 as the Vice President of The Kempton Company. For more than 25 years, he has been working with Oklahoma bankers to ensure their employee benefits fit their needs. David has a Bachelor of Science degree in Marketing from the University of Northern Colorado and is Life, Health, AD&D, and Property and Casualty Insurance licensed in multiple states.

**8:30am**

**Refreshment Break**

**8:45am**

**Managing Interest Rate Risk in a Low-Rate  
Environment - Matt Harris**



Matt Harris  
Financial Strategist  
The Baker Group  
Oklahoma City, OK

Mr. Harris began his career with The Baker Group in 2007 as an intern while attending The University of Texas at Austin where he earned degrees in Economics and Government. As a Financial Strategist for The Baker Group in Oklahoma City, he works with the needs of community banks specifically covering Interest Rate Risk, Asset and Liability Management, and Fixed Income Portfolio Management. Currently, Matt

processes and analyzes interest rate risk reports for hundreds of community banks across the country, and provides consultation on financial risk management to clients. He holds the Series 7 and 63 securities registrations. He is currently a Level II Chartered Financial Analyst Candidate.

**10:00am  
Banker Networking**

**4:00pm  
After Ski Refreshments  
(Located in the Meeting Room)**

**4:15pm  
Dynamic Interactive Question and Answer,  
no holds barred  
Federal Regulator Panel - Moderated by Paul  
Foster, CBAO General Counsel  
Janice McQuary, OCC; Jim Hunter, Federal  
Reserve Bank and Joseph Meade, FDIC**



**Janice McQuary**  
Associate Deputy Comptroller  
Office of the Comptroller of  
the Currency

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.



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

Jim Hunter is Vice President of District Examinations and Inspections. Mr. Hunter 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 he was appointed assistant vice president for the Applications and Credit and Risk Management departments, and in 2004 assumed additional responsibility for the Learning Services Department. Later that year he was named assistant vice president of Learning Services and Credit and Risk Management. In 2005 Mr. Hunter was appointed assistant vice president of the Applications, Credit and Risk Management, and Learning Services departments. He assumed responsibility for the Examinations and Inspections Department in 2006, and in addition served as assistant secretary to the Board of Directors in 2008. He was promoted to vice president of Tenth District Examinations and Inspections in 2009. Jim Hunter holds a B.S. degree in Finance from Northwest Missouri State University.



**Joseph Meade**  
Deputy Regional Director  
FDIC - Dallas, TX

Joe Meade began his career with the FDIC as a field examiner in the Wichita, Kansas Field Office. He was promoted to the position of Case Manager in the Dallas Regional Office in 1990. Mr. Meade currently serves as the Acting Deputy Regional Director for the Dallas Regional Office. Joe served as an instructor at the FDIC's training center for over 20 years and has also made nu-

merous presentations to Universities and Bankers on a wide variety of subjects. Mr. Meade also served as an Advisory Board member for the American Banker's Association Graduate School of Lending from 2006-2010. He is a graduate of Fort Hays State University, Hays, Kansas and the Graduate School of Banking, Madison, Wisconsin.



Paul Foster  
CBAO General Counsel  
Paul Foster Law Offices, P.C.-  
Norman, OK

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.

**7:45pm**  
**Group Dinner-Stateline Brewery**

## Friday, February 10

**6:30am**  
**Breakfast**

**7:00am**  
**CBAO Government Relations – Oklahoma Legislature : 2012 Session - Greg Piatt**



Greg Piatt  
CBAO Government Relations  
Gap Consulting  
Ardmore, OK

Greg Piatt has 22 years of experience in banking. From 1983-1992 he work at First Community Bank in Lone Grove, now a part of First National Bank in Ardmore. He spent 1993-2005 with the Exchange National Bank of Ardmore, which is now part of BancFirst. Mr. Piatt spent 10 years in the Oklahoma House of Representatives. He served as Vice Chair of the House State Parks and Tourism Committee from 2001-2002. He then served as the Vice Chair for the House Banking Committee from 2003-2004 and was Chair for the House Banking Committee from 2005-2006. Mr. Piatt served as Majority Floor leader from 2007-2008. Mr. Piatt has many legislative honors including the 2006 Oklahoma Mortgage Brokers Legislator of the year, the 2008 Professional Oklahoma Educators Friend of Education Award, the 2007 Oklahoma District Attorneys Council Legislator of the year, the 2007 Belmon Award winner, the 2006 Pioneer Achievement Award, and the 2002 Friend of Tourism Award.

**7:45am**  
**Refreshment Break**

**8:00am**  
**Bank Sales and Acquisitions Part 1: Failing Bank Acquisitions from the FDIC or Sellers; Bank Sales and Acquisitions Part 2: Navigating the Regulatory Puzzle-Acquiring and Selling a Bank or Branch Q&A - Paul Foster**

**9:00am**

**Adjourn and Travel Home or Begin an Exciting Tahoe Weekend!!**

## **Additional Meeting Information:**

All sessions will be held in Harvey's Resort on the third floor in meeting rooms Emerald Bay 1-2.

### **Hotel Reservations:**

CBAO has secured a special room rate of \$89.00 for Monday - Thursday nights and a rate of \$179 for Friday and Saturday nights. However, rooms are limited and you must make your reservation before January 18, 2011. You can reserve your room today by calling 1-800-455-4770 and using the group code: S02COM or you can reserve your rooms online by visiting [cba-ok.org](http://cba-ok.org)

### **REGISTRATION**

Register before January 18 to receive the early bird special! You can register for this conference by visiting [cba-ok.org](http://cba-ok.org)

### **Dress Code:**

Dress for the 2012 Winter Leadership Conference is Ski Casual for all sessions and casual for all dinners.

### **Transportation:**

For transportation to Harvey's from the airport, you can rent a car, or you can take the South Tahoe Express. 1-775-325-6004 or [www.southtahoexpress.com](http://www.southtahoexpress.com).

### **Skiing:**

Overlooking the sapphire-blue waters of Lake Tahoe, Heavenly is one of the most unique snowsports destinations on the planet. Skiing and snowboarding at Heavenly presents you with a number of different choices. With more terrain variety, more hidden glades, more rippin' groomers than any Lake Tahoe resort, you've got plenty of decisions to make. For information more information: 1-775-586-7000 or [www.skiheavenly.com](http://www.skiheavenly.com)

### **Questions?**

Contact CBAO  
405-524-4122  
[cbose@bufordresources.com](mailto:cbose@bufordresources.com)

## **2012 CBAO Winter Leadership Conference Sponsors**

