



2016 CBAO Annual Convention: Tentative Agenda

Wednesday, September 14th

- 7:00am Golf Registration
- 8:00am Annual Golf Tournament –Coffee Creek Golf Course, Edmond, OK
- 2:00pm – 7:30 pm Registration Desk Open (2nd floor)
- 6:00pm – 7:30pm Welcome Cocktail Reception with Exhibitors (2nd floor)

Join us at the Welcome Cocktail Reception with top exhibitors to see and hear the cutting edge ideas to help your bank remain on top! Take advantage of this occasion to learn, network and have an enjoyable time too. Also, don't miss the opening night of our Horizon Bankers' silent auction!

- 7:30pm Dinner on Your Own
- 9:00pm – 12:00am Red Piano Bar (Skirvin Hilton Hotel, 1st Floor)

Red Piano Lounge at the Skirvin Hilton Hotel is the perfect way to end the evening. Enjoy great live music in this luxury lounge with all of your CBAO friends! Each convention attendee will receive 2 drink tickets, so don't miss out on continuing all the fun!

Thursday, September 15th

- 7:00am – 9:00pm Registration Desk Open (2nd floor)
- 7:00am Coffee with Exhibitors
- 7:00am – 3:00pm Exhibitors Booths Open (2nd floor)
- 7:30am Breakfast (Grand Ballroom, 2nd floor)
- 7:45am **“Asset / Liability Management in a “Not-So-New Normal” Rate Environment” - Jeff Caughron - The Baker Group** - (Grand Ballroom, 2nd Floor)
 - Seven years after the end of the “Great Recession”, the banking industry continues to operate in an unusual and unprecedented interest rate environment coupled with unique balance sheet trends and performance pressures. Though the Federal Reserve finally moved the funds rate off of zero, there is little reason to expect a substantial or sustained rising rate environment in the near-term. Meanwhile, balance sheet efficiency has become even more important as Interest rate risk, capital management and costly regulatory mandates make it harder to meet earnings goals while staying within acceptable risk parameters. This session will discuss the trends, review how we got here, and preview where we might be heading in terms of the rate environment and regulatory expectations for Asset / Liability Management. Specific treatment of yield curve behavior and the implications for funding strategies and investment portfolio management will be highlighted. Other issues

to be discussed will include Fed policy, municipal bond credit analysis, dynamic liquidity reporting, and corporate governance for interest rate risk.

- 8:45am Refreshment Break with Exhibitors
- 9:00am Morning Session Two **“Teladoc - Your bank sponsored telemedicine solution brought to you by CBAO” – Melissa Nance, Advantage Health Plans Trust** (Grand Ballroom, 2nd Floor)
 - As the cost of traditional employer sponsored health plans continues to soar, employers are looking to creative solutions to continue to offer their employees valuable healthcare benefits. CBAO has partnered with The Kempton Group Administrators to bring you the leading telemedicine solution at an affordable price. Your employees can access healthcare with board certified and licensed physicians in a variety of specialties via the web, phone, or an app. The wait for traditional in-person office visits is eliminated and your employees can speak directly to a physician 24 hours a day/365 days a year and be on their way back to good health.
- 10:00am Refreshment Break with Exhibitors
- 10:15am **Concurrent Sessions**
 - 1. **Things to Think about Before, During, and After a Bank Robbery– Douglas Samuels, FBI** – (Crystal Room, 2nd floor)
 - 2. **“Change, You Can Bank on It” - Neil Milner, CSBS-** (Balinese Room, 2nd floor)
 - Change has always been something that bankers have had to deal with through the years. Political, legal, regulatory and competitive changes. This session will look at current and near term changes that are and will impact community bankers.
- 11:00 Refreshment Break with Exhibitors
- 11:15am **Concurrent Sessions**
 - 1. **“A Look at the Cattle and Grain Markets and Managing Risk in Volatile Times” -Jeff Geider, TCU Ranch Management** (Crystal Room, 2nd floor)
 - This session will give you a historical prospective and the current situation of the cattle and grain markets Learn ways to mitigate price and market risk associated with these markets using futures and options.
 - 2. **Legislative Update - Speaker designate McCall and Senate President Pro-Tem designate Schulz** (Balinese Room, 2nd floor)
 - An opportunity to speak one-on-one with Oklahoma's most influential political leaders, House Speaker-designate Charles McCall (Atoka) and Senate Pro-Tem Elect Mike Schulz (Altus).
- 12:00pm Refreshment Break with Exhibitors
- 12:30pm Lunch (Grand Ballroom, 2nd floor)
- 1:00pm -2:00pm
 - **“Why the Community Bank Voice Must Be Heard” - Cam Fine, President & CEO, Independent Community Bankers Association** (Grand Ballroom, 2nd floor)
 - In order to be successful in Washington D.C., community banks must have a strong, clear and independent voice to be heard above the noise of the many other voices in the financial services arena.” Competition among the players in the financial services arena is fierce. If your voice is missing from the debate, your franchise will suffer the consequences!
- 2:00pm **CBAO Annual Meeting** (Grand Ballroom, 2nd floor)

- 5:00pm **Gala Celebration** (2nd floor Foyer and Grand Ballroom)

*This exciting evening will consist of a cocktail reception, silent auction, live auction with auctioneer Morgan Hopson, celebration of leadership and dinner. Make sure you don't miss this evening of fun! It is a great way to enjoy yourself, see old friends and make some new, and celebrate the people who have made CBAO a true success. We are also very excited to have singer songwriters **Dean Dillon, Scotty Emerick and Paul Overstreet** perform at this year's Gala. This is a unique opportunity to hear the stories behind how some of the most beloved songs came to fruition and sung by legends like George Strait, Toby Keith, Randy Travis, Blake Shelton, Kenny Chesney and many more!*

Friday, September 16th

- 7:30am Registration Desk Opens (2nd floor)
- 7:45am Breakfast
- 8:00am **"Security and Fraud discussion for North America" - Lori Hodges, Visa, Inc.** (Grand Ballroom, 2nd floor)
 - Topics covered will include Security and Fraud landscape in the US, an update on EMV, and Visa's Security Strategy and solutions, describing fraud projections in a post-EMV landscape, describing how Issuers should be thinking about expected fraud developments over the next 12-18 months.
- 8:45am **Mick Thompson, Oklahoma State Banking Department Commissioner** (Grand Ballroom, 2nd floor)
 - Overview of the current status of the Banking Department as well as an update regarding current federal legislative initiatives.
- 9:30am Refreshment Break
- 9:45am **Bank Regulator Panel Discussion** –Dudley Gilbert, Oklahoma State Banking Department; Doug Gray, Federal Reserve Bank of KS; Brian Wall, OCC; Julie Banfield, FDIC; moderated by Paul Foster, CBAO General Counsel (Grand Ballroom, 2nd floor)

Top regulators from the Oklahoma State Banking Department, OCC, FDIC, and Federal Reserve Bank of Kansas City give you brief overviews of current issues and then allow you to ask those challenging questions. This is a rare opportunity to speak with top regulators.

- 11:30am Adjourn