



Co-Hosted By: Independent Community Bankers Association of New Mexico

Wednesday, February 8th

Travel Day – Arrive at Your Leisure

5:30pm: Welcome Reception and Dinner - El Monte Sagrado Resort

Thursday, February 9th

7:00am Registration and Breakfast

7:00am – 10:00am – General Session One

- **“Update on Current Regulatory and Legislative Issues Facing Community Banks”** - **Rebeca Romero-Rainey**, Centinel Bank of Taos, Taos, NM
- **“Mortgage Loan Industry Trends and Changes 2016”** - **Teresa Lyman**, Bankers Mortgage
 - This session will cover the latest mortgage loan industry trends and changes; the latest mortgage news covering originations; Fannie Mae changes with Day 1 Certainty; what Mortgage loan programs are available that would be beneficial to your customers. Also, covered, the top issues for borrowers and how lenders can advise them, such as: current market values and how that affects comps and what is needed for underwriting and why. And the top 10 items that Hold Up Loan Approval.

10:00am – 4:30pm: **Banker Networking**: Join your fellow bankers and delight in the beautiful Taos, NM. Enjoy hitting the slopes, you have three mountains to choose from all in one city. Or stay in town for the

day and appreciating the artistic culture, museums, galleries, and so many dining options.

4:30pm – 7:00pm: General Session Two

- **Banking Regulator Panel** - Dynamic Interactive Question and Answer: **Paul Qualls**, **Doyle Jones**, and **Regina Rainey**, Oklahoma State Banking Department; **Kent Stone**, OCC; **Doug Gray**, Federal Reserve Bank of Kansas City; **Nathan Heizer**, FDIC- moderated by **Paul Foster**, CBAO General Counsel

7:30pm: Group Dinner – Old Martina’s Hall - 4140 HWY 68, Ranchos De Taos

Friday, February 10th

7:00am: Breakfast

7:30am – 10:00am: General Session Three

- **“A Perfect Storm for Inflation” – Coleman Nash**, Advantage Health Plans
 - With continued rises in medical inflation, what are we supposed to do as consumers of healthcare? I will talk about how the conversation is starting to change on what we can do combat this problem.
- **"Update on State Capitol 2017 and the Role of our Community Bankers in the Legislative Process"- Greg Piatt and Sydney Hill**, CBAO Legislative Counsel
 - Greg and Sydney will provide an update on our new legislators for 2017-18 as well as a list of bills that CBAO will be tracking during the upcoming legislative session. They will also be sharing the role CBAO plays at the State Capitol and how we as community bankers can be involved.
- **“The Future of Voice Communication in the Community Banking Industry” - Glen Patterson**, Verge Network Solutions
 - The three things every bank should know about its voice communications! How banks can reduce their recurring expenses while simultaneously developing a disaster strategy for voice communications! What does the future of Voice Communications look like?

10:00am: Adjourn