**Wednesday, September 11th**

7:30am  Golf Registration  
8:30am  **Annual Golf Tournament: Shot Gun Start**  
         Lincoln Park Golf Course, 4001 NE Grand Blvd, Oklahoma City, OK 73111  
12:00pm  Player and Sponsor Lunch, following golf tournament, at Lincoln Park Golf Pavilion  
3pm - 5pm  Exhibitor Setup (2nd floor)  
3pm - 7:30pm  Registration Desk Open (2nd floor)  
3pm – 5pm  AHP Annual Member Group Meeting (Crystal Room, 2nd floor)  
6pm - 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’ fundraiser!*  

7:30pm  Dinner on Your Own  
9pm – 12am  **CBAO Nightcap - Cocktails and Conversation (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!*  

**Thursday, September 12th**

7am – 9pm  Registration Desk Open (2nd floor)  
7am  Coffee with Exhibitors  
7am – 3pm  Exhibitors Booths Open (2nd floor)  
7:30am  Breakfast (Grand Ballroom, 2nd floor)  
7:45am  **What Goes Up: Dealing with Interest Rate Volatility – Ricky Brillard** (Grand Ballroom, 2nd Floor)  

*If the first half of 2019 taught us anything, it’s that interest rate projections are dicey propositions. Many, if not most, community banks began the year positioned to benefit from a rising rate environment. Now that rates have fallen to multi-year lows, portfolio managers have a new set of bad news/good news dynamics: unrealized gains, and unexpectedly high cash flow. We will examine how bond portfolios have changed in the last year, focusing on securities that have a reasonable chance of performing well in the current rate environment.*  

8:30am  Refreshment Break with Exhibitors  
8:45am  **ICBA Report - Kathy Underwood, ICBA Treasurer** (Grand Ballroom, 2nd Floor)
An update on ICBA’s regulatory and legislative agenda, along with addressing other community banking issues facing community banks.

9:15am  
**Mick Thompson, Oklahoma State Banking Department Commissioner**  
(Grand Ballroom, 2nd floor)

Chairman Jelena McWilliams, FDIC (Grand Ballroom, 2nd floor)

10:00am  
Refreshment Break with Exhibitors

10:15am  
Concurrent Sessions

- **The Tax Cut and Jobs Act – One Year later – Charles J Garrison and Joseph M. Press**  
Crystal Room, 2nd fl.

  After a tax cycle for all calendar and fiscal year taxpayers, we will discuss what we have learned about the TCJA one year later. How the implementation of TCJA affected corporations and s-corporations and which tax strategies can be used to reduce or restructure tax obligations. Options for individual taxpayers in regards to SALT deduction, charitable contributions, mortgage deduction, and alternative minimum tax. New this year, we will also cover best practices for estate planning and trust tax strategies.

- **Cybersecurity Update – What your Community Bank Needs to Know – Cal Roberson**  
Balinese Room, 2nd fl.

  CalTech CIO, Cal Roberson, returns to address this year’s cybersecurity hot topics and changes in threats over the past year. In this session, you’ll learn about rising threats and how to mitigate the risks associated with each. You will leave with actionable items to implement at your financial institution.

11:00  
Refreshment Break with Exhibitors

11:15am  
Concurrent Sessions

- **The Secrets to Community Banking in Mortgage– Chris Vinson**  
Crystal Room, 2nd fl.

  Some of you DO mortgage, some of you do mortgage, yet don’t do it well, and some of you don’t do mortgage at all, but the question is: why do mortgage?

- **Emerging Trends in Payments - Dan Heimann**  
Balinese Room, 2nd fl.

  Evolving and emerging payments mean the competitive landscape is shifting and businesses of all sizes need to stay informed about the changing landscape. To remain relevant and competitive, you need to understand today’s payment trends and how to monitor your debit card portfolio profitability. Explore the benefits of new debit programs and technologies, the challenges they present and how increased options on payment networks could mean higher profitability for your institution.

12:00pm  
Refreshment Break with Exhibitors

12:30pm  
Lunch (Grand Ballroom, 2nd floor)

1pm -2pm  
**News You Can Use - Bonnie McGeer, American Banker**  
(Grand Ballroom, 2nd floor)

What are the top performing banks doing differently than the rest? What lessons on culture and employee engagement do the Best Banks to Work For offer? What insights from the annual Survey of Bank Reputations can you apply to turbocharge positive perceptions of your bank? American Banker covers the industry from every angle day in and day out. Here are some key takeaways we’ve picked up along the way, with an emphasis on ideas you can take back to your own bank.
2:00pm  **CBAO Annual Meeting** (Grand Ballroom, 2nd floor)

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

**SINGER SONGWRITERS**

This exciting evening will consist of a cocktail reception, Horizon Bankers’ fundraiser, 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 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 country legends.

**Friday, September 13th**

6:45am  Registration Desk Opens (2nd floor)

7:00am  Rise and Shine: Concurrent Sessions

- **Economic and Market Outlook - Jim Huntzinger** Crystal Room, 2nd fl.
  Mr. Huntzinger will review U.S. and international economic conditions and markets. He will focus on the outlook for Federal Reserve policy and the implications and challenges that presents to consumers, businesses, and bankers.

- **A “Wellness Program” that Works – Dr. Kyle Rickner and Jay Kempton** Balinese Room, 2nd fl.
  Direct Primary Care is a new patient-centered practice model that many employers are choosing to offer as a benefit enhancement to their employees. DPC has both a proven health plan savings ROI and patient-friendly options like same or next-day appointments, after-hours urgent care, alternative contact options via technology, and a proactive approach to their patient’s health. Direct Primary Care makes traditional “wellness programs” obsolete!

7:45am  Breakfast

8:00am  **Lt. Governor Pinnell** (Grand Ballroom, 2nd floor)

8:30am  Refreshment Break

8:45am  **Bank Regulator Panel Discussion** – Dudley Gilbert, Oklahoma State Banking Department; Doug Gray, Federal Reserve Bank of Kansas City; Troy Thornton, OCC; Kristie Elmquist, FDIC - moderated by Paul Foster, CBAO General Counsel (Grand Ballroom, 2nd floor)
  Current regulators and legal thinking on current legislation hot exam topics; and other trending regulatory issues. Regulators will also give an update on marijuana laws affecting community banks.

10:30am  **Breakout Discussion with YOUR Regulators** (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.*

11:30pm  Adjourn