



2020

Annual Conference for Lenders

October 1-2
Virtual

**THIS YEAR'S CONFERENCE WILL BE THE PLACE TO MAP
OUT YOUR STRATEGY FOR SUCCESS.**

Why should I attend?

- Are You a Quoting Machine or a Trusted Advisor?
- 2020: The Upcoming Election and the Next Four Years
- Will You Be My Customer? - Create Proposals That Guarantee Your Customers Will Say "Yes"
- Loan Portfolio Management Tools & Strategies
- Building & Sustaining Trust for Lenders
- A Commercial Real Estate Apocalypse? *How to prepare your bank for its (possible) arrival*
- Take Off the Mask—Is Your Life Story Worth Telling?
- Loan Underwriting, Risk Grading, Risk Rating and Risk-based Loan Pricing
- Creating a Talent Pipeline for Your Community Bank
- Closing the Experience Gap
- The 2021 Economy and Beyond
- Shifts Impacting Lending - What We Can Do to Prepare

“Overall great conference covering a variety of issues that I deal with on a day to day basis.”

“Great Conference. One of the best I have attended.”

- Past Attendees

Thursday, October 1

- 8:15 a.m. – 9:00 a.m. Logon begins
- 9:00 a.m. – 9:15 a.m. Welcome, Introductions and Sponsor Recognition
Jonathon Johnson, KBA Chairman
- 9:15 a.m. – 10:30 a.m. **Are You a Quoting Machine or a Trusted Advisor?**
Joe Micallef, Grow UP Sales
Your job as a lender is not to simply quote interest rates, but to be a valuable finance partner that helps your clients achieve their goals. The key to growing your bank, your clients and your career is your ability to conduct highly-engaging client meetings that deliberately build trust and enhance your value as a finance professional. Joe will guide you through the defined meeting process he successfully used to build a profitable loan portfolio in a short period of time.
- 10:30 a.m. – 10:40 a.m. Break and Sponsor Recognition
- 10:40 a.m. – 11:40 p.m. **2020 Election Outcome: Trump vs. Democrats**
Dr. Stephen Happel, Economist
Stephen will take us through the most recent Blue Chip Forecasts for 2020 and 2021. These numbers will be put in historical perspective by briefly looking at the different presidential administrations since WWII. After reviewing job growth numbers by state, with emphasis on Kansas, key demographic trends, and current Fed policy, general economic trends for the U.S. are laid out. We will also discuss specific comparisons between Trump's economic agenda and that of Biden's.
- 11:40 a.m. – 12:45 p.m. Lunch Break
Speaker: Cary B. Sifferath, Senior Director of Global Programs, U.S. Grains Council
- 12:45 p.m. – 1:45 p.m. Concurrent Session #1 (choose one)
- 1. Will You Be My Customer? – Create Proposals That Guarantee Your Customers Will Say Yes**
Joe Micallef, Grow UP Sales
For lenders to build life-long financial relationships, they must take the time to intimately understand all their financial needs and provide a comprehensive proposal to become their exclusive (and preferred) financial partner. How compelling are your proposals and how confident are you that they will say "yes" to only you? At the conclusion of this session, participants will discover how to create financial proposals that will give them the competitive edge.
- 2. Loan Portfolio Management Tools & Strategies**
Mike Wear, President, 39 Acres Corporation
In this fast-paced presentation and exchange of ideas, we will shift focus from individual credit risk and loss management upon discovery to early identification of broader, more systemic risk that can breach through to different loan types and borrowers. Mike will discuss credit culture, policy exception tracking, supply-chain risk and co-variance across industries, as well as how to transition your stress-testing output to capital planning.
- 3. Building & Sustaining Trust for Lenders**
Karen Shannon, Ollis Akers Arney
Trust is a key ingredient of client and employee engagement and loyalty. Yet it is particularly easy for lenders to fall into "trust traps" while trying to build strong relationships with prospects, clients, referral sources and their support team. Lenders will learn how to avoid "trust breakers" that result in relationships in which people take risks, identify and solve problems, and collaborate to achieve business results.
- 1:45 p.m. – 2:00 p.m. Break and Sponsor Recognition
- 2:00 p.m. – 3:00 p.m. Concurrent Session #2 (choose one)
- 1. A Commercial Real Estate Apocalypse? How to prepare your bank for its (possible) arrival**
Joe Karlin, Karlin Consulting
Technologies and consumer behaviors are already having a significant impact on commercial real estate, especially with the onset and lasting effect of COVID-19. Attend this session to find out what you can do to protect your bank's commercial real estate (i.e. branches) and your commercial loans supported by CRE.

2. Loan Underwriting, Risk Grading, Risk Rating and Risk-based Loan Pricing

Dr. Bruce Morgan, Professional Bank Services

While community banks use a variety of risk grading and risk rating methods, this session will review a simple loan underwriting analysis with risk grading tools that can help you improve your underwriting, deposit pricing, and risk grades for CECL methodologies. Hear examples and best practices from this experienced Kansas banker who has developed credit score cards, loan underwriting and risk rating systems.

3. Creating a Talent Pipeline for Your Community Bank

Jackie Rolow, SHAZAM

Financial institutions across the country are struggling to recruit and retain talent. Jackie will present a recruiting tool that allows you to test-drive the talent your organization needs, effectively manage your workflow, and help grow your business to accomplish future objectives. Participants will learn how to develop talent partnerships and create a program that mutually benefits their bank and community.

3:00 p.m. – 3:10 p.m.

Break and Sponsor Recognition

3:10 p.m. – 4:10 p.m.

Closing the Experience Gap

Mike Wear, 39 Acres Corporation

In what was the longest economic expansion in U.S. history (pre-COVID) with a sustained lower interest rate environment, have we forgotten how to work out a problem loan? How do we effectively prepare the next generation of bankers about credit risk when they haven't yet experienced it? This session will discuss and exchange ideas on closing the gap, including leveraging risk modeling and rules-based automation.

Friday, October 2

8:15 a.m. – 8:30 a.m.

Logon begins

8:30 a.m. – 9:45 a.m.

The 2021 Economy and Beyond

Dr. Chris Kuehl, Armada Corporate Intelligence

2020 -- This has been a year where we have all worn out the word "unprecedented." Nothing we knew at the start of the year is still relevant. What does the world look like now? What changed with the lockdown recession and what didn't? Are we facing round two or are we still on some path to recovery? Join us for an impactful discussion on the year ahead.

9:45 a.m. – 10:45 a.m.

Shifts Impacting Lending – *What We Can Do to Prepare*

Joe Karlin, Karlin Consulting

A number of changes in technology, consumer behaviors and demographics have impacted and will continue to impact lending. We'll explore the impact of these changes on lending portfolios and volumes, and what we can do to proactively prepare.

10:45 a.m. – 11:00 a.m.

Break

11:00 a.m. – 12:00 p.m.

Take Off the Mask – *Is Your Life Story Worth Telling?*

Dan Meers, KC Wolf, Mascot of the Kansas City Chiefs

It's been said that if you ask a man his occupation, you will find out how he pays his bills -- but if you ask a man his preoccupation, then you will discover the passion of his life. For over 25 years, Dan has paid his bills by working as "KC Wolf" the mascot of the Kansas City Chiefs. However, his preoccupation, what he is truly passionate about, is encouraging others to strive for the best in life and to enjoy each and every step along the way.

12:00 p.m.

Adjournment

Who Should Attend

This conference is tailored so that both entry level positions and experienced lending officers will gain valuable information. Recommended 9.5 hours CPE Credit.

2019-2020 Planning Committee

Chris Bualle, Chair
Girard National Bank
Girard

Monica Dahl
Arvest Bank
Overland Park

Kim Hesting
Guaranty State Bank
Beloit

Colby May, Vice Chair
Andover State Bank
Andover

Beth Easter
INTRUST Bank
Lawrence

Layne Hoops
Astra Bank
Scandia

Rocky Anderson
Alliance Bank
Topeka

Thomas Galbrecht
CrossFirst Bank
Leawood

Kenton Ladenburger
Peoples Bank
Pratt

Tyler Bachman
First Heritage Bank
Overland Park

Stephen Hendrickson
Citizens State Bank of
Marysville
Hanover

Ben Murphy
Heritage Bank
Topeka

Andrew Chaney
Equity Bank
Wichita

Mark your calendars for next year's conference!

October 7-8, 2021
Hilton Garden Inn
Manhattan, KS

2020-2021 KBA Officers



Jonathon Johnson
Chairman
Home Savings Bank
Chanute



Mike Ewy
Chairman-Elect
Community State Bank
Coffeyville



Shan Hanes
Vice Chairman
Heartland Tri-State Bank
Elkhart



Kurt Knutson
Past Chairman
Freedom Bank
Overland Park



KANSAS BANKERS
ASSOCIATION

Conference Presenters



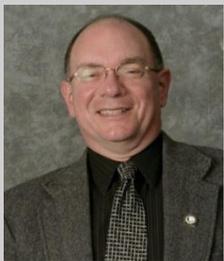
Cary B. Sifferath, Senior Director of Global Programs, U.S. Grains Council

Cary Sifferath serves as the senior director of global programs for the U.S. Grains Council, a non-profit organization that promotes the global use of U.S. barley, corn, sorghum and related products including ethanol and distiller's dried grains with soluble's (DDGS). In this capacity, Sifferath is responsible for oversight of the Council's 10 international offices and all worldwide programs. Sifferath has held various positions within the Council over the past 27 years. Besides his current position, he has been Regional Director for Middle East, Africa and Europe, China Director, Japan Director and Southeast Asia Regional Director among other positions.



Joe Karlin, CEO, Karlin Consulting LLC

Mr. Karlin has worked in the financial services industry his entire career, starting as a CPA and consulting for the last 10 years. Joe serves community banks with solutions including strategy, culture and execution; consumer and commercial lending; and community connection. His experience in strategy and execution includes strategic planning, management succession, and regulatory issue resolution.



Dr. Chris Kuehl, Managing Director, Armada Corporate Intelligence

Dr. Chris Kuehl is Managing Director of Armada Corporate Intelligence, providing forecasts and strategic guidance for a wide variety of corporate clients around the world. He is the chief economist for several national and international organizations including Fabricators and Manufacturers Association, National Association of Credit Management, Finance, and International Business and the Business Information Industry Association. Residing in Kansas, Dr. Kuehl can speak on global, national and local economies.



Dr. Stephen Happel, Emeritus Professor of Economics, Arizona State University

Dr. Happel is a noted commentator on the U.S. economy and Emeritus Professor at the W.P. Carey School of Business, where he started teaching in 1975. He earned his undergraduate degree from the University of Missouri and a M.A. and Ph.D. from Duke University. His research focuses on applied microeconomics and demographics, having written textbooks and over 100 articles for various outlets on Federal Reserve policy, current tax and spending, and demographic patterns to consider where the U.S. economy may go next.



Dan Meers, KC Wolf, Official Mascot of the Kansas City Chiefs

Dan is widely known as KC Wolf, the official mascot of the Kansas City Chiefs. He travels throughout the United States and the world entertaining thousands of people, both in and out of costume. Dan is in high demand not only as a mascot but also as a humorous and motivational speaker to audiences of all ages. His enthusiasm, optimism and love for life are contagious, making Dan an inspiration to everyone he meets.

Conference Presenters



Joe Micallef, President, Grow UP Sales

Joe is an award-winning, International sales strategist and coach with over 27 years of banking and sales leadership experience in Australia, Canada and the U.S. His valuable global experience has ideally positioned him to share insights on universal best practices for achieving sales success and growing your bank. He has been recognized throughout his career for his strategic, charismatic and collaborative approach to achieving exceptional results.



Dr. Bruce Morgan, Manager, Professional Bank Consultants, LLC

Dr. Morgan is an angel investor, banker, and manager of Professional Bank Consultants, a professional services firm that specializes in management assessments, mergers and acquisitions, branch acquisition/sales, litigation support, regulatory orders, and bank and holding company stock valuations. Previously, Dr. Morgan was Chairman, President, CEO, and Director of Valley State Bank in Roeland Park and was a founder, incorporator and director of Johnson County Bank in Overland Park. He is a former member and past chairman of the Kansas State Banking Board.



Jackie Rolow, SPHR, Executive Vice President and Chief HR Officer, SHAZAM

Ms. Rolow has been a vital part of the SHAZAM Network for the past 25 years, where she leads the charge to establish and enhance solid HR management practices and retain top industry talent. Jackie manages information and recordkeeping systems that protect the legal rights of the employer, employees, applicants, former employees. She also collaborates with managers to help them achieve their goals.



Karen Shannon, Vice President of Business Consulting/CHRO for Ollis/Akers/Arney

Ms. Shannon has served in senior leadership positions in banking and human resources for over 25 years. She and her team provided HR services to 5,000 employees across the U.S., United Kingdom, India and Mexico. Today, she works with world-wide clients on key business and HR strategies which have resulted in cost savings upward of \$7 million. Karen received her MBA and BA in Business Administration and Economics from Drury University.



Mike Wear, Owner, 39 Acres Corporation

Mr. Wear is owner of 39 Acres Corporation, specializing in bank training and consulting services in credit risk underwriting and loan portfolio risk management. Over his 41-year banking career, Mike previously served in commercial lending and senior credit management positions with Omaha-area community banks. He is the loan portfolio management section leader at the Graduate School of Banking in Madison, WI and also serves on the faculty of GSB's Sales & Marketing School and IT Management School. Mike serves as the lead faculty member at KBA/NBA Schools of Banking's Commercial Lending School.



KANSAS BANKERS
ASSOCIATION

2020

Annual Conference for Lenders | Sponsors/Exhibitors

Diamond Level



**Schools
of Banking**

Platinum Level



KBA Insurance, Inc.

A SUBSIDIARY of KBA

Gold Level



BANKERS' BANK
OF KANSAS



Bronze Level



Security 1st Title

THANK YOU!

Registration Information

Registration Fee

	Before September 28	After September 28
Members:	\$265	\$290
Non-Members:	\$465	\$490

Add \$25 per registrant if registering after September 28, 2020.

*Fee includes instruction and handout materials for both days.
 *We understand that circumstances arise requiring cancellation -
 If you cancel up to 5 business days before the program, your registration fee will be refunded.
 *If you have a disability, and request special accommodations, please contact the KBA office.
 *Registration for and attendance at KBA meetings and events constitutes an agreement by the registrant for KBA's use of the attendee's photograph in printed and/or digital promotional materials, publications, mobile app and social media, unless permission is revoked in writing and received by the KBA prior to the event.

Registration Form

2020 Annual Conference for Lenders, Virtual

Please check all lending functions that apply for each registrant.

Registrant Name: _____	
Bank Location: _____	E-mail: _____
I am a: <input type="checkbox"/> Commercial Lender <input type="checkbox"/> Ag Lender <input type="checkbox"/> Consumer Lender <input type="checkbox"/> Real Estate Lender	
Registrant Name: _____	
Bank Location: _____	E-mail: _____
I am a: <input type="checkbox"/> Commercial Lender <input type="checkbox"/> Ag Lender <input type="checkbox"/> Consumer Lender <input type="checkbox"/> Real Estate Lender	
Registrant Name: _____	
Bank Location: _____	E-mail: _____
I am a: <input type="checkbox"/> Commercial Lender <input type="checkbox"/> Ag Lender <input type="checkbox"/> Consumer Lender <input type="checkbox"/> Real Estate Lender	

Bank _____ Total Attending _____

PO Box _____ Total Enclosed _____

City, State, Zip _____

Three ways to register:

- 1) Complete and mail registration form with payment.
- 2) Fax registration form, followed by mailing of payment.
Please use this form as your invoice.
- 3) Register online using a credit card at www.ksbankers.com.

Kansas Bankers Association Education & Conferences Department PO Box 4407 Topeka, KS 66604	Phone: 785-232-3444 FAX: 785-272-8392 Website: www.ksbankers.com
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