

# Schedule of Events

## Wednesday, January 27

5:30-6:30 pm Welcoming Reception

## Thursday, January 28

7:30-8:00 am Continental Breakfast  
8:00-12:30 pm Business Session  
5:30-7:30 pm Chairman's Reception

## Friday, January 29

7:30-8:00 am Continental Breakfast  
8:00-12:30 pm Business Session and Annual Meeting

## Southeastern Conference of

### Community Bankers

### Board of Directors

**Mitch Ashlock** - First Federal Savings Bank - Olathe, KS  
**Beth Basil** - Harland Financial Solutions - Cincinnati, OH  
**George Behr** - Arundel Federal Savings Bank - Glen Burnie, MD  
**Steve Eberhart** - First Federal Bank - Fort Payne, AL  
**David Flair** - Advance Bank - Baltimore, MD  
**Mary Halsey** - Cecil Bank - Elkton, MD  
**Tom Hutton** - Kilpatrick Stockton LLP - Washington DC  
**Tom Leonard** - Bay-Vanguard Federal Savings Bank - Baltimore, MD  
**Max Lowery** - Morganton Federal Savings Bank - Morganton, NC  
**Mary Beth McFadden** - Fairview Savings & Loan Assn. - Fairview, OK  
**Tom Moore** - First Federal Bank of Ohio - Gallon, OH  
**Chris Pinkham** - Maine Assn. of Community Banks - Portland, ME  
**Jim Stewart** - Malizia Spidl & Fisch, PC - Washington DC

## Additional Information

**Refer a colleague or friend** and receive \$100 off your registration fee! Your friend will also receive \$100 off their registration fee just for mentioning your name.

**Proof of Attendance** for purposes of continuing education credits will be provided upon request.

**Questions?** Visit us on the Web at [www.seconference.com](http://www.seconference.com) or call Pat Holle at 800.327.5977.

# Seizing Success in Key West

## The Hyatt Key West – Key West, Florida

### January 27-29, 2010

## Conference Highlights

### Best Ideas Exchange

**Chuck Wilson**, *Managing Principal*, Banking Industry Group Back by popular demand...Chuck will help us begin by getting each of YOU talking about the Best Idea that your bank has implemented that has produced a new stream of income/revenue OR cost savings OR improved customer service OR innovation OR new technology. If possible, bring with you something that will help the rest of us understand your Best Idea. Chuck says if there is nothing new in your bank, at least talk about a New Idea that you are planning to do before the world comes to an end.

### Problem Loan Management

**Jeffery W. Johnson**, *CEO*, Bankers Insight Group There are many tools to assist with problem loan workouts including assessing collateral positions of banks and other creditors, utilizing financial covenants effectively, capitalizing on tax refunds from loss carrybacks and more. Also covered are methods for determining the amount of impairment in allowances for loans and lease losses. You'll learn what alternatives are available in order to increase the potential for full repayment.

### 2010 Economic Outlook

**Dr. Quincy Krosby**, *Chief Market Strategist*  
Prudential Annuities

2010 will continue to bring daunting and unprecedented fiscal challenges for community banks. Health care, tax changes, and global economic issues dot the landscape. Dr. Krosby's extensive experience and perspective on economic trends and financial markets in this current environment will provide invaluable insight into investing and long-term strategic planning.

### Washington Update

The legislative landscape for the banking industry has never been more challenging. Regulatory changes, capital requirements, deposit insurance premiums and more have resulted in numerous changes affecting the way banks do business. Without a doubt, more changes are on the horizon. This session will provide you with the latest changes as well as what lies ahead.



### High Profile Data Breaches ~

"Lessons Learned from TJX to Heartland"

**Lisa Heinrichs**, Harland Financial Solutions

This session focuses on a short summary of three recent, high profile data breaches - TJX, Hannaford, and Heartland Payment. A limited review of what happened and the known impacts for these data breaches will be provided. A series of collective Lessons Learned from these incidents will be discussed along with some projected industry and regulatory responses. The session will conclude with actionable recommendations for consideration. Each one focused on minimizing the likelihood of experiencing a similar problem along with the resulting reputation impacts.

### Maximizing Government Guaranteed

### Loan Programs for Community Banks

**Michael G. Abdouch**, *CFA*, *Managing Director*  
Coastal Securities

This session will provide an overview of the Guaranteed Loan Programs, how to sell Guaranteed Loans for fun AND profit as well as how to increase your loan portfolio without credit risk or overhead by buying Guaranteed Loans. SBA Pools as an ideal floating asset for community banks will be discussed plus time for Q&A.

### The Future of Compliance

**Chuck Lewis**, *Director of Risk Management Services*  
RSM McGladrey, Inc.

One thing we can be sure of is that the regulatory environment is changing and that it will impact the way financial institutions do business. Ultimately it will effect the way compliance is handled in your operation as well as the way exams are conducted. Chuck Lewis, back by popular demand will lead this session and help guide us through this compliance maze.



# SOUTHEASTERN CONFERENCE OF COMMUNITY BANKERS

186 Duke of Gloucester Street  
Annapolis, MD 21401

## Seizing Success

2010 Registration Information Inside!

### Registration Information

Before 12/28    After 12/28

Delegate    \$525    \$625  
Guest        \$125    \$175

Name: \_\_\_\_\_  
Nickname for badge: \_\_\_\_\_  
Title: \_\_\_\_\_  
Company: \_\_\_\_\_  
Address: \_\_\_\_\_  
Phone: \_\_\_\_\_  
Fax: \_\_\_\_\_  
Email: \_\_\_\_\_  
Name of Guest(s): \_\_\_\_\_  
Nickname for badge: \_\_\_\_\_

Please make all checks payable to:

Southeastern Conference  
186 Duke of Gloucester Street  
Annapolis, MD 21401  
or fax to 410-269-1874

If paying by credit card (MC or Visa only),  
please provide the following information:

Name on Card: \_\_\_\_\_  
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### Southeastern Conference Sponsors *(to date):*

- Federal Home Loan Bank—Atlanta
- Kilpatrick Stockton LLP
- Malizia Spidi & Fisch, PC
- Coastal Securities
- Banking Industry Group
- Harland Financial Solutions
- Prudential Securities
- RSM McGladrey, Inc

Hotel Reservations should be made by  
directly contacting:

**The Hyatt Key West**  
601 Front Street—Key West, Florida  
305.809.1234  
[www.keywest.hyatt.com](http://www.keywest.hyatt.com)

**We have secured a room block until  
December 27, 2009 or until it becomes full.**  
Please make your reservations early and  
mention the “Southeastern Conference” to  
ensure you receive the conference rate.  
The group rate is applicable from  
January 18 until January 25.

**Guest Room Rates**  
Single/Double \$339  
Triple \$384 Quadruple \$429

**Early Registration Deadline**  
**Monday, December 28, 2009**