



MONUMENTAL CONFERENCE

2017
EAST COAST
REGIONAL
CONFERENCE



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GETTING AROUND

Bethesda, Maryland, borders Washington, DC, so it's just a quick Metro ride away from the capital's museums and monuments. Its own attractions include an outstanding selection of restaurants and stores, many within walking distance of the Hyatt Regency.

DC METRO

Located right beneath Hyatt Regency Bethesda, the Metro Station is where you'll find the Red Line train to Washington, DC. Planning your trip via Metro is easy, as the entrance to the Metro system is just steps from the hotel's main entrance.

Washington, DC's Metro is one of the busiest public transportation systems in the country. Its expansive network of tunnels and above ground tracks connect all four quadrants of DC with suburban Virginia and Maryland. The system is heavily used by local commuters and it's a popular, convenient and affordable way for visitors to DC to get around the region.

BETHESDA CIRCULATOR

The Bethesda Circulator is a convenient and free way to get around the bustling downtown streets of downtown Bethesda, Maryland. The Circulator operates daily except Sunday.

FMS | Financial
Managers
Society

Maryland Chapter

www.fmsmdchapter.org

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Financial Managers Society — Maryland Chapter



MONUMENTAL CONFERENCE

2017
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CONFERENCE

September 17-19, 2017
in Bethesda, Maryland

The Hyatt Regency Bethesda
1 Bethesda Metro Center
Bethesda, MD 20814

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It's a **Monumental Conference** in Bethesda, just outside of Washington DC. The Maryland Chapter of the FMS hosts the East Coast Regional Conference, September 17-19th. Enjoy the history and beauty of the Washington area, as you network with your peers and attend relevant, engaging workshops presented by respected speakers on finance, accounting, asset and liability management, and much more. Combine these information-packed sessions with exciting, Washington DC activities we've got planned and you're set for a great two and half days. You'll be glad you joined us!



PRESENTATION TOPICS

Secrets Revealed: 10 Things Your Core IT Provider Will Not Tell You

Aaron Silva, President of Paladin fs

When it comes to negotiating and renewing these multi-million dollar relationships once every five to seven years, community banks are at a distinct disadvantage negotiating against their Core and IT service providers – bankers have to know what to demand in advance. Suppliers protect these secrets within a team of highly skilled negotiators, contract writers and lawyers who negotiate hundreds of contracts each year with different institutions – never sharing with you what they negotiated differently with any other institution nationwide. In this session, Mr. Silva will take the audience through 10 critical issues and negotiating secrets that bankers should know before they sit down at the negotiating table.

Accounting and Financial Reporting Update

*Sydney Garmong, Partner of Crowe Horwath
Jeffrey Geer, Associate Chief Accountant of the OCC*

Join this session to learn the latest accounting and financial reporting developments impacting financial institutions – and the regulatory perspective. We will focus on the latest from FASB, which will include the FASB's major standards on credit losses (CECL), revenue recognition and leases standard. We will touch upon narrower projects of interest to financial institutions, both recently issued and recently effective, which include goodwill, pension and postretirement benefit costs, premium amortization on callable debt, among others.

Legal and Regulatory Update

Craig Nazzaro, Of Counsel, Baker, Donelson, Bearman, Caldwell & Berkowitz, PC

As the consumer finance regulatory landscape continues to shift and evolve in 2017, staying ahead of the changing regulations and agendas becomes increasingly important. Join us for a discussion of all the top issues that will be affecting the industry as we prepare for 2018 including: HMDA implementation, fair lending trends, the state of the CFPB, regulatory enforcement priorities, developments under the TCPA, the current status of the pending arbitration and debt collection rules as well as any other developing regulatory issues effecting the consumer lending industry.

CECL – What Community Banks Need to Know Now

Peter L. Cherpach, Executive Vice-President & Managing Director of Credit Technologies, Ardmore Banking Advisors, Inc.

This session presents an update on the new CECL rule for ALLL calculations – including the latest direction from the regulatory agencies and accounting/audit firms. The focus will be on what a smaller financial institution has to do to be compliant and meet the challenge of CECL, and the implications on the bank's data, portfolio and capital management.

Maintaining a Competitive Edge: Why Your Bank Must Integrate Stress Testing, Strategic Planning, CECL and M&A

Adam Mustafa, Co-founder of Invictus Consulting Group, LLC

The integration of stress testing into strategic planning is vital. But in today's environment, it's not enough. Invictus Consulting Group co-founder Adam Mustafa will explain why it is essential to link CECL and M&A into the process. Banks that do so emerge with a winning formula that powers them for success.

FinTech: Opportunities for Innovation

Matt L'Heureux, First Vice-President of Product Management, COCC

A view of key trends in FinTech with a focus on how community financial institutions can benefit from valuable innovation while avoiding the mostly costly pitfalls.

An Ethical Hacker's Perspective: Things That Make a Hacker's Life Easy

David Anderson, OSCP, Manager, CliftonLarsonAllen, LLP

Hackers and organized crime have monetized their activities and created a lucrative and robust black market industry for stolen personal financial information and personal identifiable information. Often times, we make it far too easy for hackers through a variety of systemic weaknesses. Understanding how to identify the "low hanging fruit" security vulnerabilities and

the different ways that hackers can attack your systems can shed some light on how to combat these attacks.

Liquidity and Funding Strategies for Today's Market

Frank Santucci, Managing Director of ALM Services, First Empire Securities

Over the last several years, loan-to-deposit ratios have increased. Other metrics of liquidity have declined as well. If the long-anticipated loan demand continues to grow, how are you going to fund your operations? This session will review examiner's expectations for liquidity management and will give some suggestions for some low-cost and profitable sources of working capital.

Eye on the Prize: Accounting's Impact on the Bottom Line

Gina Anderson, Director of Financial Services, Dixon Hughes Goodman

Sara Dopkin, Manager of Financial Services, Dixon Hughes Goodman

Early on, the accounting function was portrayed as the bean counter—deductions, profits, losses and the like, but today, accounting continues to increase in complexity. Fair value takes center stage, along with new standards and compliance regulations, which means your financial institution requires more from internal resources or must reach out to leverage external consultants. Learn about significant issues facing your accounting department today as we cover the top accounting challenges and bring back ideas for your team to overcome those challenges.

Assessing the Global Risk of a Commercial Loan Portfolio

Lane Youth, Financial Regulatory Consulting

All too often the loan review results that garner the most attention are changes in risk ratings and the impairment analyses, and rightly so, but the credit administration function and oversight of the portfolio concentrations can also offer insight into the portfolio risk. Testing the bank's internal controls on a risk-based basis is integral to risk management process.

Cyber Risks & How to Proactively Manage Against Them

John Lawrence, Vice-President, M&T Insurance Agency

This presentation will explain the intricacies of cyber and computer crime insurance, provide thoughts from industry leadership, provide statistical analysis of past breaches, demonstrate how the data breach cycle responds post breach as well as providing claim examples.

Implication of HMDA Changes

Kevin Kane, President and Owner, Financial Regulatory Consulting

How the 2018 Home Mortgage Disclosure Act (HMDA) changes may impact a bank's compliance with fair lending laws and the Community Reinvestment Act (CRA). Learn how the disclosure of a bank's underwriting documentation including credit scores, loan-to-value ratio, and fees will increase a bank's risk exposure under fair lending laws and CRA.

AGENDA



Sunday, September 17, 2017

- 12:00 - 4:00 pm Registration at the Hyatt Regency
5:00 pm Buses Depart the Hyatt Regency for DC's Southwest waterfront for Welcome Reception
6:00 pm Boarding for Odyssey Cruise
7:00 pm - 10:00 pm Welcome Reception - Odyssey Dinner Cruise

Monday, September 18, 2017

- 7:00 am - 12:00 pm Registration
7:00 - 8:30 am Breakfast Sponsored by Ardmore Banking Advisors, Inc.
8:30 - 8:45 am Opening Remarks by the Maryland Chapter FMS President
8:45 - 9:45 am Paladin fs: Secrets Revealed - 10 Things Your Core IT Provider Will Not Tell You
9:45 - 10:00 am Coffee Break, sponsored by Financial Regulatory Consulting
10:00 - 11:00 am Crowe Horwath: Accounting and Financial Reporting Update
11:00 - 12:00 noon Baker, Donelson, Bearman, Caldwell & Berkowitz, PC: Legal and Regulatory Update
12:00 - 1:00 pm Lunch, sponsored by CliftonLarsonAllen, LLP
1:00 - 2:00 pm Ardmore Banking Advisors, Inc.: CECL - What Community Banks Need to Know Now
2:00 - 3:00 pm Invictus Consulting Group, LLC: Maintaining a Competitive Edge: Why Your Bank Must Integrate Stress Testing, Strategic Planning, CECL and M&A
3:00 - 3:15 pm Coffee break, sponsored by Rowles & Company and PNC
3:15 - 4:15 pm COCC: FinTech - Opportunities for Innovation
4:15 - 5:15 pm CliftonLarsonAllen, LLP: An Ethical Hacker's Perspective - Things That Make a Hacker's Life Easy
5:30 pm Enjoy dinner on your own with family, friends, and colleagues

Tuesday, September 19, 2017

- 7:15 - 8:45 am Registration & Breakfast, sponsored by M&T Bank and Dixon Hughes Goodman LLP
8:45 - 9:45 am First Empire Securities: Liquidity and Funding Strategies for Today's Market
9:45 - 10:45 am Dixon Hughes Goodman LLP: Eye on the Prize - Accounting's Impact on the Bottom Line
9:45 - 10:45 am Financial Regulatory Consulting: Assessing the Global Risk of a Commercial Loan Portfolio
10:45 - 11:00 am Coffee Break
11:00 - 12:00 noon M&T Insurance Agency: Cyber Risks & How to Proactively Manage Against Them
11:00 - 12:00 noon Financial Regulatory Consulting: Implications of HMDA Changes
12:00 - 1:15 pm Closing Lunch, sponsored by Invictus Consulting Group LLC
12:30 - 12:35 pm Presentation by FMS Philadelphia Chapter - FMS East Coast Regional 2018!

See inside panels for speaker and additional session details

THINGS TO DO

Welcome Reception Onboard the Odyssey Cruise Ship

Wharf in DC's Southwest Waterfront
Sunday, 6:00 -7:00 p.m.

Transportation provided by FMS - leaves the Hotel Lobby at 5:00 p.m. sharp)

Kick off your Monumental Conference experience at the Welcome Reception, as attendees network and reconnect with friends and colleagues. Enjoy refreshments and entertainment. The open bar and hors d'oeuvres aboard will make it even more fun.

Dinner Cruise on the Potomac River - See the Nation's Capital at Night

Sunday, 7:00 - 10:00 p.m.

(Buses will be provided to head back to Hotel)

Nothing beats an evening on the water, especially when you can enjoy fine dining, open bar, and live music while taking in the sights of our nation's capital, including the Jefferson Memorial, Lincoln Memorial, Washington Monument, U.S. Capitol and many more!

CPE ACCREDITATION

Program has up to 10 CPE available.

Delivery Method: Group Live. Program Level: Update. Prerequisite: None.
Advance Preparation: None.

Fields of Study: Accounting, Finance, Risk/Internal Audit and Strategic Issues.

Financial Managers Society Maryland Chapter is registered with the National Association of State Boards of Accountancy (NASBA) as a sponsor of continuing professional education on the National Registry of CPE Sponsors. State boards of accountancy have final authority on the acceptance of individual courses for CPE credit. Complaints regarding registered sponsors may be addressed to the National Registry of CPE Sponsors, 150 Fourth Avenue North, Suite 700, Nashville, TN, 37219-2417. Website: www.nasba.org

For more information regarding administrative policies and CPE compliance please call Tony Mariano at (410) 863-7035.

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The Hyatt Regency Bethesda • September 17-19

Please register on-line at www.fmsmdchapter.org

Registration includes

- All FMS educational sessions
- Breakfast & lunch on Monday and Tuesday
- Fine Dining & Drinks on the Odyssey Dinner Cruise on Sunday
- Cruise on the Potomac River to see the Monuments at Night

Not a member? Join now and receive your member registration discount. \$50

FMS Member Early Discount Registration (before 8/17/17) \$475

Non-member or late Registration (after 8/17/17) \$575

Spouse/Guest Registration (Includes all meals and the cruise) \$200

We are accepting on-line registrations.

Visit www.fmsmdchapter.org and click on FMS Regional Conference.

Refunds and Cancellations

Requests for refunds of registration fees must be made in writing. Telephone cancellations will not be accepted. Refunds will be given for cancellations received by 9/1/17. No refunds will be processed after this date. A substitute attendee from your company may attend. All refunds are subject to a \$50 cancellation fee. It is the attendees' responsibility to contact the hotel directly to cancel accommodations.

For questions please contact:

Penny Somer-Greif
FMS MD Chapter President
410-862-1141
psomergreif@bakerdonelson.com

Hotel Accommodations

Hyatt Regency Bethesda
One Bethesda Metro Center
(7400 Wisconsin Ave)
Bethesda, Maryland, USA 20814

Discount Room Rates for Sunday and Monday: \$239 per night + tax (single or double occupancy)

Rate good until August 28, 2017

For Reservations:

Online: FMS Regional Conference link at www.fmsmdchapter.org

Or Call: 1-888-421-1442 (Make sure to mention the Financial Manager's Society Maryland Chapter to receive the Discount Room Rate.)

For an extended stay, contact the hotel directly for reservations.