

VERMONT BANKERS ASSOCIATION, INC.



**DIRECTORS, TRUSTEES &
SENIOR MANAGEMENT COLLEGE**
Wednesday, June 12, 2019
Capitol Plaza Hotel & Conference Center
Montpelier, VT

The Vermont Bankers Association, Inc. is pleased to once again present this session being held to provide ongoing education to bank directors, trustees and senior management on current topics and various elements of bank supervision. The Directors, Trustees and Senior Management College is being offered by the Boston Area Office of the Federal Deposit Insurance Corporation, in partnership with the Vermont Bankers Association, Inc. The program includes a general session, a luncheon speaker, and a large group case study.

Who Should Attend?

This seminar is geared toward outside directors/trustees oversight, directors and trustees of new institutions as well as senior management in your institution. However, the presentations are not meant to delve into management and operational issues. This seminar will address various facets of director/trustee oversight, and as such, should be attended by directors and trustees of all institutions along with senior management who interface with the board.

Registration

The registration form is included in this brochure. Return completed form(s) no later than Friday, May 31st with checks payable to Vermont Bankers Association, P.O. Box 587, Montpelier, VT 05601-0587 or fax your form followed by payment to 802-223-5078.

Be advised we do take VISA & MasterCard and if you wish to charge your registration fees, you must call Amy at 802-229-0341.

LUNCH MENU: Chicken Vermont - Honey Mustard Chicken with Maple Ham and Cheddar Cheese served with Mashed Potatoes. Chocolate Mousse for dessert.

Should you have any dietary restrictions with this menu,
please contact Amy Dickinson immediately.

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AGENDA

8:30 a.m.–9:00 a.m. Registration / Continental Breakfast

9:00 a.m.–9:20 a.m. Welcome / Introductory Remarks
Christopher D’Elia
President – Vermont Bankers Association, Inc.

Marianne Hatheway
Deputy Regional Director – FDIC

9:20 a.m.– 10:15 a.m. Late Cycle Credit – How Stressed is Your Portfolio?
Donna Robbins – FDIC

This session will discuss the importance of CRE scenario analysis as a risk management tool to assist the board in assessing current and potential risks within the loan portfolio, establishing minimum capital levels, addressing risk appetite, and setting appropriate product lending limits. The session will walk through a CRE stress scenario, which will show how data inputs, assumptions, and severity of scenarios can influence results.

10:15 a.m.–10:30 a.m. Morning Break

10:30 a.m.–11:25 a.m. Liquidity Management
Is Your Bank’s Oversight Program Appropriate?
Tom Maffeo – FDIC

This session will focus on recent trends in funding structures and associated implications for community banks. Key areas directors should be considering in oversight and policies will also be discussed. We will talk about funding concentrations, current regulations regarding brokered deposits, and funding stability. We will also provide an overview of liquidity measurement and monitoring expectations and discuss risk factors impacting your bank’s oversight needs.

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11:25 a.m.–12:15 p.m. Conversation with the Regulators
Marianne Hatheway, Mary Barry, Kara Ritchie – FDIC

This session will provide an informal setting for participants to hear what is on regulators' minds and to share experience and insights as a community bank board member. Members of the FDIC regional management team will highlight emerging issues, answer participant questions, and discuss topics raised by participants. The session structure will include prepared remarks as well as an open forum for questions and discussion.

12:15 p.m.–1:45 p.m. Luncheon with Economic Update
Geoffrey Somes
Regional Economist – FDIC

1:45 p.m.–2:45 p.m. Large Group Case Study
Jim Avery
Supervisory Examiner – FDIC

Fintech Opportunity – Is This a Sound Strategic Idea?

Fintech company partnerships provide many opportunities, such as quick underwriting, growth, and efficiencies. Markets are dictating that directors make strategic decisions whether or not to partner with fintech companies. This interactive case study will present a fintech market opportunity for the participants to assess and include a discussion of corporate governance and strategic implications.

2:45 p.m. Adjournment

