



CONVENTION REGISTRATION

YOU'RE INVITED!

PACB's 116th Annual Convention arrives September 21-23, at the beautiful Westin Savannah Harbor Golf Resort & Spa! The educational programs, speakers and events which your Association has planned this year are informative and enjoyable, and will provide you with new ideas and new thinking to help keep your community bank strong and profitable!

This premiere 4-Diamond resort property is extraordinary in terms of amenities, natural settings and splendor, and is within mere minutes to the history and scenic beauty which Savannah is known for! PACB's Convention in 2023 affords all attendees the opportunity to learn, relax, network and socialize in-person among your peers, all of whom are part of PACB's community banking family.

It's Savannah, Georgia: This is Where You Grow Your Banking Knowledge!

Convention 2023 is the venue to discover what community bankers are doing and to learn how they do it. And what they do to make their community banks, even better!

PACB again this year gathers together our experienced bank members, associate members and preferred providers, industry providers and top-of-the-line speakers and presenters. Also, you as an attendee will benefit from their exceptional thoughts and wisdom at 2023's Convention.

Be a part of the shared vision of success and growth by participating in an exchange of ideas presented on your behalf as part of the many extensive educational sessions. Meet and dialogue with other session attendees in one-on-one conversations and enjoy a more expanded agenda of educational programs which will stimulate your thinking, while challenging you to evaluate new community banking strategies.

Network with Exhibitors and Sponsors

Guests will be able to maximize their own convention experience by connecting with event exhibitors and sponsors that offer innovative solutions to meet your organizations' needs and challenges. New services and products will be presented for your review, giving any attendee the opportunity to create new relationships with exhibitors and sponsors that can contribute to your bank's success in the future, strengthen current vendor relationships and create new ones!

Mix Business with Pleasure!

The PACB Annual Convention is an excellent venue to mix business and pleasure. Board members and executive management should take this unique opportunity to engage in entrepreneurial and strategic conversations that you never seem to have a moment for, back home. Also, many attendees will be surprised by the relaxed atmosphere that Savannah will provide and which will be very conducive to a better sense of well-being and inspirational thought!

Enjoy the Westin Savannah Harbor Golf Resort & Spa

There is simply so much to enjoy just within the resort which is hosting this year's PACB convention: the resort's Heavenly Spa, a PGA Championship course (The Club at Savannah Harbor), 16 floors of luxurious sleeping rooms, six restaurants and lounges, and the best in Southern Hospitality delivered by its experienced staff. There are so many reasons why the Westin Savannah is a proud 4-Diamond hotel property!

Book Your Stay Soon!

Bring the family, enjoy the many activities PACB has planned, and re-energize and re-invigorate not only yourself, but those close to you as well!

Keep in mind that PACB's annual event is being held at one of the most popular destinations, so your planning cannot begin soon enough to attend!

As in years past, PACB's Convention 2023 remains the premier chance to celebrate Community Banking with your peers and industry friends – together - and to promote the many stories of how you and your team are making the dreams of customers, friends, neighbors and hometowns become realities.



TIM SNYDER
PACB Chair,
President/CEO,
Fleetwood Bank
Fleetwood, PA



KEVIN SHIVERS
President/CEO,
PACB
Harrisburg, PA

KEYNOTE SPEAKER

Appearance Sponsored by



FRIDAY, SEPTEMBER 22, 2023:

PACB CONVENTION KEYNOTE SPEAKER

Joe LaCava

CADDIE FOR TIGER WOODS, PGA TOUR PROFESSIONAL

A native of Newtown, CT, longtime PGA TOUR caddie Joe LaCava has become known to golf fans around the world for his work alongside Tiger Woods. LaCava was hired by Woods in September 2011, and was on the bag in April for Woods' momentous win at the 2019 Masters. LaCava began his career in 1987 looping for his cousin Ken Green before Fred Couples hired him in 1990. With LaCava on the bag, Couples notched 12 PGA TOUR victories, including wins at the 1992 Masters and the 1996 Players Championship. LaCava has worked for Davis Love III, Justin Leonard, and Dustin Johnson before joining with Woods and is today one of the most recognized caddies in the game. *-Caddie Hall of Fame*



**"Finding
Success in
Opportunity:
Tales from
the Tour"**

EXHIBITORS

*Up to date as of May 4, 2023.

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FITECH
by deluxē

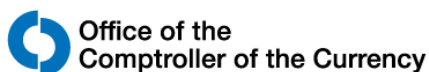


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PACB sends its sincere thanks to the organizations who have made early commitments to serve as sponsors and exhibitors for the 2023 Convention! Their support and dedication to community banking is appreciated and applauded! Additional sponsors and exhibitors will join us as the event date approaches. Please check www.pacb.org for sponsor and exhibitor updates!

SPONSORS

*Up to date as of May 4, 2023.



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AGENDA AT A GLANCE

WEDNESDAY, SEPTEMBER 20

2:00 - 5:00 p.m.	GRAND BALLROOM ABC & GRAND BALLROOM HALLWAY EXHIBITOR REGISTRATION & SET-UP
2:00 - 5:00 p.m.	GRAND BALLROOM HALLWAY REGISTRATION OPEN
3:30 - 5:00 p.m.	RIVERSCAPE B BOARD MEETING
6:00 - 8:30 p.m.	RIVER LAWN BOARD & PAST CHAIRS DINNER (BY INVITATION ONLY)

6:00 - 8:00 p.m.

GRAND BALLROOM ABC & GRAND BALLROOM HALLWAY CHAIRMEN'S WELCOME DINNER
(ALL REGISTERED ATTENDEES & EXHIBITORS INVITED)

THURSDAY, SEPTEMBER 21

8:30 a.m. - 5:00 p.m.	GRAND BALLROOM HALLWAY REGISTRATION OPEN
8:30 - 10:00 a.m.	GRAND BALLROOM ABC & GRAND BALLROOM HALLWAY BREAKFAST WITH THE EXHIBITORS
10:00 a.m. - 12:00 p.m.	CHAMPION GRILL SPOUSE BREAKFAST & ACTIVITY
10:00 - 10:50 a.m.	CONCURRENT SESSIONS
11:00 - 11:50 a.m.	CONCURRENT SESSIONS
12:00 - 1:00 p.m.	GRAND BALLROOM ABC & GRAND BALLROOM HALLWAY LUNCH WITH THE EXHIBITORS
1:00 - 2:15 p.m.	GRAND BALLROOM ABC GENERAL SESSION: OPENING CEREMONIES & ANNUAL MEETING
2:15 - 2:45 p.m.	GRAND BALLROOM ABC GENERAL SESSION: ICBA WASHINGTON REPORT: LUCAS WHITE, ICBA CHAIR-ELECT
3:00 - 5:00 p.m.	GRAND BALLROOM HALLWAY BEVERAGE BREAK
3:00 - 3:50 p.m.	CONCURRENT SESSIONS
4:00 - 4:50 p.m.	CONCURRENT SESSIONS

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TEE TIMES ARE AVAILABLE AT 2 P.M. FOR A START TIME AT THE RESORT'S GOLF COURSE	

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8:30 a.m. - 1:00 p.m.	GRAND BALLROOM HALLWAY REGISTRATION OPEN
8:30 - 9:45 a.m.	HARBOR BALLROOM A CEO BREAKFAST SESSION
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11:00 - 11:50 a.m.	CONCURRENT SESSIONS
12:00 - 1:00 p.m.	RIVER LAWN FAREWELL LUNCHEON

AGENDA SEPTEMBER 20 & 21

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- 6:00 - 8:30 p.m. **RIVER LAWN BOARD & PAST CHAIRS DINNER (BY INVITATION ONLY)**
-

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- 10:00 a.m. - 12:00 p.m. **CHAMPION GRILL SPOUSE BREAKFAST & ACTIVITY**
- 10:00 - 10:50 a.m. **CONCURRENT SESSIONS**

SESSION I: GRAND BALLROOM D

Consumer Lending: What is the Secret Sauce for Partnering with FinTech in a Recession?

Presented by James Branco
Director of Financial Institution Partnerships
Upgrade, Inc.
San Francisco, CA
(Based in Columbus, OH)



How can machine-learning credit models, digital customer acquisition, digital assort purchasing programs and innovative products help banks in a looming recession and help manage balance sheet diversification, liquidity, and income? Upgrade will discuss the practical application perspective, provide an overview and key takeaways about partnering with FinTech to complement existing strategies through technology and online consumer lending best practices.

Key Outline Points:

- I. Best in class credit research for a looming recession
- II. How to thoroughly evaluate a potential FinTech partner
- III. Common reasons banks partner with FinTech and FAQs

SESSION II: GRAND BALLROOM E

Winning the Battle for Deposits

Presented by Neil Stanley
Founder/CEO, CorePoint
Omaha, NE



Banking veteran Neil Stanley will reveal new deposit pricing and sales tactics you can use immediately to improve profit in your institution. You will learn how to use today's higher-interest environment to your advantage.

Key Outline Points:

- I. Effectively and efficiently deal with exception pricing on a scalable basis to avoid rate matching.
- II. How hybrid savings accounts blend advantageous features of CDs and Savings for all stakeholders.
- III. How to seize the opportunity of refinancing that has shifted to deposits as interest rates rise.

SESSION III: GRAND BALLROOM F

Solving Your Space Needs in an Ever-Changing Work Environment

Presented by Jim Caliendo
President & CEO, PWCampbell
Pittsburgh, PA



Some aftermaths from the pandemic are here to stay, is work from home one of them? While many CEO's sit on both sides of the fence, one thing is for sure, effective space usage is critical in today's business world and banking is no exception. Whether you employ work from home or not, today's work environment poses many challenges to achieving optimum space usage and thorough planning for future space needs. This session will cover all things space related from what indicators affect the amount of space you need and how to solve for it; what to do with unwanted space; how to effectively implement shared spacing and plan for future space needs; how younger generations are driving change within the workplace; to analyzing space options from a business and financial standpoint. Whether you are concerned about your home office, branch network, or back office operations, you will have the information you need to make informed decisions for your institution.

Key Outline Points:

- I. How to determine space needs now and for the future
- II. How to effectively implement shared spacing
- III. How are younger generations driving change within the workplace
- IV. How to analyze space options from a business financial standpoint
- V. What to do with unwanted space

11:00 - 11:50 a.m. **CONCURRENT SESSIONS**

**SESSION I:
GRAND BALLROOM D**
**Unlock Your Lending Potential –
Overcome Small Business Credit
Risk With Score Based Lending**

*Presented by **Ben Wallace**
CEO, Leaders Cooperative
Mechanicsburg, PA*



Small dollar loans to community businesses are a trending topic, yet lending to small businesses remains just beyond the reach of many financial institutions. With the needs of businesses varying depending on size and maturity, larger dollar loans often take priority over the financing needs of small businesses. However, financial institutions have a giant market opportunity to serve this segment of small business lending if they can overcome the challenges of the high operational costs and the risk of loss.

Join this session to learn about the primary challenges faced by financial institutions when it comes to small dollar small business lending and the solutions that can help overcome these challenges. You will discover the partnership between Lumos Technologies and Lenders Cooperative, which provides financial institutions with a reliable scoring method to improve underwriting efficiency for small business loans, and a digital solution that reduces the origination and servicing burden for lenders.

You will learn about Lumos Prime+ Score, which predicts expected credit losses over the following twelve months and is uniquely designed and refined for small business term loans and lines of credit under \$500 thousand. You will also understand how Lenders Cooperative's loan origination system improves the lending and borrowing experience.

This session is perfect for bankers, lenders, investors, entrepreneurs, and anyone interested in small business lending. You will leave with a better understanding of the challenges and opportunities in small dollar small business lending, and how financial institutions can better serve their communities by playing an active role in fostering small business growth.

**SESSION II:
GRAND BALLROOM E**
**Who's Touching Your Stuff?
Vendor Risk Management for
Community Banks**

*Presented by **Angie Singer Keating**
CISA, CISM, CRISC, CEO,
Reclamere, Inc.
Tyrone, PA*



When it comes to cybersecurity, organizations are spending more than ever to keep their systems secure to prevent and minimize the impacts of security incidents and breaches. But how can we know if our vendors are doing all they can, or at a minimum, what they are required to do by law or contract? This session will help attendees learn how to create a vendor risk management program, and understand options for automating programs.

Key Outline Points:

- I. Background on vendor risk management and the impact of poor vendor management practices
- II. Understand the methods and options for managing vendors, and methods for automating vendor management
- III. Leave the session with actionable information on how to improve an existing vendor management program or build one from the ground up.

**SESSION III:
GRAND BALLROOM F**
**The Evolution of ALCO:
Regulatory Appeasement or Profit
Improvement?**

*Presented by **Todd Taylor**
Managing Partner, HUB – Taylor
Advisors
Louisville, KY*



ALCO is a continually evolving process. Changes in technology, the economy, and the financial industry all contribute to the dynamic nature of ALCO. This session will begin with a review of the history of the ALCO process, beginning in the 1970s, when Gap was the only tool, to the present, where complex interest rate risk models, capital, liquidity, and investments are interlinked to risk management and profitability. This session includes up-to-date peer data from banks across the country and case studies using real-world examples from community banks. A proactive ALCO process can not only help to meet or exceed examiners' expectations but can help management develop strategies to improve or protect profitability while managing risk.

Key Outline Points:

- I. The ALCO process is continually changing due to factors like innovation and the economic climate.
- II. New era in ALM management – identifying balance sheet management challenges and how to cope with higher regulatory scrutiny.
- III. View the evolution of ALCO as an opportunity for your institution to adjust and adapt.

12:00 - 1:00 p.m.

GRAND BALLROOM ABC & GRAND BALLROOM HALLWAY LUNCH WITH THE EXHIBITORS

1:00 - 2:45 p.m.

GRAND BALLROOM ABC GENERAL SESSION: OPENING CEREMONIES & ANNUAL MEETING

WELCOME AND OPENING REMARKS:

Presented by **Kevin Shivers**
President & CEO,
PA Association of
Community Bankers



ANNUAL MEETING - PACB:

Presented by **Timothy P. Snyder**
President & CEO,
Fleetwood Bank
Fleetwood, PA



SECRETARY/TREASURER'S REPORT

Presented by **Charles Crawford, Jr.**
Chairman & CEO,
Hyperion Bank



- Review of Financial Statements
- Presentation of:
 - Board Members Elected to Serve
- Presentation of: Officers Elected to Serve
- Salutes

INTRODUCTION OF INCOMING CHAIR AND CHAIR'S REMARKS

2022-2023 Chair
Timothy Snyder

REMARKS FROM INCOMING CHAIR

2023-2024 Incoming Chair
Scott D. Patton
President & CEO,
Mercer County State Bank



PACB PRESIDENT & CEO'S REPORT

Kevin Shivers

RECOGNITION OF PAC CONTRIBUTORS

Chuck Leyh
Chair - FirstPAC
President & CEO,
Enterprise Bank



ADJOURNMENT - Annual Meeting

ICBA WASHINGTON REPORT

Lucas White
Chair-Elect
President,
The Fountain Trust Company
Covington, IN



3:00 - 5:00 p.m.

GRAND BALLROOM HALLWAY BEVERAGE BREAK

3:00 - 3:50 p.m.

CONCURRENT SESSIONS

SESSION I: GRAND BALLROOM D Asset Allocation Strategies that Work

Presented by **Michael Erhardt**,
CPA, Managing Director, Stifel
Memphis, TN



Community bank balance sheet allocations must adapt to the changing credit, liquidity, and interest rate landscape. "Asset Allocation Strategies that Work" will use peer and historical data to explore trends in balance sheet composition common to higher performing institutions, highlighting opportunities that will help you best navigate through a potential peak in margin, a downturn in credit, and a tightening in liquidity in the months to come.

**SESSION II:
GRAND BALLROOM E**
**How Technology Can Help You
Overcome Staffing Issues**

Presented by **Sean Farrell**
CEO, Quality Data Dystems, Inc.
Charlotte, NC



Discussing 3 Key Technologies and how they can lead to Extended Hours of Banking, Better Product Close Rates and Overall Improvement of Efficiency Ratio

Key Outline Points:

- I. ITMs and Self-Service – Learn how Core-integration allows you to push hours to 23 hours a day, handling 90%+ of teller transactions with only 1-5% of transactions needing video teller. Most clients are scaling 1 video teller to support 15-25 terminals.
- II. Video Banking Technology – Learn how to scale account opening, lending, wealth, and customer service channels while maximizing employee impact.
- III. How teller cash recyclers help branch process and efficiency. One of the most common tools to help a universal banking environment succeed.

**SESSION III:
GRAND BALLROOM F**
**Leverage Your Next Core
Contract Negotiation**

Presented by **David Saylor**
President & Founder,
Genesys Technology Group
Peachtree Corners, GA



Disruption is paving the way for new technology for community bankers. David Saylor, founder of Genesys Technology Group, will give you a landscape view of the core vendor marketing while guiding you through key areas of focus for your next core contract negotiations.

4:00 - 4:50 p.m. **CONCURRENT SESSIONS**

**SESSION I:
GRAND BALLROOM D**
**Organizational Culture: A Key to a
High Performing Bank**

Presented by **Barbara Low**
Senior Manager, Wipfli
Chicago, IL



Culture has become a top priority for leaders as banks navigate change and look for ways to improve business results and long-term effectiveness.

Culture impacts everything from attracting and retaining talent to problem solving to team collaboration to customer service to the achievement of business strategies. Unfortunately, culture is not readily understood by the leaders charged to advance the desired culture by the bank. They are often simply asked to change it without the benefit of understanding what the cultural gaps may be and/or what levers for change on which to focus. We will provide insights into what really drives culture, how it can be assessed, where leaders can focus attention to have the greatest impact, and touch upon the difference between culture and employee engagement. Cultural change is possible!

Learning Objectives:

- I. Develop an understanding of the leader's role in fostering a positive culture
- II. Understand the types of culture found in organizations
- III. Explore initiatives to implement with a positive cultural impact

**SESSION II:
GRAND BALLROOM E**
**State of the Industry: The Silver
Lining to the Clouds**

Presented by **Dr. Sean Payant**
Chief Strategy Officer, Habersfeld
Lincoln, NE



The industry is navigating ever-changing market conditions. Rising interest rates are impacting the cost of funding and deposit retention, leading to margin compression. The war for talent doesn't seem to be subsiding with turnover at record levels for many institutions. Given these storm clouds, what can well-positioned, strategic institutions do to rise above the clouds and find the silver lining? Join us as we dive into current market conditions and explore strategic steps your organization can take to position itself for success now and in the future.

**SESSION III:
GRAND BALLROOM F**
**How to Win Wallet Share with
Cutting Cost in Operations**

Presented by **Brad Thien**
Relationship Manager, Daybreak CIFI,
Aunalytics
Bellefontaine, OH



In an unreliable economy, cost cutting and employing efficient strategies to grow operating income is imperative. One of the best ways to achieve better returns and higher margins is to focus on existing customers with data-driven

insights that grow wallet share.

PWC estimates that banks can generate a 70% return on initiatives targeting existing customers versus 10% when targeting new customers. In a time where every bank is focused on revenue growth in a constrained and competitive environment, making smart choices with limited resources can provide a fast track to higher-margin growth.

Too often, banks use a broad-brush approach to their land-and-expand efforts that results in inefficient spending, low success rates and reduced returns. They broadcast the same offers at the same time across demographic and geographic customer cohorts. In doing so, banks miss valuable opportunities to grow revenue, help customers solve their individual financial issues, and deepen and solidify long-term loyalty.

First party data - the data you already have - is a powerful asset when coupled with AI-driven analytics to generate advanced insights about customers. These insights can help personalize marketing and sales outreach, offer the "next best product" based on customers' needs, improve customers' perceptions of your bank, take action in near real-time when an opportunity is hot, and much more.

Further, data analytics can provide insights on predicted lifetime customer value, identifying who will be your most valuable customers over time, so that your team

can focus resources on growing those relationships. Returns on spending aimed at improving the lifetime value of existing customers can reach 70%, versus 10% returns on spending directed to new customer acquisition.

Insights from data analytics empowers mid-market financial institutions to dig deeper into their local roots (act upon their local knowledge using personalized offers) and find ways to make their branch presence meaningful to a profitable segment of customers. This local data, first party data, is not something that direct banks or big banks have. If harnessed, it can be a game changer for regional and community financial institutions to grow market share.

Key Outline Points:

- I. Understand how leveraging first party data from across the organization is key to gaining a 360 view of individual customers for more precise target marketing
- II. Empower sales and marketing teams with fresh, real-time insights so that opportunities can be acted upon when the timing is right
- III. Create highly personalized, data-driven campaigns that are more efficient and yield better returns

6:00 - 8:00 p.m.

**GRAND BALLROOM ABC &
GRAND BALLROOM HALLWAY
CHAIRMEN'S WELCOME
DINNER
(ALL REGISTERED ATTENDEES &
EXHIBITORS INVITED)**



AGENDA

SEPTEMBER 22 & 23

FRIDAY, SEPTEMBER 22

- 8:30 a.m. - 1:30 p.m. **GRAND BALLROOM HALLWAY REGISTRATION OPEN**
- 8:30 - 10:00 a.m. **GRAND BALLROOM ABC & GRAND BALLROOM HALLWAY BREAKFAST WITH THE EXHIBITORS**
- 10:00 - 11:00 a.m. **GRAND BALLROOM ABC GENERAL SESSION: LEGISLATIVE PANEL**
- 11:00 a.m. - 12:00 p.m. **GRAND BALLROOM ABC GENERAL SESSION: KEYNOTE SPEAKER**
- 12:00 - 1:30 p.m. **GRAND BALLROOM ABC & GRAND BALLROOM HALLWAY LUNCH WITH THE EXHIBITORS**

FREE TIME IN THE AFTERNOON & EVENING

TEE TIMES ARE AVAILABLE AT 2 P.M. FOR A START TIME AT THE RESORT'S GOLF COURSE

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- 8:30 - 9:45 a.m. **HARBOR BALLROOM A CEO BREAKFAST SESSION**
- 8:30 - 9:45 a.m. **HARBOR BALLROOM B DIRECTOR BREAKFAST SESSION**
- 10:00 a.m. - 12:00 p.m. **GRAND BALLROOM HALLWAY BEVERAGE BREAK**
- 10:00 - 10:50 a.m. **CONCURRENT SESSIONS**

SESSION I: GRAND BALLROOM D The Perfect Storm

Presented by **Mike Burke**
Senior Robbery and Crisis
Management Consultant, SHAZAM



SESSION II: GRAND BALLROOM E

ESG - Looking Both Ways – Upstream and Downstream ESG Considerations

Presented by **Ivan Cilik**
Partner, Baker Tilly US, LLP
Pittsburgh, PA



Once seen as merely a social responsibility, ESG has recently evolved into much more and has turned into an opportunity for organizations to build programs that will have a valuable impact on their business both internally and externally. To understand the evolution of ESG in the banking industry, we will look at the industry chain both upstream and downstream. Starting with upstream, we will review the supply chain evaluations and address common ESG information that vendors and banks require from each other. We will also touch on the ESG requirements for the third parties that banks often engage with.

Looking downstream, banks have been expanding/loosening lending criteria for classes of people that typically would not have access to traditional financing. We will discuss the social responsibilities of banks - how engaging in ESG efforts can positively impact banks such as allowing them to participate in new tax strategies and bond issuances, such as Low-\ Income Housing Tax Credits (LIHTC), sustainable lending and more. The ESG strategy assessment, development and expansion is ever-changing, as lending institutions continue to think outside of the box to build sustainable programs.

Key Outline Points:

- I. ESG Readiness Considerations
- II. Key elements of ESG for Banks
- III. How ESG can impact CRA strategy

SESSION III: GRAND BALLROOM F

Board Refreshment, Retention and Assessment: A Primer for Today's Banking Environment

Presented by **Stephen F. Donahoe**
Partner, Kilpatrick Townsend &
Stockton LLP
Washington, D.C.



This presentation will discuss how bank boards have evolved, how to attract and retain skilled and qualified board members in a challenging and dynamic banking environment, how to use tools like board self-assessments to evaluate what is working and where value can

be added, and the continued importance of board refreshment and diversity.

Key Outline Points:

- I. Attracting and Retaining Board Members
- II. Board Assessments and How it is Done
- III. Board Refreshment and Diversity

11:00 - 11:50 a.m. **CONCURRENT SESSIONS**

SESSION I: GRAND BALLROOM D

The Interplay of Fiduciary Duty and Strategic Planning

*Presented by **Kenneth J. Rollins, Esq.**
Principal, Pillar + Aught
Harrisburg, PA*



This session will start with a brief overview of the duties owed by a bank director to the bank and its various constituencies before proceeding to discuss how engaging in a robust strategic planning process can serve as evidence of the fulfillment of a director's fiduciary duty. The session will then describe the key components to formulating an effective strategic plan, with an emphasis on the consideration of bank and nonbank acquisitions and divestitures as one key component.

Key Outline Points:

- I. Overview of Fiduciary Duty
- II. Discussion of Strategic Planning Process
- III. Focus on Key Components, with Emphasis on Bank and Nonbank M&A

SESSION II: GRAND BALLROOM E

Managing Loan Growth & Credit Quality in Uncertain Times

*Presented by **David Ruffin**
Principal, IntelliCredit, a division of
QwickRate
Marietta, GA*



In the modern banking times, rarely have these two forces been of equal intensity at the same time – but they are and are presenting bank boards and management with competing, yet necessary strategy decisions. All the forces aligning to complicate commercial bank lending strategies (the evolving economy and prototypical borrower, the macroeconomic forces and the post-COVID credit risk fallout) have coalesced to present bank risk strategists with some daunting challenges. It would be a fool's errand to ignore the need to regain sustainable loan growth or

likewise to presume the current stellar credit quality metrics will last. In this session, we discuss ways to balance the priorities and quantify the key portfolio metrics, particularly from a bank's risk management perspective.

Key Outline Points:

- I. How your member banks stack up to regional and national peers in key credit metrics.
- II. How to think "out-of-the-box" on loan growth opportunities in the face of growing credit stress concerns.
- III. How to sync three very important credit risk management inputs: portfolio analytics; loan review; and stress testing.

SESSION III: GRAND BALLROOM F

Balance Sheet Strategies – From a Markets and Derivatives Standpoint

*Presented by **Bob Newman**
Managing Director, Chatham Financial
Kennett Square, PA*



Join Chatham Financial to discuss the challenges banks are facing, and actionable strategies using both derivatives and the investment portfolio to navigate and mitigate these risks. We will discuss what the top performing banks are doing to navigate this challenging landscape. We will provide tangible strategies on what banks are doing now, and how to prepare for future opportunities for strategies to strengthen and fortify your balance sheet.

12:00 - 1:00 p.m.

**RIVER LAWN
FAREWELL LUNCHEON**

ABOUT PACB

The [Pennsylvania Association of Community Bankers \(PACB\)](#) exclusively represents the interests of community banks across the Commonwealth. Regardless of charter, size, geographic region or structure, all PACB members share a resilient commitment – meeting the financial and economic needs of their local communities and neighbors with quality and high-touch service.

PACB believes that the community banking industry is uniquely equipped to service Main Street, as community banks have laser-focus on keeping

their communities, neighbors and local businesses top-of-mind in every strategic decision. The PACB mission is singular and focused...it is to preserve, promote and protect the community banking industry.

The Association continues to play an important role promoting events, networking and volunteer opportunities where community bankers from all regions and responsibilities share collective wisdom and resources to make the industry stronger.

HOTEL INFORMATION

Located along the iconic Savannah River, The Westin Savannah Harbor Golf Resort & Spa offers a renewing resort experience in downtown Savannah. Enjoy unrivaled views of the river, Historic District, and the lush landscapes of Hutchinson Island, southern coastal cuisine at our three on-site restaurants, our heated resort pool, the Heavenly Spa by Westin, and exclusive access to the only PGA Championship golf course in Savannah, GA.

For hotel reservations, visit:
<https://book.passkey.com/go/PACBANKERS>



1 Resort Drive
Savannah, GA 31421
(912) 201-2000

REGISTER FOR CONVENTION 2023

To Register through PACB as an Attendee for Convention 2023:
<https://web.pacb.org/events/2023-PACB-Annual-Convention-8548/details>

Attendee Standard Registration Pricing Convention 2023 Registration

\$1,575.00 Member
\$1,775.00 Non-Member

Convention 2023 Registration for Spouse/Guest/Child (18+)

\$850.00 Member
\$1,025.00 Non-Member

Convention 2023 Registration for Child (under 18)

\$350.00 Member
\$600.00 Non-Member

Additional attendee ticket for Thursday evening's event

\$275.00 Member
\$275.00 Non-Member

Single Day Passes are also AVAILABLE!

Day Pass - Thursday

(Includes breakfast and lunch with exhibitors, concurrent sessions, opening ceremonies & annual membership meeting, ICBA Report, and Chairman's Welcome Dinner Buffet on 9/21)

\$700.00 Member or Non-Member

Day Pass - Friday

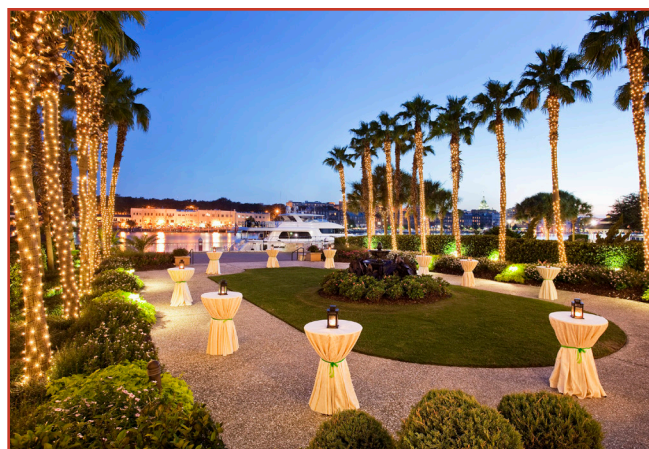
(Includes Breakfast with exhibitors, General Session including Legislative panel, keynote speaker on 9/22)

\$250.00 Member or Non-Member

Day Pass - Saturday

(Includes admission to either the CEO Breakfast or the Director Breakfast, Concurrent Sessions, and Farewell luncheon on 9/23)

\$450.00 Member or Non-Member



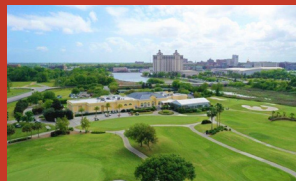
HOTEL RESERVATIONS

For hotel reservations, please use the link below.
<https://book.passkey.com/go/PACBANKERS>

The cutoff date to make reservations is August 29, 2023.
Please contact Mary Lehane at mary@pacb.org with any questions or concerns.

*Cancellations for convention registrations made on or prior to **July 31, 2023** will be issued refunds less a 20% administrative fee. A 50% refund will be issued for cancellations made between **August 1-31, 2023**. No refunds will be issued for cancellations received after **August 31, 2023**. All cancellations and refund requests must be made in writing.

PLACES TO GO, THINGS TO DO



The Club at Savannah Harbor

The only Championship golf course in the Savannah area. The Club's golf course and driving range are available to all our guests.

Open between 7:00 am - 5:00 pm.



The Heavenly Spa by Westin

Elevate your senses at our full-service Savannah Spa, located at the Club at Savannah Harbor, adjacent to The Westin Savannah Harbor Resort.

Schedule:

Monday to Thursday – 9:30 am to 5:00 pm

Friday to Sunday – 8:30 am to 6:00 pm



The Aqua Star Coastal Restaurant

Our signature restaurant serves breakfast, lunch, and dinner daily. Located on the 2nd floor.

Morning Star

Located on the lobby level.

Serving Starbucks Beverages and Pastries Daily between 6:30 A.M. - 4:00 P.M.



Aqua Fuego Bar

Located in our second-floor Aqua Star restaurant our Aqua Fuego Bar offers an array of signature cocktails and drinks. Serving Cocktails Daily.

Serving Drinks Daily between 11:30 A.M. - 12:00 A.M.

Serving Bar Food Daily between 3:00 P.M. - 5:00 P.M.

Escape Poolside Bar

A poolside oasis serving refreshing cocktails, juicy burgers, and light fare in a relaxed and tropical setting. Located on the lobby level, poolside.

Serving Food Friday – Sunday between 11:00 A.M. - 6:00 P.M.

Serving Drinks Friday – Sunday between 11:00 A.M. - 6:00 P.M.

Serving Drinks Saturday between 11:00 A.M. - 8:00 P.M.



Champions Bar

Serving drinks daily. Located in The Westin's Club at Savannah Harbor.

Serving Drinks Daily between 9:00 A.M. - 6:00 P.M.

Thursdays from 9:00 A.M. - 2:00 P.M.



Champions Grill

Take in the velvet green fairways and blue skies. Located in The Westin's Club at Savannah Harbor. Serving Grab & Go Breakfast and Lunch.

Breakfast Daily from 8:00 A.M.

Serving Lunch Daily between 10:30 A.M. - 3:00 P.M.

Serving Lunch Thursdays between 10:30 A.M. - 2:00 P.M.

IN SCENIC SAVANNAH, GEORGIA!

Plant Riverside District – located within the JW Marriott:

<https://www.plantriverside.com/eat-drink/>

District Seafood
District Smokehouse
Graffito
Riverside Sushi
Savannah Tequila Co.
Stone & Webster

City Market Area:

Coco & Moss - <https://www.coconmoss.com/>
The Gray - <https://www.thegreymkt.com/>
Sorry Charlies Oyster Bar - <https://www.sorrycharlies.com/>
The Grove Savannah - <https://www.thegrovesavannah.com/>
Madame Butterfly - <https://www.madamebutterflysavannah.com/>
Garibaldie - <https://garibaldisavannah.com/>
Alligator Soul - <https://alligatorsoul.com/>
Vic's on the River - <https://www.vicsontheriver.com/>
The Olde Pink House - <https://www.theoldepinkhouserestaurant.com/>

Restaurant Private Rooms

17 Hundred 90 Restaurant

307 E President St.
(912) 236-7122

Old Bar is exactly as it sounds and is behind the more commonly used bar of the restaurant, in a separate private room. It can hold and seat 35.

45 Bistro

123 E. Broughton St.
(912) 234-3111

The Atrium is 1000 square feet and can accommodate 150 reception style, and 100 seated. The glass ceiling and vine décor lends an outdoor feel to the beautiful room.

The Law room has a library or den atmosphere, and can accommodate 100 reception or 80 seated. The large doors can be left open to combine with the Atrium, for a total of 1800 square feet, 300 people for a reception or 180 seated.

700 Drayton

700 Drayton Ave.
(912) 721-5035

All part of the historic restaurant inside the Mansion on Forsyth Park, these rooms can be reserved and served by the outstanding staff of the fine dining restaurant.

Preferred Dining room can hold and seat 22, Billiards Room, 18, Main Dining Room, 40, Sunporch, 20, Kessler Gallery, 26, Onyx Gallery, 16, Kayton Gallery, 14, Carriage Wine Celler, 32

Alligator Soul

114 Barnard Street Lower Level
(912) 232-7899

alligatorsoul@bellsouth.net

Maureen Craig

The bar can be reserved for a reception of up to 100. A private room is available for seating up to 20. In addition, the dining rooms can be reserved separately or together for a higher capacity; up to 100.

PLACES TO GO, THINGS TO DO

TROLLEY TOURS

Old Savannah Tours 912.234.8128

Old Town Trolley Tours of Savannah 912.233.0083

SPECIALTY & WALKING TOURS

Encryption Escape 912.424.5774

Savannah Riverboat Cruise 912.232.6404

Savannah Taste Experience 912.221.4439

The Freedom Trail Tour 912.398.2785

GHOST TOURS

6th Sense World Historic Ghost & Cemetery Tours 912.292.0960

Ghost City Tours 855.999.9026

Hearse Ghost Ride 912.695.1578

Ghost & Gravestones 866.955.1645

HISTORIC DISTRICT

Harper Fowlkes House 912.644.0179

Davenport House Museum 912.236.8097

Juliette Gordon Low Birthplace 912.233.4501

Massie

The Andrew Low House 912.233.1828

Owens-Thomas House & Slave Quarters 912.790.8889

Telfair Academy 912.790.8800

Jepson Center For The Arts 912.790.8800

Savannah Children's Museum 912.644.0179

Savannah History Museum 912.644.0179

Georgia State Railroad Museum 912.644.0179

American Prohibition Museum 912.220.1249

Ships of the Sea Maritime Museum 912.232.1511

OUTLYING AREAS

Old Fort Jackson 912.644.0179 (President St.)

Tybee Island Marine Science Center 912.786.5917

National Museum of the Mighty Eighth Air Force 912.988.1836 (Pooler)

Wormsloe State Historic Site 912.353.3023 (Skidaway Rd.)

Oatland Island Wildlife Center 912.395.1503 (Sandtown Rd.)

Pinpoint Heritage Museum 912.644.0179 (Skidaway)

Savannah Classic Car Museum 912.235.2347 (Lathrop Ave.)

Heritage Center 912.201.5070

Talk/Ghost Walk 912.233.3896

IN SCENIC SAVANNAH, GEORGIA!

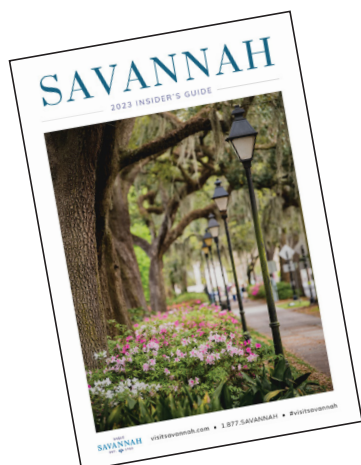
SHOW US YOUR BADGE

The “Show Us Your Badge” program offers discounts from businesses in Savannah’s Historic District and nearby areas.



OFFICIAL SAVANNAH INSIDER'S GUIDE

Learn more about Savannah!





Savannah

PACB CONVENTION

SEPTEMBER 21-23

2023