



CONVENTION 2021

FAIRMONT SCOTTSDALE PRINCESS
SCOTTSDALE, AZ
SEPTEMBER 16-18, 2021



CONVENTION REGISTRATION

YOU'RE INVITED!

The PACB Executive Committee, Board of Directors and Team invite you to be a part of Convention 2021 September 16-18 at the scenic Fairmont Scottsdale Princess Resort in Scottsdale, AZ.

The educational programs and events which await you at this year's 144th Convention are informative and enjoyable, while the resort itself is extraordinary in terms of amenities, scenic splendor and the opportunities it affords to network and socialize in-person among PACB's community banking family.

Grow Your Banking Knowledge!

Use Convention 2021 to discover what community bankers are doing and to learn how they do it. PACB again this year will gather together intelligent and experienced bankers, speakers and industry providers, so that you will benefit from their exceptional thoughts and wisdom. 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. These educational programs 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 each attendee the opportunity to create new relationships with exhibitors and sponsors that can contribute to your bank's success.

Mix Business with Pleasure!

The PACB Annual Convention is an excellent venue to mix business and pleasure. Board members and executive management should capture this opportunity to engage in entrepreneurial and strategic conversations that you never seem to have a moment for back home. Also, many are often surprised that the relaxed

atmosphere can be very conducive to fostering a better sense of well-being and inspirational thought!

Enjoy the Fairmont Scottsdale Princess Resort

There is simply so much to enjoy just within the resort itself - such as the Well & Being Spa, honored to be recognized as one of USA Today's "10 Best" Reader's Choice Top 10 Winner as Best Hotel Spa.

Tournament style golf lies just outside your door, with two championship courses available to guests. Make plans to enjoy the tournament course that PGA professionals play!

And, several top-shelf restaurants led by world-renowned chefs deliver a culinary tour across many types of cuisine, able to please a variety of discriminating palates!

When Booking Your Stay, Remember: You Can Come Early and Stay Late!

Convention attendance affords the opportunity to utilize the convention room rate to extend your stay three days prior and three days post-event.

Bring the family, enjoy the many activities PACB has planned, and re-energize and re-invigorate!

We encourage you to review this brochure and begin planning your PACB Convention experience today.

Convention 2021 is the premier opportunity to celebrate Community Banking and to tell the stories of how you and your team are making the dreams of customers, friends, neighbors and hometowns become realities.



LORI CESTRA
PACB Chair,
Presiding
EVP/COO,
Enterprise Bank
Allison Park, PA



KEVIN SHIVERS
President/CEO,
PACB
Harrisburg, PA

EXHIBITORS & SPONSORS

CONVENTION EXHIBITORS



Booth 18



Booth 27



Booth 16



Booth 2



Booth 24



Booth 3



Booth 22



Booth 23



Booth 1

CONVENTION SPONSORS

CHAMPION SPONSORS



Keynote DEI Speaker
& Book Giveaway



PACB Board
& Past Chair Event



Denim & Diamonds Gala -
An Evening at the Ranch,
September 18



PACB Board
& Past Chair Event



Chairman's Reception,
September 17



David Shoemaker
PACB Board
& Past Chair Event

LEADER SPONSORS



Welcome Reception,
September 16



CEO Breakfast,
September 18



CEO Breakfast,
September 18

FRIEND SPONSORS



Convention
Neck Wallets



Convention
Tote Bags



Staff Apparel



Refreshment
Break

PARTNER SPONSOR



SUPPORTER SPONSOR



KEEFE, BRUYETTE & WOODS
A Stifel Company

PACB sends its sincere thanks to the organizations who have made early commitments to serve as sponsors and exhibitors for the 2021 Convention. Their support and dedication to community banking is applauded. Additional sponsors and exhibitors will join us as the event date approaches. Check pacb.org for sponsor and exhibitor updates!

AGENDA AT A GLANCE

WEDNESDAY, SEPTEMBER 15, 2021

- 1:00 - 5:00 p.m. **REGISTRATION**
- 3:00 p.m. **PACB BOARD MEETING**
(BY INVITATION ONLY)
- 6:30 - 9:00 p.m. **BOARD & PAST CHAIR'S EVENT**
(BY INVITATION ONLY)

THURSDAY, SEPTEMBER 16

- 9:00 a.m. **REGISTRATION**
- 9:30 - 11:30 a.m. **SPOUSE/GUEST BREAKFAST**
- 10:00 a.m. **BEVERAGE SERVICE**
- 10:00 - 11:30 a.m. **PRE-CONVENTION DIRECTOR/CEO SESSION**
- 1:00 - 2:00 p.m. **GENERAL SESSION**
- 2:00 p.m. **REFRESHMENT BREAK**
- 2:10 - 4:00 p.m. **GENERAL SESSION**
- 4:00 - 6:00 p.m. **WELCOME RECEPTION**
- WELCOME TO THE DESERT'S BEAUTY
 - EXHIBIT HALL OPEN

FRIDAY, SEPTEMBER 17

- 7:00 a.m. **REGISTRATION**
- 7:00 - 8:15 a.m. **EXHIBIT CENTER OPEN/ BEVERAGE BREAK**

- 7:15 - 8:00 a.m. **INVESTMENT BANKING PANEL**
- 7:15 - 8:00 a.m. **LEGISLATIVE DAWN DUSTER SESSION**
- 8:15 - 11:00 a.m. **PACB ANNUAL MEMBERSHIP MEETING & GENERAL SESSION**
- 8:30 - 9:30 a.m. **SPOUSE PROGRAM**
- 11:00 a.m. - Noon **EXHIBIT CENTER BRUNCH**
- 12:30 - 1:30 p.m. **CONCURRENT SESSIONS**
- 1:30 - 2:30 p.m. **CONCURRENT SESSIONS**
- 7:00 - 9:00 p.m. **CHAIR'S RECEPTION**
- EXHIBITS
 - THE GOLDEN AGE OF HOLLYWOOD

SATURDAY, SEPTEMBER 18

- 7:30 - 8:40 a.m. **CEO BREAKFAST**
- 7:30 - 8:40 a.m. **DIRECTOR BREAKFAST**
- 8:45 - 9:45 a.m. **GENERAL SESSION**
- 9:45 a.m. **BEVERAGE BREAK**
- 10:00 - 11:00 a.m. **CONCURRENT SESSIONS**
- 11:00 a.m. - Noon **CONCURRENT SESSIONS**
- 6:30 - 10:00 p.m. **DENIM & DIAMONDS GALA • AN ELEGANT EVENING AT THE RANCH (OUTSIDE EVENT)**

AGENDA SEPTEMBER 15 & 16

WEDNESDAY, SEPTEMBER 15, 2021

- 1:00 - 5:00 p.m. **REGISTRATION**
- 3:00 p.m. **BOARD MEETING -
BY INVITATION ONLY**
- 6:30 - 9:00 p.m. **BOARD & PAST CHAIR'S
DINNER/EVENT - BY
INVITATION ONLY**
-

THURSDAY, SEPTEMBER 16, 2021

- 9:00 a.m. **REGISTRATION**
- 9:30 - 11:00 a.m. **SPOUSE/GUEST BREAKFAST
& WELLNESS SESSION**
- 10:00 a.m. **BEVERAGE SERVICE**
- 10:00 - 11:30 a.m. **PRE-CONVENTION
DIRECTOR/CEO SESSION**

Effective Boards: Thinking Strategically, But More Importantly, Planning Strategically

Presented by
James Clarke, PhD
Principal, Clarke Consulting
Villanova, PA



During the session, Dr. Clarke will discuss:

- Observations and examples of effective boards
- How to best understand the bank's business model
- Identifying and communicating the bank's VISION for the future
- Assessing opportunities in the current environment and honestly assessing the threats to the community bank business model
- The board's role in the planning process: How to be bold and realistic.

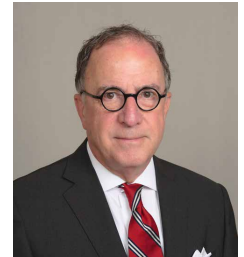
BIO: Dr. James Clarke is the Principal of Clarke Consulting, a Villanova, Pennsylvania firm specializing in ALCO issues and strategic planning for community banks. Jim has lectured on asset/liability management at the Stonier National School of Banking sponsored by ABA, the Southwest Graduate School of Banking, the New England School of Banking and Connecticut School of Banking. He conducts ALM seminars for many state associations, and for the Risk Management Association (RMA) and Financial Managers Society (FMS). Jim also conducts board education programs on ALM for a number of state associations. In 2018 through 2020, Jim spoke at the Connecticut, and Pennsylvania Association of Community Bankers conventions

and a number of director conferences. Dr. Clarke is on the Board of a community bank, and is a Director of an investment company. Jim is also on the Editorial Board of the RMA.

1:00 - 2:00 p.m. **GENERAL SESSION**

Ready for Convention 2022: What Does Disney Teach us About Community Banking ... Everything?

Presented by **Jack R. Salvetti**
Principal, S.R. Snodgrass, P.C.
Cranberry Township, PA



What can we learn about leading a highly successful community bank from this 49-year-old amusement park? The Walt Disney Company was established and continues to be a technology company that supports process excellence as the backbone of the company and culture as its heart. Customer value is the Zen that sustains brand loyalty for a lifetime. The company strives to be the absolute best as demonstrated by its profound ability to evolve and adapt to meet changing customer's' interests, needs and requirements. We will discuss Disney's dynamic similarities, challenges and commitment to sustainable high performance that can enhance your path to success.

BIO: Jack assists banks throughout the United States by formulating successful strategies, improving financial performance, and implementing dynamic enterprise risk management frameworks. Jack is a frequent speaker, writer, and instructor at bank management schools and bank director programs.

2:00 p.m. **BEVERAGE BREAK**



2:10 p.m.

GENERAL SESSION CONTINUES

Bob's Ruminations – Five Topics for Community Bankers to Be Thinking About

Presented by
Robert E. Kafafian
President/CEO,
The Kafafian Group
Bethlehem, PA



Mr. Kafafian will highlight issues related to technology, strategy, branding and marketing, generation banking and the current state of the industry. Key outline points include: the evolution and revolution of technology, important components of development a coherent strategy, marketing and appropriately servicing customers, general banking and more.

BIO: Bob is founder, Chairman & CEO of The Kafafian Group. He oversees and works in all of our lines of business and areas of expertise. Over the past 40 years, he has consulted with and advised over 500 financial institutions in over 40 states. He was instrumental in the design and development of a nationally recognized bank profitability software product, and has been recognized as a leader in the performance measurement area of the banking industry. He is a frequent speaker and writer on a variety of banking subjects and often quoted in banking periodicals. He teaches at numerous state, regional, and national banking schools. His previous positions include: President-Consulting Services and Managing Director, Tucker Anthony Capital Markets (now RBC Capital Markets); President & CEO, The Q Group, Inc. (merged with Hopper Soliday & Co./Tucker Anthony Capital Markets); Vice President, Bradford Trust Company (now Bank of New York Mellon Corporation); Director of Budgeting and Profit Planning, United Jersey Bank (now Bank of America Corporation); Controller, First National State Bancorporation (now Wells Fargo & Company).

3:10 p.m. **The Leadership of Lincoln**

Presented by **Joe Trafton**
SVP, Chief Strategies Officer,
COCC
Southington, CT



Abraham Lincoln, 16th President of the United States, is often remembered for ending slavery in the U.S. and restoring the union after the Civil War. What gets lost is his contributions to our nation as a banking president. In his presentation, Joe will discuss what we know about Lincoln, what is often forgotten about his presidency and how both aspects led to his impact on our nation today. Plus, Joe will share leadership and management skills of Lincoln that helped form his vision for the nation and defined his political life.

BIO: As Chief Strategic Officer, Jotham F. Trafton is responsible for building strategic alliances to maintain and expand the company's product offerings. Joe is directly involved with clients and their contract renewal discussions to ensure delivery of superior customer service. Joe has managed the customer service and product development efforts for a wide range of financial institutions. Combining his knowledge of the industry and its personalities, he has gained a deep understanding of the needs and desires of community-based financial institutions. Joe speaks at numerous industry events and has served as a director of the Association for Financial Technology.

4:00 - 6:00 pm

**WELCOME RECEPTION –
WELCOME TO THE DESERT'S
BEAUTY**

4:00 - 6:00 p.m.

EXHIBIT CENTER OPEN



AGENDA SEPTEMBER 17

FRIDAY, SEPTEMBER 17, 2021

7:00 a.m.

REGISTRATION

7:00 - 8:15 a.m.

EXHIBIT CENTER OPEN/ BEVERAGE BREAK

7:15 - 8:00 a.m.

INVESTMENT BANKING PANEL

Representative: *Griffin Financial Group, LLC*
Charles K. (Chad) Hull, Managing Director,
Boenning & Scattergood
David P. Lazar, Managing Director,
Keefe Bruyette & Woods, a Stifel Company

7:15 - 8:00 a.m.

LEGISLATIVE DAWN DUSTER SESSION

Advocacy Made Easy - Get to Know Your Elected Officials and Legislative Update

Presented by **Allison Karakis**
Government Relations Director,
FHLBank Pittsburgh



Presented by **Jordan Grant**
Director of Government
Relations, PACB



Legislative advocacy is vital to the community banking industry, but it can be a daunting task. This session will make the process easier by providing insights into how congressional offices function and how best to build relationships with members of Congress and their staff. Additionally, advocacy is everyone's responsibility, not just the C-Suite, and the session will discuss how to get everyone involved.

Join us as we discuss with Republican and Democratic staffers from Capitol Hill, how to be the most effective advocate for community banking when meeting with elected officials in Congress or in Harrisburg.

BIO: Allison Karakis, Government Relations Director, joined FHLBank Pittsburgh in 2015 and oversees the Bank's government relations program. She advises the Bank on key policy issues impacting the FHLBanks and their members, builds relationships with elected officials and develops and implements strategies to engage and partner with members of Congress, trade associations and stakeholders.

Allison has worked in both U.S. Senate and U.S. House offices. Allison is a frequent speaker at industry and stakeholder events, providing policy updates and advocacy training. She serves on the Steering Committee for Women in Housing and Finance Pennsylvania and on the Pennsylvania Bankers Association Public Relations and Communications Committee.

BIO: Mr. Grant serves as a policy advocate at the state and federal level for PACB, its community banks, their employees and customers in Pennsylvania, to ensure these institutions remain independent, profitable, relevant, and strong. He monitors legislative and regulatory action, determining effects on community banks and their consumers, and communicates PACB's support or opposition accordingly. A resident of York County, Grant comes to his role with PACB following seven years of legislative experience as both an aide and legislative director for Rep. Seth Grove (York County). Grant's background includes researching and drafting legislation, forming coalitions, advancing legislation and determining outcomes on various policy objectives. Recently, he helped organize and lead a diverse coalition of law enforcement and religious organizations which resulted in new legislation (Act 1 of 2020), passed to combat human trafficking.

8:15 - 11:00 a.m.

OPENING CEREMONIES & PACB ANNUAL MEMBERSHIP MEETING

OPENING CEREMONIES

WELCOME:

Kevin Shivers
President & CEO-
PA Association of
Community Bankers



BIO: Kevin L. Shivers was selected as president and CEO of the Pennsylvania Association of Community Bankers (PACB) in April 2019. Kevin is a certified association executive (CAE) who brings extensive experience in association management, public policy, and advocacy.

Kevin leads PACB's efforts to deliver programs, services, and advocacy that keep community banks independent, competitive, profitable, and strong.

Kevin has been involved with community banking for nearly his entire life. Kevin was raised in a community-banking household and spent 17 years leading a statewide small-business organization

where he had the opportunity to work closely with PACB members and leadership. Through the years, Kevin partnered with PACB on a variety of privacy, tax, and regulatory issues at the federal and state level.

ANNUAL MEETING - PACB

PACB Chair, Lori Cestra,
Presiding

EVP & COO, Enterprise Bank,
Allison Park

BIO: Lori A. Cestra has a bachelor's degree in Business Administration from Edinboro University of Pennsylvania. She also graduated from the Graduate School of Banking at the University of Colorado. She has held multiple positions throughout her career including Commercial Loan Officer, Credit Analyst and Chief Credit Officer before being promoted in 2012 to the position of Executive Vice President & Chief Operating Officer at Enterprise Bank. She was active on the board of the Pennsylvania Association of Community Bankers before recently being appointed as the first woman to Chair the organization. She has three teenage daughters and coached youth basketball in the township of South Fayette for many years.



SECRETARY, TREASURER'S REPORT

Scott Patton, President & CEO, Mercer County State Bank

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

BIO: Scott D. Patton, President and Chief Executive Officer at Mercer County State Bank, has more than 16 years of experience in the financial services industry. Patton has worked at Mercer County State since 2014 and took on his current role in May of 2019. Since taking the reins of the bank Patton has committed to encouraging and enabling his customers to achieve their personal and business goals, creating opportunities for employees to pursue career development, provide new products and services via developing technology and remaining independent.

Scott is committed to the communities the bank serves and actively participates in Grove City Rotary, Mercer County Agricultural Society, Chair of Junior Achievement Annual



Campaign, and "The Barn Party" which raises over \$60,000 a year to provide scholarships to high school seniors and funds to help individuals that need a hand up.

Mercer County State Bank, headquartered in Sandy Lake, Pennsylvania, has been a local, independent bank serving the community since 1911. Mercer County State Bank operates out of 12 locations in the state of Pennsylvania and total assets of approximately \$520 million. Its footprint includes Butler, Crawford, Mercer and Venango counties.

INTRODUCTION OF INCOMING CHAIR AND CHAIR'S REMARKS:

2020- 2021 Chair
Lori Cestra

REMARKS FROM INCOMING CHAIR:

2021 - 2022 Incoming Chair
Roger Zacharia,
President & CEO,
Ambler Savings Bank



BIO: Mr. Zacharia began his president/ CEO position in 2014. He previously held the position of Executive Vice President and Chief Operating Officer at Ambler Savings Bank. Mr. Zacharia is a certified public accountant with 20 years of banking, finance and accounting experience. Roger serves as Chair Elect of the PACB and will take the Chair role during Convention 2021. He lives in the Maple Glen section of Upper Dublin Township with his wife and four children.

PACB PRESIDENT'S REPORT **Kevin Shivers**

RECOGNITION OF PAC CONTRIBUTORS –

Chuck Leyh, Chair - FirstPAC
President & CEO, Enterprise Bank



BIO: Chuck Leyh is the Chairman of the Board and a member of the Senior Loan and Finance Committees at Enterprise Bank. He is a CPA with more than 30 years of experience in public accounting with an emphasis in tax and business consulting. Mr. Leyh is a consultant to small businesses and has experience in business analysis and valuations. He is a member of the American Institute of Certified Public Accountants, a member of the Pennsylvania Institute of Certified Public Accountants, the past Treasurer of the YMCA of Greater Pittsburgh and was the Chairman of the Pennsylvania Association of Community Bankers in 2012.

ADJOURNMENT - Annual Meeting

ICBA WASHINGTON REPORT

Tim R. Aiken, ICBA Secretary,
President/CEO,
Union Bank Inc.,
Middlebourne, WV



BIO: Tim R. Aiken is secretary of the Independent Community Bankers of America (ICBA), the only national advocacy organization that exclusively represents community banks.

Aiken is president and CEO of Union Bank Inc., in Middlebourne, WV. and serves in many leadership roles at ICBA. He is a member of the ICBA Executive Committee, board of directors and Federal Delegate Board. He also serves on ICBA's Policy Development Committee and is Executive Committee liaison to the Cyber and Data Security Committee. He has previously served as chairman of ICBA's Safety and Soundness Committee and as a member of the Regulatory Review Committee.

Aiken is also active at the local level. He has been a member of the Community Bankers of West Virginia for more than 20 years and has served as chairman on three separate occasions. He has also served as a member of the West Virginia Board of Banking and Financial Institutions. Currently, Aiken serves as treasurer of the Council of Senior Tyler Countians Inc. and sits on the board of Donart Electronics Inc.

Aiken has a Bachelor of Science in Finance from Pennsylvania State University and a Master of Business Administration from Wheeling Jesuit University.

KEYNOTE SPEAKER -

It's Time to Talk About Race at Work
Kelly McDonald,
McDonald Marketing



BIO: Kelly McDonald is a marketing and advertising specialist and considered one of the nation's top experts in consumer trends, generational differences and leveraging the customer experience. She is the founder of McDonald Marketing, which has twice been named one of the "Top Ad Agencies in the U.S." by Advertising Age magazine and ranked as one of the fastest-growing independently-owned companies in the U.S. by Inc. Magazine.

She has been featured on CNBC, in Forbes Magazine, BusinessWeek, Fast Company, on CNNMoney.com and on SiriusXM Radio. Her client experience includes iconic brands such as Toyota, State Farm, Nike, Harley-Davidson, Miller-Coors and Sherwin-Williams.

In addition to her extensive public speaking experience, she is also the author of three bestselling books. "How to Work With & Lead People Not Like You", was #9 on the list of *Bestselling*

Business Books of 2017. Her first, "How to Market to People Not Like You", was #7 on the list of *Bestselling Business Books of 2011*. Her second book, "Crafting the Customer Experience for People Not Like You", was #5 on the list of *Bestselling Business Books of 2013*.



Her latest book, "It's Time to Talk About Race at Work" will be released on June 9 and will be distributed to all Convention attendees.

8:30 a.m.

SPOUSE PROGRAM

11:00 a.m.

EXHIBIT CENTER BRUNCH

12:30 - 1:30 p.m.

CONCURRENT EDUCATIONAL SESSIONS

SESSION I:

Update on Financial Services and Marijuana

Carter D. Frantz, Partner
Bybel Rutledge LLP
Lemoyne, PA



This session will provide an update for bank management and directors regarding the ongoing challenge of banking the marijuana industry nationally and in Pennsylvania. The status of marijuana legalization nationally will be discussed, along with the general legal challenges to banking the marijuana industry. Recent development in PA and across the nation regarding the marijuana industry will be reviewed, as well as attempts to address some of those issues in Federal law. We will drill down to the specific things that banks need to think about if they are going to deal with the marijuana industry. The session will conclude with a look ahead to what is coming down the road.

BIO: Carter D. Frantz is a partner of Bybel Rutledge LLP where his practice focuses on financial institution regulation, mergers and acquisitions, regulatory representation, legislation and public policy, and regulation of financial intermediaries. Prior to joining the Firm, Mr. Frantz was chief counsel to the Commonwealth of Pennsylvania Department of Banking and Securities, a position he held since October 1, 2012, a merger of the Commonwealth of Pennsylvania Department of Banking and the Pennsylvania Securities Commission. Prior to the merger, he served as chief counsel to the Department of Banking, a position he was appointed to in 2007 following a year as acting chief counsel. He also served the Department of Banking as deputy chief counsel from 2004 to 2005 and as staff counsel from 1998 to 2004.

As chief counsel to the Department, Mr. Frantz was the primary

author of all Department-initiated legislation, including the most comprehensive overhaul of Pennsylvania banking laws since 1965, the consolidation of Pennsylvania's mortgage laws into the Mortgage Licensing Act, implementation of the Federal Secure and Fair Enforcement for Mortgage Licensing Act of 2008 and extensive revisions to the Pennsylvania Securities Act of 1972. He was also responsible for the execution of all policy efforts of the Department, including regulations, policy statements and legal opinions and had frequent interaction and coordination with Federal and State financial services regulators.

SESSION II: The Sales Catalyst

Karl Keller

President, Quest Analytics
Pittsburgh, PA



Your sales force is growing younger. Your experienced lenders are retiring. Customers want their loan money fast or they will go elsewhere. How can community banks do more than keep up, but instead grow market share with quality business that will last?

During this session, Mr. Keller will take you through how banks can drive efficiency by placing a high priority on using analytics and new technologies to help facilitate growth. Managing sales and prospect information in addition to keeping the constant contact with key customers. The session will also discuss how banks can manage prospect risk, reduce technology fright and introduce gamification to spur internal competition among the internal team. How can we afford this transformation ... can we afford not to?

BIO: Karl Keller is Founder and President of Quest Analytics of Pittsburgh, PA. Founded in 2001, Quest Analytics is a financial services company that specializes in combining analytical CRM software, consulting, and relationship building training to help community banks and credit unions enhance their service and sale culture.

Quest developed advanced analytics that identifies qualified opportunities to enhance a customer's relationship and delivers them to frontline sales associates on a daily basis. Quest then provides sales and service training to help bankers communicate more effectively with customers and prospects to enhance relationships which attract, expand and retain business.

Karl has a bachelor's degree in Computer Science and a MBA degree from the University of Pittsburgh. With more than 33 years of financial services experience, Karl has worked for both Mellon Bank and Fiserv.

SESSION III: How Commerce is Being Redefined: Keeping Pace with Evolving Consumer Expectations

Matt Herren

Director of Payment Services
Computer Services Inc. (CSI)
Paducah, KY



Today's customer expects more. More options, more security and a better overall experience. It is not enough to just offer innovative products and services – it is critical to explain to consumers how these changes will benefit them. Some even question the need for overall relevance of banks in the 21st Century. In this session, we will discuss the transition to a more secure payment card ecosystem and how emerging financial technology will fit in to our collective future. The rate and pace of change has never been this fast, yet it will never be this slow again. It is imperative that all institutions understand the consumer challenges currently faced in the financial technology world, and more importantly, how the industry is planning to address them.

BIO: Matt Herren is the Director of Payment Strategy at CSI. With a strong focus on emerging technologies and how they apply to the financial industry, Matt has led CSI's effort to drive innovation in the payment space. In his role, Matt has worked to enhance customer experience and helped direct innovative product offerings to increase bank profitability, allowing banks to realize industry-leading results and maximize program performance. Matt has been with CSI for 12 years and graduated from Indiana University with a bachelor's degree in Political Science and Economics before receiving his MBA from Purdue University. He has been a regular industry speaker at state and national conferences for the last five years.

1:30 - 2:30 p.m.

SESSION I: Upside Down Thinking on Efficiency – Changing Priorities to Drive Results

Dr. Sean Payant

Haberfeld
Lincoln, NE



Financial institution executives spend considerable time thinking about strategies to improve efficiency in order to improve overall profitability. Often, this includes a focus on expense reductions. Once a financial institution can no longer materially improve its efficiency ratio by further reducing costs, what's next? Maybe it's time to take a step back and realize some fundamental business dynamics that are often ignored in our industry – strategies to increase overall income without

increasing expenses.

BIO: Dr. Sean Payant is Habersfeld's Chief Strategy Officer and served as the Executive Director of the Schools of Banking for nine years prior to joining Habersfeld in 2007. He has administered, instructed, and authored materials for 17 different banking schools attended by bankers from 18 states. He has published articles on bank marketing, bank profitability, employee engagement, goal setting and community bank differentiation. Sean has presented more than 125 keynote and breakout sessions at industry events. In addition, he has facilitated numerous strategic planning sessions for community financial institutions. He holds Masters and Doctor of Philosophy degrees from the University of Nebraska.

SESSION II: Pay Now or Pay a Lot More for it Later: Wage and Hour Issues in the Workplace

John R. Martin, Esquire
Pillar + Aught
Harrisburg, PA



Wage and hour issues can cost employers millions. This is not surprising, as rules and regulations are confusing to understand and implement, and large backpay awards and attorneys' fees make this an attractive arena for employees and their counsel to "compete" for seven-figure paydays. This presentation will provide an overview of the wage and hour laws, discuss the common pitfalls that can cause banks to suffer financial and reputational pains, and discuss strategies to best avoid those risks. What policy language should you include ... what happens when the DOL comes knocking at your door? This interactive session will include a variety of examples and provide practical advice so that you can appropriately pay your employees now ... rather than paying a lot more later.

BIO: John Martin brings a proven, hands-on approach to Pillar+Aught. One day he's running a federal jury trial for a national organization, the next he's at a client site, providing actionable human resource training to managers and their teams. John has successfully litigated cases in state and federal court for companies based in Pennsylvania and across the United States. John also advises his clients on a wide variety of employment law matters including gender, age, disability, and race discrimination, as well as claims alleging harassment, retaliation, and wrongful discharge. Well-versed in a wide variety of employment practices, John counsels and trains clients on best practices when addressing various workplace challenges including how to properly discipline employees, comply with EEO and FMLA

requirements, develop and implement effective workplace policies, and enforce employee non-compete agreements. He writes and lectures frequently on a variety of topics including social media, wage and hour issues, and sexual harassment.

SESSION III: Strategic Governance Planning - What Community Banks Should Know

Stephen Donahoe, Esquire
Kilpatrick Townsend & Stockton
Washington, DC



Corporate governance best practices have become increasingly important tools for community banks seeking to formulate and successfully implement their strategic plan. This presentation will discuss the significant ways that governance impacts and is interconnected with strategic planning. Specific topics to be discussed will include: succession planning for directors, diversity, and increased shareholder/constitutes demands and how to address those demands. In addition, the presentation will discuss certain regulatory trends that impact community banks with regard to governance and certain best practices that are important for banks that want to remain independent.

BIO: Steve Donahoe focuses his practice on corporate and securities matters, mergers and acquisitions, and regulatory matters for financial institutions, including consumer finance, compliance and Consumer Financial Protection Bureau matters. He also regularly advises boards of directors and committees of boards of directors on all aspects of corporate governance. Mr. Donahoe represents a variety of companies in the financial services industry, including public and private financial institutions, mutual financial institutions, investment banking firms and private investors. He has extensive experience in a wide variety of business transactions involving financial institutions and public companies, including mergers, acquisitions, stock purchases and asset transfers.

7:00 p.m. - 9:00 p.m.

CHAIRMAN'S RECEPTION - THE GOLDEN AGE OF HOLLYWOOD

Dress up for a visit to the pictures and join our exhibitor friends for this reception packed with music and movies from the golden age of the screen. Enjoy the party, talk with our exhibitors while you indulge on fine food and live the glamorous past of sound & screen.

AGENDA SEPTEMBER 18

SATURDAY, SEPTEMBER 18, 2021

7:30 - 8:45 a.m.

CEO BREAKFAST/SESSION

Kent M. Krudys, Partner, Luse Gorman, Washington, D.C.



BIO: Kent Krudys has been actively involved in representing community banks for more than 25 years. Mr. Krudys provides strategic advice and counsel to public, private, mutual and cooperative banks in the areas of general corporate, transactional and securities law matters, with particular focus on the representation of mutual and cooperative financial institutions, with respect to corporate governance, mutual-to-mutual business combinations, charter conversions, mutual holding company formations, mutual-to-stock conversion transactions and capital formation. Mr. Krudys has authored numerous articles on financial institutions and is a frequent speaker at various conferences sponsored by continuing education organizations and financial institution trade groups.

Thomas P. Hutton, Partner, Luse Gorman, Washington, D.C.



BIO: Tom Hutton is a partner in the firm's Executive Compensation, Employee Benefits and Taxation Group. Mr. Hutton has been practicing in the executive compensation and employee benefits area for 20 years. He has extensive experience in designing and drafting tax-qualified and non-qualified arrangements, and advising public and private employers on tax issues, including Code Sections 409A, 280G, 368(a) and 162(m). He routinely counsels clients on employment and change-in-control agreements, executive severance arrangements, SEC executive compensation disclosure, corporate governance and succession planning. He also regularly works on clients with respect to bank-owned life insurance arrangements and split-dollar life insurance agreements. He actively counsels clients on employee benefits and tax issues in mergers and acquisitions. Prior to entering private practice, Mr. Hutton served as an Attorney-Advisor at the United States Tax Court.

Lawrence M.F. Spaccasi, Partner, Luse Gorman, Washington, D.C.



BIO: Lawrence Spaccasi represents financial institutions and their holding companies on a wide range of strategic planning, securities, corporate, executive compensation and regulatory law matters. Mr. Spaccasi has more than 30 years' experience with financial institutions. He has managed numerous complex corporate reorganizations by both mutual and stock banks, and has completed numerous financial institutions merger and acquisition transactions, mutual-to-stock conversions and mutual holding company reorganizations. He routinely advises boards of directors on corporate governance matters, including stockholder relations and defensive strategies in dealing with activist stockholders. Prior to entering private practice, Mr. Spaccasi was Senior Counsel with the Division of Enforcement of the U.S. Securities and Exchange Commission's Financial Institutions Fraud Task Force and Senior Attorney with the Division of Corporation Finance of the U.S. Securities and Exchange Commission in Washington D.C.

Charles E. Marston, CPA, MST, President, Director of Tax Group, SR Snodgrass



BIO: Chuck has over 25 years of experience in corporate return preparation and overall tax planning, including more than 20 years of experience working primarily with financial institutions and their tax needs. Chuck is particularly proficient in compliance issues and interpreting the varying complexities in IRS, state, and local taxing entities as they relate to the banking industry. His tax expertise and experience in the banking industry allow him to work with tax clients to help them meet their tax compliance needs, understand the impact of their tax situation on overall business performance, develop appropriate tax strategies that are compatible with the specific goals of each institution, and stay aware of the current tax environment as it relates to the banking industry. Chuck has also worked with a wide range of business types, including closely held private and S corporations, limited liability corporations, and partnerships. He's a member of the Pennsylvania and American Institutes of Certified Public Accountants. Chuck has published several articles on tax issues related to the banking industry and has been a speaker at various seminars.

7:30 - 8:45 a.m.

DIRECTOR BREAKFAST/SESSION

This content is currently under development.

8:45 - 9:45 a.m.

GENERAL SESSION

The War for Talent in Banking

Alan Kaplan

Founder & CEO, Kaplan Partners
Wynnewood, PA



Talent has become the scarcest commodity in banking and next to capital perhaps the most vital. Talent management and leadership succession remain among the most daunting challenges facing community bank leaders, yet many bank CEOs and Directors worry that their bank does not have the requisite talent to grow, or cannot attract the specialized experts needed in today's industry environment. Community banks too often struggle with the dynamics of senior executive, CEO and even board succession as well. Now more than ever, community banks will need strong executive talent, savvy board leadership and great succession management to survive and thrive over the long run.

BIO: Alan J. Kaplan is the Founder and CEO of Kaplan Partners, a retained executive search and board advisory firm headquartered in Philadelphia. Since the firm's founding in 1994, Kaplan Partners has provided Boards of Directors and CEOs with advice on the dynamics of CEO and Board succession, and assistance with the identification, assessment and selection of new CEOs, Directors and senior executives. The firm's Board Advisory Services assists clients with Director Succession, Performance, Diversity and Recruitment. Kaplan Partners also conducts management assessments of leadership teams to enhance succession planning and professional development efforts.

Alan is a leader in talent management and leadership succession across the financial services, private equity and middle market sectors. He has over thirty years of talent assessment and executive search experience, after an initial career in corporate banking with two leading Philadelphia institutions. Alan has successfully led over 80 CEO/Succession projects, and hundreds of Board and C-Suite consulting, assessment and executive search assignments. He is certified in the use of both the Hogan® and Predictive Index® assessment tools.

Alan holds an Economics degree from Penn State University, and an MBA in Finance from Temple University. He currently serves on the Board of Directors of the Greater Philadelphia Chamber of Commerce. Alan is a *Board Leadership Fellow* of the National Association of Corporate Directors, and sits on the Board of Directors of NACD Philadelphia. He recently completed service as a Global Board Member of the Association of Executive Search and Leadership Consultants, the industry's leading education and advocacy organization. Alan is also known for his 16 years as a weekly business commentator on talent management and career issues for *KYW News Radio 1060* in Philadelphia, and for

serving as regular columnist for *Bank Director*. He is a frequent speaker and author for banking, business and financial services organizations nationwide.

9:45 a.m.

BEVERAGE BREAK

10:00 - 11:00 a.m.

CONCURRENT EDUCATIONAL SESSIONS

SESSION I: Quarterbacking

Retail Deposits

Neil Stanley

CEO/Founder, CorePoint
Omaha, NE



Managing the process of effectively competing for local deposits to properly fund earning assets is becoming increasingly challenging. This session will explore the many ways bankers can enhance their approach to optimize deposit gathering results. The old idea that we just have to pay more to get more, is out of touch. Gathering and retaining properly-priced retail deposits in this environment requires enhanced products, processes, preparation, people, pricing, promotion and presentation. Front-line bankers must read and react to each opportunity as they present a sequence of options designed to make the most profitable financing impact regarding each individual function alternative.

BIO: In 2009, Neil founded Bank Performance Strategies and has been a banker for over 25 years. Neil was the CEO of \$750 million Northwest Bank in Spencer, Iowa which operates in Omaha, Nebraska, Des Moines, and the Northwest Iowa regions. Prior to Northwest Bank, Neil was an executive for over 22 years with what became the largest privately held banking organization in the country – First National of Nebraska / Lauritzen Corporation. He served First National as Chief Investment and Liquidity Officer and Lauritzen Corporation as Vice President in general administration and supervision of community banks. His webinar and speaking engagements range from "Preparing for More Rigorous Examinations" to "Surviving and Thriving in the 'New Normal' of Banking." Neil has also served as a director for several banking and financial organizations and is currently a director at Treynor State Bank, Treynor, Iowa.

SESSION II: Drive Branch Profitability Through Performance

James G. Caliendo

President & CEO, PW Campbell
Pittsburgh, PA



Cutting expenses is a popular way to increase profits for a retail branch, but it's not the only way. This session

will show you how to improve decision-making centered around your branch network to drive performance as a way to increase profitability. Branch offices have forever been considered an expense, not an investment. It's time to change that mindset. It is imperative for banks to understand how a holistic approach to optimizing their branch network for peak performance can positively affect the bottom line. You will gain a thorough understanding of key optimization strategies such as enhancing the customer experience through technology upgrades and increased brand perception, understanding and knowing the potential within the market, and learning how to make the difficult decisions for your branches on when to invest, consolidate, or completely vacate the market.

BIO: Jim's responsibilities encompass all day-to-day operations including sales, marketing and business development, human resources, financial management, and office administration. He is also responsible for managing construction services, including quality assurance, safety, project performance, and subcontractor/vendor relations. He reports directly to PWCampbell's principals. Jim has twenty-five years of experience in business and bank management, most recently as Senior Vice President of Retail Banking and Planning for Three Rivers Bank. The majority of his career, however, was spent at Landmark Savings Association. As Senior Vice President and Chief Operations Officer, his management accountabilities at this \$1.8 billion savings association included a thirty-six-branch office network, retail operations, marketing, business development, public relations, media and shareholder relations, and human resource management. Jim played a key role in the successful merging of the five thrift organizations which formed Landmark Savings, and was also instrumental in Landmark's conversion from a mutual thrift to a public corporation. He is a frequent speaker at financial industry seminars and trade shows.

11:00 a.m. - Noon

CONCURRENT EDUCATIONAL SESSIONS

SESSION I: Utilizing the SBA 7(a) Loan Guaranty Program and the Outsourcing Solution

Michael D. Ryan

President & CEO, Innovative Financial Solutions
Drexel Hill, PA



This session will provide community banks with information regarding their role in small business lending and how to capture more of that market through Government Guaranteed Loan Programs. Mr. Ryan will also discuss outsourced solutions that serve as lender service providers and can help demystify the Government Guaranteed Loan Programs and maximize community bank profitability.

BIO: As the son of an accountant, Michael Ryan learned the importance of detail and precision when working with numbers early in life. But when Mr. Ryan founded Innovative Financing Solutions (IFS), he learned business success went beyond understanding the numbers. It was about helping people and their businesses through difficult and challenging times. He realized he could use his knowledge and skills to help small-business owners attain funding to invigorate their businesses. These businesses in-turn could create the jobs necessary to support the livelihood of their employees and families, and build and strengthen the communities they serve. Today, IFS is a leading consultant to community banks through the implementation of their turnkey Government Guaranteed Commercial Loan Program.

SESSION II: Ethics for the "C" Suite

Dean H. Dusinberre

Shareholder, Stevens & Lee
Harrisburg, PA



Performance is the currency of the C-Suite, but a performance driven culture can encourage unethical measures in order to achieve performance goals. In this session we will consider the unique risks posed by the C Suite setting, situational and social influences that undermine ethical decision-making, and best practice and ethical principles that can provide cultural defenses to these risks and influences.

BIO: With more than 30 years of experience, Dean represents financial institutions in mergers and acquisitions, capital formation, securities law compliance, corporate governance and regulatory matters, and serves as lender's counsel in connection with both loan originations and loan workouts. He also represents private companies in mergers and acquisitions, business succession, stockholder and other owner disputes. Dean has been selected by his peers as one of *The Best Lawyers in America* since 2013 in the areas of banking and finance law and corporate governance law, and was named 2013 and 2017 Harrisburg Banking and Finance Law Lawyer of the Year. He is **AV® Preeminent™** rated by LexisNexis Martindale-Hubbell, which is the highest rating for legal ability and general ethics.

6:30 - 10:00 p.m.

DENIM AND DIAMONDS GALA - AN ELEGANT EVENT AT THE RANCH - DINNER/ DANCING/ENTERTAINMENT

PACB's Annual Gala will take on a western flare with the event outside at the Fairmont's Copper Canyon. Wear your Black Tie and Blue Jeans and enjoy this outdoor event packed with music, food and fun.

SCOTTSDALE, ARIZONA

The Scottsdale region offers the discovery of something delightfully unexpected – the stirring beauty of the Sonoran Desert. From our exotic cactus blossoms and year-round sunshine to the bright smiles of our people, Scottsdale's Sonoran Desert creates a welcoming environment that will leave your group inspired.

Premier Special Events

Scottsdale's year-round calendar of events includes crowd pleasers like the Barrett-Jackson Collector Car Auction, Cactus League Spring Training, Scottsdale Culinary Festival and the PGA TOUR's Waste Management Phoenix Open.

WEATHER & GEOGRAPHY

Scottsdale's Sonoran Desert location means we enjoy more than 330 sunny days each year and an average year-round median temperature of 72.6° Fahrenheit (22.5° C). The McDowell Mountains rising along Scottsdale's eastern border, Camelback Mountain to the west and Pinnacle Peak to the north are the city's most recognizable natural landmarks.



Arts & Culture

The arts take center stage in the Scottsdale Arts District, Scottsdale Museum of Contemporary Art and Scottsdale Center for the Performing Arts.

The Sonoran Desert

Scottsdale's more than 330 days of sunshine a year allow you to plan outdoor events and activities with confidence. Plus, Scottsdale is recognized as one of the nation's safest, cleanest and most vibrant cities.

Dining & Nightlife

Old Town Scottsdale alone offers more than 100 restaurants, wine bars and nightclubs, with hundreds of additional options available citywide.

ABOUT THE FAIRMONT



Situated on 65-acres in the heart of the beautiful Sonoran Desert, The Fairmont Scottsdale Princess is known as a resort destination unto itself. Discover why this AAA Five Diamond hotel is known as one of the top-ranked resorts in the world and get inspired for your next getaway to this pristine desert oasis. And find out for yourself why this year's Convention 2021 venue couldn't be hosted anywhere but here!

For the very best in accommodations, The Fairmont Scottsdale Princess offers 750 richly appointed guest rooms, including two Presidential Suites, 66 Fairmont Gold Rooms and 122 Casitas. All accommodations throughout the hotel have well-defined living and work areas, terraces, refreshment centers and oversized luxury bathrooms. Enjoy these Five Diamond accommodations in Scottsdale with a soothing showcase of the subtle undertones, earthy accents and patterns that only the Southwest can provide!

GOLF

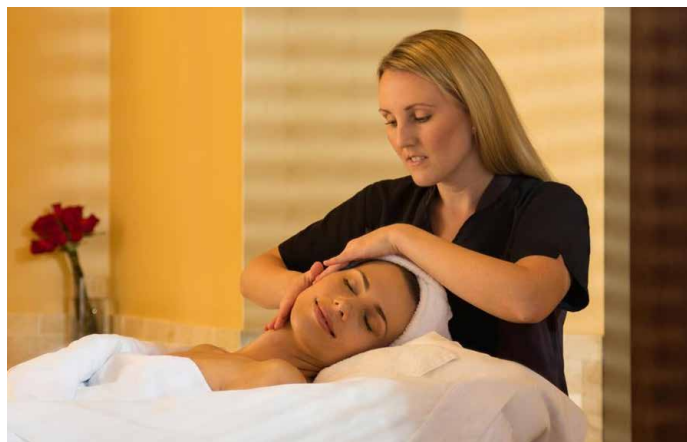


The host hotel of several recent Waste Management Phoenix Opens, the Fairmont Scottsdale Princess straddles the fairways of the Stadium Course at the TPC Scottsdale.

Please call the Resort's dedicated team of golf experts to assist with preferred tee times for both groups and individuals wishing to play at some of the top courses in the Phoenix and Scottsdale area.

The Leisure Services Concierge office is located in the main lobby of the resort. For more information or to make your booking, please call (480) 585-2697 or email SCP.Concierge@Fairmont.com.

THE WELL & BEING SPA



The AAA Five Diamond Fairmont Scottsdale Princess has come to reflect the dynamic environment that surrounds it. With its dramatic Spanish Colonial architecture, open plazas graced by fountains, and locally inspired art and décor, the resort offers a blend of comfort and style that captures the charm and grace of the Southwest. Rising from the resort's beautiful Hacienda Plaza is Well & Being Spa at the Fairmont Scottsdale Princess.

- A 7-day advance notice required. Well & Being Spa accepts a limited number of applications per day. Blackout dates may apply. Contact Spa Reservations for more information at (480) 585-2732.

OTHER RESORT AMENITIES

Six Stunning Pools

Escape to the good life and enjoy the best of Arizona's magnificent sunny weather in one of the six - yes, six!—pools throughout the property, each with its own signature design and appeal. From two rip-roaring water slides to a real white sand beach, they'll have your lounge chair waiting at the best pools in Scottsdale.

RESTAURANTS AT THE FAIRMONT

Resort dining includes Bourbon Steak, La Hacienda, Toro Latin Restaurant & Rum Bar, Ironwood American Kitchen and The Plaza Bar

Discover a selection of sensational restaurants at the Fairmont Scottsdale Princess - voted Arizona's Best Dining Resort. We've brought together Arizona's top chefs, bakers, butchers, gardeners, sommeliers, and mixologists to fuse their talents together and inspire you with every culinary creation. Each restaurant invites you in for a completely new experience!



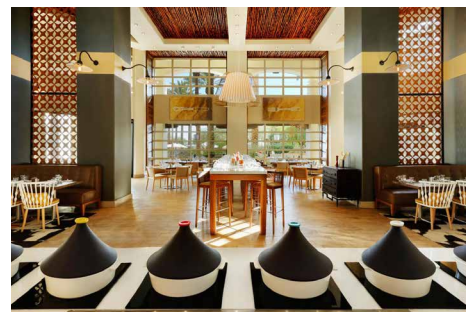
Bourbon Steak

Featuring signature butter-poached and dry-aged steaks fired over mesquite wood flames, every bite of prime beef is a true revelation, while the freshest seasonal seafood, shellfish and handmade pasta is showcased as the pride and passion of their executive chef.



La Hacienda

Scottsdale's top-rated Mexican restaurant offers a paradise of fresh, modern cuisine complemented by our unmatched tequila bar. Dine al fresco under the Arizona stars on the brilliant outdoor patio or amid the newly renovated warm Spanish architecture.



Ironwood American Kitchen

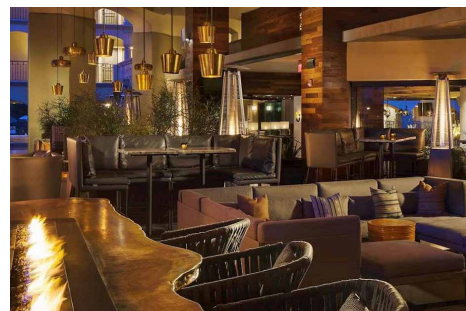
Enjoy the season's finest organic produce, pasture-raised meats, sustainable fish and vegan-friendly options alongside regional craft beers and fresh juices.



Toro Latin Restaurant & Rum Bar

Lively and colorful, this innovative hangout fuses Asian flavors with Latin cuisine. Be sure to check out the unrivaled collection of 151 different rums, the largest selection in the Valley. And don't miss out on watching the spectacular Scottsdale sunset from the spacious patio of the newly re-designed TPC golf clubhouse, featuring breathtaking views.

To make reservations at any of the Resort's fine restaurants or for their amenities, please contact the Concierge at the Resort's main number:
(480) 585-4848



The Plaza Bar

The Plaza Bar specializes in mixology driven, signature craft cocktails, craft brewed and seasonal beers on tap, wines by the glass and a selection of fine cigars. The inviting outdoor patios and fire pits serve as the perfect place to enjoy the beautiful Arizona weather.

REGISTER FOR CONVENTION 2021



To Register through PACB as an Attendee for Convention 2021:
<https://pacb.atlasams.com/events/Convention-2021-1443/register>

**Banker/Director/Associate Member
Early Bird Registration - Until June 25**

Early Bird Convention 2021 Registration
(includes 1 ticket to Chairman's Reception
and to Denim and Diamonds Gala)
\$1,325.00

**Banker/Director/Associate Member
Regular Registration - After June 25**

Regular Convention 2021 Registration
(includes 1 ticket to Chairman's Reception
and to Denim and Diamonds Gala)
\$1,425.00

Non-Member Registration Rate - \$2,300

**Convention 2021 Registration for
Spouse, Guest and Children 18+**
(includes 1 ticket to Chairman's Reception
and to Denim and Diamonds Gala)
\$850.00

**Convention 2021 Registration
Children (Under 18)**
(includes 1 ticket to Chairman's Reception
and to Denim and Diamonds Gala)
\$350.00

MAKE YOUR LODGING ARRANGEMENTS

To Make Your Reservations for Convention 2021 at the
Fairmont Scottsdale Princess Resort:

Please call the Fairmont directly at **(480) 419-3155**

Or go online at <https://book.passkey.com/go/PACB0921>
for PACB's Convention lodging web page

*Regular approved refund requests will be honored minus a 20% retention until **June 30, 2021**. **August 1-31** regular approved refund requests will be honored minus a 50% retention to PACB. No regular refunds will be issued after **August 31, 2021**.

COVID-19 EVENT INFORMATION

WHAT'S THE RULE ON FACE MASKS IN PENNSYLVANIA?

The order requiring universal face coverings will be lifted statewide at 12:01 am on Monday, June 28. We continue to urge Pennsylvanians to follow CDC guidance for wearing a mask where required by law, rule, and regulations, including healthcare, local business and workplace guidance.

HELP STOP THE SPREAD BY PRACTICING HEALTHY HABITS

Wash Your Hands

Washing your hands is one of the most important steps you can take in staying healthy. When you wash, make sure you:

1. Wet your hands with clean, running water (warm or cold), turn off the tap, and apply soap.
2. Lather your hands by rubbing them together with the soap. Lather the backs of your hands, between your fingers, and under your nails.
3. Scrub your hands for at least 20 seconds. Need a timer? Hum the "Happy Birthday" song from beginning to end twice.
4. Rinse your hands well under clean, running water.
5. Dry your hands using a clean towel or air dry them. Washing hands with soap and water is the best way to get rid of germs in most situations.

If soap and water are not readily available, you can use an alcohol-based hand sanitizer that contains at least 60 percent alcohol.

Keep Your Physical Distance

It's important to keep a safe space between yourself and other people who are not from your household. To practice social or physical distancing, stay at least 6 feet from other people who are not from your household in both indoor and outdoor spaces. Avoid crowds and poorly ventilated indoor spaces.

Don't Touch Your Face

Avoid touching your face with unwashed hands. Germs are often spread when a person touches something that is contaminated with germs and then touches his or her eyes, nose, or mouth.

Clean Surfaces

Clean and disinfect frequently touched surfaces — especially when someone is ill.



Join PACB
For the 115th Convention:
September 21 to 24, 2022
at
Disney's Grand Floridian
Resort & Spa
Lake Buena Vista, FL



CONVENTION

2021

FAIRMONT SCOTTSDALE
PRINCESS • SCOTTSDALE, AZ
SEPTEMBER 16-18, 2021