HOW DOES WORKING WITH A PREFERRED PROVIDER BENEFIT YOUR BANK?

1. Quality products and services from vendors that have been initially vetted by a Board of community banking peers.
2. Preferred pricing and enhanced services based on aggregate purchasing power available to every size financial institution.
3. Financial commitment from these companies to support community banking and the Association that exclusively represents it.
4. Preferred Providers’ significant involvement in the PACB as subject-matter experts, corporate sponsors and exhibitors.
5. Monies paid to PACBSI can be utilized to support the advancement and growth of community banking in the Commonwealth.
6. PACB Services, Inc. supports the PACB through corporate sponsorships and the assumption of personnel and facilities expense allocation.

In the end, PACB Services Preferred Providers directly support the PACB to help keep dues stable and allow the Association to reinvest Preferred Provider remuneration into the industry. It is a win for your bank, a win for PACB and a win for community banking.

As you search for solutions to help keep the bank strong for the communities and neighbors you serve, look to PACB Services, Inc. Preferred Providers. They won’t always be the answer, but please give them a seat at the selection table.

If you have any questions regarding the PACB Services, Inc. Preferred Provider program, please contact Barbara Holbert at barbara@pacb.org.

*Providers are listed at www.pacb.org.
Ladies and Gentlemen,

It is PACB Services Corporation Inc.’s pleasure to welcome you to the Pennsylvania Association of Community Bankers CONVENTION 2019 at the majestic Broadmoor.

The Colorado Springs area is a beautiful jewel of nature that will inspire innovation, clarity and a feeling of renewal at every turn. Take time to capture the inspirational beauty that is all around us.

PACB Services, Inc. (PACBSI) works closely with 12 Preferred Providers to bring solutions for growth, product expansion, expense reduction and competitive advantages to PACB member institutions. Our Preferred Provider Network vendors have entered into formal agreements with PACBSI to offer community banks value-added services, high-touch relationships and preferred packages and pricing, all while supporting the PACB and the community banking industry.

Utilizing the PACB’s Preferred Provider Network is:
- A Win for you
- A Win for PACB &
- A Win for community banking!

Please enjoy CONVENTION 2019 and make time to learn, laugh, strategize and share. Let the natural splendor that is the Broadmoor and the Rocky Mountains stir your creativity, recharge, and foster new ideas that will grow Community Banking’s presence and strength. PACB Services Inc. believes in the value and importance of community banking and the Preferred Provider Network is poised to help you every step of the way.

Our best for a successful and rewarding CONVENTION 2019!
It is our distinct pleasure to welcome the PACB Delegation to CONVENTION 2019 at the magnificent Broadmoor Hotel in Colorado Springs, CO. We are excited about the educational programming and events over the next few days and look forward to sharing them with you.

CONVENTION 2019 provides endless opportunities to network, learn and relax.

1. Use CONVENTION 2019 to learn what other bankers are doing and how they are doing it. You and so many other intelligent, experienced bankers and industry providers are here and you brought with you exceptional ideas and vision. Share in the exchange of ideas by attending more than thirteen hours of educational sessions and engage in the one-on-one conversations that follow. The educational programs will stimulate your thinking, while challenging you to evaluate new community banking strategies.

2. Network often with the Exhibitors and Sponsors. These companies are dedicated to the success of Pennsylvania’s Community Banking Industry and are available to talk with you about how their products and services support your organization, its employees, customers and community.

3. CEOs, take time with your directors. Convention is an excellent venue to mix business and pleasure. Find a quiet spot to sit down with your board members and engage in those “out of the box” strategic conversations you have been thinking about, but never seem to have a moment for back home.

4. You and your spouse can enjoy Colorado Springs and the beautiful Broadmoor alone, or with friends. Go for a walk around the grounds, take in a tour, enjoy fine dining, play a round of golf, or simply find a conversation spot and catch up with each other. Relax, it will do you good.

We thank you so much for attending CONVENTION 2019 and being a part of the PACB family. This week of celebration, supports every aspect of the PACB’s mission:

“Promoting the ideals of community banking by addressing the educational, legislative and networking needs of members.” Enjoy!
We are excited to welcome the spouses and guests to PACB CONVENTION 2019 at the amazing Broadmoor in Colorado Springs. The PACB team has gone above and beyond to make sure that there are many opportunities for us to connect and have a memorable experience.

The spouse/guest breakfast is Thursday morning. Don’t miss it. Plan your free time with new friends and those from conventions of the past. In addition to the activities planned by PACB, make time to visit some of the most beautiful locations in the area. Visit the Garden of the Gods, Pikes Peak, Seven Falls or zipline across the spectacular landscape. Don’t miss the Cheyenne Mountain Zoo, just minutes away from the Broadmoor. As the #6 Zoo in North America, it provides spectacular views and hosts an amazing giraffe program. You will be up close and personal with all the animals and get in a good hike around the grounds.

If what you really want to do is relax, unwind and enjoy the mountain air, The Broadmoor is certainly the place. The spa offers spectacular treatments and a relaxing place to kick off your hiking boots and let the real world vaporize into the eucalyptus steam. Make sure to take in the evening air with conversations around one of the outdoor fireplaces or take a stroll around The Broadmoor grounds with friends or a special someone. Use your time during Convention 2019 to make memories!

Jodie Campbell  Becky Conklin

Follow @PaCommBankers on Twitter and Instagram and join the conversation:

USE #PACB2019 FOR ALL OF YOUR SOCIAL MEDIA POSTS!
Executive Committee

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Troy M. Campbell
President/CEO
Altoona First Savings Bank

CHAIRMAN ELECT
Jon P. Conklin
President/CEO
Woodlands Bank

VICE CHAIRMAN
Lori A. Cestra
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Michael B. Edwards, Sr. EVP/Secretary/CEO
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Trudy K. Everhart, President/CEO
Community State Bank of Orbisonia

Terry L. Foster, President/CEO
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Michael R. Harper, EVP/Manager
First Northern Bank & Trust Co.

Andrew W. Hasley, President
Standard Bank, PaSB

Timothy G. Henry, President/CEO
Farmers and Merchants Trust Co

James Kifer, President/CEO
Clarion County Community Bank

Lori A. Maley, President/CEO
Bank of Bird-in-Hand

Brendan J. McGill, President/CEO
Harleysville Bank

Larry J. Miller, Executive Chairman
PeoplesBank, A Codorus Valley Co.

Scott Patton, President/CEO
Mercer County State Bank

Mark D. Schreiber, President/CEO
County Savings Bank

Timothy P. Snyder, President/CEO
Fleetwood Bank

David E. Sparks, Chief Strategic Advisor
First Priority Financial Corp., a division of Mid Penn Bank

Kenneth J. Stephon, President/CEO
William Penn Bank

Michael L. Swaney, President/CEO
Sewickley Savings Bank

John A. Whitley, III, President/CEO
Iron Workers Bank

Craig A. Zurn, President/CEO
Jim Thorpe Neighborhood Bank
Penncorp Servicegroup, Inc. is sorry that we are unable to attend the 2019 Convention but our staff is there in spirit!
Wishing you a successful gathering!

WE’RE HERE FOR YOU!

Do you need to expedite a PA Corporation Bureau filing? Do you need PA Department of Transportation title lien perfections for one vehicle or a fleet? Do you need revision assistance for a rejected Corporation Bureau filing? Do you need a PA Department of Revenue lien certificate fast?

Penncorp Servicegroup, Inc. is here to make your work-life easier!

♦ Over 30 years in business.
♦ Errors and Omissions insurance maintained.
♦ Located steps away from the Capitol Complex in Harrisburg, PA.
  ♦ PennDOT Tag Agent and Messenger Service status.
  ♦ In-House Notary Public services.
♦ File, Retrieval and Search services in all 50 states.

You can count on us for your Corporation Bureau document filings and retrievals, UCC Services, Apostilles, County Searches, PennDOT services and more! Commitment to your satisfaction is the goal of our highly trained, knowledgeable and professional staff.

Check us out at www.penncorp.net.
Call (717) 234-2300 or (800) 544-9050 or email penncorp@penncorp.net with any questions.
Main Street has the solutions to help you grow.

With Main Street, you gain a partner that enhances account holder relationships with affordable, simple and efficient checking, analytics and marketing programs.

Check in with us at Booth #18 for your chance to win an Ancestry DNA kit.

www.mainstreetinc.com  |  866.278.5981

Visit us at booth #24!

- Core Deposits
- Loan Volume
- Non-Interest Fee Income
- ROA & ROE

info@haberfeld.com  |  (402) 475-1191
GENERAL INFORMATION

CONVENTION 2019

THE BROADMOOR • COLORADO SPRINGS
• SEPTEMBER 26-29, 2019 •
Helping you do more

You touch your community one person at a time.

Our liquidity, financing products and grants support:

- affordable housing
- business growth
- homeownership opportunities
- homelessness solutions
- neighborhood revitalization

Proud to support the Pennsylvania Association of Community Bankers

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The Broadmoor Map
RESORT INFORMATION

About The Broadmoor

Since first opening their doors over a century ago, The Broadmoor has offered guests an incredible way to experience the unique beauty of the American West. Today, that tradition is met with warm, genuine hospitality and an unmatched selection of programs and activities that celebrate their magnificent surroundings.

Hike through scenic trails and lush valleys. Try your hand at authentic Western adventures from horseback riding and mountain biking, to archery or canoeing on Cheyenne Lake. Stop by Broadmoor Outfitters for expert instruction in fly fishing, rock climbing, falconry and more. Guests seeking a more tranquil retreat can enjoy the resort pools and pampering treatments at the Forbes Travel Guide Five-Star Broadmoor Spa. The iconic resort is also home to several celebrated restaurants including the only Forbes Five-Star, AAA Five-Diamond restaurant in Colorado, Penrose Room, legendary golf, a world-renowned tennis program, distinctive retail shops, and an array of resort programs for guests of all ages and interests. The Broadmoor also specializes in hosting unforgettable meetings and events within 185,000 square feet of sophisticated function space. From art tours to tennis clinics, geocaching to fitness training, there's always something new and exciting to discover at “the most unique resort in the world”.

SERVICES & AMENITIES

At The Broadmoor, our award-winning Colorado Springs hotel offers a variety of exceptional services and amenities designed to enhance your stay. Whether in your elegantly appointed guest room or around the resort, you will discover thoughtful services and eco-friendly initiatives that have helped The Broadmoor redefine modern luxury for nearly 100 years.

DINING

From the day The Broadmoor first opened in 1918, their founder Spencer Penrose set out to create a dining experience that celebrates modern innovation while honoring the culinary traditions of the American West. Over 100 years later, that passion for inspired cuisine continues at The Broadmoor’s award-winning restaurants and lounges. Here, exceptional wines pair perfectly with stunning mountain views, and guests enjoy a range of fresh, bold flavors that change with the seasons.

The Broadmoor showcases 10 restaurants as well as 10 cafés and lounges that range from Colorado’s only Forbes Five-Star, AAA Five Diamond restaurant (Penrose Room) to the casual Pool Café and Café Julie’s. With an emphasis on fresh, local, and sustainable ingredients, an authentic and unforgettable culinary adventure awaits at The Broadmoor.
Create Lasting Memories in Beautiful Colorado Springs
Wondering what to do in Colorado Springs? We offer more than 55 area attractions, including trains, museums, parks, a zoo and more. You’ll find no shortage of things to do in Colorado Springs, where the adventures range from mild to wild! Whether you’re looking for outdoor thrills, or educational and cultural activities, things to do in Colorado Springs are limitless.

Attractions
Looking for fun and exciting attractions to experience while on vacation? With a wide variety of Colorado Springs attractions to see when in town, you’ll have plenty to keep you busy. Feed the giraffes at America’s mountain zoo, take a step back in time in an old ghost town or roar with dinosaurs. The region features more than 55 incredible Colorado Springs tourist attractions including Pikes Peak, Garden of the Gods and the Colorado Springs Olympic Training Center, that are ready to make your next vacation the experience of a lifetime.

Outdoor Adventures
In Colorado Springs, we don’t believe in “tourists.” We believe in visionaries who can turn skyscrapers into mountains, adventurers who would rather strap into a harness than plug in a laptop and early risers who would rather cast a line than wait in one. Here, “rush hour” is only as slow as the fastest zip line. From whitewater rafting adventures to leisurely segway rides through Garden of the Gods Park, Colorado Springs outdoor activities boast an abundance of things to explore that suit all kinds of outdoor enthusiasts. Around here, people care more about the number of new trails they discover than how many new followers they get. With more than 350 miles of scenic trails, you can take your pick from relaxing strolls to down-right heart-pounding challenges. In Colorado Springs, we don’t believe in tourists, we believe in explorers.

Shopping
Our shopping districts, including Old Colorado City, Manitou Springs, Monument, Woodland Park and downtown Colorado Springs, offer a unique charm all their own. Larger malls are great for picking up essentials or that one special item. Take some time to explore our great Colorado Springs shopping.

Arts & Culture
Make sure to take in some art and culture on your next stay in Colorado Springs. Whether you are looking for comedy improv, classical music concerts, Shakespearean theater, street art or refined museum collections, Colorado Springs has an amazing array of art and fantastic performances for you to experience.

History Matters
Colorado Springs museums cover a wide range of subjects, including regional history, aviation, trains, mining, money, insects, cowboys and fine art.

HISTORICAL AVERAGE TEMPERATURES & DAILY RAINFALL: COLORADO SPRINGS, CO

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**WEDNESDAY, SEPTEMBER 25, 2019**

1:00pm-5:00pm  
*Registration* – Colorado Hall Registration Desk

3:00pm-3:45pm  
*Legislative Update* – Colorado Hall B

4:00pm-5:30pm  
*Board Meeting* (by invitation only) – Colorado A

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**THURSDAY, SEPTEMBER 26, 2019**

8:00am  
*Exhibition Set Up* – International Center

9:00am  
*Registration* – Colorado Hall Registration Desk

9:30am-11:00am  
*Spouse Breakfast* – South Terrace

10:00am  
*Beverage Service* – Colorado Hall Foyer

10:00am-11:30am  
*Pre-Convention Session* – Colorado A

1:15pm-4:15pm  
*General Session* – Colorado Hall DEF

4:30pm-6:30pm  
"A Rocky Mountain ‘Picture’ Show” Welcome Reception – International Center

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**FRIDAY, SEPTEMBER 27, 2019**

7:00am  
*Registration* – Colorado Hall Registration Desk

7:00am-8:15am  
*Exhibit Center Open* – International Center

7:00am-8:15am  
*Coffee & Conversation* – International Center

7:30am-8:15am  
*Dawn Duster Session* – Colorado Hall DEF

8:15am-11:00am  
*Opening Ceremonies* – Colorado Hall DEF  
*PACB Annual Membership Meeting*  
*ICBA Washington Report*  
*Keynote Address*

11:00am  
*Exhibit Center Brunch* – International Center

1:00pm-2:00pm  
*Concurrent Educational Sessions* – Colorado Halls A, B & C

2:00pm-3:00pm  
*Concurrent Educational Sessions* – Colorado Halls A, B & C

6:30pm-8:45pm  
*Exhibit Center Open* – International Center

6:30pm-8:45pm  
"Meet Me at the Fair” Reception & Theme Party Dinner – International Center

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**SATURDAY, SEPTEMBER 28, 2019**

7:30am-8:45am  
*CEO Breakfast/Session* – Colorado Hall F

7:30am-8:45am  
*Director Breakfast/Session* – Colorado Hall E

8:45am-9:45am  
*Concurrent Educational Sessions* – Colorado Halls A, B & C

10:00am  
*Refreshment Break* – Colorado Hall Foyer

10:00am-11:00am  
*Concurrent Educational Sessions* – Colorado Halls A, B & C

11:00am-12:00pm  
*Concurrent Educational Sessions* – Colorado Halls A, B & C

12:15pm  
*Afternoon Free*

6:15pm-7:00pm  
*Chairman’s Reception* – Mountain View Terrace

7:00pm-8:30pm  
*Gala Dinner* – Rocky Mountain Ballroom

8:30pm-10:00pm  
*Entertainment/Dancing* – Rocky Mountain Ballroom

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* Agenda subject to change
At A Glance Schedule

SATURDAY, SEPTEMBER 28, 2019
12:15pm-4:45pm   Jeep Tour on Pikes Peak Highway
                 (Separate registration required.)

12:15pm-2:45pm   Horseback Riding
                 (Separate registration required.)

*Agenda Subject to change.
The Broadmoor Golf Club

Set in the Cheyenne Mountain foothills of Colorado Springs, The Broadmoor Golf Club is consistently ranked among the best in the world. Our two iconic courses were designed by some of golf’s greatest names, and have played host to numerous national tournaments, including the U.S. Women’s Open and PGA Cup Matches. Presidents, politicians, celebrities, and many of the game’s greatest athletes have all played at The Broadmoor, and our distinctive courses have challenged them all.

Experience The Legend for yourself and discover why The Broadmoor remains one of the world’s most celebrated golf destinations.

THE BROADMOOR’S GOLF COURSES

The Broadmoor Golf Club is home to some of the most celebrated golf courses in the United States. Designed by legends including Donald Ross and Robert Trent Jones, Sr., our award-winning courses have hosted countless tournaments and challenged and delighted players of all skill levels.

Regardless of your handicap, you’ll find The Broadmoor’s Colorado Springs golf courses challenging and enjoyable, with tee markers of varying lengths on both courses. Professional instruction as well as a quality selection of golfing accessories, club rentals, and gifts are available at The Broadmoor Pro Shop.

**East Course**

The Broadmoor’s East Course is known for its wide, tree-lined fairways and expansive greens. With its challenging terrain and amazing mountain vistas, The East Course is ranked among the best golf courses in the country. Since the large trees can alter your shots and the putting greens difficult to read, the best tip we can offer for those taking on this open course is to remember that putts break away from the mountains.

**West Course**

Get ready for rolling fairways, multi-level greens, and demanding hazards at the stunning yet formidable West Course. At 6,800 feet, this 18-hole course has more doglegs and steeply-angled greens than the East Course, and offers breathtaking views of both the mountains and Colorado Springs.

The West Course plays tighter off the tee, with more heavily tree-lined holes than the East Course, and also gives players an array of spectacular approach shots. Don’t let the stunning mountain views distract you; our West Course may look like a postcard, but it offers a very challenging and rewarding round of golf. The West Course was also the host site of the 1998 PGA Cup Matches.

**Golf Registration**

The Broadmoor is a resort and private club, all players must be either a guest of the hotel or a guest of a member to play. Review our golf rates and policies. All players must check in at the main Golf Club.

To reserve a Tee Time, please call 719.577.5790.

**Golf Carts and Caddies**

Prior to 2pm, players are required to take a cart or a caddie on all courses while playing between May 1st and November 1st. Caddies are available upon request. (Caddies to be paid on cash basis)
EXPERIENCE THE FORBES FIVE-STAR SPA AT THE BROADMOOR

From the moment you step into The Spa at The Broadmoor, you have embarked on an extraordinary journey of rejuvenation, balance and pure relaxation. Our Forbes Travel Guide Five-Star Spa follows the footsteps of our founders, Spencer and Julie Penrose, who traveled the world to create an oasis of culture in Colorado Springs - then considered the uncivilized West. Our skilled spa practitioners honor this tradition with restorative treatments that are tailored to address the unique needs and wellness goals of every guest in a luxurious yet serene setting.

The journey to whole body wellness is one that transports us to unexpected places, both physically and mentally. The Spa at The Broadmoor is known internationally for our innovative services and integrated approach to health and relaxation. To ensure the most beneficial experience possible, you will be asked to fill out a Health History Questionnaire prior to your spa services, which your practitioner will review with you.

Between treatments, we invite you to relax in the Spa’s gender-specific dry saunas, steam rooms, aromatherapy rooms or fireplace lounges. Our co-ed Mountain View Room overlooks our lush golf course and the Rocky Mountains beyond, offering an additional space to enjoy quiet reflection and light refreshments.

To make an appointment or speak with a Spa coordinator, call 719.577.5770 or 866.686.3965.

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**Spa Amenities**
The Broadmoor Spa offers a steam room, sauna, aromatherapy room and lounge that are gender specific as well as the co-ed Mountain View Room and Terrace that overlooks The Broadmoor’s golf courses. These amenities are complimentary with scheduled spa services. Hotel guests who are unable to reserve a service may enjoy these luxurious areas for a fee. The use of the fitness center, indoor pool and outdoor whirlpool is reserved for hotel guests only.

**Children, Teens & Spa Services**
The Spa at The Broadmoor and Fitness Center are adult areas and we respectfully request that guests not bring children to scheduled services. The Fitness Center is reserved for guests 18 years of age and older. The 3rd floor of the Spa is reserved for guests 16 years of age and older. Services for guests under the age of 16 are available at our salon on the 2nd floor. The hotel concierge is happy to assist in arranging babysitting or Bee Bunch camp for children as availability permits. The Spa is not able to assist in on-site childcare.

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**Fitness & Wellness Activities**
In keeping with our legacy as one of the premier Colorado spa resorts, The Broadmoor offers an extensive selection of health and wellness programs for guests of all ages and skill levels. The Broadmoor Fitness Center is open daily from 5:30 AM to 9:00 PM. Use of the Fitness Center is reserved for hotel guests 18 and over, and for 16- and 17-year-olds accompanied by a supervising adult. Fourteen- and 15-year-old resort guests must attend a Youth Orientation before they are allowed to access the Fitness Center.
3 REASONS TO RE-EVALUATE YOUR FLOOD PROVIDER

1. Industry standard reports lack detail and clarity, often leading to inaccuracies and unrealized risk or compliance issues. WTG’s reports include detailed maps that give you accurate visual verification of structure location in relation to flood zones.

2. Changes to the NFIP are in effect, with FEMA rolling out 5300+ new maps in 2018 alone. WTG is already poised for these changes, including preliminary maps with our reports that will help guide your lending decisions today.

3. Support and guidance make a big difference in today’s industry environment. WTG’s National Flood Resource Center is staffed with Certified Floodplain Managers and GIS Specialists. We provide expert guidance on next steps, delivering an elevated level of service to your clients.

To learn more, contact:
Kim Jones, VP Business Development
(908) 300-0299 kim@wtgroupllc.com
Western Technologies Group LLC
We Help Community Banks Leverage Data, Digitization and Automation to Drive Revenue

- Acquire Accounts and Make Them More Profitable
- Manage Revenue and Compliance Through Big Data
- Become a Leader in Digital Lending

We’re thrilled to participate in PACB’s Annual Convention!  
Come Meet Us at Booth #2

BE THE CONDUCTOR OF YOUR LENDING OPERATIONS

Looking Forward to Seeing You at the PACB Conference Booth 32
Partnering with Community Banks to Ignite Growth

Why Choose Innovative Financing Solutions?
- Expand market share immediately
- Reduce loan portfolio risk
- Maximize fee income potential
- Easy program implementation
- Loan servicing and compliance support
- Relationship-focused customer service
- 25+ years commercial lending experience

What Do Guaranteed Loan Programs Provide Financing For?
- Real estate acquisition
- Construction
- Expansion & leasehold improvements
- Capital expenditures
- Working capital
- Debt refinance
- Business acquisitions
- Business start-ups

Innovative Financing Solutions (IFS) works with community banks to provide Small Business Administration (SBA) and U.S. Department of Agriculture loan programs and to expand their loan product offerings.

Our relationship-focused, value-added approach provides banks with innovative solutions designed to meet their customers’ financing needs and business objectives.

Located in our Philadelphia, PA and Naples, FL offices, our professionals have years of proven success in commercial lending, corporate finance and capital markets, accounting, comprehensive credit analysis, and underwriting.

For information about our programs, contact Mike Ryan, President
484.485.2756 or mryan@InnovFS.net
THURSDAY, SEPTEMBER 26, 2019

8:00am  Exhibition Set Up – International Center

9:00am  Registration – Colorado Hall Registration Desk

9:30am-11:00am  Spouse Breakfast – South Terrace

10:00am  Beverage Service – Colorado Hall Foyer

10:00am-11:30am  Succession Planning Update and Panel Discussion – Colorado A
Presented by: Alan Kaplan, Founder & CEO, Kaplan Partners
Panelists: Lori Cestra, Enterprise Bank, Allison Hill
Andrew Hasley, Standard Bank, PaSB, Monroeville
Brendan McGill, Harleysville Bank, Harleysville

11:30am  Break/Lunch (on your own)

1:15pm-2:15pm  Unlock the Hidden Strengths of Your Community Bank – Colorado Hall DEF
Presented by: Jack Salvetti, Principal, S.R. Snodgrass, P.C.

2:15pm-3:15pm  Attracting, Motivating & Retaining Executive Talent – Colorado DEF
Presented by: Nicholas DeMedio, Senior Consultant, Mosteller & Associates

3:15pm-4:15pm  Planet of the Apps – The Evolving Battle for Customer and Cross Selling in a Mobile World – Colorado DEF
Presented by: David DeFazio, Partner, StrategyCorps

4:30pm-6:30pm  Exhibit Center Open – International Center

“A Rocky Mountain ‘Picture’ Show” Welcome Reception – International Center

* Agenda subject to change
PRE-CONVENTION SESSION • 10:00AM – 11:30AM • COLORADO HALL A

SUCCESION PLANNING UPDATE AND PANEL DISCUSSION

Mr. Kaplan will present important strategies and best practices in governance, CEO and Executive Succession, the Board’s role in Talent Development, and Board Succession for community banks. He will then facilitate a panel of your peers who will tell their organization’s story with regard to succession planning strategy.

Alan Kaplan, Founder & CEO, Kaplan Partners

Alan launched Kaplan Partners in 1994 after beginning his corporate banking career with First Pennsylvania Bank and Meritor/PSFS. Since then he has built Kaplan Partners into a nationally recognized boutique executive search and talent advisory firm. Kaplan Partners has been named five times to the Philadelphia 100 as one of the region’s fastest-growing private companies and is a member of The Philadelphia 100 Hall of Fame.

Alan serves on the Board of Directors of the Greater Philadelphia Chamber of Commerce, the National Association of Corporate Directors Philadelphia Chapter, and on the Temple University Fox School of Business Dean’s Advisory Council. He previously served as an Advisory Director of Penn Liberty Bank before its’ sale to WSFS Bank. In addition, Alan is a member of the Global Board of Directors of the Association of Executive Search & Leadership Consultants, the industry’s leading advocacy and education organization.

Panelists: Lori Cestra – Enterprise Bank, Allison Hill
Andrew Hasley – Standard Bank, Monroeville
Brendan McGill – Harleysville Bank

GENERAL SESSION I • 1:15PM – 2:15PM • COLORADO HALL DEF

UNLOCK THE HIDDEN STRENGTHS OF YOUR COMMUNITY BANK

In remembering Lewis Carroll’s Alice in Wonderland, Alice’s revelation, “It’s no use going back to yesterday, because I was a different person then,” leaders of community banks find themselves in a similar situation, seeking to answer the question, “what’s next”? The answer is not “somewhere out there” but residing within the opportunities that surround you each day. Unlocking these opportunities includes a simple financial projection of what is possible; the active symmetry of your business growth; an assessment of what makes you great in the first place; and a specific plan of how to connect to, communicate with, and continually educate your customers and those who should be your customers.

Jack Salvetti, Principal, S.R. Snodgrass, P.C.

Jack has a rare combination of visionary consulting expertise supported by a strong, practical financial background as a CPA. He works primarily with Chief Executive Officers and Boards of Directors to help them understand and define their business in ways that facilitate the development of plans that deliver measurable results. Mr. Salvetti combines a deep understanding of the underlying financial and non-financial drivers of bank profitability to develop proprietary Snodgrass programs that help elevate clients to new levels of performance and value.
GENERAL SESSION II • 2:15pm – 3:15pm • COLORADO HALL DEF

ATTRACTING, MOTIVATING & RETAINING EXECUTIVE TALENT

This discussion will focus on the historic and current drivers of executive talent across the generations within our workforce and will provide best practices and insight on how to motivate internal talent, attract external talent and retain both. We will talk about workplace needs of each generation, compensation approaches and strategies as well as identify reasons why talent leaves.

Nicholas DeMedio, Senior Consultant, Mosteller & Associates

Nick joined Mosteller & Associates in January 2014 with over 15 years of HR experience in the banking, legal and market research industries. Prior to joining Mosteller & Associates, he was Vice President of Human Resources at a publicly traded community bank based in suburban Philadelphia. In this leadership role, Nick managed the strategic and tactical initiatives of the department, including executive and staff recruiting, executive and staff compensation infrastructure, employee benefit and recognition programs, design and implementation of training and development, including talent management and succession planning.

While at Mosteller & Associates, Nick’s focus has been in the areas of executive recruiting and compensation plan design. He has led several CEO searches and often works with Boards and Executive Management teams in all facets of recruiting, compensation plan design and human resources consulting.

GENERAL SESSION III • 3:15pm – 4:15pm • COLORADO HALL DEF

PLANET OF THE APPS – THE EVOLVING BATTLE FOR CUSTOMER AND CROSS SELLING IN A MOBILE WORLD

“How would you describe your relationship with your financial institution?” When asked that question, only about half of surveyed consumers identified themselves as “loyal.” Nimble competitors are rushing in to capitalize on this weakness, and surely that’s one reason that Venmo, Acorns, Square, and PayPal are now offering debit cards to their users, enticing customers with a new place to keep their funds - instead of a checking account at a traditional banking provider.

Dave will share ongoing research by Ron Shevlin from Cornerstone, that reveals how consumer purchase behaviors and changing attitudes about traditional banking products have created an opening for digital trendsetters to reimagine how financial services can work in a modern world.

David DeFazio, Partner, StrategyCorps

Dave leads and manages the community financial institution sales team. He also is actively involved in building top performing checking, marketing and training solutions. Using his previous hands-on and executive retail banking experience at a billion dollar asset bank, he is instrumental in the user experience of the websites and mobile apps that deliver our consumer checking solutions and the analytics tools that provide empirical clarity to checking financial performance upon which to customize our checking solutions to clients.

He is an active and sought out presenter at banking and retail-related conferences regarding innovations in financial technology, retail banking and other strategies employed by today’s best retailer marketers. Dave received his B.A. in economics and mathematics from Ohio Wesleyan University.
Welcome Reception

EXHIBIT CENTER OPEN • 4:30PM – 6:30PM • INTERNATIONAL CENTER

WELCOME RECEPTION • 4:30PM – 6:30PM • INTERNATIONAL CENTER

A ROCKY MOUNTAIN “PICTURE” SHOW • BUSINESS CASUAL ATTIRE

Come visit with the PACB exhibitors and take in a Colorado Art Show. Local artisans from all disciplines will be presenting their works and many pieces displayed will be available for sale.
R.W. Larson Associates is now

LARSON • KARLE
ARCHITECTS
Warren • Pittsburgh • Erie
## Friday Overview

**FRIDAY, SEPTEMBER 27, 2019**

<table>
<thead>
<tr>
<th>Time</th>
<th>Event</th>
<th>Location</th>
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<tr>
<td>7:00am-9:00am</td>
<td>Registration – Colorado Hall Registration Desk</td>
<td>Colorado Hall DEF</td>
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<td>7:00am-8:15am</td>
<td>Exhibit Center Open with Coffee &amp; Conversation</td>
<td>International Center</td>
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<td>7:30am-8:15am</td>
<td>Investment Banking Panel Discussion – Colorado Hall DEF</td>
<td>Colorado Hall DEF</td>
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<td>Panelists: Chad Hull, Managing Director, Boenning &amp; Scattergood</td>
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<td>David Lazar, Managing Director, KBW, A Stifel Company</td>
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<td>Jordan Winick, Vice President, Griffin Financial Institutions Group</td>
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<td>8:15am-11:00am</td>
<td>Opening Ceremonies – Colorado Hall DEF</td>
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<td>Presiding: Kevin Shivers, President/CEO, PACB</td>
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<td>PACB Annual Membership Meeting – Colorado DEF</td>
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<td>Presiding: Troy Campbell, Chairman, PACB; President/CEO Altoona First Savings Bank</td>
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<td>ICBA Washington Report - Colorado Hall DEF</td>
<td>Colorado Hall DEF</td>
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<td>Presented by: Preston Kennedy, Chairman, ICBA; President/CEO, Zachary Bancshares Inc.</td>
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<td>Keynote Address – Colorado Hall DEF</td>
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<td>Presented by: Pete Smith, President, SmithImpact</td>
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<tr>
<td>11:00am-1:00pm</td>
<td>Exhibit Center Open – International Center</td>
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<td>11:00am-12:15pm</td>
<td>Concurrent Educational Sessions – Colorado Halls A, B &amp; C</td>
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<td></td>
<td>• Session I: What Banks are Doing to Streamline the Commercial Lending Process</td>
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<td>Presented by: Timothy Reimink, Managing Director, Crowe LLP</td>
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<td>Tom Grotlke, Managing Director, Crowe LLP</td>
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<td>• Session II: Essentials of High-Performance Investing</td>
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<td>Presented by: Jim Reber, President, ICBA Securities</td>
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<td>• Session III: Diversity &amp; The Board Evaluation Process</td>
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<td>Presented by: Ken Rollins, Esq., Pillar + Aught</td>
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<td>Kate Deringer Sallie, Esq., Pillar + Aught</td>
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<td>2:00pm-3:00pm</td>
<td>Concurrent Educational Sessions – Colorado Halls A, B &amp; C</td>
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<td>• Session I: Developing a Recruitment Pipeline</td>
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<td>Presented by: Jackie Rolow, EVP Chief Talent Officer, SHAZAM</td>
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<td>• Session II: 2019’s Top 10 Governance Issues for Bank Directors and Trustees</td>
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<td>Presented by: Christina Gattuso, Esq., Partner, Kilpatrick Townsend LLP</td>
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<td>• Session III: Acquisition of Mortgage Bank Organizations...Pros and Cons</td>
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<td>Presented by: J. Steven Lovejoy, Esq., Shareholder, Shumaker Williams, P.C.</td>
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<td>6:30pm-8:45pm</td>
<td>Exhibit Center Open – International Center</td>
<td>International Center</td>
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<td>6:30pm-8:45pm</td>
<td>“Meet Me at the Fair” Reception &amp; Theme Party Dinner – International Center</td>
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* Agenda subject to change
Education Session

PRE-CONVENTION SESSION • 7:30AM – 8:15AM • COLORADO HALL A

INVESTMENT BANKING PANEL DISCUSSION

Charles (Chad) Hull, Managing Director, Boenning & Scattergood

For over 20 years, Mr. Hull has been providing advice to both public and private companies with regards to mergers and acquisitions, public offerings, private placements of debt and equity securities, and other financial advisory services. In addition, Mr. Hull serves as the head of the firm’s investment banking practice and is a member of the broker dealer’s board of directors.

During his career, Mr. Hull has advised on more than 150 investment banking transactions representing in excess of $10 billion of transaction value. In addition, he has provided more than 75 fairness opinions to corporate boards and/or shareholders on transactions ranging from buy-side and sell-side mergers and acquisitions to capital restructurings. Mr. Hull has particular expertise advising companies operating in the financial services industry, with specific emphasis on banks and thrifts.

David Lazar, Managing Director, Keefe, Bruyette & Woods, A Stifel Company

David Lazar is a Managing Director for Keefe, Bruyette & Woods, A Stifel Company. He joined the firm in connection with Stifel’s acquisition of Ryan Beck in 2007; he joined Ryan Beck in 2005. Prior to joining Ryan Beck, Mr. Lazar founded and managed Boenning & Scattergood’s investment banking group where he specialized in providing financial advisory services to both privately-held and publicly-traded companies. Mr. Lazar joined Boenning & Scattergood in November 2001 when the firm acquired the Industrial and Financial Services Investment Banking groups from Berwind Financial, L.P. Mr. Lazar served as Co-Head of Berwind’s investment bank and was a member of the company’s Management and Opinion Committees. Prior to Berwind, Mr. Lazar was President of Ryan Beck & Co/Mid-Atlantic, specializing in financial services industry.

Mr. Lazar received his undergraduate degree from Duke University and his masters degree from The College of William and Mary. He serves currently as Trustee and Vice Chairman of the Board of the Academy of Natural Sciences in Philadelphia.

Jordan Winick, Vice President, Griffin Financial Institutions Group

Jordan Winick is a Vice President in Griffin’s Financial Institutions Group. He advises banks and thrifts on buy-side and sell-side M&A transactions, capital offerings (sizing, timing, pricing) and branch purchases/sales.

In addition to transactional work, Jordan works closely with management teams and boards of directors providing advisory and expertise on industry themes and trends, presenting at shareholder meetings, participating in board educational sessions as an industry expert, and facilitating board and management strategic planning sessions. Jordan represents Griffin at conferences with national and regional industry groups, national and regional accounting and advisory practices, discussing the state of banking, the M&A environment and capital-related topics.

Jordan holds a B.S. in Finance from The Pennsylvania State University. Jordan is a CPA and holds the Series 7, 63 and 79 licenses from FINRA.
ANNUAL MEETING AGENDA

OPENING CEREMONIES

Welcome and Opening Remarks
Kevin Shivers, President/CEO, Pennsylvania Association of Community Bankers

ANNUAL MEMBERSHIP MEETING

Presiding: Troy Campbell, PACB Chairman • President/CEO, Altoona First Savings Bank, Altoona, PA

Introduction of PACB Past Chairmen

Consideration of Minutes of 2018 Annual Meeting

Induction of 2019 Hall of Fame Honorees

PACB Secretary/Treasurer’s Report
Roger Zacharia, PACB Secretary/Treasurer • President/CEO, Ambler Savings Bank, Ambler, PA

Announcement of PACB 2019-2020 Volunteer Election of Board of Directors and Officers

Issuance of Salutes

Remarks: PACB 2018-2019 Chairman
Troy Campbell, President/CEO, Altoona First Savings Bank, Altoona, PA

Remarks: PACB 2019-2020 Incoming Chairman
Jon Conklin, President/CEO, Woodlands Bank, Williamsport, PA

Presentation to the Past Chairman

PACB President’s Report
Kevin Shivers, President/CEO, PACB, Harrisburg, PA

Recognition of FirstPAC Contributors
George M. Evans, PACB FirstPAC Chairman • Chairman, InFirst Bank, Indiana, PA

Adjournment of Annual Membership Meeting

GENERAL SESSIONS

ICBA Washington Report
Preston Kennedy, Chairman, ICBA • President/CEO, Zachary Bancshares Inc., Zachary, LA

Keynote Address
Pete Smith, President, Smith Impact

Sponsored by: FiTECH

ADJOURNMENT
141st ANNUAL MEMBERSHIP MEETING MINUTES

September 21, 2018 • The Breakers • Palm Beach, FL

OPENING CEREMONIES:
PACB President/CEO, Nick DiFrancesco, welcomed the group and followed with an invocation. Convention attendees stood for the national anthem and joined in the pledge of allegiance. Mr. DiFrancesco introduced PACB Chairman Troy A. Peters, President/CEO, Jonestown Bank & Trust Co. who welcomed everyone to Florida and recognized the past Chairmen of PACB thanking them for their leadership of the association.

CALL TO ORDER:
Chairman Peters called the meeting to order at 9:12 am.

APPROVAL OF MINUTES:
Chairman Peters reviewed the minutes of the 2017 Annual Membership Meeting. A motion was made and seconded to approve the minutes as presented. Motion carried.

TREASURER’S REPORT:
PACB Secretary/Treasurer Lori A. Cestra, EVP/COO, Enterprise Bank, reviewed the financial statements of PACB and its subsidiaries. A motion was made and seconded to approve the treasurer’s report as presented. Motion carried.

ELECTION OF OFFICERS AND DIRECTORS:
Secretary Cestra announced the election results for the PACB Board of Directors. She cast the ballot for the election of the following officers and directors that were elected by written ballots:

CHAIRPERSON: Troy M. Campbell, EVP/COO, Altoona First Savings Bank
CHAIRPERSON-ELECT: Jon P. Conklin, President/CEO, Woodlands Bank
VICE CHAIRPERSON: Lori A. Cestra, EVP/COO, Enterprise Bank
SECRETARY/TREASURER: Roger A. Zacharia, President/CEO, Ambler Savings Bank

Area Directors:
Area 1: Michael L. Swaney, President/CEO, Sewickley Savings Bank,
Area 2: Lori A. Maley, President/CEO, Bank of Bird-in-Hand
Area 3: John A. Whiting, III, President/CEO, Iron Workers Bank

Asset Group Directors:
$0-175M: John T. Coleman, President/CEO, Tioga-Franklin Savings Bank
$175-400M: Mark D. Schreiber, President/CEO, County Savings Bank
$400M +: Scott B. Daum, President/CEO, First United National Bank
Trudy K. Everhart, President/CEO, Community State Bank of Orbisonia
Michael R. Harleman, EVP/Director, First Northern Bank & Trust Co.

A motion was made and seconded to validate the election results. Motion carried.

SALUTES:
Secretary Cestra then read the “Salutes” to honor and thank those Board members whose terms were concluding as well as the Committee Chairs and Vice Chairs for the past year.
CHAIRMAN’S REMARKS:
Mr. Peters stated that he felt fortunate to have met so many fellow community bankers during his term as PACB Chairman during the Rolling for Repeal motorcycle tour. He thanked the Board of Directors at Jonestown Bank & Trust Co., his executive team, Mr. DiFrancesco and the PACB team members for their work to strengthen the association and the community banking industry as a whole. He noted he was proud to expand the associations reach deeper into each member bank, appreciating the opportunity to not only meet bank presidents from across the state, but also their employees. He provided a brief overview of his time spent on the back of a motorcycle traveling the state, promoting regulatory repeal in the form of S. 2155, to all Pennsylvania community banks. He then urged all leaders in attendance to encourage their employees and show them they are valued.

Chairman Peters then introduced Incoming-Chairman Troy M. Campbell commenting that he is sure that Mr. Campbell will continue to lead the association towards a bright future.

INCOMING CHAIRMAN’S REMARKS:
Mr. Campbell thanked Mr. Peters for his leadership, passion and steadfast commitment to PACB over the past year and presented him with his Past Chairman’s plaque and pin.

He then introduced his family and thanked them and his board of trustees for their generosity and support, as well as, all those who supported this year’s convention through exhibition and sponsorships.

Mr. Campbell then introduced the next tactical step of PACB’s strategic plan; grills, burgers and cornhole. He will host picnics in communities across the state to expand the outreach and voice of our message, to share our story and relay that all community bankers are difference makers. Mr. Campbell stated he wants to build upon Mr. Peters movement to engage the next generation, noting he is proud to be a community banker and is excited for these networking opportunities. He asked that everyone in the room encourage their staff to attend these picnics and share their difference making stories.

He then urged those in attendance to take advantage of PACB legislative relations, by reaching out to your elected officials and using your voice to assist community banks. He noted that ICBA’s Capital Summit is being held on April 28 - May 1, 2019 and encouraged everyone to pen it into their planners.

Lastly, Mr. Campbell touted NextGen”U” as a critical component in staff education, development and recruitment.

PRESIDENT/CEO’S REPORT:
Mr. DiFrancesco’s report started with the unveiling of Phoenixville Federal Bank & Trust’s “The Phoenix Rising” video. The video highlights the trials and tribulations of Phoenixville’s past emerging as a community hot spot due mostly to the renovation of the movie theater.

He then discussed how last year’s Rolling for Repeal tour supported the strategic plan by allowing PACB to increase participation, improve the value proposition and diversify the revenue stream by investing in the people of the industry. He highlighted that this industry’s foundation is based upon relationship banking. Community bankers know their neighbors and can articulate communicate their needs to the legislature and the motorcycle tour highlighted the continued need for advocacy. He relayed that the loss of community bank charters diminishes the number of voices that are heard by our elected officials. He noted, PACB needs to continue to maintain those lines of communication, as well as open new lines via Pennsylvania’s 14,000 community banking employees.

Mr. DiFrancesco then outlined the agenda for Chairman Elect Campbell’s year of service, noting they will be traveling the state, hosting after-hour picnics with community banking staff and more to network, share stories and impress upon them the importance of their work. He requested everyone’s assistance in encouraging their employees to participate.

Mr. DiFrancesco recognized PACB’s preferred providers, thanking them for providing many opportunities throughout the year. He thanked Chairman Peters and the Executive Committee members for their leadership and feedback over the past year as the strategic plan was being implemented.
FIRSTPAC COMMITTEE AWARDS:
FIRSTPAC Committee Chairman George M. Evans, Chairman, InFirst Bank, highlighted the importance of participation in the PAC thanking all who participated for their support over the past year. Chairman Evans presented awards to the institutions that met their suggested contribution and participation levels. The following banks received the Team Award, given to those banks with over 25% of their team contributing to FIRSTPAC:

- Altoona First Savings Bank
- Brentwood Bank
- Enterprise Bank
- First National Bank & Trust Co. of Newtown
- Fleetwood Bank
- Jim Thorpe Neighborhood Bank
- Jonestown Bank and Trust Co.
- PennCrest BANK
- Phoenixville Federal Bank & Trust
- Port Richmond Savings
- Sewickley Savings Bank

Banks earning the Chairman’s Award for reaching or exceeding their PACB defined FIRSTPAC contribution goal include:

- Altoona First Savings Bank
- Brentwood Bank
- Enterprise Bank
- Fleetwood Bank
- Jonestown Bank & Trust Co.
- InFirst Bank
- PennCrest BANK
- Phoenixville Federal Bank & Trust
- Port Richmond Savings Bank
- Slovenian S&L of Canonsburg
- Woodlands Bank

Mr. Evans then presented the FIRSTPAC Chairman’s Award plaque to First National Bank & Trust Co. of Newtown recognizing their involvement in political advocacy and tireless dedication to supporting candidates friendly to the mission of community banking in Pennsylvania.

No further business was discussed, and the meeting was adjourned at 10:21am.

Respectfully submitted,
Lori A. Cestra
Secretary/Treasurer

Underline = Action taken
If you know someone who is eligible to be inducted into the 2020 Hall of Fame, please keep them in mind and let us know when the nomination forms are distributed next year. We are pleased to recognize those who have dedicated their career to advancing the community banking industry.

CLASS OF 1989
H. Lyle Duffey*, First National Bank of McConnellsburg
William J. Kristof*, Portland National Bank
Paul M. Montgomery*, First National Bank of Slippery Rock
William L. Shaap*, Farmers Bank & Trust Company
Flora M. Spinelli, Curwensville State Bank
Marvin D. Stine*, Drovers & Merchants Bank

CLASS OF 1990
Jacob C. Lammey*, Downingtown National Bank
Donald J. Seebold*, First National Bank of Darville
F. Stuart Staub*, First National Bank of Berwick

CLASS OF 1991
Harold C. Bossard*, Bernville Bank & Berks County Bank
Frank Finuk, Peoples Bank & Trust Company
John V. Silcox, Bank of Hanover & Trust Company
John T. Jordan*, Citizens National Bank of Lansford
Joseph P. Vargo*, Portage National Bank & Summit Bank

CLASS OF 1992
William A. Beth*, New Tripoli National Bank
Byron R. Catherman*, Harris Savings Bank
Archie J. Dillon*, Reliance Savings Association
John R. Epping*, Main Line Federal Savings Bank
Charles T. Evans, Moxham National Bank
Frank P. Felton, III*, First American Savings, N.A.
James W. Foult*, Turboville National Bank
Robert R. Rosenberger*, Pennsylvania Association of Community Bankers
C.B. “Lee” Shank*, First National Bank of Greensville
Frances D. Weiss, Union Bank & Trust Company
Matthew T. Welde*, Commonwealth Federal Savings Bank
Robert Wheeler*, George National Bank of Wyoming County
Paul W. Williams*, First Federal S&L of Hazleton

CLASS OF 1993
Edward P. Baskeyfield*, Merchants National Bank/Shenandoah
Harry W. Hinz, Jim Thorpe National Bank
Gerald T. Lafrance*, Peoples State Bank of Wyalusing
Joseph W. Packer*, Prudential Savings Bank

CLASS OF 1994
James L. Brewer, First Federal S&L Association of Greene County
Jane C. Delbert, Schuylkill Haven Trust Company
Joel R. Keen*, Prudential Savings Bank
Joseph J. McLaughlin, Beneficial Savings Bank
Harold A. Queen*, Mauch Chunk Trust Company
Thomas E. Sheridan, Hawley Bank

CLASS OF 1995
Jack W. Shader*, Harris Savings Bank

CLASS OF 1996
Edmund Jones, First Keystone Federal Savings Bank
Russel R. Walters*, Mifflin County Savings Bank

CLASS OF 1997
Robert E. Santom, Mars National Bank
Robert J. Scutchcch*, Parkvale Savings Bank
Erwin T. Straw, Prime Bank

CLASS OF 1998
Thomas L. Miller, Community Banks, Inc.
Stephen Spolar*, Pittsburgh Home Savings Bank

CLASS OF 1999
William E. Eby, Union National Community Bank

CLASS OF 2000
Louis Bell*, Hamilton/Reliance Savings Association
Joseph Bujet*, Great American Federal
Owen Freeman, Jr.*, Commonwealth State Bank

CLASS OF 2001
Charles H. Meacham, Commonwealth Bank
Elen Ann Roberts*, First Financial Bank
Calvin L. Shields*, Northwest Savings Bank

CLASS OF 2002
Norman L. Keller*, Pennview Savings Association
Frank L. Vogt*, Marquette Savings Bank

CLASS OF 2003
John O. Hanna, Northwest Savings Bank
Bruce R. Hostler, Reliance Bank
Robert F. Koslow, First Commonwealth Financial
R. Robert McCoy, First Columbia Bank & Trust Company
Harold F. Oswald, Jr.*, First Federal S&L of Bucks County
Robert W. Pullo, Waypoint Financial

CLASS OF 2004
Lenus Haines, First National Bank of Newport
Allen Kiefer, Heritage National Bank
James Lauffer*, First National Bank of Hermitage
John Stefan, Sterling Financial Corporation
Charles E. Swope*, First National Bank of Chester County
Leon R. Zook, Altoona First Savings Bank

CLASS OF 2005
Melvin B. Bossi*, Charleroi Federal Savings Bank
Walter Ciecierski, Mifflin County Savings Bank
Walter E. Daller, Jr., Hartleysville National Bank
Frederick E. Kunter, Keystone Savings Bank

CLASS OF 2006
Donald S. Guthrie*, First Keystone Bank
Frederick A. Marcell, Jr., Willow Grove Bank
James R. McLaughlin, First National Bank of Mifflintown

CLASS OF 2007
Edwin R. “Bud” Maus, Laurel Savings Bank
Jerry A. Noessens, Rostrum-Manayunk Bank
John W. “Jack” Ord, Peoples National Bank

CLASS OF 2008
Michael J. Buchheit, Fidelity Savings & Loan
Rick Cessar, Laurel Savings Bank
Ronald H. Frey, Fleetwood Bank
Edward J. Molnar, Hartleysville Savings Bank
John J. Remaley, Neills National Bank
Mareline K. Sites, First National Bank of Mercersburg

CLASS OF 2009
Edward C. Dunkelrey*, First United National Bank
Dennis Marlo, First National Bank of Pittsburgh
Scott O’Neill, First Federal S&L of Greene County

CLASS OF 2010
Richard K. Arnold, Pennsylvania Association of Community Bankers
John C. Duffey, First National Bank of McConnellsburg
Willard A. Snyder, New Tripoli Bank
Ralph J. Sommers, Jr., Community Bank

CLASS OF 2011
Frank Pinto, Pennsylvania Association of Community Bankers

CLASS OF 2012
Alex E. Castracane, Sewickly Savings Bank
Vincent J. Land, Minersville Safe Deposit Bank & Trust Company
John E. Marinier, First Federal Savings & Loan Association of Greene County
Lynn R. Wenger, Jonestown Bank & Trust Company

CLASS OF 2013
Joseph T. Svetlik, First Star Bank

CLASS OF 2014
Martin Brown, Ambler Savings Bank
Bill Schweighofer, Honesdale National Bank
Paul Yohn, Community State Bank of Oriskany

CLASS OF 2015
Brent L. Peters*, Bank of Bird-In-Hand
Shirley A. Regan, Pennsylvania Association of Community Bankers
Frederick E. Shea, Penn Community Bank

CLASS OF 2016
Dennis D. Cirucci, Alliance Bank
Mark E. Nelson, Union Building & Loan Savings Bank
Frederick C. Peters, Bryn Mawr Trust Company

CLASS OF 2017
Richard L. Meares, Fleetwood Bank
Larry J. Miller, PeoplesBank, A Codorus Valley Company

CLASS OF 2018
Frank S. DePaolo, Sharon Savings Bank
Ronald B. Geib, Hartleysville Bank
John D. Hollenbach, First Savings Bank of Perkasie
Richard A. Kunsch, Phoenixville Federal Bank & Trust
Baron “Pat” McCabe, Community Bank
Gary F. Piattier*, Altoona First Savings Bank

CLASS OF 2019
Henry H. Deibel, Community First Bank
W. Russell Koerner, Chestnut Hills Savings Bank
Terry Sager, William Penn Bank

* Deceased
ABOUT THE PACB HALL OF FAME

Since its creation in 1989, the Pennsylvania Association of Community Bankers Hall of Fame has recognized those distinguished men and women who have contributed significantly to their community, institution, and, in particular, this association. To be eligible for the Hall of Fame, in addition to having a distinguished career in community banking, inductees must have retired from the community banking industry.

Prior to the induction of the three individuals honored here, the PACB Hall of Fame has inducted 114 dedicated community bankers who have been honored for their faithful service and genuine concern for Pennsylvania’s hometown communities.

CONGRATULATIONS TO THE PACB HALL OF FAME CLASS OF 2019!
THANK YOU FOR YOUR DEDICATION TO COMMUNITY BANKING IN PENNSYLVANIA!

2019 HALL OF FAME INDUCTEES

Henry H. Deible • Community First Bank

Henry served on PACB Board of Directors on three separate occasions, Membership and Marketing Committee on two separate occasions, Committee Chair of the Strategic Planning Committee, Finance and Budget Committee, FirstPAC Committee and was a lifelong contributor to FirstPAC.

Henry began his banking career in 1977 training in all areas of the bank including: Lending, Capital Management, Asset/Liability Mgmt., Risk Mgmt., IT, BSA, Economics, Accounting, as well a various other aspects associated with commercial banking.

He has a history of volunteerism with the Reynoldsville Chamber of Commerce, the Businessman’s Association, Reynoldsville Boro Council, Clearfield/Jefferson Co. Vo-Tech School System, Clearfield/Jefferson Co. Regional Airport Authority, among others. Henry currently owns and operates Northern Horizons, LLC; Forestland Investments, LLC; Division St. Properties, and Sustainable Forestry Consultant and is the current president of the Reynoldsville Area Industrial Development Corp.

Henry has been married to his wife Mary for over 40 years and enjoys 4 children and 8 grandchildren.
2019 Hall of Fame

W. Russell Koerwer • Chelton Hills Savings Bank

Russ graduated in 1968 from Muhlenberg College, and began working in the family Real Estate office in Philadelphia. At the time, Chelton Hills was a small building and loan association with the records kept by the Secretary of the Association. There were literally dozens of small building and loans in the Philadelphia area at the time. Russ and his father, Bill Koerwer, decided to talk with others and try to grow the Association through mergers. Over the years five other associations were merged, and Chelton Hills changed its name and charter to Chelton Hills Savings Bank. In the late 1980’s there was a crisis for non-Federally insured associations, and the Commonwealth of Pennsylvania mandated that they become Federally insured, merge or liquidate. Russ became President of the Bank and his sister, Barb joined the Bank, eventually with the title of Treasurer.

The Bank joined PACB, and Russ began attending educational sessions and events. After receiving a telephone call from Frank Pinto, he joined the Board of Directors and began attending conventions. Russ recalls sitting next to Ted Peters at a board meeting and telling Ted he was President of probably the smallest member of the Association. Ted said “We both do the same thing…My numbers just have more zeros.” Russ always remembered that, and it gave him confidence to become more involved in PACB and the community.

Russ became very active in the Abington community. He was asked to join the Board of the Chamber of Commerce, and worked his way through the chairs, becoming President the two years before his retirement. He is a 49-year member of the local Kiwanis Club, and has been awarded Kiwanian of the Year by his club and also by the entire division. He is a board member of the Abington Police Athletic League and a Board Member and Past Chairman of the Philadelphia Protestant Home, a continuing care retirement community in Philadelphia. He is a member of the Presidents Club of Abington-Jefferson Health.

Chelten Hills was an active member of the IFI (Insured Financial Institutions) of the Delaware Valley. Russ became a board member, and worked his way up the chairs to become President. During a luncheon where Russ was passing the gavel on to the new President, Jeane Vidoni of Penn Community Bank, Jeane asked Russ about Chelten Hills. He related his story and said he was looking to retire, but wanted to leave the community that the Bank served in good hands. Jeane said all their branches were in Bucks County and they were looking for a branch in Montgomery County. Thus the discussions began, and the merger was eventually completed. As part of their agreement, the Bank asked Russ and Barb to continue their charitable ties with the community as representatives of the Bank.

Russ concludes, “Its been a wonderful ride, and I really must thank my colleagues at PACB for the encouragement to help us make a difference in the community.”
2019 Hall of Fame

Terry Sager • William Penn Bank

Terry served on th PACB Board of Directors, Finance Committee and Strategic Planning Committee.

Terry is a University of Delaware graduate, cum laude, who graced the halls of William Penn Bank for 33 years, serving in each of the following capacities: Controller, Employee Benefits Manager, Human Resources Director, Corporate Secretary, Vice President, President, CEO and Director.

She was voted one of 15 Women to Watch in Banking by the Philadelphia Inquirer and currently volunteers for the Trenton Area Soup Kitchen and Aid for Friends.

Terry has been married to her husband Tim for 38 years, has two daughters and two grandchildren and also enjoys Bible study, biking, boating, golf and tennis.
# PENNSYLVANIA ASSOCIATION OF COMMUNITY BANKERS

## Consolidated Statements of Assets, Liabilities and Net Assets

### Modified Cash Basis

**Years Ended December 31, 2018 and 2017**

### ASSETS

<table>
<thead>
<tr>
<th></th>
<th>2018</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash and cash equivalents</td>
<td>$ 820,629</td>
<td>$ 969,713</td>
</tr>
<tr>
<td>Property and equipment, net of accumulated depreciation of $809,371 and $807,921</td>
<td>142,707</td>
<td>111,346</td>
</tr>
<tr>
<td>Total assets</td>
<td>$ 963,336</td>
<td>$1,081,059</td>
</tr>
</tbody>
</table>

### LIABILITIES AND NET ASSETS

<table>
<thead>
<tr>
<th></th>
<th>2018</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Refundable advances</td>
<td>$ 200,790</td>
<td>$ 225,312</td>
</tr>
<tr>
<td>Total liabilities</td>
<td>200,790</td>
<td>225,312</td>
</tr>
<tr>
<td>Net assets</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Without donor restrictions</td>
<td>737,946</td>
<td>855,747</td>
</tr>
<tr>
<td>With donor restrictions</td>
<td>24,600</td>
<td>-</td>
</tr>
<tr>
<td>Total net assets</td>
<td>762,546</td>
<td>855,747</td>
</tr>
<tr>
<td>Total liabilities and net assets</td>
<td>$ 963,336</td>
<td>$1,081,059</td>
</tr>
</tbody>
</table>

### CONSOLIDATED STATEMENTS OF CHANGE IN NET ASSETS

**Modified Cash Basis**

<table>
<thead>
<tr>
<th></th>
<th>2018</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Revenues</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total Revenues</td>
<td>$1,325,623</td>
<td>$1,326,988</td>
</tr>
<tr>
<td><strong>Expenses</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total Expenses</td>
<td>1,443,424</td>
<td>1,378,209</td>
</tr>
<tr>
<td>Change in net assets</td>
<td>(117,801)</td>
<td>(51,221)</td>
</tr>
<tr>
<td>Net Assets - Beginning</td>
<td>855,747</td>
<td>906,968</td>
</tr>
<tr>
<td>Net Assets - Ending</td>
<td>$ 762,546</td>
<td>$ 855,747</td>
</tr>
</tbody>
</table>
2019 ELECTIONS

EXECUTIVE COMMITTEE:
- Chairperson: Jon P. Conklin, President/CEO, Woodlands Bank
- Chairperson-Elect: Lori A. Cestra, EVP/COO, Enterprise Bank
- Vice Chairperson: Roger A. Zacharia, President/CEO, Ambler Savings Bank
- Secretary/Treasurer: Timothy P. Snyder, President/CEO, Fleetwood Bank

AREA DIRECTORS:
- Area 1: Scott Patton, President/CEO, Mercer County State Bank
- Area 2: Michael D. Peduzzi, EVP/CFO, Mid Penn Bank
- Area 3: Brendan J. McGill, President/CEO, Harleysville Bank

ASSET GROUP DIRECTORS:
- $0-175 Mil: Charles B. Crawford, Chairman/CEO, Hyperion Bank
  Terry L. Foster, President/CEO, MCS Bank
- $175-400 Mil: Jeffrey R. Blair, President/CEO, Greenville Savings Bank
  Timothy A. Bracken, SVP/CFO, PennCrest BANK
- $400 Mil +: Kenneth J. Stephon, President/CEO, William Penn Bank
  Andrew W. Hasley, President, Standard Bank, PaSB

PACB BOARD MEMBER SALUTES
PACB would like to thank the following Board Members who are concluding their terms on the PACB Board of Directors. These distinguished individuals deserve our thanks and appreciation for their dedication and efforts:
- Michael B. Edwards, Sr. EVP/Secretary/CEO, Marquette Savings Bank
- Larry J. Miller, Chairman, PeoplesBank, A Codorus Valley Co.
- David E. Sparks, Chief Strategic Advisor to CEO, First Priority Bank, A Division of Mid Penn Bank
- Craig A. Zurn, President/CEO, Jim Thorpe Neighborhood Bank

PACB COMMITTEE SALUTES
PACB extends its sincere appreciation and thanks to our Chairpersons and Vice Chairpersons for their outstanding personal commitment and service:
- Edward T. Martel, Jr., Chairman, Education Committee
- Wendy Nagle, Vice Chairwoman, Education Committee
- Roger A. Zacharia, Chairman, Finance & Budget Committee
- George M. Evans, Chairman, FIRSTPAC Committee
- Chuck Leyh, Vice Chairman, FIRSTPAC Committee
- Craig A. Zurn, Chairman, Legislative Committee
- Sidney O. Smith, Vice Chairman, Legislative Committee
- Dennis D. Cirucci, Chairman, PACB Foundation
- Andrew W. Hasley, Vice Chairman, PACB Foundation
- Patrick G. O’Brien, Chairman, PACB Services, Inc.
- Thomas Ondek, Vice Chairman, PACB Services, Inc.
PACB CHAIRMAN’S SALUTE

It is with sincere appreciation that PACB recognizes this year’s Chairman of the Board:

TROY M. CAMPBELL
President/CEO
Altoona First Savings Bank
Altoona, PA

The PACB Executive Committee, Board of Directors and Team is honored to thank Troy Campbell for his commitment, foresight, enthusiasm, and determination throughout this year of epic change. Troy’s leadership led PACB to the selection of a new CEO, a new headquarters, picnics across the state designed to engage bankers from all disciplines and generations and fierce advocacy at both the state and federal level.

Troy leads by example. He is genuine, faithful, compassionate and tenacious. He never shied away from the difficult challenges, or what was needed to keep the PACB steady while it navigated through uncharted waters. Troy met these challenges head-on with strength, skill and a moral compass guided by his faith.

PACB also thanks Troy’s family for sharing him with us over the past several years and especially during his chairmanship. We appreciate the gracious sacrifice of his wife Jodie; his children Chase, Oni, Bryce and Jalen; his daughters-in-law Taylor & Kelsey and his grandchildren Beckett, Mila and Juniper. Beside a #differencemaker, is a family that makes a difference!

PACB expresses its sincere gratitude to the Trustees and Team at Altoona First for allowing Troy to serve and for their steadfast commitment to PACB and Pennsylvania’s community banking industry.

The PACB Officers, Board of Directors and Team are privileged to wish Troy and his family continued fulfillment, joy, triumph and prosperity.
2019-2020 PACB Federal Legislative Priorities

Full Promulgation of S.2155
S.2155 The Economic Growth, Regulatory Relief and Consumer Protection Act was signed into law in May of 2018. S.2155 included numerous measures to provide regulatory relief to community banks and families and consumers across the country greater access to credit. While a number of its provisions have been enacted, some of its measures require promulgation or further action to ensure that community bank customers receive the benefit of the regulatory relief they so richly deserve.

PACB Urges Further Action or Promulgation of the following:

- **Section 108: Escrow Requirements Relating to Certain Consumer Transactions**
  Exemption from TILA escrow requirement for banks that make 1,000 or fewer first lien mortgages on principal dwellings.

- **Section 201: Simplifying Capital Standards for Community Banks**
  Directs agencies to establish a community bank leverage ratio (CBLR) between 8-10 percent for institutions with less than $10 billion in consolidated assets; While agencies proposed a 9% Community Bank Leverage Ratio (CBLR,) PACB urges regulators to recognize Congress’ intent in Section 201 of S.2155 to simplify the capital regime for community banks and establish an 8% CBLR.

- **Section 205: Short-Form Call Reports**
  Requires Agencies to reduce reporting requirements for the first and third quarters for banks under $5 billion in assets. Regulators’ proposed rule for implementation of S.2155’s measure instituting short-form call reports does not go far enough to meet congressional intent to provide much needed call-report relief for community banks. PACB supports the elimination of entire reporting schedules in order to provide adequate relief.
**Regulatory Relief**

**Bank Secrecy Act (BSA) Modernization:** Community Banks support efforts to provide effective reporting to deter criminals and terrorists from abusing our financial system. Established in the 1970’s, under the Bank Secrecy Act, the current currency report threshold (CTR) of $10,000 is outdated and set too low, capturing far too many unintended transactions, and rendering it ineffective. PACB supports raising the currency transaction report (CTR) threshold from $10,000 to $30,000 and indexing future increases on an annual basis for inflation. PACB also supports a tax credit to offset the costs of BSA compliance.


**Bill: H.R. 388 - Financial Reporting Modernization Act,** Rep. Barry Loudermilk (R-Ga.) which would raise the CTR and SAR thresholds from $10,000 to $30,000. **H.R. 388 Status:** Introduced Jan 2019

**Customer Due Diligence Rule:** As of 2018, the Customer Due Diligence Rule requires financial institutions to collect information on beneficial owners of legal entity accounts. PACB believes that beneficial ownership information should not be collected and verified by financial institutions but by a federal or state agency or the IRS and required at the time the legal entity is formed. We support periodic renewal of the state entity’s registration to ensure that records are updated regularly.

**Bill: H.R. 2513: - The Corporate Transparency Act of 2019,** Rep. Carolyn Maloney (D-N.Y.) Requires companies to disclose their “beneficial owners” to FinCEN when they are formed, exempts community banks from collecting this information. **H.R. 2513 Status:** Ordered out of House Financial Services Committee. Before the House for a vote.

**Bill: S. 1978: - The Corporate Transparency Act of 2019,** Rep. Ron Wyden (D-O.R.) Requires companies to disclose their “beneficial owners” to FinCEN when they are formed, exempts community banks from collecting this information. **S. 1978 Status:** Introduced June 2019. In Senate Banking Housing and Urban Affairs Committee

**Strengthening Accountability in Bank Exams:** Financial Institutions must have the ability to appeal an examiner’s ruling without fear of retribution. A true independent body must be created to provide a balanced process to review, investigate and resolve financial institution complaints in a fair, confidential manner.

**Relief from Internal Control Mandates:** PACB supports the following changes to allow community banks to divert more resources to their customers without putting investors at risk

- Provide an exemption from internal control audit requirements for banks with a market capitalization of $350 million or less. Community banks’ internal control systems are consistently monitored by their examiners. They should not be required to hire outside auditors on yearly basis. Adjusting this threshold will allow community banks to lower regulatory costs with no adverse risk to investors.
- Reform Regulation D – anyone with a net worth of more than $1 million, including primary residence would qualify as an “accredited investor”. The number of non-accredited investors that could purchase stock under a private offering should be increased from 35 to 70.

Community Bank Access to Capital Act, S. 1233, Sen. Rounds -Exempts publicly held community banks with less than $5 billion in assets from SOX’s internal control attestation requirements; exempts community banks with less than $5 billion is assets form the FDIC annual report on condition and management; and revises SEC definitions of “accredited” and “non accredited” investors.

**Banking Services for Legal Cannabis-Related Businesses:** Inconsistency in state and federal law with regard to cannabis has created an uncertain, dangerous regulatory environment for financial institutions resulting in a public safety concern. A majority of states have legalized cannabis in some form. It is imperative that cannabis related businesses and their ancillary businesses have access to the traditional banking system. PACB supports legislation that would create a safe harbor from federal sanctions for financial institutions that serve cannabis-related businesses in states where cannabis is legal.

**Bill H.R. 1595: - SAFE Banking Act, Secure and Fair Enforcement Banking Act of 2019.**


Sen. Jeff Merkley (D-O.R.) Provides a safe harbor from federal sanctions for financial institutions who choose to do business with cannabis related businesses (CRBs) in states where it is legal. **Status:** Introduced April 2019. In Senate Committee on Banking Housing and Urban Affairs.

**Promoting Access to Funding:** PACB recommends that the FDIC improve its methodology for calculating national deposit rate caps to better reflect current and local market rates, and encourage fair competition to better serve the needs of consumers across the country.

**Modernizing the Community Reinvestment Act (CRA):** Community banks strive to serve the unique needs of all of their customers including low and moderate income families. CRA Modernization efforts should: allow community banks to set their own CRA assessment areas; provide a consistent and transparent system to receive CRA credit, and adjust asset thresholds to reflect the current banking environment.

**CECL and Accounting Standards:** PACB has concerns about the burdensome costs of the Financial Accounting Standard Board’s (FASB) Current Expected Credit Loss (CECL) Accounting Standards for community banks and supports the continued study of its effects on lending and the economy; tailoring standards for smaller institutions; and the inclusion of loan loss reserves as tier one capital.

**Bill: H.R. 3182, CECL Consumer Impact and Study Bill, “Stop & Study”**

[Rep. Vicente Gonzales (D-T.X.)] Requires agencies to conduct a quantitative study of the impact of the Current Expected Credit Loss (CECL) standard has on the availability of credit and delay its effective date for one year following completion of the study. Status: Introduced June 2019.

**Bill: S. 1564** Continued Encouragement of Consumer Lending Act “Stop and Study”

[Sen. Thom Tillis (R-N.C.)] Requires agencies to conduct a quantitative study of the impact of the Current Expected Credit Loss (CECL) standard has on the availability of credit and delay its effective date for one year following completion of the study. Status: Introduced May 2019. In Senate Banking, Housing and Urban Affairs Committee.

**Eliminate Burdensome Data Collection**

Excessive data collection requirements place undue burdens on smaller financial institutions, limits resources and hinders business lending. PACB supports the repeal of the statutory requirement (Dodd-Frank 1071) for new small business loan data collection requirements or an exemption for community banks.

**Competitive Landscape**

**No Regulatory Subsidy for Fintech** While PACB appreciates the beneficial aspects of fintechs, PACB believes fintechs should be required to operate on a level playing field with financial institutions and be held to the same safety and soundness and regulatory standards as federally chartered institutions. The Office of Comptroller of the Currency should not issue special purpose charters for fintechs without statutory approval.

**Curb or Eliminate Tax Subsidies for Rapid-Growth, Bank-Like Credit Unions** Credit Unions current exemption from paying federal state and local taxes was predicated on the requirement of serving only customers of modest means with a common bond. PACB believes that as credit unions continue to stray from their core mission, expanding commercial lending and exploiting their fields of membership, they should be subject to the same tax liabilities incurred by competing financial institutions.

**Faster Payments**

In August of 2018, the Federal Reserve announced its decision to oversee and construct the nationwide infrastructure to modernize its payments system via their FedNow Service, allowing for 24-7-365 processing of consumers’ and small businesses’ transactions. The service will allow payments to be processed immediately in a secure environment. PACB applauds the Federal Reserve’s decision to oversee and implement a faster, equitable, and secure payments system accessible for all in the US by 2023 or 2024, in what is a victory for consumers, small business and community banks.
Data Security Fraud & Privacy

Community banks commit themselves to providing a safe and sound environment for consumers to conduct their banking needs. All participants in the payments system must be held to the same standard with regard to consumer protection. PACB supports legislation that would create a national data security breach and notification standard, holding the party where the breach occurs liable for all costs associated with the breach as well as any ensuing fraudulent activity and requiring all participants in the payments system to be subject to the same rigorous data security requirements as banks.

Housing Finance & Flood Insurance Reform

Housing Finance Reform PACB supports Housing Finance Reform that promotes a strong and transparent national mortgage market that ensures equitable access for all. We support ending FHFA’s quarterly sweeps of net worth from Fannie Mae and Freddie Mac and transparent productive methods to allow Fannie and Freddie to recapitalize ending their conservatorship.

National Flood Insurance Reform PACB supports long term authorization of the National Flood Insurance Program (NFIP) and affordable, accessible flood insurance for homeowners and businesses with sustainable reforms to the to ensure the stability of the housing market and local economies.

2019-2020 PACB State Legislative Priorities

Pennsylvania Department of Revenue Commonwealth Lien: A Disruption to Commerce in Pennsylvania

The Pennsylvania Department of Revenue recently proposed an amendment to enhance their ability to collect on delinquent tax liens. The amendment proposed giving first lien priority to the Commonwealth on ALL tax liens.

Status: The Department of Revenue was unsuccessful in finding support for the measure among legislators. The DOR attempted to make it a statutorial requirement by inserting it into the language of HB 17. The effort was unsuccessful.

Position: PACB will continue to vigorously oppose the amendment as it would halt lending and disrupt commerce in the Commonwealth.

PA Department of Revenue Financial Institution Data Match

The Pennsylvania Department of Revenue proposed this gut and replace amendment to target delinquent business taxpayers to collect outstanding tax liens. The DOR found their initial attempts at data matching violators to their financial institutions to be inaccurate. The DOR proposed providing a full list of all delinquent business taxpayers’, names, addresses and SSN#s to all commonwealth financial institutions, requiring the financial institutions to execute the match and provide for an attachment process. The legislation requires financial institutions to freeze customer’s accounts upon DOR notice and prohibits the financial institution from providing any notification to the customer. It includes a five-business day compliance requirement with fines of up to $10,000 per calendar year or up to 50% of the amount of delinquency for willful non-compliance. It also includes a fine and a misdemeanor charge for anyone who misuses the data.

Status: The Department of Revenue was unsuccessful in finding support for the measure among legislators. The DOR attempted to make it a statutorial requirement by inserting it into the language of HB 17 and into the 2018-2019 PA State Budget Tax Code. The effort was unsuccessful.

Position: PACB opposes the above proposed amendment and all efforts to mandate that financial institutions become an extension of government, under unfair compliance constraints and excessive penalties. The above legislation sets a dangerous precedent with extreme liability and data security concerns and insufficient immunity and indemnification for financial institutions while forcing financial institutions to violate their customers’ valued privacy rights.
Clarification on the Sales & Use Tax on Financial Institutions & Information Services


Recently, the Department of Revenue has begun improperly assessing financial institutions for Sales and Use Tax (SUT) on core processing services, the cost of financial institution security equipment purchased by contractors, the total amount paid by financial institutions to contractors for the installation, repair and maintenance of the security equipment and fees on financial services provided by financial institutions.

The language clarifies the SUT regarding canned and customized software, financial institution security equipment, and fees charged by financial institutions for financial services. The language exempts the following from the SUT: the sale at retail or use of custom software; Sale at retail or use of computer programming, computer integrated systems design, data preparation or processing, computer facilities management, information retrieval, custom software and other computer or data processing services acquired in conjunction with or in support of the sale or use of canned software or the installation, maintenance or updating of canned software utilized in the operation of a business or non-profit association, including a business engaged in providing electronic fund transfers, electronic financial transactions or services, banking or trust services or management or administrative services or transfer agency, shareholder, custodial and portfolio accounting services; The sale at retail or use of systems, devices and equipment, and their components, installed in a building and utilized by a financial institution for protection or convenience of the financial institution in conducting financial transactions; Fees charged by a financial institution for a financial service, regardless of whether tangible personal property is provided to a customer incidental to the provision of the financial service, unless the predominant purpose of the financial service is to purchase or use tangible personal property.

Position: PACB supports this legislation

Anti-Elder Abuse Measures: Protecting Our Elderly Population

For several sessions, legislators have introduced bills amending the Older Adult Protective Services Act. These omnibus bills include measure to fight against the financial exploitation of the elderly. The sections related to financial institutions provide for mandatory education and training of financial institutions and AAA; exempts financial institutions from mandatory reporting and provides further immunity for financial institutions.

Position: PACB reiterates community banks’ long standing commitment to deterring and detecting abuse and fraud at any level, including among the elderly population. PACB supports anti-financial exploitation legislation that would increase penalties for abuses but recommends against mandated reporting in light of research that finds bank tellers cannot always identify exploitation during the point of transaction. PACB continues to work with various stakeholders to find an appropriate balance between interested parties.

Revisions to the Bank Shares Tax

Position: PACB vigorously opposes any increase in the Bank Shares Tax (BST) or Mutual Thrift Institutions Tax (MTIT), in addition to any clarification of the methodology that would negatively impact the ability of banks to operate. The revenue collected from BST and MTIT is sufficient and any rate increase would disproportionately impact lending capability leading to economic stagflation.

Public Banking: Bank of Pennsylvania

For years lawmakers have discussed proposals to study the feasibility of creating a public bank in Pennsylvania. These entities would be uninsured, unregulated and pose an extreme risk to the taxpayers of Pennsylvania.

Position: PACB will continue to monitor these proposals and actively opposes any legislation or regulation that promotes government owned financial institutions that would unnecessarily compete with private sector business and share an unfair regulatory advantage.
Preston Kennedy
Chairman, ICBA • Washington, D.C.
President/CEO, Zachary Bancshares Inc. • Zachary, LA

Preston L. Kennedy is chairman of the Independent Community Bankers of America® (ICBA), the only national advocacy organization that exclusively represents community banks.

President and CEO of Zachary Bancshares Inc., in Zachary, La., Kennedy has served in many leadership roles at ICBA and is chairman of the Executive Committee and the board of directors. He is a member of ICBA’s Policy Development and Nominating committees. He also serves as Executive Committee liaison to the Agriculture-Rural America Subcommittee and the Minority Bank Council. He is past chairman of the Federal Delegate Board and previously served on the Cyber and Data Security Committee. Kennedy was treasurer on ICBA’s Executive Committee in 2014-16 and was an ICBA at-large director in 2011-12. He also served as ICBA’s state delegate for Louisiana.

Kennedy has always maintained longstanding ties to his community. He is a former president of the Feliciana Chamber of Commerce and the Zachary Chamber of Commerce. He is a past president of the Rotary Club of Zachary and has served on the boards of small business incubator, Dixie Business Center, and the Lane Regional Medical Center Foundation.

Kennedy attended Silliman Institute, holds a Bachelor of Science degree from the Louisiana State University E. J. Ourso School of Business and is a graduate of the Graduate School of Banking at LSU.

He lives in Baton Rouge, La., with his wife. They have six children and twelve grandchildren.
Keynote Address

Dare to Matter!

Performance. Results. Impact.

Now more than ever, community banks are looking for ways to improve their competitive advantage while remaining true to their mission, vision and values. At the root of every bank’s success is often the key differentiator: People... And the root desire of every person is to know with certainty that who they are and what they do matters. This session framework challenges traditional thinking of success and happiness and presents an alternative possibly contrarian, approach that will leave you inspired, engaged, and committed to making a bigger impact in this world!

Pete Smith • President • SmithImpact • Hampstead, NC

Prior to launching SmithImpact in 2011, Pete was the Operations Executive at one of the largest nonprofit, alternative schools in Northern Virginia. During his tenure, he helped increase the organization’s total income, employee base and client base by over 102%. Additionally, by focusing his efforts on creating an engaged and productive workforce, Pete helped increase the average employee tenure by 74% in just three and a half years, all while saving the organization over $220,000 in turnover costs during that time. Before joining the non-profit world, Pete held the position of Director of High School Programs for a forprofit, post-secondary university. Overseeing the mid-Atlantic region, Pete helped take a historically underperforming team to the top 5 nationally. Upon his departure, Pete’s territories of New Jersey, Atlanta, and the DC Metro were nationally ranked #1, #2, and #4, respectively. One of his most significant, life-changing experiences occurred in 2010, when he suffered a stroke at the young age of 35. Temporarily losing his speech and being paralyzed on one half of his body, Pete was blessed with a full recovery, and has since used his experience to impact the lives of others. Taking his experiences as a successful leader and manager, and incorporating the lessons learned from surviving a stroke, Pete is routinely asked to work with leaders, managers and employees, to develop people at the individual level and increase performance at the team level. Pete resides in Arlington, VA with his beautiful wife (a fellow redhead!), two incredible boys (also redheads!), and a loveable, crazy dog (yes, even the dog is a redhead!).

Sponsored by:

FITECH
FRIDAY, SEPTEMBER 27, 2019 • 1:00PM – 2:00PM

SESSION I • WHAT BANKS ARE DOING TO STREAMLINE THE COMMERCIAL LENDING PROCESS • COLORADO HALL A

Commercial lending sometimes seems to be stuck in its old ways. Most banks, however, recognize there are opportunities to be faster and more efficient for the bank, as well as the customer. The technology is now available to help banks improve, however, improving commercial loan processes is about more than just technology. It involves rethinking process, job roles, expectations and portfolio risk management. This presentation will describe what Crowe sees banks doing to streamline commercial lending.

Timothy Reimink, Managing Director, Crowe LLP
Tim Reimink is a managing director in the Crowe LLP performance consulting group. He specializes in providing services for financial services clients to help improve performance and profitability. Tim also oversees the firm’s annual financial institutions compensation survey and benchmarking database.

Tom Grottke, Crowe LLP
Tom is a managing director in performance consulting at the Hartford office of Crowe. He works as a leading advisor, delivering strategic services, enterprise projects, organization and business process reviews, and change management.

SESSION II • ESSENTIALS OF HIGH-PERFORMANCE INVESTING • COLORADO HALL B

Investment portfolios still comprise a much larger portion of a community bank’s total footings than a decade ago. And recently, securities have been a major source of liquidity. We will examine the composition of a typical investment portfolio and will highlight the characteristics of a high-performing collection of securities. We will also discuss certain investment strategies that are popular in today’s interest rate environment.

Jim Reber, President, ICBA Securities
Jim Reber was elected as President and CEO of ICBA Securities effective April 1, 2005. From 1990 through 2005 he worked as a Senior Vice President and registered representative for ICBA Securities.

He is a frequent speaker at bank conventions, seminars and conferences. Jim also writes a monthly investment column for Independent Banker magazine.

Jim is a Certified Public Accountant and a Chartered Financial Analyst. He is on the Board of Regents of the Paul W. Barret School of Banking and serves on the Executive Committee.

Jim holds a BS degree in Accounting from Christian Brothers University in Memphis, Tennessee, where he serves on the Board of Trustees.
Concurrent Sessions

SESSION III • DIVERSITY & THE BOARD EVALUATION PROCESS • COLORADO HALL C

This session will review recent research regarding the performance of companies having diverse boards. We will provide examples of communications recently received from concerned shareholders, propose appropriate responsive communications and actions, and explore how a robust board evaluation and director succession process offers opportunities to address a lack of diversity.

Ken Rollins, Esq., Pillar + Aught

Though Ken has spent much of his career advising financial institutions on legal matters involving regulatory compliance, acquisitions and divestitures, capital raising, strategic planning and compliance with federal and state securities laws, Ken’s knowledge and experience runs the gamut of corporate matters.

He is a frequent lecturer, speaking at conferences and providing training on legal matters as they pertain to the financial community.

Kate Deringer Sallie, Esq., Pillar + Aught

With an extensive background in bankruptcy and corporate finance law, Kate Deringer Sallie has notable experience in Delaware representing debtors, creditors, lenders, and trustees in numerous mega-bankruptcy reorganizations and liquidations. She has also represented debtors and secured creditors, including banks and other lending institutions, in bankruptcy cases, sales, structured liquidations, restructurings, and other alternatives to bankruptcy.

The Penn State University Dickinson School of Law graduate is also a frequent speaker on lending litigation and the subject of business reorganization. She continues her involvement at her alma mater by serving as a practitioner instructor.

FRIDAY, SEPTEMBER 27, 2019 • 2:00PM – 3:00PM

SESSION I • DEVELOPING A RECRUITMENT PIPELINE • COLORADO HALL A

Financial institutions across the country are struggling to recruit and retain talent. Are you looking for an established pipeline of entry-level candidates? What if we told you there is a great way to find future employees and grow your own talent? It’s a recruiting tool that allows you to test-drive the talent your organization needs, effectively manage your workflow and help grow your business to accomplish future objectives. You will learn how develop talent partnerships and create a program that mutually benefits the bank and the community.

Jackie Rolow, EVP Chief Talent Officer, SHAZAM

Ms. Rolow has over 25 years with SHAZAM. She started as a part-time human resources clerk and receptionist in 1992 and worked her way up to her current role as executive vice president and chief talent officer.

Jackie’s energy and supportive personality will inspire you to make your workplace a destination for the best talent in your industry. She has a gift for empowering employees to find their passion and creating a stronger and more effective working environment. Jackie brings expert HR perspective on strategic change, the constantly evolving legal and regulatory issues surrounding human resources, and effective goal setting to her highly engaging presentations.
SESSION II • 2019’S TOP 10 GOVERNANCE ISSUES FOR BANK DIRECTORS AND TRUSTEES • COLORADO HALL B

This presentation will discuss key issues for board members of both public and private companies. Key governance issues including: strategic planning, risk management, board effectiveness, technology…the good and the bad, corporate culture and regulatory risks will be covered. Board members and senior management will receive an overview of the key corporate governance issues faced by financial institutions and how to manage them.

Christina M. Gattuso, Esq., Partner, Kilpatrick Townsend LLP

Chris focuses her practice on corporate and securities matters, financial institution regulatory matters, and mergers and acquisitions.

Ms. Gattuso has represented numerous mutual savings associations in their conversion to stock form or formation of a mutual holding company and related public offerings. She has extensive experience in corporate reorganizations, strategic alliances, joint ventures, and mergers and acquisitions for both public and private financial institutions.

She also advises boards of directors and board committees of financial institutions on corporate governance matters and best practices.

SESSION III • ACQUISITION OF MORTGAGE BANK ORGANIZATIONS…PROS AND CONS • COLORADO C

The non-depository mortgage industry is in consolidation mode. There are significant advantages for a mortgage banking organization to affiliate with a depository. Lower cost of funds to lend and licensing exemptions are but the top two reasons. For a community bank, the fee income derived from an affiliated mortgage operation can make a real impact on the bottom line. This discussion will explore the pros and cons of taking on an existing mortgage platform that may have a larger footprint than your bank’s deposit base.

J. Steven Lovejoy, Esquire, Shareholder, Shumaker Williams, P.C.

Mr. Lovejoy’s practice encompasses compliance, regulatory and transactional work for depository and non-depository companies providing financial services.

Steve has developed a widening practice representing large and small mortgage companies throughout the United States. He has performed in a case management role with the Firm’s litigation team handling the defense of complex “lender liability” cases, including multiparty mortgage fraud cases. Mr. Lovejoy often serves as an expert witness in mortgage-related cases in both federal and state courts throughout the region.

Steve also represents financial services and banking interests in regard to “predatory” lending legislation pending before municipal and state legislative bodies in both Pennsylvania and Maryland.
Reception & Dinner

EXHIBIT CENTER OPEN • 6:30PM – 8:45PM • INTERNATIONAL CENTER

THEME PARTY DINNER • 6:30PM – 8:45PM • INTERNATIONAL CENTER

MEET ME AT THE FAIR

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David Shoemaker, CPA/PFS, CFP®
david.shoemaker@nfp.com

Brian Rodgers
brodgers@nfp.com

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**SATURDAY, SEPTEMBER 28, 2019**

<table>
<thead>
<tr>
<th>Time</th>
<th>Event Description</th>
<th>Location</th>
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<tbody>
<tr>
<td>7:30am-8:45am</td>
<td><strong>CEO Breakfast/Session</strong> – Colorado Hall F&lt;br&gt;Presented by: Kent M. Krudys, Partner, Luse Gorman Thomas P. Hutton, Partner, Luse Gorman Charles E. Marston, CPA, MST, Firm President &amp; Director of Tax Group, S.R. Snodgrass Jeremy S. Burris, CISA, CISSP, MCP, L</td>
<td>Colorado Hall F</td>
<td>Presented by: Kent M. Krudys, Partner, Luse Gorman Thomas P. Hutton, Partner, Luse Gorman Charles E. Marston, CPA, MST, Firm President &amp; Director of Tax Group, S.R. Snodgrass Jeremy S. Burris, CISA, CISSP, MCP, L</td>
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<td><strong>Director Breakfast/Session</strong> – Colorado Hall E&lt;br&gt;Presented by: Jordan S. Winick, Vice President, Griffin Financial Intuitions Group Dean Dusinberre, Shareholder, Stevens &amp; Lee</td>
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<td>8:45am-9:45am</td>
<td><strong>Concurrent Educational Sessions</strong> – Colorado Halls A, B &amp; C&lt;br&gt;• Session I: PA’s Evolving Cyber Security Law, What you Need to Know&lt;br&gt;Presented by: Lyle Washowich, Esq., Co-Chair, Banking and Financial Services Litigation Group, Burns White LLC Mary-Jo Rebelo, Esq., Co-Chair, Employment Practices Group, Burns White LLC&lt;br&gt;• Session II: Increasing Fee Income Without Raising Fees – Should You?&lt;br&gt;Presented by: David Carlson, Senior Executive Vice President, Haberfeld&lt;br&gt;• Session III: Weather the Storm by Evaluating Your Branch Network the Right Way&lt;br&gt;Presented by: James G. Caliendo, President &amp; COO, PW Campbell</td>
<td>Colorado Halls A, B &amp; C</td>
<td>• Session I: PA’s Evolving Cyber Security Law, What you Need to Know&lt;br&gt;Presented by: Lyle Washowich, Esq., Co-Chair, Banking and Financial Services Litigation Group, Burns White LLC Mary-Jo Rebelo, Esq., Co-Chair, Employment Practices Group, Burns White LLC&lt;br&gt;• Session II: Increasing Fee Income Without Raising Fees – Should You?&lt;br&gt;Presented by: David Carlson, Senior Executive Vice President, Haberfeld&lt;br&gt;• Session III: Weather the Storm by Evaluating Your Branch Network the Right Way&lt;br&gt;Presented by: James G. Caliendo, President &amp; COO, PW Campbell</td>
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<td>10:00am</td>
<td><strong>Refreshment Break</strong> – Colorado Hall Foyer</td>
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<td>10:00am-11:00am</td>
<td><strong>Concurrent Educational Sessions</strong> – Colorado Halls A, B &amp; C&lt;br&gt;• Session I: Regulatory Update: The CFPB and State Attorney General, Regulatory Enforcement Agenda and How to Avoid It&lt;br&gt;Presented by: Stephen M. Hladik, Partner, Hladik, Onorato &amp; Federman, LLP&lt;br&gt;• Session II: Developing a Marketing Plan that Doesn’t Stink – Aligning Strategy &amp; Marketing Initiatives&lt;br&gt;Presented by: Jim Gillen, Director of Business Development, Financial Institutions, Lightstream&lt;br&gt;• Session III: Do this Not That – Best Practices in Determining where to Invest Resources&lt;br&gt;Presented by: Jeff Marsico, Executive Vice President, The Kafafian Group, Inc.</td>
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<td>11:00am-12:00pm</td>
<td><strong>Concurrent Educational Sessions</strong> – Colorado Halls A, B &amp; C&lt;br&gt;• Session I: Embracing the Experience Economy&lt;br&gt;Presented by: Scott Fiorini, VP Strategy, NewGround&lt;br&gt;Brad Ritner, Director of Retail, NewGround&lt;br&gt;• Session II: How Community Banks Can Effectively Utilize Government Loan Programs&lt;br&gt;Presented by: Michael Ryan, President &amp; CEO, Innovative Financing Solution&lt;br&gt;• Session III: Embracing FinTech for Bank Advancement &amp; Customer Experience Enrichment&lt;br&gt;Presented by: Dan Weitzel, Esq., Of Counsel, LockeLord LLP&lt;br&gt;Douglas Faucette, Esq., Partner, LockeLord LLP</td>
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<td>12:15pm</td>
<td><strong>Afternoon Free</strong></td>
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<td>6:15pm-7:00pm</td>
<td><strong>Chairman’s Reception</strong> – Mountain View Terrace&lt;br&gt;Sponsored by:</td>
<td>Mountain View Terrace</td>
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<td>7:00pm-8:30pm</td>
<td><strong>Gala Dinner</strong> – Rocky Mountain Ballroom&lt;br&gt;Sponsored by:</td>
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<td>8:30pm-10:00pm</td>
<td><strong>Entertainment/Dancing</strong> – Rocky Mountain Ballroom</td>
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*Agenda subject to change*
CEO Breakfast

SATURDAY, SEPTEMBER 28, 2019 • 7:30AM – 8:45AM • COLORADO HALL F

STAYING AHEAD IN AN EVER-CHANGING AND COMPETITIVE BANKING ENVIRONMENT

The facilitators will provide updated on hot button topics and then open the session for commentary and questions from the attendees. Likely discussion topics include: Regulatory Relief, Fin Tech, Cannabis Related Banking, M&A, Executive Compensation and Benefits, Risk Management, Tax and Accounting Updates.

Kent M. Krudys, Partner, Luse Gorman
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
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.

Charles E. Marston, CPA, MST, Firm President and Director of Tax Group, S.R. Snodgrass
Chuck is the firm’s President and the Director of the Tax Group with 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. He earned his master’s degree in taxation in 2004 from Robert Morris University and acquired his bachelor’s degree in accounting in 1991, also from Robert Morris. 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 our 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.

Jeremy S. Burris, CISA, CISSP, MCP, L|PT, CPTS, C|EH, CICP, ECSA, Security+, Principal, Technology Services, S.R. Snodgrass
Jeremy is a Principal in the Technology Services practice of the firm’s Financial Institution Services Group. With more than 20 years of professional experience, Jeremy has 4 years of information systems experience working for a community bank as a Bank Network and Technology Administrator, prior to joining Snodgrass, and over 15 years of information systems audit and controls experience.

Jeremy graduated from the Pennsylvania State University with a degree in the secondary education of mathematics. He holds Certified Information Systems Auditor (CISA), Certified Information Systems Security Professional (CISSP), CompTIA Security+, and Microsoft Certified Professional (MCP) certifications and is a Licensed Penetration Tester (L|PT), a Certified Penetration Testing Specialist (CPTS), a Certified Ethical Hacker (C|EH), a CORE Impact Certified Professional (CICP), and an EC-Council Certified Security Analyst (ECSA). Jeremy’s audit-related work has included IT audits, network attack and penetration testing (internal and external), policy and procedure creation projects, SSAE 18 creation, IT strategic planning, and specialized network operating system reviews.
**Director Breakfast**

**SATURDAY, SEPTEMBER 28, 2019 • 7:30AM – 8:45AM • COLORADO HALL E**

**M&A LEGAL AND FINANCIAL CONSIDERATIONS**

**Jordan S. Winick, Vice President, Griffin Financial Institutions Group**

Jordan Winick is a Vice President in Griffin’s Financial Institutions Group. Prior to joining Griffin, Jordan gained five years of experience in the financial industry, including four years with PricewaterhouseCoopers working as a Senior Associate in the Audit and Transaction Services practices. He also worked as a Portfolio Analyst at SEI Investments. Jordan holds Series 7, 63 and 79 licenses from FINRA.

Jordan has a B.S. in Finance from The Pennsylvania State University. He is also an active Certified Public Accountant.

**Dean Dusinberre, Shareholder, Stevens & Lee**

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, 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.
Concurrent Sessions

SATURDAY, SEPTEMBER 28, 2019 • 8:45AM – 9:45AM

SESSION I • PA’S EVOLVING CYBER SECURITY LAW, WHAT YOU NEED TO KNOW • COLORADO HALL A

Hear a review and analysis of the ever-evolving issues of cybersecurity and the law. At the end of 2018, PA law evolved on this issue with the groundbreaking PA Supreme Court case of Dittman v. UPMC. The session will address this case and its implications for financial institutions. An overview of additional cybersecurity attacks and relevant legislation will also be provided.

Lyle Washowich, Esq., Co-Chair, Banking and Financial Services Litigation Group, Burns White LLC
A Member of Burns White and Co-Chair of the firm’s Banking and Financial Services and Cybersecurity Practice Groups, Lyle Washowich focuses his practice in the areas of civil, commercial, and complex litigation for a diverse clientele from the financial services, business, and manufacturing sectors.

In financial services litigation, Lyle has represented national banks, federal and state savings associations, state-chartered banks, community banks, and other affiliated entities, as well as investment services firms and investment advisors, in federal/state court litigation and in private venues.

As a result of Mr. Washowich’s experience handling litigation claims, he was selected as one of 30 Pennsylvania “Lawyers on the Fast Track” by The Legal Intelligencer and Pennsylvania Law Weekly publications in 2010. He was selected as an Allegheny County Bar Foundation Fellow in 2016.

Mary-Jo Rebelo, Esq., Co-Chair, Employment Practices Group, Burns White LLC
Mary-Jo Rebelo is a partner in and Co-Chair of Burns White’s Employment Practices Liability group. She is also a senior member of the firm’s Business Practices and Litigation groups. She is a seasoned litigator and business advisor with 30 years of experience.

Ms. Rebelo regularly represents clients on corporate governance issues, officers and director’s liability, insurance coverage, family business disputes, shareholder and partner disputes, contract disputes, trade secrets, restrictive covenants and non-compete/non-solicitation issues, and unfair competition.

She is a graduate of Duquesne University School of Law, and was recognized as Woman of the Year by the Women’s Law Association at the University for her professional, moral and ethical integrity, and commitment to the community.

SESSION II • INCREASING FEE INCOME WITHOUT RAISING FEES – SHOULD YOU? • COLORADO HALL B

Many financial institutions are raising their fees. More and more, fee revenue has become an important component of financial institution profitability. Average financial institutions misunderstand fee revenue while remarkable financial institutions know how to maximize it by charging the right amount, adopting the right collections policies, and knowing which consumers generate the most revenue. Walk away with strategies to enhance your fee revenue and keep your most profitable customers longer.

David Carlson, Senior Executive Vice President, Haberfeld
David Carlson is senior executive vice president of Haberfeld. He has partnered with financial institutions for more than 15 years, helping them significantly grow core deposits, loans, and fee income.

David serves on a five-person management team and leads an internal group that focuses on strategic business growth initiatives. He is a frequent speaker at industry conferences on topics such as new customer acquisition strategies, revenue enhancement, strategic planning, and sales and marketing initiatives. Carlson holds a Bachelor of Science in Business from the University of Nebraska.
SESSION III • WEATHER THE STORM BY EVALUATING YOUR BRANCH NETWORK THE RIGHT WAY • COLORADO HALL C

Bankers are not only challenged with what the future purpose of their branches is going to be, but also with whether it is prudent to invest time and money in their branches. What factors drive these decisions? How do you evaluate branches? What really can be done to improve performance and profitability? How can we service existing customers and equally attract new ones? What difficult decisions need to be made?

Mr. Caliendo will present the methods utilized to optimize their retail networks – the evaluation criteria, interpretation of findings, and efficient implementation steps for a holistic methodology, which has been proven to increase performance and profitability in retail networks.

James G. Caliendo, President & COO, PWCampbell
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.

Jim has twenty-five years of experience in business and bank management, 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.

SATURDAY, SEPTEMBER 28, 2019 • 10:00AM – 11:00AM

SESSION I • REGULATORY UPDATE: THE CFPB AND STATE ATTORNEY GENERAL, REGULATORY ENFORCEMENT AGENDA AND HOW TO AVOID IT • COLORADO HALL A

The update will include how the CFPB and State Attorney General function together and how the CFPB and State AG handle consumer complaints. The program will also cover UDAAP and it affects community banks along with a discussion of best methods for responding to regulatory inquiries.

Stephen M. Hladik, Partner, Hladik, Onorato & Federman, LLP
Steve formerly served as a Deputy Attorney General in charge of the Harrisburg office of the Pennsylvania Bureau of Consumer Protection. Steve brings a broad range of experience to his mortgage foreclosure, bankruptcy, tax sale and UDAP legal practice.

A graduate of the Pennsylvania State University, Steve’s interest in history and politics grew into a desire to study law while taking a constitutional law class, among others, as an undergraduate. Steve pursued and obtained his law degree from Widener University.

Steve routinely teaches Continuing Legal Education courses on mortgage law, bankruptcy law, title law, real estate tax sale law, FDCPA and CFPB regulations, and related lending law compliance issues.

An Eagle Scout and New Jersey native, Steve gained significant expertise in lending law enforcement while serving in the Pennsylvania Attorney General’s Bureau of Consumer Protection.
Concurrent Sessions

SESSION II • DEVELOPING A MARKETING PLAN THAT DOESN’T STINK – ALIGNING STRATEGY & MARKETING INITIATIVES • COLORADO HALL B

Many community banks across the nation view marketing as an expense rather than as an investment. Often, this is because a straight line can’t be drawn from a bank’s strategic objectives down through their marketing strategy, to their campaign tactics. Priority isn’t placed on capturing and analyzing marketing data. Aligning your marketing plan with strategic objectives is the first step in making sure the bank’s marketing effort produces desired results. Establishing a plan to capture actionable marketing intelligence is also key. This informative session will provide practical recommendations regarding: (a) how a marketing plan should be structured and (b) common mistakes to avoid when developing the bank’s plan, plus we will review (c) what data you can expect to gather from various marketing channels.

Jim Gillen, Director of Business Development, Financial Institutions, Lightstream

Jim joined Lightstream in January 2019 with more than 25 years of service in the banking industry. Over his career, his time was evenly split between working as a senior executive in community banking and working with senior executives of community banks.

While working for financial institutions, he has served as a former CEO, COO, and CMO. Prior to joining Lightstream, Jim was the Chief Marketing Officer at $1.9 billion ESSA Bank & Trust in Northeastern Pennsylvania. Jim has also worked as a performance and marketing consultant to banks with a focus on improving performance and increasing market share.

At Lightstream, Jim works with community bank clients developing marketing plans, brand and culture training, peer benchmarking, marketing and sales alignment, and more.

SESSION III • DO THIS NOT THAT- BEST PRACTICES IN DETERMINING WHERE TO INVEST RESOURCES • COLORADO HALL C

This session will identify things banks do that waste resources or are counter to their strategy. We will also identify what banks are doing instead. There will be interactive discussion regarding the importance of viewing operating expenses as investments and how to maximize the productivity of idle employees. We will identify common places where banks are wasting money and resources and provide ideas on how to monitor and eliminate this in your bank.

Jeff Marsico, Executive Vice President, The Kafafian Group, Inc.

Jeff has been with The Kafafian Group since its inception and is a founding shareholder. He oversees and works in all lines of business and areas of expertise, with a focus on strategy, profitability, and financial advisory.

He began his banking career in 1985 and his experience includes: retail branch management and merger integration, IT and trust operations. Jeff interrupted his banking career and served seven years as a Military Intelligence Analyst in the United States Navy, earning three Navy Achievement Medals.

Jeff has analyzed and facilitated over 100 strategy development engagements for community financial institutions, resulting in documented strategic plans to guide client employees and improve performance.
SATURDAY, SEPTEMBER 28, 2019 • 11:00AM – 12:00PM

SESSION I • EMBRACING THE EXPERIENCE ECONOMY • COLORADO HALL A

This session is designed to discover and explore the principles of the Experience Economy, giving a taste on how to apply them to drive greater economic value to the banking world. Participants will gain the knowledge to start to think differently about how to map and design a complete customer experience including the importance of the development of personas.

Scott Florini, VP Strategy, NewGround
Scott oversees consulting for NewGround. He has conducted many consulting and Discovery Sessions where he spoke directly about strategy, programming, competitive trends, demographic mapping growth projections, and many other strategy topics.

Brad Ritner, Director of Retail, NewGround
Brad is instrumental in planning and facilitates and speaks during NewGround Discovery Sessions with our clients. A Discovery Session is a one- to two-day strategic workshop. Participants typically include NewGround Strategy/Design team, and client-side executive design/retail committee. The Workshop revolves around a series structured exercises and discussions focused on exploring and establishing future design, staffing, and customer experience strategy.

SESSION II • HOW COMMUNITY BANKS CAN EFFECTIVELY UTILIZE GOVERNMENT LOAN PROGRAMS • COLORADO HALL B

Your Community Bank Can Make Safe, Sound, Secure and Profitable Commercial Loans in a Challenging Credit Climate and Changing Economic Environment. This presentation will review in detail the reasons Community Banks should consider including certain Government Loan Programs to their product offerings. Furthermore, this presentation provides an overview of the significant benefits of utilizing these programs for both the bank and borrower and why outsourcing of the bank’s commercial Government Loan Program to a strategic partner makes sense.

Michael Ryan, President & CEO, Innovative Financing Solution
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. Mike 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.

Mr. Ryan holds a B.S. in Business Administration and an M.B.A. in Finance from St. Joseph’s University. Before founding IFS, Mr. Ryan was Executive Vice President and Chief Lending Officer of a Philadelphia-based community bank. He possesses over a quarter century of commercial lending experience and credit knowledge.
As the pace and breadth of innovation of Fin Tech continues to advance, the questions which should be on every community banker’s mind is how to engage and leverage these innovations. Whether it be partnering with or acquiring Fin Tech businesses, adoption of the platforms presented by Fin Tech companies, or designing your own approach to Fin Tech applications, you need to embrace the fact: the future is now.

Dan Weitzel, Esq., Of Counsel, LockeLord LLP
Daniel P. Weitzel represents banks before the federal bank regulatory agencies as well as the many state banking departments. This representation is regarding both transactional and regulatory compliance matters. Daniel also represents clients in corporate and securities law, focusing on mergers and acquisitions and other corporate reorganizations, private placements of both debt and equity and general corporate business planning and counseling. Daniel has represented companies and individuals in numerous instances relating to corporate control issues and financial transactions. Furthermore, Daniel has also represented investment banks and other entities in acquisition, divestiture and capital raising transactions.

Daniel also provides extensive counseling and assistance with respect to corporate governance matters, emerging issues, securities reporting requirements and executive compensation.

Douglas Faucette, Partner, LockeLord LLP
Douglas P. Faucette is a banking lawyer in Locke Lord’s corporate department and Chair of the Firm’s Bank Regulatory and Transactional Practice Group.

Douglas has more than 30 years of experience representing publicly and privately held companies in a variety of corporate and securities transactions. He has represented financial services companies, including insurance, investment banking and real estate companies, commercial banks, savings associations and credit unions before the U.S. Securities and Exchange Commission, the federal and state bank regulatory agencies and the U.S. Congress. In the past decade, he has been involved in the passage of all major financial institution legislation including FIRREA and FDICIA.

Widely-known throughout the financial services industry for his regulatory/M&A and thrift demutualization practice, Douglas has been involved in the demutualization of almost every savings institution in the country with assets in excess of $1 billion. In addition, he has advised clients on matters relating to private and public securities offerings, including initial public offerings and venture financing, mergers and acquisitions, and the structuring of executive and employee compensation.

Douglas is frequently quoted in the national media and has appeared on such television programs as the CBS Evening News with Dan Rather and the MacNeil-Lehrer Report. He has authored numerous articles and has given presentations on an array of topics at hundreds of conferences and seminars.
**CHAIRMAN’S RECEPTION • 6:15pm – 7:00pm • MOUNTAIN VIEW TERRACE**

Say goodbye to PACB CONVENTION 2019 in style. Dress to impress and network with convention friends. Discuss the memories you made during the convention and plan the ones you will make at the Grand Floridian during Convention 2020.

**GALA DINNER • 7:00pm – 8:30pm • ROCKY MOUNTAIN BALLROOM**

Celebrate the close of PACB CONVENTION 2019 in high style by being a part of the Gala festivities. The evening will recognize three amazing individuals inducted into the PACB Hall of Fame during this year’s Annual Meeting, closing remarks from PACB leaders and the selection of the winners of the exhibitor walk-around game, PACB Foundation and FirstPAC raffles*. Don’t forget your Gala tickets…we can’t wait to see you there!

**MENU**
- **Appetizer:** Butternut squash bisque, cranberry apple compote, pumpkin seeds, chive creme fraiche
- **Salad:** Greens, cucumber, baby grape tomatoes, crumbled feta, dried cranberries, candied nuts, champagne dressing
- **Entrée:** Beef prepared with pan-seared crabcake, yukon gold whipped potatoes, grilled asparagus, pinot noir jus, tomato and corn relish
- **Dessert:** Milk chocolate passion crunch cake, passion fruit cremeux, brownie biscuit, milk chocolate chantilly

**ENTERTAINMENT/DANCING • 8:30pm – 10:00pm • ROCKY MOUNTAIN BALLROOM**

The evening’s spectacular dinner will be followed by entertainment and dancing to the sounds of “Montage.”

* must be present to win
When it comes to retail branch and main office space, how do financial leaders know what’s new – and what’s next? They look to Jim Caliendo, President & COO of PWCampbell and a recognized professional in the design/build and financial services industries. Throughout his career, Jim has reimagined over one million square feet of retail space and developed main office space to maximize efficiencies for hundreds of financial institutions.

Join us at the 2019 PACB Annual Convention
Weather the Storm by Evaluating Your Branch Network the Right Way
Jim Caliendo, President & COO, PWCampbell
Saturday, September 28, 2019 | 8:45am

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cconnell@stradley.com

For more than 90 years, Stradley Ronon has helped Pennsylvania banks build their businesses. Our banking and financial services practice group is equipped to handle any issue in the course of a financial institution’s activities as a private or public company helping them manage their legal challenges, so they can focus on running their institutions.

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With 1,250 BOLI clients, Equias Alliance, an NFP company, and NFP provide banks with customized solutions for designing and financing benefit programs to recruit, retain, and reward key officers and directors, implementation and administration of BOLI and nonqualified benefit plans. We provide our clients with timely, accurate documentation and regulatory compliance support. The organization’s 50 team members include seven CPAs, two attorneys, eight MBAs, three CLUs, one CFP®, one ChFC®, a former bank regulator and several former bankers and bank directors. Our team includes individuals with significant BOLI and benefits administration experience as well as one of the industry’s most recognized experts on accounting and tax matters. Equias is endorsed by eight state banking associations for BOLI and has the backing and support of NFP Corp., one of the largest insurance brokerage firms in the country. Call David Shoemaker, CPA/PFS, CFP® at 901.754.4924 for more information.

Sponsorship: Board of Directors and Past Chairman’s Special Event

FHLBANK PITTSBURGH

FHLBank Pittsburgh provides readily available low-cost funding and opportunities for affordable housing and community development to member financial institutions in Delaware, Pennsylvania and West Virginia. The Bank ensures the availability of funds for housing and enhances the quality of the communities it serves.

FHLBank Pittsburgh is one of eleven FHLBanks nationwide. Congress created this national network of privately-owned wholesale banks in 1932 to ensure available funding for mortgages. Today, the FHLBanks provide liquidity for small business, community development, rural and agricultural loans - as well as home mortgage financing.

Sponsorship: Gala Dinner

MIDLAND NATIONAL LIFE INSURANCE CO.

Midland National is one of the leading insurance companies in the U.S. Our proud history dates back more than 100 years when we were founded in 1906 under the name of Dakota Mutual Life Insurance Company. In 1925, the company assumed its current name – Midland National® Life Insurance Company. Midland entered the bank owned life insurance market in 1982. Since that time we have consistently offered valuable and innovative solutions to community and regional banks. We are honored to currently serve 73 Pennsylvania banks and 1,449 banks nationwide (representing 57% of the PA banks with BOLI holdings and 40% of the banks nationally that own BOLI). With a very experienced team in Fargo ND dedicated to the bank market, we efficiently respond to the needs of our bank clients and our brokers.

Sponsorship: Board of Directors and Past Chairman’s Special Event
At NFP, our solutions and expertise are matched only by our personal commitment to each client’s goals. We’re a leading insurance broker and consultant that provides executive benefits solutions and bank-owned life (BOLI) insurance consulting. We are a full service provider with the ability to offer plan consulting, financial analysis, plan record-keeping, asset administration and ongoing BOLI regulatory compliance. Our expansive reach gives us access to highly rated insurers, vendors and financial institutions in the industry, while our locally based employees tailor each solution to meet our clients’ needs.

**Sponsorship:** Board of Directors and Past Chairman’s Special Event

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The PACB Services Corporation is a wholly-owned for-profit subsidiary of PACB, and is in place to offer products, services and solutions to the community bank market through affiliations with banking service providers. Governed by a volunteer board of community bank executives, the Corporation is dedicated to uncovering the needs of community banks and collaborating with providers to develop solutions that offer community banks savings, revenue enhancement and competitive advantages in the marketplace.

**Sponsorship:** “Meet Me at the Fair” Theme Party & Program Book

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Barbara Holbert
President/CEO
barbara@pacb.org
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STEVENS & LEE

Serving the needs of the banking industry for generations, Stevens & Lee has unparalleled experience in the legal disciplines relevant to the financial services industry. We counsel financial institutions in connection with complex regulatory and securities matters, capital formation, mergers and acquisitions, structured finance transactions, litigation, collection and workout, and other sophisticated strategic projects. We also serve the everyday needs of financial services companies in the employment, employee benefits, tax, lending and syndication, bankruptcy, real estate, technology and environmental arenas, as well as in other areas. In addition, our consumer finance lawyers advise financial institutions on state and federal regulatory compliance for their mortgage, home equity, auto, credit sale and other consumer lending programs.

Stevens & Lee is part of a professional services platform which also consists of a FINRA-licensed investment bank, a D&O insurance risk consulting business and government affairs units. We understand first-hand the challenges financial institutions face. Among our 200 multidisciplinary professionals are a bank CEO, CFO and other senior executive officers; former Big Four financial accountants; tax professionals; risk managers; regulatory compliance officers; economists and research analysts.

Sponsorship: Directors Breakfast/Session

GRiffin Financial Group, LLC

Griffin Financial Group is a Pennsylvania-based investment bank specializing in assisting financial institutions in understanding their strategic and financial alternatives, raising capital, facilitating and structuring M&A transactions and securitizing and selling assets, including troubled assets. Griffin also assists financial institutions in public offerings, institutional placements, sales, syndication and other capital markets activities. Griffin also offers assistance with capital planning, strategic planning, non-depository M&A, branch purchases and sales, and other strategic matters. Through our unique platform, we also have the ability to assist our clients in attracting non-traditional sources of capital, including private equity funds, hedge funds and insurance companies, and in attracting strategic partners.

Griffin has 40 investment bankers and is part of a professional services platform which consists of over 200 multidisciplinary professionals with occupational and educational diversity and broad and deep banking sector experience. Our staff includes many former senior executive officers of both large and small depository institutions, specialty lenders and others in the sector with hands-on operating and transactional experience. Our in-house, industry-specific financial accounting and tax capabilities are unique among investment banks specializing in the financial institutions sector. This platform gives us the ability to understand our financial institution clients’ needs from their perspective and to develop innovative structures to address their challenges in a difficult regulatory and economic environment.

Griffin has two Pennsylvania office locations - Valley Forge and Reading - as well as offices in New York City, Dallas/Fort Worth, TX and Norfolk, VA.

Sponsorship: Directors Breakfast/Session
LUSE GORMAN, PC

Luse Gorman is a Washington, D.C. based law firm that represents financial institutions and other business enterprises in corporate, securities, bank regulatory, tax, transactional, governance and employee benefits and executive compensation matters. Our law firm offers an exceptional combination of knowledge and experience that is derived from the extraordinary number of securities offerings and merger and acquisition transactions that we have handled, combined with a strong team of regulatory lawyers that have worked for the federal banking agencies and the Securities and Exchange Commission.

Sponsorship: CEO Breakfast/Session

S.R. SNODGRASS, P.C.

S.R. Snodgrass, P.C. is a regional accounting and consulting firm with expertise in serving community financial institutions. Founded in 1946, Snodgrass provides clients with bank/business consulting, network security penetration services, compliance monitoring, assurance services, internal audit and regulatory compliance outsourcing, information systems security, and tax planning and preparation. Snodgrass possesses a strong reputation in the financial services industry as thought leaders and practitioners, currently working with approximately 160 financial institutions.

Sponsorship: CEO Breakfast/Session

SHAZAM, INC.

SHAZAM is a national member-owned debit network, processor and core provider. Founded in 1976, SHAZAM delivers choice and flexibility to community financial institutions throughout the U.S. and is a single-source provider of the following services: debit card, core, fraud, ATM, merchant, marketing, training, risk and ACH. Learn more at shazam.net, and follow @SHAZAMNetwork.

Sponsorship: Chairman’s Reception
**GOLD SPONSORS: FITECH PAYMENTS**

Fitech is a leading provider of payment processing solutions, delivered to business owners through their community bank. These solutions include all aspects of payments acceptance, from processing transactions to providing the related solutions and integrations. This product offering is not only in demand by businesses, but is also a proven profit-generator for the bank itself when implemented correctly. We are also a preferred provider of the PACB Services Corporation.

**Sponsorship:** General Session Speaker

**SILVER SPONSORS:**

**BKD CPAS & ADVISORS**

BKD National Financial Services Group, a division of BKD, LLP, CPAs and advisors, has 180 professionals who provide consulting and compliance services to 1,200 financial institutions. BKD services include regulatory compliance, including Dodd-Frank requirements, internal audit, tax, loan review, extended financial statement audits, enterprise risk management, SEC reporting, IT risk assessment, strategic planning, merger and acquisitions, and profitability enhancement.

**Sponsorship:** Badge Neck Wallets

**COCC**

COCC is an award-winning client-owned financial technology company servicing financial institutions throughout the Northeastern United States. Launched in 1967, COCC was founded by its clients with a focus on the technology needs of community banks. This unique cooperative structure sets COCC apart from the competition and is one of the driving forces behind our success. COCC is the fastest growing financial data processing company in the United States and recognized as a leader in delivering innovation and quality service financial institutions demand and deserve.

**Sponsorship:** Convention Room Keys

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Brent Biernat
SVP, Chief Revenue Officer
brent.biernat@cocc.com

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**PACB SERVICES, INC. PREFERRED PROVIDER**
LOCKE LORD LLP

Locke Lord LLP is a full-service, international law firm of approximately 750 lawyers working from 21 offices to meet clients’ needs around the World. With a combined history of more than 125 years and a greatly enhanced domestic and global footprint, Locke Lord is a worldwide leader in the middle market sector. Locke Lord advises clients across a broad spectrum of industries, including domestic and international banking and financial services institutions in corporate governance, transactional, SEC and bank regulatory and litigation-related matters.

Sponsorship: Convention Tote Bags

PWCAMPBELL

PWCampbell, widely known and respected in the financial services industry, is a fourth generation, family-owned retail services and design/build firm. Founded over 100 years ago and based in Pittsburgh, Pennsylvania, we offer a full range of quality facility planning, demographic research, creative retail branding, merchandising, digital marketing, LEED certification, interior design, design & furniture coordination, architectural and construction services. We have the knowledge and expertise to develop and implement engaging, impactful and scalable solutions for every sized project. PWCampbell is always working to provide the best facility solution, delivered on time and within budget.

Sponsorship: PACB Team Apparel

UPCOMING 2019 CLASSROOM EDUCATION*:

**OCTOBER**

- Marketing Conference
  October 7-8, 2019
  Hershey Lodge & Convention Center | Hershey, PA

- Fraud Seminar
  October 9, 2019
  Radisson Hotel Harrisburg | Camp Hill, PA

- ALM Seminar
  October 10, 2019
  Radisson Hotel Harrisburg | Camp Hill, PA

**OCTOBER (CONTINUED)**

- FDIC Director Seminar
  October 23, 2019
  Doubletree Monroeville | Monroeville, PA

- ALM Seminar
  October 24, 2019
  Doubletree Monroeville | Monroeville, PA

- Training the Credit Analyst
  October 28, 2019
  PACB’s New Headquarters | Harrisburg, PA

**NOVEMBER**

- Maximizing Mutuality Conference
  November 4-5, 2019
  The Hotel Hershey | Hershey, PA

- Retail Banking Seminar
  November 8, 2019
  Radisson Hotel Harrisburg | Camp Hill, PA

*Schedule is subject to change.

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Since 1983 ACBB has offered a reliable source for correspondent services. A relationship with ACBB offers the opportunity for cost savings, revenue enhancement and improved competitiveness. We continue to serve almost 400 shareholder banks and many non-shareholder institutions throughout the mid-Atlantic and New England regions.

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The Financial Institutions Group (FIG) is part of Boenning & Scattergood’s capital markets organization. FIG personnel have expertise in multiple business verticals including sales and trading, research, investment banking, fixed income and asset management. Our experienced professionals work together to serve the needs of our financial institution clients. FIG leverages Boenning & Scattergood’s substantial resources to provide clients with an unparalleled level of service as well as the creative ideas to help them successfully transact and grow their business.

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Fiserv drives innovation in Payments, Processing Services, Risk & Compliance, Customer & Channel Management and Insights & Optimization. A global leader in financial services technology, Fiserv is a FORTUNE 500 company and is on the FORTUNE Magazine “World’s Most Admired Companies®” list. Our solutions deliver intelligent experiences in banking, payments, engagement and security - experiences that help more than 12,000 banks, credit unions, billers, mortgage lenders and leasing companies, brokerage and investment firms, and other business clients provide financial services at the speed of life. Visit fiserv.com to learn more.

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A finance, strategy, and operations consulting firm specializing in performance measurement, profitability outsourcing, strategic and business planning, regulatory assistance, process improvement, board and management advisory services, and investment banking advisory services. TKG has helped over 400 financial institutions in over forty states improve back-office operations, utilize systems more effectively, and develop better management information and reporting.

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Keefe, Bruyette & Woods (KBW) is a full-service, boutique investment bank and broker-dealer that specializes in the financial services sector. We provide financial services companies with research, equity sales & trading, capital raising, and strategic advisory services. We have built our reputation for excellence in financial services on the basis of our research platform, our senior professionals, track record of market innovations, and the strength of our execution capabilities.
**KILPATRICK TOWNSEND & STOCKTON LLP**

Kilpatrick Townsend & Stockton LLP is a multi-practice, international law firm with more than 600 attorneys across 20 offices in the United States and abroad. The lawyers in their financial services practice group represent banks and other financial institutions on a wide variety of matters. With lawyers advising clients across a broad range of regulatory, transactional, litigation, and intellectual property practice areas, Kilpatrick Townsend is uniquely qualified to advise financial institutions clients. The team offers clients a great depth of knowledge and experience in the areas of employee benefits and director and executive compensation, mergers and acquisitions, equity and debt offerings, holding company reorganizations, enforcement and director/officer liability matters, consumer law issues, financial privacy, and electronic banking. Kilpatrick Townsend’s lawyers have a comprehensive understanding of the financial services industry, understand the business impact of their clients’ legal matters, and work with their clients to develop solution-oriented approaches and make good business decisions. www.kilpatricktownsend.com

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**RKL LLP**

Amidst a wide range of fiscal, operational and compliance challenges, community banks need a trusted partner that can help them manage risks proactively and gain a competitive advantage. RKL has a keen understanding of the issues and challenges you face, including increased regulatory scrutiny, demand for mobile and online banking services and threats to customer data. RKL industry advisors bring an innovative perspective and cross-disciplinary approach to serving your community bank’s tax, assurance and advisory needs, tapping into a robust spectrum of capabilities to drive your people, processes and technology forward.

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- IT and cybersecurity planning and risk assessments
- Disaster recovery/business continuity planning
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- Human Resources consulting
- Executive search and recruiting

Whether you need strengthened internal controls, improved technology or staff compliance training, RKL can help your community bank prepare for what’s next. Visit rklcpa.com to learn more.
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SHUMAKER WILLIAMS, P.C.

Regulatory and legal issues confronting financial institutions, including: capital formation, securities compliance, mergers, acquisitions and branching, integration of affiliates (e.g. insurance, leasing, mortgage brokers, securities, etc.), regulatory interpretations and filings, chartering and structuring, conversions, trademark, copyright, domain name disputes, litigation, collections, workouts and bankruptcy, holding company formation, personnel and benefit issues, and business/tax planning. General Counsel to PACB since 1977.

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We have specialized in representing and counseling community financial institutions for over 25 years. We are consistently ranked as one of the leading law firms nationally in mergers and acquisitions, mutual-to-stock conversions, MHC reorganizations, and other capital raising transactions. Our attorneys have completed nearly 500 of such transactions. We also advise our clients regarding executive compensation/employee benefits, SEC reporting and compliance, stockholder relations, corporate governance, regulatory and enforcement matters.

For more information, please visit our website or contact:

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Exhibit Hall Layout
**Walkaround Game**

**WHO MAY PLAY:**
This game is for Convention Registrants only.

**HOW TO PLAY:**
1. Visit every exhibitor/booth on this form.
2. Provide the exhibitor your business card and chat.
3. Ask the exhibitor to stamp the form.
4. Ask each PACB Preferred Provider for a sticker for the back of this form.
5. Return the completed form to a PACB staff member or at the registration desk prior to 12:00 noon on Saturday, September 28, 2019.

**HOW TO WIN:**
Everyone that completes this form will be eligible to win one of the great prizes to be awarded at the Gala Dinner Saturday evening. You must attend the Gala and be present to win.

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**Name:** ___________________________________________________________________________________________________________________________

**Institution:** ________________________________________________________________________________________________________________________

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# Walkaround Game

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<td>Promontory Interfinancial Network, LLC</td>
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**Preferred Provider Exhibitors**

**COMPUTER SERVICES INC. (CSI)**

From core processing to compliance, digital banking to document services, CSI’s complete suite of innovative solutions helps financial institutions exceed expectations. For more information about CSI, visit www.csiweb.com.

Visit us at exhibit hall booth #22

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P: 800.545.4274 • www.csiweb.com

Booth Personnel
Courtney Perez De La Vega • VP of Sales, Managed Services
Maricel Quigley • Business Development Director

**FITECH PAYMENTS**

Fitech is a leading provider of payment processing solutions, delivered to business owners through their community bank. These solutions include all aspects of payments acceptance, from processing transactions to providing the related solutions and integration’s. This product offering is not only in demand by businesses, but is also a proven profit-generator for the bank itself when implemented correctly. We are also a preferred provider of the PACB Services Corporation.

Visit us at exhibit hall booth #13

Contact Information
301 Commerce St. #1400 • Fort Worth, TX 76102
P: 817.698.2250 • F: 817.822.1288 • www.fitech.com

Booth Personnel
Shawn Dillon • President
Matthew Mingenback • Director of Sales
ICBA

ICBA is the largest national trade association exclusively serving the needs of community banks.

Visit us at exhibit hall booth #16

Contact Information
1615 L Street NW • Suite 900 • Washington, DC 20036

Booth Personnel
Joe Buse • VP, Business Development
Tim Daly • VP, Membership Relations

ICBA SECURITIES/VINING SPARKS

ICBA Securities provides a full suite of investment products and services for community banks through its exclusive broker, Vining Sparks. Included are traditional fixed-income securities, interest rate products, whole loans, M&A and valuation services and investment advisory services. ICBA Securities returns 100 percent of its earnings to the industry in the form of royalties and dividends.

Visit us at exhibit hall booth #17

Contact Information
775 Ridge Lake Blvd • Suite 175 • Memphis, TN 38120
P: 800.422.6442 • F: 901.762.5333 • www.icbasecurities.com

Booth Personnel
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Wade Oliver • SVP
John Rote • SVP
ICI CONSULTING, INC.

At ICI we know core processing systems from years of experience as bankers and vendors. Since 1994, ICI Consulting has focused exclusively on the financial industry. This concentration enables us to objectively evaluate, negotiate, recommend and implement superior in-house or outsourcing solutions for our clients. We understand core processing systems and the ancillary solutions that integrate with them. Our goal is to select the best solutions at competitive prices for our clients. Furthermore, we strive to maximize the effectiveness of the technology through a comprehensive implementation strategy that creates stronger, more competitive systems for banks.

Visit us at exhibit hall booth #14

Contact Information
1100 Pinellas Bayway South • Suite K4 • Tierra Verde, FL 33715
P: 800.729.8237 • www.ici-consulting.com

Booth Personnel
Jeffrey Trice • SVP

KASASA

Kasasa is an award-winning financial technology and marketing technology provider that helps more than 750 community financial institutions establish long lasting relationships with millions of consumers through its branded retail products and marketing automation capabilities and is now reinventing lending through its latest patent-pending offering, Kasasa Loans™.

Visit us at exhibit hall booth #9

Contact Information
4516 Seton Center Pkwy • Austin, TX 78759
P: 512.743.4843 • www.Kasasa.com/offer

Booth Personnel
Buck Green • VP, Regional Director
PENTEGRA RETIREMENT SERVICES

Founded by the Federal Home Loan Bank System in 1943, today Pentegra is the retirement plan provider of choice for community banks nationwide, with more than 1,200 bank retirement plans and over $13 billion in plan assets under management. Pentegra offers more than 75 years of industry knowledge and insights in developing bank retirement plan solutions designed to attract, retain and reward the talent needed to ensure your bank’s success and drive more successful retirement plan outcomes for your employees.

* Qualified retirement plan solutions and fiduciary outsourcing solutions, with expertise in all plan types including 401(k) plans, Defined Benefit Pension plans, KSOPs, ESOPs, Profit Sharing plans, Cash Balance plans and specialty plans

* Non-qualified Executive Benefit and Director plans, including Executive Incentive Retirement Plans (EIRP), Supplemental Executive Retirement Plan (SERP)/Director Retirement Plans (DRP), Executive and Director Deferred Compensation Plans and Group Term Replacement Plans

* Bank Owned Life Insurance (BOLI) financing to help you implement a more cost-effective strategy to offset some or all of the expenses related to your retirement plan and other employee benefit programs

Visit us at exhibit hall booth #25

Contact Information
2 Enterprise Dr. • Ste 408 • Shelton, CT 06484-4657
P: 800.874.3473 • www.pentegra.com

Booth Personnel
Stephen Hughes • Consulting Services
Andrew Strock • Regional Director
Promontory Interfinancial Network, LLC

** PACB SERVICES, INC. PREFERRED PROVIDER **

Chosen by 3,000+ financial institutions nationwide over the past decade, Promontory Interfinancial Network is the leading provider of FDIC-insured deposit placement services. Banks can use the company’s solutions-ICS®, or Insured Cash Sweep®; CDARS®; Promnet Repo®; INDBank®; Yankee Sweep®; and Bank Assetpoint®-to build multi-million-dollar relationships, reduce collateral requirements, manage liquidity, and buy/sell loans. For more information, visit promnetwork.com or contact Ryan Geib at rgeib@promnetwork.com.

Visit us at exhibit hall booth #26

Contact Information
1300 North 17th Street • Suite 1800 • Arlington, VA 22209
P: 703.292.3400 • F: 703.528.5700 • www.promnetwork.com

Booth Personnel
Ryan Geib • Regional Director

TRAVELERS

** PACB SERVICES, INC. PREFERRED PROVIDER **

Travelers offers a range of insurance protection through Travelers SelectOne+. This flexible product line provides a robust portfolio of insurance options for banks, including D&O, cyber, bankers professional liability, financial institution bonds, ID fraud expense reimbursement and property/casualty coverages. Visit www.travelers.com/financialinstitutions.

Visit us at exhibit hall booth #23

Contact Information
1500 Market Street • West Tower Suite 2900 • Philadelphia, PA 19102
P: 412.338.3134 • F: 678.317.7897 • www.travelers.com

Booth Personnel
Anthony Hopkins, Jr. • Account Executive
Eric Kristjanson • Account Executive Officer
ACCUME PARTNERS

For almost 20 years, Accume Partners has been providing Pennsylvania banks with internal audit, regulatory compliance, enterprise risk management and technology risk management services. We are active supporters of the PACB and welcome the opportunity to continue working with PACB members. Call us at 888.696.1515 or visit us at www.accumepartners.com.

Visit us at exhibit hall booth # 6

Contact Information
275 Cumberland Parkway Plaza • #307 • Mechanicsburg, PA 17055
P: 717.796.1678 • F: 717.796.7655 • www.accumepartners.com

Booth Personnel
Janet Golonka • Senior Director

THE BAKER GROUP

The Baker Group is one of the nation’s largest independently owned securities firms, specializing in investment and cashflow management for public entities. We’ve helped our clients improve decision making, better manage cashflows and maximize investment portfolio performance since 1979. Our consultative approach to strategic planning includes education and strict policy.

Visit us at exhibit hall booth #27

Contact Information
1601 Northwest Expressway • Floor 20 • Oklahoma City, OK 73118

Booth Personnel
Charles Amis • Vice President
Todd Hardberger • Account Executive
**BKD CPAS & ADVISORS**

Financial institutions across the country depend on BKD as their CPA and advisory firm. BKD National Financial Services Group offers the experience and commitment needed to help enhance your institution’s performance. In addition to assurance and tax services, BKD also provides a wide variety of consulting and compliance services for financial institutions.

**Visit us in exhibit hall booth #8**

**Contact Information**
374 North Shore Drive • Suite 501 • Pittsburgh, PA 15212-5866  
P: 412.364.9395 • www.bkd.com

**Booth Personnel**
Dave Pruce • Director

---

**DEI INCORPORATED**

DEI Incorporated is a national design/build company that goes beyond the expected to turn your project into a growth opportunity. We create sales environments by incorporating all aspects of facility planning, from site search & selection, strategic analysis & planning through architecture, construction, interior design, branding & retail concept design. At DEI, we design and build to grow your business.

**Visit us at exhibit hall booth #12**

**Contact Information**
1550 Kemper Meadow Dr • Cincinnati, OH 45240  

**Booth Personnel**
Scott Randall • Regional Vice President
FDIC

The Federal Deposit Insurance Corporation is an independent government agency created by Congress in 1933 to promote the stability and public confidence in the nation’s financial system.

The FDIC:
• insures deposits in banks and thrifts
• examines and supervises financial institutions
• provides compliance and consumer protection
• manages receiverships

The FDIC’s web site, www.fdic.gov, provides industry data and banker resources. It also enables banks to conduct regulatory services on-line.

Visit us at exhibit hall booth #29

Contact Information
3501 Fairfax Drive • Room E-2018 • Arlington, VA 22226
P: 917.320.2500 • F: 917.320.2919 • www.fdic.gov

Booth Personnel
Olalya Bryant • Consumer Affairs Specialist

FIS

Providing software, services and outsourcing of the technology that empowers the financial world, FIS™ combines the most complete banking and payments solutions with a client-centric service model to help our clients succeed. We help our clients transform disruption into opportunity, giving them the tools they need to stay ahead of technology and the competition. For more information about FIS, visit www.fisglobal.com.

Visit us at exhibit hall booth #19

Contact Information
601 Riverside Ave • Jacksonville, FL 32204
P: 800.822.6758 • www.fisglobal.com

Booth Personnel
Tony Blackburn • Senior Sales Executive
Dave Doriguzzi • Regional Sales Executive
Jennie Schader • Community Bank Core Sales
FISERV, INC.

Fiserv is a global leader in financial services technology solutions. We’re helping more than 12,000 clients worldwide create and deliver experiences for a digital world that’s always on. Solutions that enable today’s consumer to move and manage money with ease, speed and convenience. At the point of thought.

Our approximately 24,000 associates worldwide are driving quality and innovation in Payments, Processing Services, Risk & Compliance, Customer & Channel Management, and Insights & Optimization with one thing in mind: to move money and information in a way that moves the world.

Our values are straightforward: Earn client trust every day. Create with purpose. Inspire and achieve excellence. Do the right thing. And continue to deliver on the promise of Fiserv.

That kind of clarity, combined with a belief that change always brings opportunity, is what has made Fiserv a trusted fintech leader and innovator for more than 30 years. It’s what fuels our passion for being partners in possibility with our clients, and for providing innovative solutions and expertise that help our clients deliver financial services experiences in step with the way people live and work today.

Visit us at exhibit hall booth #30

Contact Information
255 Fiserv Drive • Brookfield, WI 53045
P: 262.879.5000 • www.fiserv.com

Booth Personnel
John Steffes • VP, Account Management
Luke Wagner • Client Service Partner

HABERFELD

Haberfeld works with banks in Pennsylvania and nationwide to increase overall growth & profitability. Clients add significantly more core deposits, loan volume, and non-interest/fee income by executing a complete system of activities for growth. Haberfeld partners average 29% more ROA and 26% more ROE when compared to peer banks.

Visit us at exhibit hall booth #24

Contact Information
206 South 13th Street • Suite 1500 • Lincoln, NE 68508
P: 402.323.3612 • F: 402.475.2660 • www.haberfeld.com

Booth Personnel
David Carlson • Sr Vice President
Brett Walburn • Vice President
IHELP PRIVATE STUDENT LOAN PROGRAM

The iHELP Student Loan program was designed for community banks to offer safe and profitable loan products by funding their customers' educational loans. iHELP offers in-school and a consolidation loan programs that give borrowers fixed and variable rate options. The iHELP program is administered by Reunion Student Loan Finance Corporation (RSLFC) who performs all loan origination and servicing support to ensure a turnkey program for participating banks. Contact Jim Iannuzzi at (610)234-0592 or email at jiannuzzi@ihelploan.com.

Visit us at exhibit hall booth #10

Contact Information
2101 Pine St. • Philadelphia, PA 19103
P: 610.234.0592 • www.ihelploan.com

Booth Personnel
Jim Iannuzzi • Senior VP, Sales

INTEGRATED LENDING TECHNOLOGIES

Integrated Lending Technologies, LLC provides innovative lending technology and consulting services to credit unions, banks and other financial institutions-powered by the Allegro Lending Suite. From community lenders competing against national lenders for auto loans to large banks specializing in recreational equipment financing, ILT helps its clients succeed by giving each the right tools for its own unique situation and business plan.

Visit us at exhibit hall booth #32

Contact Information
1400 South Foothill Drive • Suite 46 • Salt Lake City, UT 84108
P: 801.581.9500 • www.iltech.us

Booth Personnel
Roger Seegmiller • EVP/COO
Peter Vehko • VP of Business Development
MAIN STREET INC.

Main Street partners with over 2,000 community-oriented financial institutions to provide data-driven print and analytics solutions to develop and enhance customer relationships with relevant, affordable checking, analytics, and marketing programs. By helping Discover Your Customer DNA, we will deliver insights needed to achieve your relationship and growth objectives. Our simplified approach equips businesses with the information and tools needed to win in today’s market. Whether you are seeking to acquire, retain, or expand customer relationships, Main Street provides a cost-effective, straightforward partnership to meet your goals.

Visit us at exhibit hall booth #18

Contact Information
920 19th Street North • Birmingham, AL 35203
P: 866.410.4000 • www.mainstreetinc.com

Booth Personnel
Cynthia Glover • VP of Business Partnerships
Brian Sullivan • National Account Executive

PACB SERVICES INC.

Utilizing the PACBSI Preferred Provider Network indirectly supports the PACB to help keep dues stable and allows PACBSI to invest Preferred Provider compensation to keep PA’s Community Banks Strong and competitive.

PACB Services, Inc. (PACBSI) is a for-profit subsidiary of the PA Association of Community Bankers. Its volunteer banker board works diligently to bring quality solutions for growth, product expansion, expense reduction and competitive advantages to PACB member institutions.

Our Preferred Provider Network hosts 12 service providers that have entered into formal agreements with PACBSI to offer community banks value-added services, high-touch relationships and preferred packages and pricing, all while supporting the PACB and the community banking industry.

Utilizing the service providers in the PACB Services Preferred Provider Network equals: A Win for Your Bank • A Win for PACB • A Win for community banking!

Visit us at exhibit hall booth #28

Contact Information
3211 N. Front Street • Suite 102 • Harrisburg, PA 17110
P: 717.231.7447 • www.pacb.org
PULSE, A DISCOVER COMPANY

PULSE, a Discover Financial Services (NYSE: DFS) company, is a leading debit and ATM network. The network offers Discover Debit, the first debit card brand created for community banks, who want the freedom and choice to issue cards without the high cost and restrictions imposed by legacy card brands.

Visit us at exhibit hall booth #21

Contact Information
1301 McKinney • Suite #600 • Houston, TX 77010
P: 716.743.0118 • www.pulsenetwork.com

Booth Personnel
Annette Bowlick • Sr Manager, Core Account Exec.
James Lumadue • Sr. Manager, Business Development
Jennifer Matte • Account Executive

QUEST ANALYTICS

Quest Analytics helps community banks deepen customer relationships with a unique combination of relationship building sales training, data analytics, and software. Community Banks use the Quest suite of CRM and sales opportunity management data mining tools to generate quality leads and referrals which drive new sales closures.

Visit us at exhibit hall booth #33

Contact Information
2550 Boyce Plaza Rd. • Ste 219 • Pittsburgh, PA 15241
P: 412.347.0386 • www.quest-analytics.com

Booth Personnel
Karl Keller • President
Matt Korosi • Senior Sales Executive
ROBUSTWEALTH

A better financial life starts with strong relationships and a deep understanding of a client’s goals and needs. Operations and administrative work like account rebalancing, client onboarding, and billing only get in the way of nurturing these relationships.

Originally built by advisors for advisors, RobustWealth offers a complete digital wealth management solution that minimizes distractions and maximizes your time available to building relationships and providing value to your clients.

RobustWealth provides sophisticated investment technology such as automated rebalancing, trading, account opening, client onboarding, billing, and reporting. We deliver a fully flexible digital experience for nearly any client – including smaller accounts and referrals that used to be difficult to serve.

RobustWealth delivers these solutions through three interconnected platforms:

• Our client platform empowers clients to contribute to their own financial lives, monitor progress, and work towards specific financial goals.
• Our advisor platform makes managing client needs easier with digital client-onboarding, investment management, and streamlined back-office support.
• Our Enterprise platform helps grow and scale your business by providing home-office controls and detailed reporting.

All of this is packaged in a configurable, white-labeled experience that keeps your brand front and center. To learn more, visit us at robustwealth.com. Climb On!

Visit us at exhibit hall booth #31

Contact Information
204 N. Union Street • Lambertville, NJ 08530
P: 609.483.8101 • www.robustwealth.com

Booth Personnel
Mike Kerins • CEO & Founder
Sue Summers • CIMA
Amy Zimmerman • Enterprise Onboarding Manager
SHAZAM, INC.

SHAZAM is a national member-owned debit network, processor and core provider. Founded in 1976, SHAZAM delivers choice and flexibility to community financial institutions throughout the U.S. and is a single-source provider of the following services: debit card, core, fraud, ATM, merchant, marketing, training, risk and ACH. Learn more at shazam.net, and follow @SHAZAMNetwork.

Visit us at exhibit hall booth #15

Contact Information
6700 Pioneer Parkway • Johnston, IA 50131
P: 800.844.7715 • F: 636.922.2263 • www.shazam.net

Booth Personnel
John Perry • Regional Director of Sales
Jackie Rolow • Chief Talent Officer

SHORELINE, A GEMALTO COMPANY

Shoreline, a Gemalto company, has offered card personalization solutions and assistance to the financial industry for more than 25 years. Shoreline is dedicated to providing superior customer service while remaining on the cutting edge of technology in the payment card industry through ATM, debit and credit card personalization and fulfillment.

Visit us at exhibit hall booth #7

Contact Information
275 Circuit Drive • North Kingstown, RI 02852
P: 800.290.3706 • www.shorelinecards.com

Booth Personnel
Carrie Copeland • Regional Account Manager
TOP FLITE FINANCIAL, INC.

Top Flite Financial, Inc. provides a supplemental home mortgage platform specifically designed for Community Banks. The program enables our bank partners to offer a full menu of home loan solutions to their customers including FHA, VA, USDA, Jumbo, low to no down payment options, expanded credit criteria and more. We provide risk relief and superior service by taking on the burden of disclosure, credit approval, loan processing, underwriting, funding and post-closing. This allows our bank partners to focus on their core strengths while leveraging our existing infrastructure to offer these additional loan programs. Thru our program you gain non-interest income while retaining and growing your customer base. Top Flite Financial, Inc. is a privately held home mortgage provider established in 2002 and licensed in over 30 states.

Visit us at exhibit hall booth #4

Contact Information
1240 Boardman Canfield Rd. • Suite 4C • Boardman, OH 44512
P: 330.758.7542 • F: 330.953.0599 • www.tffbuckeyes.com

Booth Personnel
Elizabeth Benson • Account Executive
Joe Strietelmeier • Business Development Manager

VELOCITY SOLUTIONS, LLC

Founded in 1995 and servicing the transaction accounts of over 30 million consumers and business owners, Velocity Solutions has unparalleled expertise in using data to optimize revenue, risk and services for banks and credit unions. Velocity’s solutions use the power of digitization and big data to drive new accounts, generate new non-interest income, responsibly offer overdraft services, digitize consumer and business lending, and manage risk and compliance. For more information, please visit www.myvelocity.com.

Visit us at exhibit hall booth #2

Contact Information
P.O. Box 460939 • Fort Lauderdale, FL 33346
P: 954.847.5800 • www.myvelocity.com

Booth Personnel
Rick Caston • Regional Account Manager
Visible Equity, an nCino company, is an analytics, data warehousing, and reporting company that helps financial institutions identify, measure, and monitor risks and opportunities.

Our software combines loan, application, deposit, marketing, and customer data with advanced analytics to assist each institution in making well-informed, data-driven decisions.

Products include Loan Portfolio Analytics, Allowance for Credit Loss (CECL), Application Analytics, Deposit Analytics, Customer/Marketing Analytics, Fair Lending, and Peer Analytics.

Visit us at exhibit hall booth #20

Contact Information
2755 E Cottonwood Pkwy • Ste. 560 • Salt Lake City, UT 84121-5692
P: 888.409.1560 • www.visibleequity.com

Booth Personnel
Joe Salmons • Director – Business Development
TIMES CHANGE. VALUES DON’T.

SHAZAM is a national member-owned debit network, processor and core provider. Before our founder embraced financial technology, he was a master craftsman and bricklayer. Just like quality brickwork that’s built to last, your business requires a high level of precision, technical aptitude and practicality. You’ll find all of these qualities in our culture today.

ADVANCE WITH THE RIGHT PARTNER.

SHAZAM

6700 Pioneer Pkwy / Johnston, IA 50131
855-314-1212 / shazam.net / @SHAZAMNetwork

Helping Students Invest in Education

Strengthening Your Community and Your Bottom Line

Build a banking relationship with tomorrow’s top earners, today.

✔ **Profitable** - cultivate a new banking relationship with “prime” customers

✔ **Hassle Free** - administration and compliance by RSLFC

✔ **Opportunity** - help current customers fulfill their education dreams

Learn More at
www.iHELPloan.com

Jim Iannuzzi
(610) 662-0811
jiannuzzi@ihelploan.com

Swing by to see us at booth #10 and grab a bag of delicious gourmet popcorn!
TURN TO THE NATION’S #1 PROVIDER OF RECIPROCAL DEPOSIT SERVICES

With Promontory Interfinancial Network’s Insured Cash Sweep® and CDARS® services, you get:

- **The power of a trusted, tested network** - so you can enhance your ability to attract large deposits from local customers
- **Access to the largest bank network of its kind** - so you can enjoy the largest bank and customer limits and the greatest flexibility either to keep deposits on balance sheet or to sell the excess for fee income
- **A partner to banks of all sizes** - so you don’t have to worry that your provider will compete with you for deposits
- **A culture committed to outstanding customer service** - so you can feel confident: 98% of banks surveyed by an outside research firm reported above average satisfaction with the company’s reciprocal deposit services (and 0 banks reported any level of dissatisfaction)
- **Nearly two decades of experience serving banks** - so you benefit from the know-how and the marketing and operations support that comes from the inventor of reciprocal deposits (and thanks to the Economic Growth, Regulatory Relief, and Consumer Protection Act, the ability to classify most reciprocal deposits as nonbrokered*)

Talk to us today! Contact Ryan Geib, Regional Director, at (866) 776-6426 x3441 or rgeib@promnetwork.com.

VISIT BOOTH #26 TO LEARN MORE.

Promontory Interfinancial Network.  
ICS | CDARS.

* Reciprocal deposits up to the lesser of $5 billion or 20% of a bank’s total liabilities are considered nonbrokered, subject to certain limitations.

Use of the ICS and CDARS services is subject to the terms, conditions, and disclosures set forth in the CDARS-ICS Participating Institution Agreement and applicable Deposit Placement Agreements. Limits apply, and customer eligibility criteria may apply. ICS program withdrawals are limited to six per month when using the ICS savings option. Insured Cash Sweep and CDARS are registered service marks of Promontory Interfinancial Network, LLC.
SPECIAL ACTIVITIES

CONVENTION 2019

THE BROADMOOR • COLORADO SPRINGS
• SEPTEMBER 26-29, 2019 •
Because the Stakes Are High.

Operating a business carries challenges and opportunities, especially in the complex world of banking. From regulatory, supervisory and corporate matters to administrative proceedings, internal investigations and dispute resolutions, success requires more than reactive action or advice. That’s where the deep regulatory and industry experience of Locke Lord makes a difference. We deliver creative, strategic and practical advice and counsel to help you advance and grow your business, while helping you navigate the challenges of a changing landscape.

Locke Lord is proud to support the PACB Convention 2019.
Special Activities

JEEP TOUR ON PIKES PEAK HIGHWAY

SATURDAY, SEPTEMBER 28, 2019 • 12:15PM

Explore Pikes Peak in an open-air 4-wheel-drive jeep on this amazing tour. A cowboy driver will serve as your guide as you make your way up America’s Mountain via the scenic Pikes Peak Highway. Your driver will share amazing anecdotes about the region’s history and cameras are a must to capture the incredible vistas that greet you at every turn. 4.5-hour tour.

Note: Temperatures may be at least 30 degrees cooler at the summit than at the base of the mountain. Summit access limited by weather conditions.

(Separate registration required)

HORSEBACK RIDING

SATURDAY, SEPTEMBER 28, 2019 • 12:15PM

This mountain horseback ride offers a beautiful trek through the scenic mountain forests. Knowledgeable guides will escort you along beautiful trails that cross old mining claims and provide a variety of mountain views from deep forest to panoramic visits overlooking the Front Range. 1.5-hour ride. Total tour 2.5-hours.

Note: All riders must be at least 16.

(Separate registration required)
Selected Pennsylvania Community Banking Transactions. Experience, Expertise, & Execution…The Boenning Benefit

<table>
<thead>
<tr>
<th>$60 Million*</th>
<th>$70 Million</th>
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<tbody>
<tr>
<td><strong>ACNB</strong> Corporation</td>
<td><strong>TRIState CAPITAL</strong></td>
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<tr>
<td>Has announced its intention to acquire</td>
<td>6.375% Non-Cumulative Perpetual Preferred Stock</td>
</tr>
<tr>
<td><strong>FCB</strong> FREDERICK COUNTY BANK</td>
<td>Co-Manager</td>
</tr>
<tr>
<td>FREDERICK COUNTY BANCORP, INC.</td>
<td>May 2019</td>
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<tr>
<td>Boenning is serving as financial advisor and issued a fairness opinion to ACNB Corporation.</td>
<td></td>
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<tr>
<td>July 2019</td>
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<tr>
<td>$43 Million</td>
<td>$1.5 Billion</td>
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<tr>
<td><strong>Monument Bancorp, Inc.</strong></td>
<td><strong>WSFS Financial Corporation</strong></td>
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<tr>
<td>Has been acquired by</td>
<td>Has acquired</td>
</tr>
<tr>
<td><strong>CITIZENS &amp; NORTHERN CORPORATION</strong></td>
<td><strong>Beneficial bancorp, inc.</strong></td>
</tr>
<tr>
<td>Boenning served as financial advisor and issued a fairness opinion to Monument Bancorp, Inc.</td>
<td>Boenning served as financial advisor and issued a fairness opinion to WSFS Financial Corporation.</td>
</tr>
<tr>
<td>May 2019</td>
<td>March 2019</td>
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</tbody>
</table>

Founded in 1914, Boenning & Scatteredgood, Inc. is one of the oldest independent securities, asset management, and investment banking firms serving the Mid-Atlantic region and beyond. Boenning & Scatteredgood’s investment banking group provides comprehensive M&A, corporate finance, and capital markets advice to leading private and public middle-market companies. Our clients benefit from senior banker attention and experience as well as the firm’s broad capital markets capabilities.

Charles K. Hull  
Managing Director  
610-832-5310  
chull@boeninginc.com  

Michael J. Hughes  
Managing Director  
610-832-5302  
mhughes@boeninginc.com  

Anthony Latini, Jr  
Managing Director  
610-832-5312  
alatini@boeninginc.com  

Jim McCormick  
Managing Director  
610-832-5311  
jmccormick@boeninginc.com  

www.boeninginc.com  
*Pending
CONVENTION EVALUATIONS

CONVENTION 2019

THE BROADMOOR • COLORADO SPRINGS
• SEPTEMBER 26-29, 2019 •
Mosteller & Associates
A Human Resources Professional Services Firm

What We Do:
- Extensive compensation and benefits expertise (including executive compensation)
- Substantial recruiting and selection experience (including executive searches)
- Significant employee training and development experience
- Broad human resource consultative strategic partnering expertise
- Solid human resource operations experience including human resources outsourcing

About Us:
Mosteller & Associates is a regional full service human resource organization based in Reading, Pennsylvania. The firm provides and supplements human resource solutions to a wide variety of clients, throughout Pennsylvania and the Mid-Atlantic region. The thrust and mission of the firm is to partner with organizations to improve performance through their most important resource – their employees.

Contact Us:
Mosteller & Associates
2433 Morgantown Road, Suite 100
Reading, PA 19607
(610) 779-3870
www.mostellerhr.com
chet@mostellerhr.com

CONVENTION 2019
Completion of this Evaluation Form assists PACB in planning future Conventions. To compete in the prize drawing, please return this Evaluation Form to a PACB staff member prior to your departure. If you are not competing in the drawing, you may send this Evaluation Form via email to barbara@pacb.org.

ANNUAL CONVENTION:

1. Please rank in order of importance 1 (most important) to 5 (least important) when making the decision to attend the PACB Convention:

   ______ Location
   ______ Overall Cost for value received
   ______ Educational Program
   ______ Travel Time
   ______ Time away from work/other responsibilities
   ______ Networking with colleagues

2. Please rate the following:

<table>
<thead>
<tr>
<th></th>
<th>Excellent</th>
<th>Good</th>
<th>Acceptable</th>
<th>Unacceptable</th>
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<tbody>
<tr>
<td>The Broadmoor as a venue</td>
<td></td>
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<tr>
<td>Overall Convention Value for cost</td>
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<tr>
<td>Exhibit Hall theme evening</td>
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<tr>
<td>Gala Dinner evening</td>
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<tr>
<td>Value for you in Exhibit Hall</td>
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<tr>
<td>Quality of educational session speakers</td>
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<tr>
<td>Content/topics of educational sessions</td>
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<tr>
<td>Length/format of Convention</td>
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</table>

3. How much time did you spend talking with exhibitors?

   ______ Not at all   ______ 15 Minutes   ______ 30 Minutes   ______ More than 30 Minutes

   Comments regarding the Exhibit Hall: ____________________________________________________________
   _______________________________________________________________________________________
   _______________________________________________________________________________________
   _______________________________________________________________________________________
   -over-
FUTURE LOCATION QUESTIONS:

1. Do you plan to attend Convention 2020 at Grand Floridian in Lake Buena Vista, Florida September 24-26, 2020?
   _______ YES _______ NO

   If YES, how many from the bank will be attending? ________________________________________________

   If NO, please tell us why: _________________________________________________________________

2. Would you prefer a location that is within driving distance? _______ YES _______ NO

3. Please list the three locations/hotels/resorts where you would most like to see a PACB Convention:
   1. ______________________________________________________________________________________
   2. ______________________________________________________________________________________
   3. ______________________________________________________________________________________

4. If the PACB could change or add one thing for Convention 2019 what should it be: ______________
   ______________________________________________________________________________________

5. Please recommend two topics for future sessions:
   1. ______________________________________________________________________________________
   2. ______________________________________________________________________________________

6. Please recommend two speakers:
   1. ______________________________________________________________________________________
   2. ______________________________________________________________________________________

ATTENDEE INFORMATION:

Name: ______________________________________________________________________________________

Institution: __________________________________________________________________________________

Address: ______________________________________________________________________________________

City/State/Zip: __________________________________________________________________________________

Email Address: ________________________________________________________________________________

Phone: ______________________________________________________________________________________

(Please Legibly Print This Information)
Spouse Evaluation

Completion of this Evaluation Form assists PACB in planning future Conventions. Please return this Evaluation Form to a PACB staff member prior to your departure. You may also send it via email to barbara@pacb.org.

1. Did you use the PACB website to view convention information?
   ________ YES    ________ NO

2. Did you provide your email for direct contact?
   ________ YES    ________ NO
   If no, please print it here: ____________________________________________________________

1. Do you plan to attend Convention 2020 at Grand Floridian in Lake Buena Vista, Florida September 24-26, 2020?
   ________ YES    ________ NO
   List the location(s) where you would most like to attend a PACB Convention: ______________________________
                                                                                   __________________________________________________________________________________

2. Would you be interested in having a spouse session, with a speaker, on issues important to you?
   ________ YES    ________ NO
   If YES what type of topic/speaker: __________________________________________________________
                                                                                   __________________________________________________________________________________

3. Please rate the following:

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<th>Excellent</th>
<th>Good</th>
<th>Acceptable</th>
<th>Unacceptable</th>
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<tbody>
<tr>
<td>Overall convention experience</td>
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<td>The Broadmoor as a venue</td>
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<td>Exhibit Hall theme evening</td>
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<tr>
<td>Gala Dinner evening</td>
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<tr>
<td>Quality of tours and activities</td>
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<tr>
<td>Opportunity for networking</td>
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<tr>
<td>Length/format of Convention</td>
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<tr>
<td>Spouse Breakfast</td>
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</tbody>
</table>

-over-
Spouse Evaluation

SPOUSE INFORMATION:

Name: _________________________________________________________________________________________________________________________

Organization: ________________________________________________________________________________________________________________

Convention Comments/Suggestions: ____________________________________________________________________________________

__________________________________________________________________________________________________________________________________

__________________________________________________________________________________________________________________________________

__________________________________________________________________________________________________________________________________

__________________________________________________________________________________________________________________________________

__________________________________________________________________________________________________________________________________

(Please Legibly Print This Information)
CPE Registration Form

If you require CPE credits for your attendance at Convention 2019 sessions, please complete this form and return it to Barbara Holbert, SVP-Strategy & Operations at the conclusion of the convention or send it via email to barbara@pacb.org, or via mail: PACB, 3211 N Front Street, Suite 102, Harrisburg, PA 17110.

CPE Certificates will be emailed to you, so be sure to provide an accurate email address. You are eligible to receive up to 12 CPE Credits (Professional Skills Development).

By completion of this form, I verify that I have attended the following sessions held during PACB CONVENTION 2019, September 26-29, 2019 in Colorado Spring, Colorado.

Please check or fill in information for the session(s) attended. (Please print.)

THURSDAY, SEPTEMBER 26, 2019

☐ 10:00AM – 11:30AM: Succession Planning Update and Panel Discussion
☐ 1:15PM – 2:15PM: Unlock the Hidden Strengths of Your Community Bank
☐ 2:15PM – 3:15PM: Attracting, Motivating & Retaining Executive Talent

FRIDAY, SEPTEMBER 27, 2019

☐ 7:30AM – 8:15AM: Investment Banking Panel Discussion
☐ 10:00AM – 10:30AM: ICBA Washington Report
☐ 10:30AM – 11:00AM: Keynote Address
☐ 1:00PM – 2:00PM: Concurrent Session
  Session Title: ____________________________
  ____________________________
☐ 2:00PM – 3:00PM: Concurrent Session
  Session Title: ____________________________
  ____________________________

-over-
CPE Registration Form

SATURDAY, SEPTEMBER 28, 2019

☐ 7:30AM – 8:45AM: CEO Breakfast/Session
☐ 7:30AM – 8:45AM: Director Breakfast/Session
☐ 8:45AM – 9:45AM: Concurrent Session

Session Title: ________________________________________________________________

☐ 10:00AM – 11:00AM: Concurrent Session

Session Title: ________________________________________________________________

☐ 11:00AM – 12:00PM: Concurrent Session

Session Title: ________________________________________________________________

ATTENDEE INFORMATION

Name: __________________________________________________________________________

Institution: ______________________________________________________________________

Address: _________________________________________________________________________

City/State/Zip: ______________________________________________________________________

Email Address: _____________________________________________________________________

Signature: _________________________________________________________________________

(Signature is required to receive CPE)

Date: __________________________________________________________________________

(Evaluation Forms)
This form is for lawyers to report CLE credits to the CLE Board when attending a program not sponsored by an Accredited Provider. Lawyers seeking CLE credit in Pennsylvania must complete Section B of this form and return it to the CLE Board along with a copy of the provider’s attendance certificate (if available) and a check made payable to PACLE for $1.50 per credit hour. Please refer to Section C for attendance fee calculations.

SECTION A: COURSE INFORMATION
Provider: 1654 Pennsylvania Association of Community Bankers
Course: 306583 2019 Convention (665863)
Date: 09/26/2019 13:15 Location: Colorado Springs, CO
Total CLE Credit Hours: Maximum: 8.00=8.00S

SECTION B: LAWYER INFORMATION
Lawyer Name: ______________________________________________________ PA Lawyer ID: ______
Address: ______________________________________________________________________________________
City: ___________________________ State: ______________________ Zip: ______________
By Signing below, I certify that I attended the activity described above and am entitled to claim:

__________ Substantive __________ Total CLE Credit Hours

_________________________________________ __________________________
Signature Date

I am enclosing check # __________________________ for $ __________________________

NOTE: If you attended the maximum 8.00 credit hours for this course, please enclose $12.00 attendance fee payment. If you attended fewer than the maximum approved credits, please include payment for only the credits claimed. See Section C on the next page for calculation.
SECTION C: ATTENDANCE FEE CALCULATION

Pennsylvania grants one (1) CLE credit for each 60 minutes of attendance at an approved course. A $1.50 per credit hour fee is required for each credit reported and any additional half hour increment.

1 hour = $1.50  
4.5 to 5 hours = $7.50  
etc...

1.5 to 2 hours = $3.00  
5.5 to 6 hours = $9.00  

2.5 to 3 hours = $4.50  
6.5 to 7 hours = $10.50

3.5 to 4 hours = $6.00  
7.5 to 8 hours = $12.00

etc...
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Contact David W. Swartz at 610-478-2184 or dws@stevenslee.com or Charles J. Ferry at 717-255-7380 or cjf@stevenslee.com for more information.

www.stevenslee.com

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PACB
Pennsylvania Association of Community Bankers

CONVENTION

LAKE BUENA VISTA, FLORIDA

SAVE THE DATE

September 24-26, 2020
Disney’s Grand Floridian Resort & Spa
WE CAN HELP YOU THROUGH

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- Securities Regulation and Capital Enhancement
- Strategic Planning
- Corporate Governance
- Bank Audit Committees
- Responses to Subpoenas

- Residential and Commercial Real Estate
- Human Resources and Employee Benefits
- Erisa Matters
- Loan Workouts
- Executive Compensation
- Trademark Registration and Protection

WELCOME!!

Kevin Shivers,
President/CEO

Check it out!

“Acquisition of Mortgage Bank Organizations...Pros and Cons”
Presented by J. Steven Lovejoy
Session III, Friday at 2pm

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LEGAL AND BUSINESS COUNSEL

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