



11th Annual CBW Member Appreciation Days - 2012

Wild Rock Golf Club, Wisconsin Dells: William Sennholz & Dave Clark,
Forward Financial Bank, Marshfield: Judith Garthwaite & Richard Gretebeck,
Bank of Brodhead

MEETING & GOLF COURSE LOCATIONS

- Thursday, June 28

Eau Claire Golf & Country Club
828 Clubview Lane
Altoona, WI 54720
www.ecgcc.com
715-836-8420

- Wednesday, July 11

Meeting Location
CBW Office - Lower Level
State Bank of Cross Plains
455 S Junction Road, Madison
www.communitybankers.org

Golf Location
University Ridge Golf Course
9002 County Road PD, Madison
www.universityridge.com
608-845-7700

- Wednesday, July 18

The Bull at Pinehurst Farms
One Long Drive
Sheboygan Falls, WI 53085
www.golfthebull.com
920-467-1500



Community Bankers of Wisconsin
455 S Junction Road, Suite 101
Madison, Wisconsin 53719
Phone: 608-833-2386 - Fax: 608-833-8114
Website: www.communitybankers.org
Email: jami@communitybankers.org

PROGRAM FEATURED SPEAKERS

June 28 - Eau Claire Golf & Country Club, Altoona

“Managing Rising Health Care Costs with BOLI”

- **Speaker:** John Anderson, Associate and David Fritz, Managing Partner, Executive Benefits Network

Health care costs have been rising for the last decade at rates that far exceed inflation and employee wages and the future costs remain uncertain. How can employers manage these inevitable increases while still providing competitive benefits for its employees? See how an investment in Bank Owned Life Insurance (BOLI) can help the bank manage the impact of its income statement.

“Cyber Threats: Are You Covered?”

- **Speaker:** Jill Howe, Account Executive Officer, Travelers

Small or large, as a bank you are a target for cyber threats including identity theft, missing funds, and hacking which can be complicated by litigation and regulatory requirements. Come learn about the types of threats that exist for your institution and discover the insurance products available to assist you in dealing with a cyber threat and mitigate the financial and reputational loss to your bank.

July 11 - CBW Office, Madison and University Ridge Golf Course, Madison

“KRIs: What They Are and What They Mean to Community Bankers”

- **Speaker:** John Behringer, Director, Risk Advisory Services, McGladrey

In the current economic environment, it is critical that financial institutions - particularly community banks - identify and develop forward-looking key risk indicators (KRIs) that offer insight into emerging risks threatening their continued performance or recovery. Unlike performance indicators that typically focus on measuring historical activity, risk indicators focus on emerging risks to the institution. Effective KRIs enable financial institutions to recover, improve or maintain their performance as well as assist management in improving responses to emerging trends and enhancing the policies governing key operational and regulatory areas.

“What Concerns Community Bankers?”

- **Speaker:** Fred Kelly, Senior Vice President, ICBA Securities

Bankers will walk through the findings and trends of the quarterly Community Bank Survey conducted by Vining Sparks/ICBA Securities. This national survey asks multiple questions regarding bankers perception of hindrances to growth/earnings for their bank during the upcoming quarter. ICBA Securities will highlight potential solutions that are offered to assist Wisconsin community bankers with their concerns.

July 18 - The Bull at Pinehurst Farms, Sheboygan Falls

“Economic Update”

- **Speaker:** Patrick Quinn, SVP and Managing Director, Federal Home Loan Bank of Chicago

Patrick Quinn will provide an update on the economy and financial markets, providing insight into the impact on Wisconsin. Pat calls on members and prospects of the Federal Home Loan Bank of Chicago and conducts a weekly market update conference call for members.

“Benchmarking and Profit Improvement”

- **Speaker:** Marc Lambrecht, Senior Manager, WIPFLI LLP

During this presentation Marc will present strategies for benchmarking performance, including Wipfli's Financial and Operational Analysis. He will discuss ideas to improve earnings as the focus for banks shifts from correcting asset quality issues to increasing profitability.

AGENDA

8:30 a.m. Registration & Continental Breakfast

9:00 a.m. Program

Welcome/CBW Report

- CBW Chairman, Jim Tubbs, President, State Bank of Cross Plains
- CBW President & CEO, Daryll Lund

June 28 - Executive Benefits Network
“Managing Rising Health Care Costs with BOLI”

- Travelers
“Cyber Threats: Are You Covered?”

July 11 - McGladrey
“KRIs: What They Are and What They Mean to Community Bankers”

- ICBA Securities
“What Concerns Community Bankers?”

July 18 - Federal Home Loan Bank of Chicago
“Economic Update”

- WIPFLI, LLP
“Benchmarking and Profit Improvement”

11:00 a.m. Lunch

12:00 p.m. Golf Outing

4:30 p.m. Awards Presentation and Dinner Buffet

Each location includes a program, luncheon, golf and dinner. The first person registered from each bank attends on a complimentary basis. Additional bankers are welcome to attend the program and lunch at no charge and are invited to join us for golf and dinner at the appropriate fee. You are more than welcome to create your own foursomes. Please register for the date and location of your choice. Prizes will follow golf.

Our most sincere THANKS to the following companies that have contributed to help sponsor these events.

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