

Celebration of Community



**Community Bankers of Wisconsin
Management Conference & Expo
September 15 - 17, 2010
Sierra Hotel, Green Bay**



Dear Community Bankers,

These are challenging times for community bankers and the entire financial services industry. We need to stay abreast of the regulatory, technology, marketing and management issues confronting us so we can be better prepared to deal with the challenges and take advantage of any opportunities.

You will find educational venues, a premier trade show, peer networking opportunities and more at the 29th Annual Community Bankers of Wisconsin Management Conference and Expo at the Sierra Hotel & KI Conference Center in Green Bay.

Sue and I personally invite you and your spouse/guest and other members of your management team and board of directors to attend this gala event.

Sincerely,

Russel L. Kuehn, CBW Chairman 2009-2010
Chair, The First National Bank of Berlin

Wednesday, September 15, 2010

8:15 a.m. - 2:30 p.m. **Golf at Thornberry Creek (see back cover for details)**
or
Green Bay Bike Tour (Led by Butch Pomeroy)

3:00 p.m. - 7:00 p.m. **Conference Registration**

5:00 p.m. - 9:00 p.m. **Welcome Reception and Packers Hall of Fame Tour**
Cocktails sponsored by Wisconsin Business Development Finance Corporation
Hors d'oeuvres sponsored by Community Bankers of Wisconsin

Conference Registration Information

Attire: The conference (except for the Annual Recognition Banquet) is business casual. Attire for the Annual Recognition Banquet on Thursday evening is business attire.

Cost of Registration:

\$350	for full* registration for first banker
\$295	for full registration for each additional banker from the same bank
\$150	for spouse/guest full registration, lunch and program (includes banquet)
\$225	for Thursday only registration for bankers (includes banquet)
\$125	for Friday only registration for bankers
\$85	for banquet only registration

*Full registration includes all meals and events.

Cancellations: Cancellations must be received no later than September 1 for a full refund.

Thursday, September 16, 2010

7:45 a.m.- 6:00 p.m.

Registration

8:00 a.m.- 10:00 a.m.

Exhibit set up

8:00 a.m.- 8:45 a.m.

Breakfast Buffet

Sponsored by: Baker Tilly; Federal Home Loan Bank of Chicago; Rural Mutual Insurance Company; and Zurich Financial Enterprises

8:50 a.m.- 9:00 a.m.

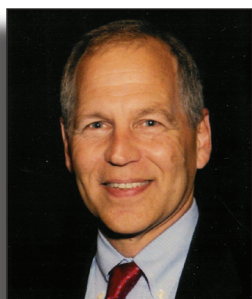
Welcome with Chairman Russ Kuehn

9:00 a.m.- 10:00 a.m.

General Session

Is the Recovery Real & Is It Sustainable?

Robert Genetski, Economist



Robert Genetski is one of the world's leading economists. His presentation will provide a unique view of the major forces impacting business and financial developments. Genetski uses humor and anecdotes to engage the audience. He is recognized as one of the top five speakers in the country in economics and finance. Genetski will show how well-established, classical economic principles explain the causes of the recent Great Recession. He will explain how these same principles can help us prepare for upcoming economic and financial developments.

10:00 a.m.- 10:30 a.m.

ICBA Update - Empowering Main Street

Jim MacPhee, 2010 ICBA Chairman

CEO of Kalamazoo County State Bank, Schoolcraft, Michigan



We are pleased to have Jim join us to share what the Independent Community Bankers of America is doing to help community banks lead the nation's economic recovery.

10:30 a.m. - 10:45 a.m.

Break



Thursday, September 16, 2010

10:45 a.m.- 11:15 a.m.

Thirty Minute Tracks*

LENDING - INFORMATION TECHNOLOGY - ASSET/LIABILITY

Credit Review Best Practices *Speaker: Mark Taber, WindRiver Financial*

One of the primary sources of exam criticism is an inadequate credit review process. What does a independent review really mean? Best practices for a reporting structure, and a detailed discussion of what constitutes a good credit review.

The Threats, Controls and Mitigation Strategies for the Latest Bank Technologies

Speaker: Dr. Kevin Streff, Director of the Center for Excellence for Information Assurance at Dakota State University, Madison, SD

What is “cloud computing” and how does it impact banks? What are the risks and rewards involved with mobile banking, remote capture, VoIP, multi-function network printers, and? What has happened when banks don’t know what they don’t know? Recommended controls and loss mitigation strategies for these evolving technologies.

Asset Liability Management: Common Sense Approach to New Guidelines

Speaker: Brian Blaha, Partner, Wipfli, LLP

In this presentation, we will explore recent regulatory letters and policy statements related to an institution’s interest rate risk and liquidity risk and determine common sense ways that a community bank can address the guidelines. In addition, we will touch on how prudent ALM strategies can strengthen the institution’s risk management practices and provide value to the organization.

11:15 a.m.- 12:15 p.m

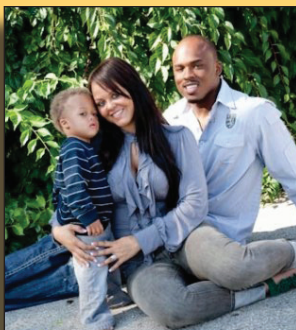
Exhibit Hall Opens - Refreshments Served

Sponsored by: Jefferson Wells

11:30 a.m.- 2:30 p.m.

SPOUSE’s PROGRAM - “A Day in the Life of a Packers Wife”

Courtney Higgins Finley, spouse of Packers Tight End Jermichael Finley



**Kaydon, Courtney
and Jermichael**

“In society today a huge intrigue has formed with the celebrity of professional athletes both on and off the field. Whenever I meet a stranger and we engage in conversation about my husband’s profession, they immediately want to know what it’s like to be married to a professional athlete. I immediately respond with, It’s a huge blessing”. Courtney will discuss...

- * The role of being a wife
- * The hardest things about the lifestyle
- * The best things about the position our family is in
- * The impact the lifestyle has on our children

Thursday, September 16, 2010

12:15 p.m.- 1:00 p.m.

Lunch and CBW Annual Business Meeting

Sponsored by: Chubb Group of Insurance Companies; Fiserv, Inc.; La Macchia Group; and West Bend

1:15 p.m. - 1:45 p.m.

Thirty Minute Tracks*

LENDING - INFORMATION TECHNOLOGY - ASSET/LIABILITY

Emerging Issues in Credit Administration

John P. Behringer, CPA, McGladrey

Prior to the current recession most community banks were focused on growing the loan portfolio and the business development aspects related to loan origination with everyday that followed booking the loan as an afterthought. The recent downturn and bubble in the real estate market, particularly commercial real estate, have many banks reconsidering the role of credit administration in managing a successful institution. Further, regulatory discussions along with industry best practices have focused on managing and monitoring credit risk management and credit administration issues.

Making Social Media Work for Your Institution

Speaker: PULSE

Tweets, blogs, friends and fans are rapidly redefining how consumers and companies communicate. While some businesses use social media channels for sales, contests and customer service, others use them to disseminate facts and information, positioning themselves as thought leaders in their respective industries. This session will explore the various social networking options and ways social media can benefit your institution.

Is BOLI a Viable Investment Strategy Today?

Speakers: David Fritz and John Anderson, Executive Benefits Network

This session will discuss the differences between portfolio based and new money bank owned life insurance products; the merits of general account versus separate account and how financial ratings affect BOLI performance.

*** Thirty Minute Track topics could change based on timely events between the time of brochure printing and the conference.**

Thursday, September 16, 2010

2:00 p.m.- 2:30 p.m.

Thirty Minute Tracks*

LENDING - INFORMATION TECHNOLOGY - ASSET/LIABILITY

Problem Loan Panel Discussion

What steps should be taken to minimize the potential for default or foreclosure? Once default occurs, what steps should be taken to minimize the loss to your financial institution? Best practices for dealing with problem borrowers. What next after repossession or foreclosure? Pitfalls to avoid.

Cyber Threats: Real or Imagined?

Are the cyber threats portrayed in the media real or merely journalistic sensationalism? Travelers will discuss exposures from an insurance company perspective, providing real life examples of cyber-related claims, including the cause of loss, amount of loss, and potential for recovery.

Bank Valuations and the Mergers & Acquisitions Environment

William F. Sammon, Senior Vice President and Managing Director of Equity Capital Markets at Howe Barnes

The economic environment has impacted significantly mergers & acquisition activity over the last two years, and deal activity will likely remain light in the near future. Buyers continue to focus on FDIC assisted transactions since the economics of these deals remain compelling. This session will discuss the current state of valuations, as well as the market events that will need to take place in order to create more activity. We will also discuss the unique opportunities available to those banks that will be consolidators over the coming years, and how a bank should position itself to take advantage of those opportunities.

2:30 p.m.- 5:00 p.m.

Exhibits Open with Refreshments and Dessert Served

Sponsored by: ICBA Services Network

6:00 p.m.- 7:00 p.m.

Chairman's Reception

Sponsored by: Executive Benefits Network, Spectrum Investment Advisors

7:00 p.m.- 8:30 p.m.

Chairman's Banquet

Sponsored by: Pulse; McGladrey; Travelers; Wipfli LLP

Banquet Wine - *Sponsored by: Associated Bank Correspondent Division*

Banker of the Year - *Sponsored by: Executive Benefits Network; Pulse; McGladrey; Travelers; and Wipfli, LLP*

Past Chairman 10K Gold Lapel Emerald Pin - *Sponsored by: CBW*

Lifetime Service Awards - *Sponsored by: CBW*

8:45 p.m.- 10:00 p.m.

After Dinner Coffee and Dessert *Sponsored by: Bankers' Bank*
After Dinner Cordials and Refreshments

Sponsored by: Community Bankers of Wisconsin

Friday, September 17, 2010

8:00 a.m.- 8:40 a.m.

Breakfast Buffet *Sponsored by: Godfrey & Kahn, S.C.*

8:45 a.m.- 9:45 a.m.

Legal and Regulatory Update

James Sheriff, Partner, Godfrey & Kahn, S.C.



This session will include a discussion about laws and regulations impacting community banks, including financial services reform legislation, regulatory compliance deadlines, enforcement and litigation issues, and corporate governance matters.

9:45 a.m.- 10:30 a.m.

Community Banks and the Capital Markets

William F. Sammon, Senior Vice President & Managing Director of Equity Capital Markets and Howe Barnes



The capital markets for banks have been busy over the last 12 months as more banks realize that capital is king. Whereas many banks raised capital successfully in 2009, numerous other banks experienced difficulties accessing the capital markets. This session will profile the type of banks that are obtaining capital, the importance of a clear use of proceeds, what investors are looking for, and how current valuations are affecting boards' decisions to issue new shares. Also discussed will be the lasting effect that TARP will have on the markets and what alternatives are available to banks in different circumstances.

10:30 a.m.- 10:40 a.m.

Break *Sponsored by: Central States Health & Life Co. of Omaha*

10:45 a.m.- 12:00 p.m.

Does Your Health Affect Your Productivity

David Mainz, Nutritionist

Co-sponsored by: Spectrum Investment Advisors

Yes, both personal and professional. Here's the latest information on how you can get more energy and maximize your health in today's hectic lifestyle. Nutritionist David Mainz brings you up-to-date on this exciting topic with a content-rich, fun, and funny program on how to feel your best in the 21st Century.



12:00 a.m.- 12:15 p.m.

Prizes

Hotel Information

Conference HOTEL - Hotel Sierra is downtown Green Bay's only luxury, all-suite, full-service hotel. Your comfortable two-room suite features flat screen TVs and there is complimentary wired and wireless internet service throughout the facility. Relax and visit with your peers in the The Pub on the main level.

Hotel Reservations - Please make hotel reservations by calling 800-236-3330 before Friday, August 20. After this date our block of rooms will be released and we cannot guarantee you a room.

ROOM RATE: Tuesday, September 14, through Thursday, September 16, 2010:
Single/Double or King rooms are \$110, Executive Suites are \$175

Golf Outing & Conference Welcome

Wednesday – September 15, 2010

Begin your conference experience with golf at Thornberry Creek, which is nestled atop one of the highest peaks in Brown County and located just outside of Green Bay. The views and amenities will entertain and excite golfers with 27 holes of challenging golf with bent grass tees, fairways and greens. Many believe your round is started and finished with holes reminiscent of the “Wisconsin Northwoods” with the middle holes wandering through one of the most prestigious neighborhoods in the Green Bay area.

8:15 - 9:00 a.m. **Golf Registration at Thornberry Creek at Oneida** (www.golfthornberry.com)

- 9:15 a.m. **Golf - Shotgun Start – \$85.00 per person**
The price includes golf (scramble format), half-cart and range balls
Golf Packages - *sponsored by Dougherty & Company*
Continental Breakfast - *sponsored by Young & Associates*
Lunch for the golfers - *sponsored by Shazam*

- 2:30 p.m. **Golf Awards announced in the Clubhouse**

GOLF REGISTRATIONS WILL BE CLOSED AFTER SEPTEMBER 1. Cancellations are non-refundable after September 1. Registrations will be accepted from bankers, directors, exhibitors and spouses who are registered for the entire conference. CBW will assign the golf foursomes.

CBW PAC FUNDRAISER:

For a suggested personal contribution of \$20 to CBWPAC, golfers will be entered in a drawing for a Green Bay Packers football. With your CBWPAC contribution you will also receive a CBW logo ball, which can be used as a mulligan. Limit of two mulligan golf balls per player.

WELCOME RECEPTION *Legendary Lambeau Field*



Enjoy refreshments, hors d'oeuvres and casual networking with your peers on the atrium balcony at Lambeau Field. The Packers Hall of Fame and Packers Pro Shop will also be open during our visit. Complimentary transportation will be available.

4:45 and again at 5:15 p.m.	Buses from Sierra Hotel to Lambeau Field
5:00 p.m. - 7:00 p.m.	Welcome Reception North Balcony
6:00 p.m. - 9:00 p.m.	Packers Hall of Fame - tickets will be provided
8:30 p.m. and again at 9:15 p.m.	Buses return to the Sierra Hotel