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INSIDE:

- Next Generation RDC: The Small Business Market Heats Up •
- Managing Liquidity Risk in Community Banks •





LOOKING FORWARD TO WORKING WITH YOU

From Shawn's Desk:

HELLO AND WELCOME TO A NEW YEAR. 2008 WAS INTERESTING, TO SAY THE LEAST. WITH A NEW U.S. PRESIDENT TAKING OFFICE and the current financial climate, 2009 is sure to bring its own unique challenges and opportunities. During this time of unprecedented economic conditions, I am eager to have the challenge and opportunity to be President of your Community Banker's Association of Kansas.

For those of you who don't know me, I come to this position with a wide array of professional experience. Previously, I was the President/CEO

for the Farmers and Merchant's State Bank in Wakefield, Kansas. I have been Vice President of Marketing and a calling officer for Banker's Bank of Kansas. I've also taught multiple professional banking classes for the American Institute of Banking and Barton County Community College. I began my banking career in 1995 at the Bison State Bank in Bison Kansas after a career in law enforcement.

I believe that now, more than ever, community banks need the positive and supportive professional relationships our association provides. It is imperative that we at CBA make the most of the opportunities we have to educate and

advise local, state and national leaders regarding decisions that will be in the best interest of our communities.

I look forward to working with you. If you have any questions or suggestions, please do not hesitate to contact me.

Sincerely,

Shawn P. Mitchell
President

CBA Legislative Update and Reception

Monday, February 9, 2009

The Capitol Plaza Hotel
1717 SW Topeka Boulevard, Topeka

Legislative Update4:30 p.m.
Legislative Reception5:00 p.m.-7:00 p.m.

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- ▶ Socialize with other Kansas bankers
- ▶ Get acquainted with your legislators





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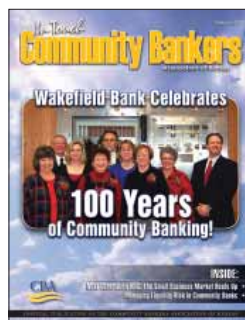
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On the Cover:

Front Row: Sandy Kitchener, Sandy Larson and Sharon Babst
Center Row: Millie Hedleston, Deanna McGee, Diane Bobzien and Shawn Mitchell, President/CEO of CBA
Back Row: Jerry Patterson and Phil Barber

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CBA Welcomes New Associate Members

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Anniversaries

Congratulations to the following banks celebrating February anniversaries as chartered institutions!

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108 Years

Denison State Bank – Holton

108 Years

Tampa State Bank – Tampa

96 Years

Citizens State Bank – Hugoton

61 Years

First State Bank – Arma

Announcements

C. Michael Elliot, First National Bank of Anthony, has retired as President/CEO.

Farmers & Merchants State Bank, Wakefield, recently celebrated their 100th anniversary.

Brett Wegeng has joined Andover State Bank, Andover, as senior vice president of commercial lending.

We're green!

Newsletters Ink has received its certifications in the SFI (Sustainable Forest Initiative) and FSC (Forest Stewardship Council) programs, which are based on the premise that responsible environmental behavior and sound business decisions can coexist to the benefit of landowners, manufacturers, shareholders, customers, the people they serve, the environment, and future generations.

Both programs integrate the perpetual growing and harvesting of trees with the protection of wildlife, plants, soil, water, and air quality.

All of our publications are printed on paper that has been certified in a Chain of Custody procedure that insures adherence to these organizations' guidelines. When you see FSC and SFI logos on our publications, not only are we green, so are you!





Erik Wahl

Erik will be a keynote speaker at the CBA Annual Convention held at the Omni Interlocken Resort in Broomfield, Colorado, July 8–11, 2009.

ERIK WAHL IS A NATIONALLY RECOGNIZED ARTIST AND SPEAKER WHO INSPIRES SALES PROFESSIONALS TO ACHIEVE GREATER levels of performance. His consulting firm specializes in challenging organizations to utilize breakthrough thinking to achieve extraordinary results. Erik has keynoted meetings for America's top corporations, guest lectured at the London School of Business and performed for organizations all over the world.



Companies that embrace creativity are better equipped to succeed in the future. Relying on yesterday's "winning formula" can ultimately be a disguise for resisting change. They continue to re-invent themselves to be visibly different from the competition. The Art of Vision is an entertaining and highly practical program that uncovers new ways to make your organization more creative and ultimately more profitable. Whether it is sales, service, or leadership principles, professionals at all levels can achieve superior performance by creatively differentiating themselves from the competition.

Using art as his vehicle, Erik channels success strategies in a unique and entertaining way. His painting seamlessly becomes a visual metaphor for the fabric of his message. At the dramatic conclusion of his program, he turns the painting upside down to reveal a stunning new picture of lasting success. His skill as an artist, a dynamic performer and a speaker will leave you with a message that is as memorable as it is impactful. Erik's sought-after paintings hang in executive offices and corporate headquarters around the country.

To make your reservations contact the Omni Interlocken Resort at (800) 843-6664 and remember to mention you are with the CBA room block. The room block consists of single/double hotel guest rooms starting at \$169/night. You can find out more information when you visit them online at www.omnihotels.com. 



“The future isn’t
what it used to be.”

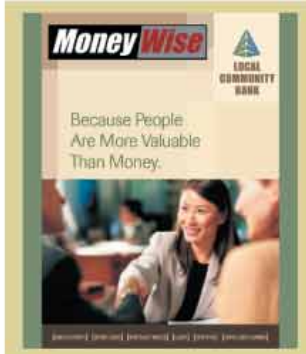
— Yogi Berra



- The average U.S. bank has a customer loss ratio of about 15%
- 68% of banking customers who leave one bank for another do so for dissatisfaction related to customer service
- Decreasing the customer loss ratio by 5% would result in an 85% increase in profits for most banks

It used to be that a good product, reasonable fees and a convenient location were enough to be successful. Today, the business of being competitive involves mixing warm and fuzzy with business logic and a marketing plan that keeps your customers loyal to you.

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Next-Generation RDC: The Small Business Market Heats Up



By Deborah Matthews, AAP, Electronic Payments Strategies Director, Jack Henry & Associates/ProfitStars

Despite the initial hype characterizing remote deposit capture (RDC) as a “fast track to the information superhighway,” financial institutions that were early deployers of RDC typically were slow to roll out the new technology to their customer bases. Most institutions adopted a cherry-picking strategy, selecting only their well-established, solid businesses as targets. But the times, they are a-changing.

ACCORDING TO THE U.S. CENSUS BUREAU, THERE ARE APPROXIMATELY 24 MILLION SMALL BUSINESSES. AND BAI'S *Banking Strategies* reports that small businesses contribute more than 50 percent of the retail payments stream today. With today's added emphasis on growing deposits, these statistics suggest that financial institutions should consider focusing more efforts on addressing the payments strategies of this burgeoning market.

Most of these businesses are still very dependent upon paper-driven payments. The typical company receives 74 percent of its B2B payments by check, according to a recent study by the Association for Financial Professionals (AFP). While 50 percent of average small businesses only receive about three checks per day, 80 percent of the most profitable small businesses stated that they prefer a technology-based electronic payment platform.

It is easy to see why small businesses would want to harness the benefits of electronic payments. With the economic landscape becoming increasingly challenging, companies are feeling the squeeze and must find ways to improve productivity and cut costs. Consider the balancing act that all companies are facing. The price of gasoline, while down from the record highs of a couple of months ago, still represents a significant cost for driving to the financial institution to make deposit, which cuts into business's bottom line. In the current competitive business environment, maximizing staff productivity has never been more important. And almost daily there is a story in the news about data security breaches. It's no wonder that the convenience, time savings, cost efficiencies (such as improved funds availability), and security benefits

promised by RDC is generating interest from the small business sector.

In response to this growing interest by small businesses, many institutions are ramping up their efforts to provide a comprehensive RDC solution that better meets the diverse needs of this market. Thirty-five percent of retail banks have launched a dedicated small business RDC initiative, with another 30 percent expressing interest in RDC as a viable small business product. In fact, many of the larger banks have taken aggressive steps to court the small business market. According to Aite:

- ▶ 69 percent believe that winning small business is extremely important
- ▶ 81 percent have a dedicated sales force assigned to prospect in the small business market
- ▶ 50 percent assign a single point of contact to the small business (relationship manager)

Institutions that haven't yet jumped on the RDC bandwagon and positioned their product offerings for the small business market do so at their own peril—57 percent of small businesses say they would leave their current bank if a competitor offered the right mix of products and services.

There is a wide array of advantages for financial institutions that tap into this nascent market. If the industry experts' predictions are correct, there will be five million small businesses looking to adopt RDC by 2012—a veritable gold mine of potential new depository relationships. And because 90 percent of teller transactions involve checks, RDC can help reduce branch traffic. *American Banker* recently reported that RDC is impacting branch foot traffic in 60 percent of financial institutions that offer it, and some of those institutions are experiencing declines of more than 20 percent in branch transactional volume. This frees up staff for other duties while allowing financial institutions to transition customer service to a more cost-effective channel. Among the other operational benefits RDC offers is faster availability of funds, greater time savings, and later deadlines for deposits. In addition, RDC is also viewed as a "sticky" product, meaning financial institutions will benefit from acquiring new customers, retaining existing customers, and deepening their existing customer relationships.

But this exciting new opportunity is not without its challenges. The following list represents just a few of the issues for financial institutions targeting the small-business niche.

RDC — Continued on page 10



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Package pricing:

Smaller companies may be more attuned to paying one monthly fee that encompasses all services and transactions, allowing them to budget accordingly.

Hardware:

Smaller businesses may be more price-sensitive than their larger counterparts, and therefore will be likely candidates for the newer, lower price point scanners being developed for downmarket deployment. In addition, deploying scanners across a diverse business customer base may require financial institutions to outsource or utilize third-party vendors for scanner fulfillment.

The initial cost of a scanner may be a barrier to adoption for smaller companies. The ability to lease a scanner for a modest amount per month is a very attractive option for a variety of additional reasons:

- ▶ Leasing ensures a reliable fixed payment amount throughout the term of the lease, which is especially helpful for budgeting purposes and provides a hedge against future price increases
- ▶ Operating cash is preserved for other uses
- ▶ Typically the lease payment amount is tax deductible as an operating expense

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Risk management:

Financial institutions will need to conduct appropriate due diligence in the areas of “Know Your Customer” risk exposure, underwriting and compliance education. Institutions should also select RDC solutions with robust risk management features, such as duplicate item detection, exception management and velocity settings (for monitoring transaction size, number of transactions, number of files, etc.).

Internal education:

The needs and requirements of small businesses are varied, and “one-size” RDC will not be a good fit. Successful penetration of the small-business market will require well-trained employees who are skilled at analyzing a company’s business model to suggest a winning solution.

Next-generation RDC functionality:

Small businesses will expect a comprehensive array of functionality integrated into a single platform, including Check 21, ACH (e-checks, single and recurring payments, telephone and Internet checks), and advanced reporting features, including the ability to integrate data into accounting packages like QuickBooks®.

Another exciting development is the emergence of new RDC solutions designed especially for micro-businesses which allow for check scanning using TWAIN-compliant flatbed scanners. Financial institutions expecting to expand their program to smaller organizations and home offices will find it advantageous to offer this type of a solution along side of their existing RDC product. Eliminating the financial barrier associated with the purchase of a scanner greatly enlarges the target market for RDC. An “entry-level” RDC solution can also serve as an effective gateway so banks can up sell their customers to a more full-featured RDC product as the companies grow and their needs evolve.

As the market for RDC technology expands, financial institutions should be diligent in adapting to requirements and requests of new segments like the small-business sector. And as the technology continues to mature and market demand moves downstream, more businesses than ever will leverage the benefits of RDC technology successfully. Financial institutions interested in gaining market leadership in the small business arena will proactively position their services to provide the benefits this technology offers this promising market.

For additional information please contact:

Thomas Delaney

Sales/Marketing Executive, Senior Sales Trainer

(817) 456-3722 or tdelaney@profitstars.com

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Managing Liquidity Risk in Community Banks

By Jeffrey F. Caughron, Associate Partner, The Baker Group



New Focus on Liquidity Risk

The regulatory authorities have made clear their intention to highlight liquidity risk management as a point of focus in the wake of recent financial turmoil. The FDIC has issued new guidance on the subject, stating that “Recent disruptions in the credit and capital markets have exposed weaknesses in liquidity risk measurement and management systems. There is particular emphasis on banks that utilize ‘liability-based’ funding strategies or those that have ‘other complex liquidity risk exposures.’” These banks will need to incorporate robust cash flow analysis to track their liquidity exposures. This is in addition to a sound contingency funding plan which each bank should have in place.

Regulators have always maintained that the board and bank management should understand the nature and degree of liquidity risk assumed by the bank and should have proper management tools in place to deal with that risk. Each institution’s funding strategy and processes should be appropriate to the bank’s desired risk tolerance. It is wise to review a va-

riety of measurements and ratios, but especially forward-looking measurement tools that project funding needs at points in the future. A dynamic cash flow analysis for the entire balance sheet is central to this need for prospective liquidity management tools.

Multi-Scenario Cash Flows

Banks need cash flow analyses that simulate multiple scenarios in order to show an institution’s projected exposures and potential funding shortfalls or gaps. A good asset / liability management reporting system should incorporate these simulations. This sort of dynamic cash flow monitoring helps institutions to develop forward-looking strategies that work to limit their liquidity exposures. It is also important to report the cash flow projections and exposures to the Board of Directors along with strategies that address significant potential funding shortfalls. As always, the analysis and reporting should make sense for the complexity of the bank’s balance sheet.

Investments and Liquidity

The Baker Group has always encouraged community banks to use the investment portfolio as a store of liquidity and safety, and as a tool for managing interest rate risk in the balance sheet. We recommend highly marketable bonds such as those backed by the US treasury or government sponsored enterprises. These are the types of securities that the Federal Reserve is actively purchasing as part of its open market operations. We advise banks to avoid certain non-agency CMOs, CDOs, trust-preferred securities and preferred stocks. Many of those securities have proven to be a severe burden to their owners in terms of illiquidity and price deterioration.

In addition to marketability, proper identification of bonds and bond-types that provide reasonably consistent and predictable cash flow is critical. The

risk/reward relationship for securities should be viewed with an eye toward liquidity risk. When purchasing a bond or considering alternatives, portfolio managers should take a hard look at the cash flow uncertainty or optionality as well as the underlying price sensitivity.

We know that on any given day, the bond portfolio may receive interest payments or principal payments from matured bonds, call features, or prepayments. Some portfolios have very well defined cash flows because they consist of simple bullet bonds that pay semiannual interest payments and return principal in one lump sum on the stated maturity date. These portfolios don't always offer much in terms of relative yield, but they are easy to manage. Most bond portfolios, however, are much more dynamic and require constant cash flow analysis.

Pro-Forma Cash Flow Analysis

Banks should have dynamic tools for monitoring investment cash flows across a variety of scenarios. Projected cash flows under the existing rate environment are a necessary starting point, but must be supplemented by additional projections for different rate scenarios. We know that portfolios which contain callable bonds and/or MBS will experience faster cash flows when rates fall and slower cash flows when rates rise. This asymmetry of cash flows and the degree to

which those cash flows are uncertain needs to be calculated and reflected in an analytic reporting model.

It is equally important to understand that the degree of price sensitivity tends to vary directly with the degree of cash flow uncertainty. In other words, if cash flows are uncertain and variable, then the underlying value of the portfolio will be similarly uncertain and variable. A portfolio consisting entirely of bullet bonds will have a level of price sensitivity or duration that is more or less constant and predictable. It may be high or low, but it will not experience much variation. Bonds with a high degree of cash flow uncertainty, on the other hand, will also carry a good deal of variable price sensitivity, and this price sensitivity is clearly a liquidity consideration.

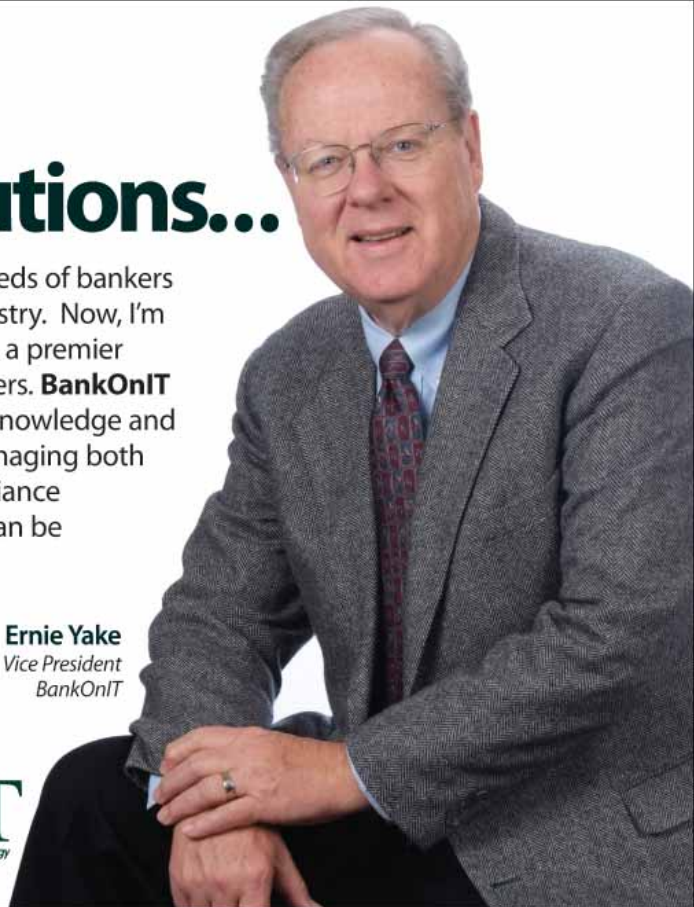
Conclusion

The events of the last year have taught many lessons. One of the most important is that liquidity is an absolute necessity for the banking system. The ability to define, measure, and manage liquidity risk has never been more important, and the proper tools for identifying cash flows in future time periods is one of the key necessities. Banks wishing to shore up or enhance their liquidity risk management processes are wise to acquire and use the proper tools, and to maintain an investment management strategy that compliments the liquidity profile of the institution.

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- 5** Regulation E Legal Update – Tele/Web Seminar
- 5** New Compliance Rules – CBA Seminar by Lolley – Telephone Workshop
- 10** Impaired Loans and the ALLL – Tele/Web Seminar
- 10** Mortgage Disclosure Workshop – PBS Seminar – Wichita, KS
- 12** Subpoenas, Garnishments, Levies and Other Demands for Customer Funds – Tele/Web Seminar
- 17** Consumer Checklist – CBA Seminar by Lolley – Telephone Workshop
- 18** Compliance at Account Opening – Tele/Web Seminar
- 18** Intro to Lending – PBS Seminar – Kansas City, MO
- 19** Head Teller Development: Qualities of a Star Teller – Tele/Web Seminar
- 19** HMDA – PBS Seminar – Kansas City, MO
- 24** Reading & Understanding Personal Tax Returns: Schedules E & F – Tele/Web Seminar
- 26** Dealing with Fraud, Forgeries & Adjustments in an Electronic Payments World – Tele/Web Seminar

March

- 3** Emerging Business Account Issues: Debit Cards, Online Banking, Internet Gambling & More – Tele/Web Seminar
- 4** Robbery Awareness For All Bankers – Tele/Web Seminar
- 5** Regulatory Issues for the Credit Analyst – Tele/Web Seminar
- 9** Robbery Prevention – CBA Seminar by Teeselink – Garden City
- 10** Director Series: Red Flags in Board Reports – Tele/Web Seminar
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- 12** Credit & Debit Cards: Strategic and Tactical Responses To The New Card Environment – Tele/Web Seminar
- 17** Frontline Skillworks: Stop Payments, Check Holds, Posted Dated Checks – Tele/Web Seminar
- 24** Understanding Consumer Credit Reports & Scores: Incorporating FACT Act Compliance – Tele/Web Seminar
- 26** Complying with Regulation Z Rule Changes to Mortgage Loans: Deadline Oct. 1, 2009 – Tele/Web Seminar
- 31** Safe Deposit: Legal Issues & Compliance 2009 – Tele/Web Seminar

For more information about these seminars contact Shawna Ray at the CBA office 800-258-4589 or by e-mail at shawna@cbak.com.

Products & Services Reference List

The following CBA Associate Members are ready to serve you when you need them. Please keep this list handy, and the next time you're looking for a specific service, you'll know where to look first! Remember, this is just a sampling of what each company provides. For more information, look in your Membership Directory!

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Directors Exams

Sims & Company, LLC
Overland Park 913-649-8100

Varney & Associates, CPA's, LLC
Manhattan 785-537-2202

Hutchinson 620-662-3322

Disaster Recovery Planning

***MPA Systems**
Sanger, TX 888-233-1584

Electronic Banking

PULSE EFT Association
Mandeville, LA 985-674-4484

Electronic Document Management

American Bank Systems, Inc.
Oklahoma City, OK 405-607-7000

Emergency Facilities/Modular Bank Buildings

***MPA Systems**
Sanger, TX 888-233-1584

Employee & Exec. Benefits

Woner, Glenn, Reeder, Girard & Riordan, PA.
Topeka 785-235-5330

Financial Inst. Bond

***Travelers**
Overland Park 800-255-5072

***UNICO Group, Inc.**
Kansas City, KS 800-755-0048

Group Health

Inter-Américas Insurance Corp.
Wichita 800-333-2525

Imaging

Computer Services, Inc. (CSI)
Lenexa 913-634-4570

Data Center, Inc. (DCI)
Hutchinson 316-694-6800

Information Technology

RSM McGladrey
Kansas City, MO 816-753-3000

Insurance - Bank

Radian Guaranty
Kansas City, MO 800-682-1630

***Travelers**
Overland Park 800-255-5072

***UNICO Group, Inc.**
Kansas City, KS 800-755-0048

Internet Banking

***ICBA Bancard/TCM Bank**
Arlington, VA 800-242-4770

Internet Web

***Goldleaf Financial Solutions**
Brentwood, TN 877-999-2262

Interest Rate Risk Service

The Baker Group
Oklahoma City 800-937-2257

Country Club Bank
Kansas City, KS 816-751-1410

***ICBA Securities Corporation**
Memphis, TN 800-422-6442

Internet World Wide W.E.B.

Oppliger Banking Systems, Inc.
Lenexa 800-487-7875

IT Security

***SecureWorks**
Atlanta, GA 404-327-6339

Investments

The Baker Group
Oklahoma City 800-937-2257

Commerce Bank
Kansas City, MO 800-821-2182

Country Club Bank
Kansas City, KS 816-751-1410

DeWaay Financial Network
Kansas City, MO 816-714-3100

Federated Investors
Pittsburgh, PA 800-245-5000

First Bankers Banc Securities
Overland Park 913-469-5400

***ICBA Securities Corporation**
Memphis, TN 800-422-6442

Stifel, Nicolaus & Company Inc.
St. Louis, MO 314-342-2000

UMB Consulting Services
Kansas City, MO 816-860-7000

Legal Services

The Banking & Tax Law Group
Leawood, KS 913-397-2071

Legal
South & Associates, PC.
Overland Park 913-663-7600

Legal
South & Associates, PC.
Overland Park 913-663-7600

Lending Services

Radian Guaranty
Kansas City, MO 816-309-6091

Loan Collections & Workouts

Holman Hansen & Colville, PC.
Prairie Village 913-648-7272

Woner, Glenn, Reeder, Girard & Riordan, PA.
Topeka 785-235-5330

Loan Documentation Tracking

American Bank Systems, Inc.
Oklahoma City, OK 405-607-7000

Long Range Planning

Kennedy and Coe, LLC
Wichita 800-461-4702

Products & Services Reference List

Varney & Associates, CPA's, LLC
Manhattan..... 785-537-2202
Hutchinson 620-662-3322

Marketing

**Bank On Hold*
Edmond, OK 800-460-4653
**Deluxe Financial Services*
Olathe 800-933-2211 x 9293

Harland Clarke
Olathe 800-382-0818 x 2188

Merchant Processing

**SHAZAM*
Olathe 800-554-4157

Mergers/Acquisitions

Sims & Company, LLC
Overland Park 913-649-8100

Network Security

**SecureWorks*
Atlanta, GA 404-327-6339

Outsourcing Solutions

**Goldleaf Financial Solutions*
Brentwood, TN 877-999-2262

Overdraft Privilege

**IMPACT Financial Services, LLC*
Franklin, TN 800-477-9452

Portfolio Management

DeWaay Financial Network
Kansas City, MO 816-714-3100

Promotional Products

**Deluxe Financial Services*
Olathe 800-933-2211 x 9293

Harland Clarke
Olathe 800-382-0818 x 2188

REGULATORY ASSISTANCE

Holman Hansen & Colville, PC.
Prairie Village 913-648-7272

Retirement Planning

DeWaay Financial Network
Kansas City, MO 816-714-3100
First Bankers Banc Securities
Overland Park 913-469-5400

Secondary Mortgage Market Lending

FHLBank Topeka
Topeka 800-933-2988

Software

American Bank Systems, Inc.
Oklahoma City 405-607-7000

Trust Services

Federated Investors
Pittsburgh, PA 800-245-5000

Website Development

Beyond Marketing, LLC
Lenexa 913-541-1255
**Goldleaf Financial Solutions*
Brentwood, TN 877-999-2262

Wholesale Lending

FHLBank Topeka
Topeka 800-933-2988

Keep in mind that the services listed by each company on this page may only be a sampling of the many services they offer. By their CBA Associate Membership, these companies have shown their commitment to serving community banks. Please look to these companies first, whenever possible, to meet your banking needs.

**Bolded, italic print* represents an agreement for a specific endorsed product with that company. Not all products that these companies offer are endorsed by CBA. To see a detailed list and explanation of endorsements, consult your Membership Directory.

“One of our strengths...
our partnership with CSI.”

“During a recent strategic planning session, we were asked to identify the strengths of our bank. I listed our 20-year partnership with CSI.”

Gina Lotter

Gina Lotter
Executive Vice President • First National Bank • Staurnton, Illinois



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For more information please contact Dick King at 1.800.545.4274 or dking@csiweb.com, or visit us at www.csiweb.com.

ICBA National Convention & Techworld

Preliminary Schedule



Tuesday, March 17

- ▶ Golf Tournament
- ▶ Habitat for Humanity Build
- ▶ Registration Desk Open

Wednesday, March 18

- ▶ Registration Desk & Techworld
- ▶ First-Time Attendee Orientation
- ▶ Bank Director Seminar
- ▶ Pre-Convention Seminars
- ▶ Welcome Mixer in Exhibit Hall
- ▶ Theme Party

Thursday, March 19

- ▶ Registration Desk & Techworld
- ▶ Concurrent Workshops
- ▶ Tours
- ▶ Lunch with Exhibitors

Friday, March 20

- ▶ First General Session
- ▶ Registration Desk
- ▶ Concurrent Workshops
- ▶ Tours
- ▶ ICBPAC Silent Auction

Saturday, March 21

- ▶ Final General Session
- ▶ Registration Desk
- ▶ Tours
- ▶ Chairman's Reception
- ▶ Annual Banquet & Show

For more information contact ICBA at 800-422-7285 or convention@icba.org.



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“Our electronic payments are too important to trust to someone who could be our competitor.”

Steve Handke
President & CEO
Union State Bank
Everest, Kansas



Our Difference is You

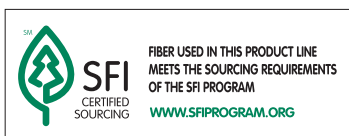
“Just like in community banking, it’s the ownership that determines the nature of a company. It’s the same way with your EFT network. SHAZAM is member-owned and member-driven. And like my community bank, SHAZAM is fiercely independent. Electronic payments are vital to the future of my bank. Why would I trust that to someone who is also a competitor? I need a business partner who is independently member-owned and -controlled. That’s why I chose SHAZAM.”

For more information about SHAZAM, visit us at www.shazam.net or call (800) 537-5427.



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