



COMMUNITY BANKERS ASSOCIATION
2024 *Convention*
& *Trade Show*

JULY 18-20, 2024

MARGARITAVILLE®
Lake Resort
LAKE OF THE OZARKS

BANKER BROCHURE

Dear Friends,

The Community Bankers Association is excited to announce its 46th annual convention, a three-day event held at the picturesque Margaritaville Lake Resort Lake of the Ozarks in Osage Beach, MO, from July 18 to July 20. The resort, located on the beautiful Lake of the Ozarks, offers an idyllic backdrop for a perfect getaway with your family.

We extend a warm invitation to you and your family to join us for this event, which promises to be full of fun, learning and networking opportunities. Our dedicated CBA staff has planned a range of activities, including educational sessions, social events, business meetings and family-oriented programs, to cater to every interest.

The convention will kick off with a golf tournament on July 18, followed by a lineup of vendors exhibiting their latest products and services that can benefit your bank. The highlight of the event will be the keynote speaker, Steve Gilliland, who will deliver a motivational message with a pinch of humor. In addition, a group of speakers will provide valuable insights on how to navigate the current challenges faced by community bankers.

As community bankers, we know that unity and collaboration can make a significant impact on our industry, and this convention is the perfect opportunity to come together, share ideas and learn from each other. Our state and national leaders take note when we unite as a group, and this is a chance to make our voices heard.

As your chairman, I am honored to have served you over the past year. My wife, Nancy, and I are eagerly looking forward to seeing you all in Margaritaville.

Sincerely,

Joe Rottinghaus
CBA Chairman
Conway Bank



General Information

Hotel Reservations

Resort accommodations at Margaritaville Lake Resort Lake of the Ozarks are not included in your convention registration and should be made directly with the resort. CBA has reserved a block of rooms for Wednesday, Thursday, Friday and Saturday nights, July 17-20, 2024, with a special block price of \$229/night. Make your reservations today! Be sure to mention that you are with the Community Bankers Association.

Margaritaville Lake Resort
(800) 826-8272

Room Block Price: \$229
(double/single/king)

Check-in Time is 4:00 p.m.
(price and availability cannot be guaranteed after June 10)

To make your room reservations online, scan the QR code.

<https://irm.margaritavilleresortlakeoftheozarks.com/irmng/index.html?g=cbaa>



What To Wear

Be comfortable! Dress for all events is casual.

Fun for the Entire Family

Live It Up or Keep It Laid Back — Lake of the Ozarks offers visitors gallons (about 617 billion) of fun and adventure. Nestled amid the rolling hills of central Missouri, the area has long been known as the premier vacation destination in America's Heartland. Because of its size and expanse, the Lake of the Ozarks literally offers something for everyone, whether visitors are looking for fast-paced action or a peaceful escape from the rigors of life. To find out more information about Margaritaville Lake Resort Lake of the Ozarks and the surrounding area, log on to their website at www.margaritavilleresortlakeoftheozarks.com.

Thursday – Golf Tournament

The Annual Golf Tournament will be held Thursday, July 18, at The Oaks golf course. The tournament will mix men and women golfers. The format is a golf scramble, so even if you haven't had much time to golf this year, you can still have fun and a chance to win some great prizes!

A shotgun start will begin the tournament at 8:30 a.m. Golfers should arrive by 8:00 a.m. for team pairings and tournament preparations. All convention attendees are welcome and encouraged to play. Golf is not included with full convention registration. Use the golf sign-up form included with this brochure to register for the tournament.

Thursday Night – Chairman's Welcome Reception

Join us Thursday evening at the Chairman's Welcome Reception for an informal get-together. The whole family is welcome to attend. Start the convention off right with a casual gathering of old friends and new friends you have yet to meet. *Sponsored by Bank Compensation Consulting (BCC).*

Friday – General Session & Trade Show

CBA's Trade Show is not your average trade show! Take advantage of this focused opportunity to hear our selected and screened demo companies share their innovations on the General Session Stage. We've carefully chosen only a limited number of the most relevant vendors and presentations, so you're sure to get maximum value for your trade show time.

Networking Reception

Join us Friday, July 19, from 4:00 pm-5:15 pm for a cocktail reception. You don't want to miss this opportunity to network with exhibiting companies and industry peers in Salon B/C. Name badges are required for this event.

Friday Entertainment

Looking for a fun-filled night that the whole family can enjoy? Come and join us at Frank & Lola's Game Room! You'll love their delicious pizzas and refreshing beers that are perfect for a night of entertainment. And speaking of entertainment, we have got you covered! With our wide range of exciting games, including darts, billiards, air hockey, and bowling (including bumper bowling), you're sure to have a great time. Bring your family and get ready to have a blast at Frank & Lola's Game Room!

Saturday Night – Chairman's Reception and Dinner

Show off your floral fashion! Put on your vibrant floral shirts and shorts to kick back and relax with CBA. The evening will be filled with good food, friends and, in the words of Jimmy Buffet, we will be **Wasting away again in Margaritaville.**

Co-sponsored by Bankers' Bank of Kansas & RESULTS Technology.



Saturday Night – Live Auction

The Live Auction is a CBA signature event you don't want to miss. Bidding will begin at 7:30 p.m. There will be the same attractions as in years past — Action! Unexpected activity! Laughter! Collectors' items, trendy treasures and perhaps a few unusual finds. Auctioneer Ed Dewey from the GNBank of Bucklin will be back to bring on the bids and the fun. You seldom know where the next bid will be coming from in the audience. Come join this fast-paced, down-home, entertaining event. Even if you don't want to bid, you can still enjoy the show. Name badges are required for this event.

Registration Information

You can also go to www.cbak.com or scan the QR code to register online.

<https://cbak.wildapricot.org/event-5672052>



Bank: _____

Address (City/State/Zip): _____

Phone: _____ Email Address: _____

Please print name as it should appear on name badge – indicate after name if registrant is a banker, spouse, guest or child. Also, please mark the events you plan to attend to help us obtain a more accurate food and beverage count.

1st Attendee _____ Banker Spouse Guest Child: age _____

Email Address: _____

Welcome Reception (Thurs. PM)

General Session/Trade Show (Thurs.)

Game Night (Fri. PM)

General Session (Sat. AM)

Banquet (Sat. PM)

2nd Attendee _____ Banker Spouse Guest Child: age _____

Email Address: _____

Welcome Reception (Thurs. PM)

General Session/Trade Show (Thurs.)

Game Night (Fri. PM)

General Session (Sat. AM)

Banquet (Sat. PM)

3rd Attendee _____ Banker Spouse Guest Child: age _____

Email Address: _____

Welcome Reception (Thurs. PM)

General Session/Trade Show (Thurs.)

Game Night (Fri. PM)

General Session (Sat. AM)

Banquet (Sat. PM)

4th Attendee _____ Banker Spouse Guest Child: age _____

Email Address: _____

Welcome Reception (Thurs. PM)

General Session/Trade Show (Thurs.)

Game Night (Fri. PM)

General Session (Sat. AM)

Banquet (Sat. PM)

Pricing and Payment Information

Full Convention Registration Fee

Banker Registrant \$499

Spouse/Guest \$339

Children 14 & under \$100

Associate Member Not Exhibiting \$1,599

Non-Associate Member Not Exhibiting \$1,899

Partial Registration Fee

Banker - Thursday Events Only \$350

Banker - Friday Events Only \$350

Vendors Not Exhibiting - Thursday Only \$950

Vendors Not Exhibiting - Friday Only \$950

For other special pricing arrangements, please contact Yvonna Hansen at yvonna@cbak.com.

Payment Method

I have enclosed a check for my registration fees

Please email me my invoice

E-mail address: _____

Special Needs – Persons with special needs who plan to attend the convention and who may require auxiliary aids or services are required to contact CBA at least 15 days prior to the Convention so appropriate arrangements can be made. Also, please advise us of any special dietary requirements we need to address. CBA (785) 271-1404.

Cancellation Policy – Full refund available through June 1st. After June 1st, 20% of the fee will be deducted for costs. Cancellations after June 15th will not receive a refund.

Hotel Accommodations

Room Reservations: Resort accommodations at the Margaritaville Lake Resort are not included in your convention registration and should be made directly with the Resort.

CBA has reserved a block of rooms for Wednesday, Thursday, Friday, and Saturday July 17-20, 2024. This block of rooms consists of guest rooms with a special block price of \$229/night will be held until Saturday, June 10, 2024. After June 10th, neither price nor room availability will be guaranteed, so make your reservations today! Be sure to mention you are with the Community Bankers Association.

Send completed registration form and fees to:

CBA • 5897 SW 29th Street • Topeka • KS 66614

Email: yvonna@cbak.com • Questions? (785) 271-1404

Convention Schedule AT-A-GLANCE

Thursday, July 18

8:00 a.m.
8:30 a.m.
Afternoon
8:00 p.m.

Registration and Continental Breakfast for golf tournament registered participants
Golf Tournament (Shotgun start) – The Oaks golf course
Registered guests may check-in at Margaritaville Lake Resort Lake of the Ozarks starting at 4:00 p.m.
Chairman's Welcome Reception – (Windgate Plaza). Joe and his wife, Nancy, are hosting this friendly informal gathering. *Sponsored by Bank Compensation Consulting (BCC)*

Friday, July 19

8:00 a.m.
9:00 a.m.-11:13 a.m.

CBA Registration Desk Opens

General Session

It Is What You Make It – Opening Speaker Steve Gilliland
Interactive Session with Demonstrating Companies
Cannabis Banking Unlocked – Tony Repanich, Shield Compliance
Interactive Session with Demonstrating Companies

11:13 p.m.-11:33 p.m.

Morning Session Break – *Co-sponsored by ICBA Securities & ICBA Bancard/TCM Bank*

The Modernization of the CRA: Final Rules – Steffani Jenkins, CRA Partners

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

Lunch Buffet

1:00 p.m.-4:00 p.m.

General Session

Fintech Forum

4:00 p.m.-5:15 p.m.

Networking Reception with Exhibiting Companies – *Sponsored by BHG Financial*

6:00 p.m.-8:00 p.m.

Game Night at Frank & Lola's Game Room – *Sponsored by SHAZAM Inc.*

Saturday, July 20

8:30 a.m.
9:00 a.m.-10:10 a.m.

CBA Registration Desk Open

General Session

Navigating the Tech Landscape – Josh Dunlap, RESULTS Technology

Interactive Session with Demonstrating Companies

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

Mid-Session Break

10:30 a.m.-12:15 p.m.

General Session

It's Not Just Cyber, It's Social – Mike Burke, SHAZAM Inc.

The State of Banking in Kansas – David Herndon, Office of the State Bank Commissioner

ICBA Update – Quentin Leighty, ICBA Treasurer

Annual Business Meeting

Afternoon

Free Time – No scheduled events. Take advantage of the many activities to enjoy in the area.

5:15 p.m.

Chairman's Reception

5:15 p.m.-6:00 p.m.

Family Photos

6:00 p.m.

Dinner – *Co-sponsored by Bankers' Bank of Kansas and RESULTS Technology*

7:30 p.m.

Live Auction – Auctioneer Ed Dewey, GNBANK in Bucklin – *Sponsored by Bank Compensation Consulting (BCC)*

Speakers

STEVE GILLILAND IT IS WHAT YOU MAKE IT

More than ever, people must rely on collective strength, think differently and find ways to make themselves stronger and more complete. How you respond to challenges is founded on your mindset. This relevant and timely keynote speech reveals how to produce a specific mindset that directly impacts your behavior in different situations. It shows the keys to solving the problem instead of accepting it and shares how to readjust your thinking and react in any situation to impact your success positively. It's time to let go of *it is what it is*. It's time to embrace a new mindset: *it is what you make it!*



- How to overcome the common barriers to thinking and accepting situations as they are.
- How to maintain a positive attitude while teaming with others to explore new possibilities and generate various effective solutions.
- How to fuel your passion and enthusiasm to help you think critically and imaginatively to achieve goals that push you beyond challenges.

TONY REPANICH CANNABIS BANKING UNLOCKED

Although Kansas is one of only a few states where there is currently no legal access to adult-use or medical cannabis, policy efforts are happening at the state and federal level that could change market conditions in the blink of an eye. With competition already ramping up, now is the time for community bankers in Kansas to deepen their knowledge of this emerging opportunity and identify a path forward to gain an early mover advantage on new relationships when the time comes.



This presentation will provide:

- An overview of the cannabis banking financial opportunity and how it can fit into a community bank's growth strategy.
- Insights into state and federal cannabis law, FinCEN guidelines and regulatory requirements, along with guidance for passing BSA exams.
- Information about the risks vs. rewards of cannabis banking and how to manage compliance and operational impacts from the board level to daily operations.

STEFFANI JENKINS THE MODERNIZATION OF THE CRA: FINAL RULES

The final CRA rule was released on Oct. 24, 2023, and took effect in April 2024, with mandatory bank compliance by Jan. 1, 2026. Learn what is required under the new rule for each bank size, including the Retail Lending Test, Retail Lending Assessment Areas and the Community Development Finance Test.



JOSH DUNLAP NAVIGATING THE TECH LANDSCAPE: ADDRESSING EMERGING TECHNOLOGIES AND COMPLIANCE CONCERNS

In this presentation, they'll discuss the latest concerns around emerging technologies, like AI, blockchain and digital currencies, as well as other hot topics in audits and examinations. They'll also address practical community bank concerns regarding vendor management, network policies and how to answer cybersecurity insurance questions.



MIKE BURKE

IT'S NOT JUST CYBER, IT'S SOCIAL

Most cybersecurity incidents start with some type of social engineering. Mike will cover some trending social engineering tactics used by fraudsters that target financial institutions and their clients. From ACH and new account openings to the tried-and-true tactics used for clients' account takeovers.



DAVID HERNDON

THE STATE OF BANKING IN KANSAS

David will discuss the financial condition of state banks in Kansas as well as the challenges and opportunities facing the banking industry.



QUENTIN LEIGHTY

ICBA UPDATE

Quentin is treasurer of the Independent Community Bankers of America® (ICBA), the only national advocacy organization that exclusively represents community banks. He also serves as president and chief financial officer for First National Bank Colorado, which is headquartered in Las Animas, Colo. Leighty serves in many leadership roles at ICBA and is a member of numerous executive committees and boards. Active at the local level, he is a member of the Independent Bankers of Colorado and serves as a director with Bankers' Bank of the West. Leighty also serves as a board member on the Palmer Lake Outdoor Classic.



FINTECH FORUM

Hour 1-2: Join banking industry experts as they discuss what bankers need to know about the Fintech market and how community banks can leverage and fit into this rapidly evolving landscape.

Hour 3: Hear from a panel of forward-thinking bankers and banking experts as they discuss the challenges and issues banks face in the Fintech market.



MATTHEW SMITH, Director of Innovation Initiatives, Independent Bankers Association of Texas

Matthew Smith has a deep knowledge of IT infrastructure management, vendor management, process improvement and emerging financial technology. In his role at IBAT, Matthew is charged with the ongoing development of Bankers Helping Bankers, an initiative to connect bankers nationwide to navigate the changing landscape of financial services technology.



SARAH FANKHAUSER, President and Chief Executive Officer, DCI

Sarah Fankhauser joined DCI in 1993 and has been credited with helping direct some of the most significant DCI initiatives in recent history, from iCore360 to landmark business acquisitions and more. Fankhauser's banking career began at a large DCI client bank before joining DCI as an analyst/instructor, training other DCI clients how to use the company's core processing system. Fankhauser quickly rose through the ranks in a series of promotions and was named DCI's president and CEO in 2020.



TANNA FAULKNER, Senior Vice President, Sales and Digital Channels, DCI

Tanna Faulkner currently leads strategic initiatives designed to expand the company's footprint in new digital banking solutions beyond its flagship iCore360 bank management software, internet/mobile banking and other products, and leads nationwide. Faulkner first joined DCI in 1998 as an account manager and has worked her way up to being named vice president of sales, building a broad national client base for DCI plus lucrative third-party relationships. In the mid-2000s, Faulkner was also instrumental in helping DCI convert 100% of their legacy mainframe customers onto the company's then-new PC-based iCore platform within an unheard-of 18-month period.

Sponsor Recognition

CBA offers special recognition and appreciation to the following companies who have committed to convention sponsorship. If you would like to sponsor a segment of the CBA Convention, please contact Yvonna Hansen in the CBA Office at (785) 271-1404 or by email at yvonna@cbak.com to inquire about available opportunities. Sponsors are recognized by signage and publicly acknowledged during their sponsored event. In addition, sponsors receive special mention in the CBA magazine, In Touch.



Advanced Business Solutions • FHLBank Topeka • Integris
Oppliger Banking Systems • SJC Marketing • Travelers • UNICO Group Inc.

Golf Tournament Registration



Oaks Golf Course

at

MARGARITAVILLE
Lake Resort
LAKE OF THE OZARKS

THURSDAY, JULY 18, 2024

An Enjoyable Way to Spend a Day!

This four-person scramble will mix men and women, bankers, company representatives, guests and will be paired according to average score or handicap. You will be notified of your golf pairings the day of the tournament.

Your golf registration includes – greens fee, cart rental, prizes, breakfast and lunch. Golf hole prizes and team prizes will be awarded Saturday at the end of General Session.

Shotgun start at 8:30 a.m.

CBA Member Fee (including Mulligans) \$140

Non-Member Fee (including Mulligans) \$180

Bank: _____ Name: _____

Address: _____

City/State: _____ Zip: _____

Handicap*: _____ Average Score*: _____

**If you do not list an average score or handicap, you will be listed as an 'A' player.*

Photocopy this form for multiple registrations. **Registration Deadline: July 1st, 2024**

Please return this registration form to:
5897 SW 29th Street, Topeka, Kansas 66614 • Phone: (785) 271-1404 • Email: yvonna@cbak.com

2024 CBA Convention Live Auction



Saturday, July 20th

Help make this year's Live Auction a memorable one. CBA appreciates your exceptional support. If you intend to donate an item, please e-mail this registration form back to the CBA office by July 5th.

CBA Live Auction Donation Form

Name of Bank or Individual: _____
(Please state who the donation is from: bank or individual)

Item(s) to be donated

Auction Item: _____ Item Value: _____

Auction Item: _____ Item Value: _____

Auction Item: _____ Item Value: _____

Auction Item: _____ Item Value: _____

Please bring your item(s) to the CBA registration desk by Noon on Saturday, July 20th

THANK YOU!
Please return this form by e-mail: yonna@cbak.com.

