



IBC Education Foundation

A 501(c)(3) Nonprofit Organization

36th Annual Convention

Laissez Le Bon Temps Rouler

Mardi Gras Celebration



Thursday - Saturday
September 17 - 19, 2009
Vail Cascade Resort and Spa



Keynote Speakers

Friday, September 18, 2009

Weaving Creativity Into the Fabric of the Workplace

Robert and Rebecca Bluestone

This dynamic multi-media presentation is designed for corporate audiences seeking to meet the challenges for the 21st century in a bold and innovative way. Every day people face obstacles at work and at home. Some of them can seem daunting. Corporate cutbacks, job losses, mergers, the economy, health issues, money problems – they can all be stressful. You will find:

The power of **ENGAGEMENT** that unlocks your personal and professional creative resources in a new and innovative way

The **CREATIVITY** that naturally flows out of this state of **ENGAGEMENT** and allows you to see possibility where it seems there is no possibility

The **ACHIEVEMENT** and **SUCCESS** that come from balancing creative and critical thinking and the ability to take an advance situation and turn it to their advantage

Inspiration on a daily basis in order to rejuvenate and relieve stress

Capital Markets Update: Bank Values and Raising Capital – Wesley A. Brown, Managing Director, St. Charles Capital LLC

Is the acquisition market buzzing or not? How much capital is enough? How do you raise the capital you need? This presentation will discuss current activity in the bank acquisition market, the valuations being received by sellers, capital markets for bank securities, and tips on raising capital.

Saturday, September 19

Regulatory Panel

Hear first hand the latest regarding bank examinations directly from the regulators. Receive information and have your question(s) answered. Members of our distinguished panel include:

Debbie Meyers, Assistant Vice President, Examinations & Inspections, Federal Reserve Bank of Kansas City – Denver Branch

John Perez, Field Supervisor, Federal Deposit Insurance Corporation

Fred Joseph, Commissioner, Colorado Division of Banking

Karen Boehler, Assistant Deputy Comptroller, Office of the Comptroller of the Currency – Denver Office

Facilitator: Larry Martin, Bank Strategies LLC

Agenda

Laissez Le Bon Temps Rouler

Beads, masks, Mardi Gras and let the good times roll!

Join us at the absolutely beautiful Vail Cascade Resort and Spa located next to Gore Creek in Vail, Colorado for our 36th Annual Convention.

You won't want to miss this year's convention. From the fantastic golfing in the Vail Valley, regulatory panel, 6 breakout sessions, two nights of outstanding entertainment, exhibit hall, silent and live auction – our convention offers the best of everything!

Thursday, September 17, 2009

10:00 am
Golf Tournament – Shotgun Start
Vail Golf Club
4:30 – 7:30 pm
Welcome Reception – Exhibits Open

Friday, September 18, 2009

7:00 – 9:00 am
Breakfast
8:00 – 9:30 am
IBC Annual Membership Meeting
Larry Winum, ICBA Treasurer and
President, Glenwood State Bank,
Glenwood, IA
9:30 – 9:45 am
Break
9:30 – 10:45 am
Fashion Show, Linda Winter
Spouse/Guest Program
9:45 – 10:45 am
Weaving Creativity Into the Fabric of
the Workplace, Robert and Rebecca
Bluestone
10:45 – 11:00 am
Break
11:00 – Noon
Capital Markets Update: Bank Values
and Raising Capital, Wesley A. Brown,
Managing Director, St. Charles Capital
LLC
Noon – 1:15 pm
Awards Luncheon
1:15 – 1:30 pm
Break
1:30 – 2:45 pm
Breakout Sessions
2:30 – 4:00 pm
Getting to Know You F.A.C.
Spouse/Guest Program

2:45 – 3:00 pm
Break
3:00 – 4:15 pm
Breakout Sessions Repeat
5:00 – 7:00 pm
Reception Exhibits Open

7:00 – 8:00 pm
Dinner
8:00 – 11:00 pm
17th Avenue Allstars

Saturday, September 19, 2009

7:00 – 9:00 am
Breakfast
8:00 – 9:00 am
IBC District Meetings
9:00 – 9:15 am
Break
9:15 – 10:30 am
Regulatory Panel including
representatives from Federal Reserve
Bank of Kansas City; FDIC; OCC and
State Division of Banking facilitated by
Larry Martin, Bank Strategies, LLC
10:30 – 10:45 am
Break
10:45 – Noon
Breakout Sessions Repeat
5:30 – 7:00 pm
Silent/Live Auction and Reception
7:00 – 8:00 pm
Dinner
8:00 – 11:00 pm
Casino Night

*All education programs are developed through
the IBC Education Foundation, a 501(c)3
organization*

Breakout Sessions

Friday, September 18, 2009

1:30 - 2:45 pm and 3:00 - 4:15 pm

The Top 10 Things Not to do Before, During and After an Exam! – Larry Martin and Lauren O’Connell, Bank Strategies LLC

Hear what both bankers and regulators have to say about the 10 things not to do before, during and after a Safety and Soundness examination or targeted CRE examination. This session will provide you with a check list of items that can potentially improve your bank’s success in an exam. While banker and regulator names will not be used, presentation content will come directly from recently examined banks and discussions with State and Federal regulators.

Vendor Management: You Can’t Outsource Risk – SecureWorks

Vendor Management is a top priority for examiners this year. According to the FFIEC, “Financial institutions should have a comprehensive outsourcing risk management process to govern their technology service provider (TSP) relationships (FFIEC IT Examination Handbook).” This presentation will discuss regulatory guidance for managing vendor risk and how you can improve your vendor risk management program.

Lender Tool Belt – Utilizing the Colorado Credit Reserve Program, New Market Tax Credits and Industrial Development Bonds – Colorado Housing and Finance Authority

In addition to a summary of the benefits of each program, presenters will detail how the financing is put together in addition to examples of completed projects. The objective of the session is that lenders come away with a working knowledge of the programs to take back to their institutions and communities as well as an idea of what are the first steps in commencing the processes.

TARP and Capital Leveraging Opportunities – Mark Evans, CFA, Director of Investment Strategies, ICBA Securities

The U.S. Treasury, by making a direct investment of \$250 billion in the nation’s banks, has changed the dynamics for both raising capital and employing the proceeds. All capital raising efforts for at least the near future will be impacted economically by the terms of the Capital Purchase Program (CPP) of TARP. Recipients will, in large part, need to leverage the capital so as to responsibly cover the cost of the commitment to the Federal government. This session will review the economics of the CPP and will provide up-to-date examples of how banks have grown their balance sheets to meet their financial obligations.

Saturday, September 19, 2009

10:45 am – Noon

Commercial Real Estate Lending – Past, Present & Future – Mitchell Lucas, Managing Senior Compliance Counsel and ProSuite Product Manager, Harland Financial Solutions

The commercial real estate market has been the mainstay of community bank lending. There have been good times, as well, the not-so-good times. The credit crisis has put tremendous stress on this market segment. Will it survive and thrive? What threats and opportunities are there for community bankers to lose or grow market share? This session will look at commercial lending in recent years, what has performed, what hasn’t performed and where we need to go.

Additional Hot Topic to be announced

Spouse/Guest Programs

Included in registration fee

IBC Annual Meeting

During IBC's Annual Meeting on Friday morning be sure to cast your vote for: IBC's proposed resolutions, District Directors, President and President-Elect, and bid a fond farewell to our Chairman, **Fred Bauer**, President, Farmers Bank.

IBC President, **Brett Legg**, President, The Eastern Colorado Bank, addresses the delegation on key events during his term and incoming IBC President, **DJ Tedesco**, President, Castle Rock Bank, presents his views on community banking looking forward.

Also on the agenda, **Larry Winum**, ICBA Treasurer and President, Glenwood State Bank, Glenwood, IA, will be in attendance to discuss significant issues pending in Congress and what is taking place at ICBA.

IBC Awards Luncheon

Join us Friday for lunch as the IBC recognizes outstanding Colorado legislators for their hard work and dedication to issues affecting Colorado community banks.

Friday, September 18, 2009 • 9:30 to 10:45 a.m.

Fashion, Fashion & More Fashion!, Linda Winter, Owner, Accessories with a Flair!



Linda is back by popular demand! What's in fashion this fall? Learn to accessorize effortlessly. Discover how to create fun fashions that will create a stir wherever you go! Whether it is for a vacation, business, golf, formal or just a coordinated style all of your own – Linda has the answers.

Accessories are seasonless, so let's get started!

Explore the uses of earrings, necklaces, bracelets, belts, scarves, hats, shawls, glitzy sunglasses, purses, watches, rings, and so much more! Come and learn tips, tricks and proven techniques when it comes to fashion. Linda will showcase a number of outfits and accessories.

Accessories . . . not an extra . . . they're a must!

Continental Breakfast will be served.



Friday, September 18, 2009 • 2:30 to 4:00 p.m.

Getting to Know You Friday Afternoon Club (F.A.C.)

We invite you to get to know each during this spouse/guest mixer open to all spouses/guests. Enjoy casual conversation and a beverage by the pool (weather permitting). More than likely you have seen each other over the years; however, have not had the opportunity to really get to know one another. Now's the time! Beverages and light hors d'oeuvres will be served.



General Information

Accommodations

Vail Cascade Resort & Spa, Vail's only AAA Four Diamond ski-in ski-out resort, is a Rocky Mountain landmark and has been a symbol of comfort, adventure, elegance and impeccable service in Vail, Colorado and the surrounding Beaver Creek area for more than 20 years. You will find The Cascade nestled mountainside along Gore Creek, just one mile west of Lionshead Village and three miles west of Vail Village, offering tranquility and privacy.

After a day of adventure, unwind at the award-winning Aria Spa & Club (Convention attendees receive a 10% discount), Vail's largest spa and fitness center, offering a wide-range of spa treatments and a 78,000 square foot fitness center. Or, satisfy your appetite at Atwater on Gore Creek, one of Colorado's best bets for savory steaks, game and seafood specials.



Lodging

A block of rooms, suites and condo's have been reserved for IBCEF convention participants at the Vail Cascade Resort and Spa. To assure accommodation availability, reservations should be made no later than **Friday, August 28, 2009**. Room reservations received after August 28, 2009 are confirmed on a space and rate available basis. Please see the enclosed Hotel Reservation Form for additional information.

Directions

Vail Cascade Resort & Spa is located 100 miles west of Denver via Interstate 70 and 35 miles east of the Vail/Eagle County Airport via U.S. Highway 6 and Interstate 70. Colorado Springs is located 170 miles south of Vail and Grand Junction is 150 miles to the west along the Interstate 70 corridor. The resort provides complimentary shuttle service to both villages.

FROM DENVER INTERNATIONAL AIRPORT: Take I-70 West to Exit 176 (main Vail). At end of the ramp enter the roundabout and go to the left under the Interstate. Enter the 2nd roundabout and turn right on South Frontage Road (towards Lionshead). The resort is 1.5 miles down on the left.

FROM EAGLE AIRPORT: Take I-70 East for 40 minutes. Exit 173 (West Vail). Enter the roundabout and follow signs to South Frontage Road/Vail Village/Lionshead. The resort is located 1 mile down on the right.



What to Wear • Anything Goes!

Casual dress is recommended for comfort and fun during the convention. Traditional colors of Mardi Gras are: **purple** – symbolic of justice, **green** – symbolic of faith and **gold** – symbolic of power. Show your Mardi Gras spirit by wearing these colors at the Thursday evening reception. Friday and Saturday evening events are casual, cocktail dress or optional black tie attire.

For More Information

For additional information about the Vail Cascade Resort and Spa please call 1.800.282.4183 or visit www.vailcascade.com. If you need additional information about the convention, please contact Maelynn Lewis at 303.832.2000 or mlewislee@ibcbanks.org.

Registration Information

We look forward to you joining us at the Vail Cascade Resort and Spa for our 36th Annual Convention, Thursday – Saturday, September 17 – 19, 2009.

Registration fee includes: Friday and Saturday breakfasts; Friday lunch; Thursday, Friday and Saturday receptions; Friday and Saturday dinners and entertainment; and handout materials for all education sessions. If you register your spouse/guest their registration includes all of the above plus three spouse/guest programs as listed in the agenda.

Golf fees are an additional \$150 per player. You **MUST** complete and return the enclosed golf registration form.

	Early Bird Rate on or before 7/15/09	Regular Registration Rate 7/16/09 to 9/17/09
One person (IBC Participant Rate/Non Participant Rate) <i>(Please note: First person will be charged \$325 or \$425 even if two or more people are registering)</i>	\$325/\$425	\$375/\$475
Second person to eighth person (IBC Participant Rate/Non Participant Rate)	\$295/\$395	\$345/\$445
Ninth person and up (IBC Participant Rate/Non Participant Rate)	\$265/\$365	\$315/\$455
One Day Registration (Friday or Saturday) (IBC Participant Rate/Non Participant Rate)	\$275/\$375	\$325/\$425
Career Banker Network (CBN) Participant*	\$225 (full or partial registration)	
Spouse/Guest (full or one day registration) (IBC Participant Rate/Non Participant Rate)	\$195/\$295	\$245/\$345
Spouse/Guest Reception, Dinner and Entertainment Only (Friday or Saturday)	\$125/\$225	\$175/\$275
Children (under the age of 10 are FREE)	\$100/\$100	\$150/\$150
Exhibitor	\$255	

**Please do NOT count CBN participants as an additional person in your discounted pricing. CBN participants receive a significant discount.*

IRS Information

The IRS requires a notice on all registration forms, which informs the attendee of the amount of the registration fee representing food and beverage that is deductible as an ordinary business expense. We estimate the food cost of a complete registration fee to be: \$300. Under current tax law, 50% of this amount is deductible as an ordinary business expense. Please contact your accountant or tax advisor for further details.

Special Requests

Individuals in need of special assistance with regard to this convention are requested to contact Maelynn Lewis Lee at least one week prior to the convention so appropriate arrangements can be made.

Cancellation Policy

Registrations must be received by Friday, September 4, 2009. Written cancellation must be received in the IBCEF office by Friday, August 14, 2009 for a full refund. Cancellations received between Saturday, August 15 and Friday, September 4, 2009 will be subject to a \$250 cancellation fee. NO REFUNDS will be made after September 4, 2009; however, a substitute is welcome. The IBCEF reserves the right to cancel any program for which there is insufficient funds to cover the expense of the program. In the event of cancellation by IBCEF registration fees will be refunded. All education programs are developed through IBCEF, a 501(c)(3) organization. Cancellation policy applies to golf registration.

Additional Information



Exhibit Hall

Visit our Exhibit Hall, packed full of the latest products and services for community banks and:

- Keep abreast of new information, products and services
- Improve purchase management and business development
- Compare prices and products more effectively; and
- Save time by seeing vendors in one location.

Additional attractions in the Exhibit Hall include:

- An opportunity to win valuable prizes; and
- Enjoy delicious food and 2 complimentary beverages per registration on both Thursday and Friday evenings.

Golf Tournament

You're invited to enjoy stunning panoramic views of the Colorado Rockies on every one of our holes. The Vail Golf Club is nestled at the base of the Gore Mountain Range and presents golfers with a unique 18-hole, par 71 experience at 8,200 feet elevation. Golfers of all skill levels will enjoy watching their golf balls fly an average of 10% farther in this high-alpine environment.



Thursday, September 17, 2009; Morning Shotgun

Vail Golf Club, 1778 Vail Valley Drive, Vail, CO 81657; 970-479-2260

\$150 per player – includes green fees, cart, snack sack, box lunch and driving range. Format: Players will compete in teams of three or four. Each player will play his or her own ball for every hole – players will never pickup their ball or play from their team's lie (**NOT** scramble rules). See enclosed golf registration form for more information about playing golf.

Entertainment

The 17th Avenue Allstars are three time Western Regional A Cappella Winners and achieved top honors in 1993 as National A Cappella Champions at the Harmony Sweepstakes, the "super bowl" of a cappella competition.

The group's soulful renditions of popular music cover a wide variety of musical styles and span five decades of hits. The wonderful humor, arrangements and choreography will make you "Stay, just a little bit longer!"



Back by popular demand – IBCEF's Casino Night! After dinner test your luck with Lady Luck. Try your luck at Blackjack, Roulette, Craps, or maybe Texas Hold 'Em. We'll supply the games and chips. All you need is a little luck on your side. (*Gaming tables and events have not been decided at this time.*)

Other activities to consider while in Vail

Aria Spa & Club (located in the Vail Cascade Resort and Spa). Convention registrants receive a 10% discount. Call 888.824.5772 to make your reservation or visit www.vailcascade.com for more information about the Aria Spa and Club.

Trailwise Guides provide guided hiking, mountain biking, birdwatching and wildlife viewing tours in Vail, Colorado. Whether you're after a refreshing hike, mountain biking in the White River National Forest, a relaxing day birding or time viewing wildlife, Trailwise Guides puts the wilderness within your reach. Contact them at 970.872.5363 or www.trailwiseguides.com.

Nova guides has been Vail's premier outdoor recreation company for over 20 years, serving the Vail Valley and surrounding areas. Summer activities include white water rafting, fishing, mountain bike tours, Jeep tours, Hummer tours, guided ATV tours, ATV rentals and paintball. Contact them at 719.486.2656 or www.novaguides.com.