



GENERAL BULLETIN

CONNECTICUT
BANKERS
ASSOCIATION
10 Waterside Drive
Farmington, CT 06032-3083
(860) 677-5060
FAX: (860) 677-5066

2019 – 46

May 15, 2019

SENT TO:

CEO, CEO+, CFO

TO THE CHIEF EXECUTIVE OFFICER
OR INDIVIDUAL ADDRESSED

RE: 2019 Directors & Trustees College

We are pleased to announce the Association's sponsorship of the **2019 Directors & Trustees College** on Wednesday, September 11, 2019 at the Red Lion Hotel, Cromwell, CT. The program will commence at 8:45 a.m. with adjournment anticipated by 1:45 p.m.

The **2019 Directors & Trustees College** is designed to help directors and trustees, both new and seasoned, stay abreast of current developments in today's financial services industry. One major goal of this program is to illustrate to attendees what issues are currently impacting their institution's financial performance, corporate governance and risk management profiles. Directors also need to look forward, and this program will help provide an understanding of what issues may lie ahead and how they might impact their institution's strategic planning process.

OVERVIEW

The **2019 Directors and Trustees College** is an interactive half-day program designed to provide ongoing education to bank directors on current topics and various elements of bank supervision. The **2019 Directors and Trustees College** is being offered by the Boston Area Office of the Federal Deposit Insurance Corporation in partnership with the CBA. The program includes a general session, a choice of two (2) interactive breakout sessions out of five (5) topics offered, a Large-group Case Study and a luncheon speaker. Attendees can tailor the seminar to their own individual needs by registering in advance for the topics that interest them most. The FDIC facilitators will determine which breakout sessions are held based on the most popular selections chosen by the attendees.

AUDIENCE

This seminar is designed for CEOs, both new and seasoned bank directors/trustees and any senior management team member interested in attending.

FACILITATORS

All sessions will be led by field and staff representatives of the Boston Area Office of the Federal Deposit Insurance Corporation.

CONTINUING EDUCATION CREDITS

In accordance with the rules and guidelines of the Connecticut State Board of Public Accountancy, the **2019 Directors & Trustees College** may be worth 3 hours of Continuing Education Credit. The field of study for this course is Banking. The College has not been pre-approved for credit. Attendees interested in receiving a confirmation of attendance memo from the CBA should leave their business cards with staff at the registration desk.

INCLEMENT WEATHER POLICY

While we do not know if weather will impact this program, you may check on the status of this program by simply visiting the CBA website www.ctbank.com. When at the site, click on **Seminar Status** button located at the top left of the page.

REGISTRATION

The **2019 Directors & Trustees College** will be held on Wednesday, September 11, 2019 from 8:45 a.m. to 1:45 p.m. at the Red Lion Hotel (formerly the Radisson Hotel), Cromwell, CT. Registration begins at 8:15 a.m.

The enclosed registration form should be completed and returned to the Association office no later than **Friday, August 30, 2019**. For credit card payments, please register [online here](#). If you cannot register online, you may complete the form and fax to our secure fax line (860) 677-5066. **We cannot accept registrations with credit card payments via unsecure emails.** All registrants will be billed regardless of their attendance.

The fee is outlined on the attached registration form and includes all program materials, buffet breakfast, luncheon, refreshments and Connecticut state sales tax. Should you have any questions regarding the program or registration procedures, please don't hesitate to contact me at the Association office.

Sincerely,

COLLEEN E. CLANCY
First Senior Vice President

CONNECTICUT BANKERS ASSOCIATION

2019 DIRECTORS & TRUSTEES COLLEGE

AGENDA

Red Lion Hotel, Cromwell, CT
Wednesday, September 11, 2019

- | | |
|-------------------------|---|
| 8:15– 8:45AM | Registration |
| 8:45–9:10AM | Welcome / Introductory Remarks – Nutmeg Room
Thomas S. Mongellow, President & CEO
Connecticut Bankers Association

Mary Ellen O’Neill, Division Director
Department of Banking, State of Connecticut

Marianne Hatheway, FDIC Deputy Regional Director
Federal Deposit Insurance Corporation |
| 9:20–10:20AM | Breakout Session #1 (see attached Breakout selection sheet)
Crowne 1, Crowne 2, Crowne 3 or Coach Rooms |
| 10:20– 10:35AM | Break |
| 10:35– 11:35AM | Breakout Session #2 (see attached Breakout selection sheet)
Crowne 1, Crowne 2, Crowne 3 or Coach Rooms |
| 11:45AM– 12:30PM | Large Group Case Study – Nutmeg Room |
| 12:30– 1:45PM | Luncheon with Remarks and Presentation – Economic Update
Geoffrey Somes, Regional Economist
Federal Deposit Insurance Corporation |
| 1:45PM | Adjournment |

*agenda subject to change

CONNECTICUT BANKERS ASSOCIATION
2019 DIRECTORS & TRUSTEES COLLEGE REGISTRATION
 Fax (860) 677-5066

Bank: _____ Attendee: _____
 Title: _____ Badge Name: _____
 Email: _____
 Registered By: _____ Email: _____

CHOICE*	BREAKOUT SESSION
* Please indicate breakout session choice #1, #2, and #A for Alternate	
# _____	<p><u>Conversation with the Regulators</u> This session will provide an informal setting for participants to hear what is on regulators' minds and to share experience and insights as a community bank board member. Members of the FDIC regional management team will highlight emerging issues, answer participant questions, and discuss topics raised by participants. The session structure will include prepared remarks as well as an open forum for questions and discussion.</p>
# _____	<p><u>Liquidity Management – Is Your Bank's Oversight Program Appropriate?</u> This session will focus on recent trends in funding structures and associated implications for community banks. Key areas directors should be considering in oversight and policies will also be discussed. We will talk about funding concentrations, current regulations regarding brokered deposits, and funding stability. We will also provide an overview of liquidity measurement and monitoring expectations and discuss risk factors impacting your bank's oversight needs.</p>
# _____	<p><u>Late Cycle Credit – How Stressed Is Your Portfolio?</u> This session will discuss the importance of CRE scenario analysis as a risk management tool to assist the board in assessing current and potential risks within the loan portfolio, establishing minimum capital levels, addressing risk appetite, and setting appropriate product lending limits. The session will walk through a CRE stress scenario, which will show how data inputs, assumptions, and severity of scenarios can influence results.</p>
# _____	<p><u>Audit Committee Oversight</u> This session will discuss the fundamental elements of effective audit program governance and the audit committee's critical oversight roles and responsibilities. The session will also cover common examination findings and include an audit committee meeting exercise to reinforce the underlying concepts.</p>
# _____	<p><u>Guidance for New Directors</u> This session will focus on fundamental board governance issues and is designed for Directors with less than five years' experience. In addition to discussing participant questions, the session will cover Directors' roles and responsibilities, the examination process, and effective strategies to monitor bank performance. **Requires a minimum of 10 registrations</p>
# _____	<p><u>Large Group Case Study -- Fintech Opportunity – Is This A Sound Strategic Idea?</u> Fintech company partnerships provide many opportunities, such as quick underwriting, growth, and efficiencies. Markets are dictating that directors make strategic decisions whether or not to partner with fintech companies. This interactive case study will present a fintech market opportunity for the participants to assess and include a discussion of corporate governance and strategic implications.</p>

<input type="checkbox"/> I will stay for lunch	<input type="checkbox"/> I will not stay for lunch
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2019 DIRECTORS & TRUSTEES COLLEGE -- PAYMENT METHOD

Please select method of payment: Check Visa MasterCard Discover American Express

Card Number: _____ Exp. Date: _____ [Online](#)

Amount: \$244.61 Member* \$489.21 Non-member*

Billing Address: _____

City/State/Zip: _____

Cardholder Signature: _____

~~ Please make checks payable to: Connecticut Bankers Association, 10 Waterside Drive, Farmington, CT 06032 ~~

Please RSVP by Friday, August 30, 2019

REGISTRATION FEES

CBA Member: \$244.61/person x _____ Person(s) = \$ _____

Non Member: \$489.21/person x _____ Person(s) = \$ _____

Confirmation sent if Email address is provided above

The fee includes all program materials, buffet breakfast, luncheon, refreshments and Connecticut State sales tax.

MEMBERSHIP

CBA Member: A banking institution who is a regular member of the Association. Also includes Associate Members (a corporation, association or individual not eligible for regular membership, who has applied and been accepted for Associate Membership.)

Non Member: A banking institution who is not a current regular member of the Association. Also includes a corporation, association or individual who is not a current Associate Member.

REFUND/CANCELLATION POLICY

Refunds: Refunds will be provided if cancellations are received by 5:00PM September 6, 2018

Cancellations: A \$45.00 per person cancellation fee will be charged

Substitutions: Registrants may send a substitute to the program without loss of program fees. Please call in advance whenever possible.

Non-Attendees: Registrants who do not attend the scheduled program will not receive a refund of program fees, but may request program materials.

DIRECTIONS TO THE RED LION HOTEL, CROMWELL (860) 635-2000

From Hartford: I-91 South to Exit 21. Left at end of ramp. After first light, hotel located immediately on left.

From New Haven: I-91 North to Exit 21. Left at end of ramp. Hotel located immediately on left.

**From Waterbury/
Danbury:** I-84 East to Route 691 East. Follow to I-91 North to Exit 21. Left at end of ramp. Hotel immediately on left.

From New Britain: Route 72 East/Route 9 South to Route 372 East (Berlin/Cromwell). Hotel located approximately 4 miles on left.