

# Agenda

## WEDNESDAY, SEPTEMBER 10TH

7:00am: Golf Registration (Coffee Creek Golf Course, Edmond, OK)

8:00am: **Annual Golf Tournament**

12:00pm-7:30pm: Registration Desk Open (2nd Floor)

6:00pm: Silent Auction Begins (2nd floor)

6:00pm-7:30pm: **Welcome Cocktail Reception with Exhibitors** (2nd Floor)

Join us at the Welcome Cocktail Reception with top exhibitors to see and hear the cutting edge ideas to help your bank remain on top! We are **PROUD OF WHAT WE DO & CELEBRATING WHO WE ARE**, so take advantage of this occasion to learn, network and have a enjoyable time too!

7:45pm: Dinner on Your Own

9:00pm-12:00pm: **Red Piano Lounge** (Skirvin Hilton Hotel)

Red Piano Lounge at the Skirvin Hilton Hotel is the perfect way to end the evening. Enjoy great live music in this luxury lounge with all of your CBAO friends! Each convention attendee will receive **2 drink tickets**, so don't miss out on continuing all the fun!

# Agenda

## THURSDAY, SEPTEMBER 11TH

7:00am-9:00pm: Registration Desk Open (2nd Floor)

7:00am: Coffee with Exhibitors

7:00am-3:00pm: Exhibitor Booths Open (2nd Floor)

7:30am: Breakfast (Grand Ballroom, 2nd Floor)

7:45am: **Managing Interest Rate Risk and the Bond Portfolio - Matt Harris, The Baker Group** (Grand Ballroom, 2nd Floor)

This session will review the range of interest rate risk related issues you may face in future exams and will provide specific examples of the types of analyses that are necessary to comply with heightened regulatory scrutiny on IRR. We will also discuss the bond portfolio and specific strategies to maximize performance using the one part of the balance sheet that does not talk back.

8:45am: Refreshment Break with Exhibitors

9:00am: **ICBA Report - Bill Loving, President & CEO, Pendleton Community Bank, Franklin, W. Va.; ICBA Immediate Past Chairman** (Grand Ballroom, 2nd Floor)

10:00am: Refreshment Break with Exhibitors

10:15am: **Concurrent Sessions**

**Session 1: Hope For The Best, Prepare For the Worst-** Tom Vincent and John D. Dale (Crystal Room, 2nd Floor)

Part I: One Room at a Time: Implementing Compliance Management in a Community Bank Environment  
Part II: Understanding Bankruptcy

**Session 2: Cattle Market Situation and Outlook-** Troy Applehans (Balinese Room, 2nd Floor)

The cattle markets have been highly profitable in most segments over the past 12-15 months. Futures market, basis and cash volatility have been extreme. The competing meats categories are changing rapidly, and supply shocks to the global and domestic protein markets are being adjusted to within the market sectors. Margins for some segments of production will narrow considerably moving forward, which will make risk management and preservation of equity highly important. At the same time, the cow-calf sector is expected to remain very profitable, but maximizing profit potential through various risk management strategies will remain a key to success. This discussion will explore the dynamics taking place in the marketplace and the opportunities to maximize profit, along with potential challenges that may occur moving forward.

11:00am: Refreshment Break with Exhibitors

# Agenda

## THURSDAY, SEPTEMBER 11TH

### 11:15am: **Concurrent Sessions**

**Session 1: Payment Trends and Opportunities for Community Banks - Scott Broughton** (Crystal Room, 2nd Floor)

This workshop will cover trends in the payments business from a community bank perspective. Other topics will include emerging technologies like digital wallets, mobile and EMV/Chip cards.

**Session 2: Oklahoma Legislative Update - Representative Charles McCall, III & Senator Dan Newberry** (Balinese Room, 2nd Floor)

12:00pm: Refreshment Break with Exhibitors

12:30pm: Lunch (Grand Ballroom, 2nd Floor)

- **“Crossroads of Commerce: A History of Free Enterprise in Oklahoma” - Dr. Bob Blackburn, Oklahoma Historical Society** (Grand Ballroom, 2nd Floor)

2:15pm: Final Refreshment Break with Exhibitors

2:30pm: CBAO Annual Meeting (Grand Ballroom, 2nd Floor)

CBAO members review the past year, elect new officers and cover any new business.

5:00pm: **Gala Celebration** (2nd Floor Foyer and Grand Ballroom, 2nd Floor)

This exciting evening will consist of a **cocktail reception, silent auction, live auction with auctioneer Gene Cobb and Morgan Hopson, and dinner.**

Make sure you don't miss this evening of fun!

It is a great way to enjoy yourself, see old friends and make some new, and celebrate the people who have made CBAO a true success!!!

Evening Presentation: **“Experience the Extraordinary” - Craig Karges**

Craig Karges combines the art of magic with the science of psychology and the power of intuition to create the impression that nothing is impossible. Tables float, minds are read, metal bends and your imagination is challenged because you won't believe your eyes!

# Agenda

## FRIDAY, SEPTEMBER 12TH

7:30am-12:00pm: Registration Desk Open (2nd Floor)

7:30am: Breakfast (Grand Ballroom, 2nd Floor)

8:00am: **Steve Russell, Republican Nominee for Congress** (Grand Ballroom, 2nd Floor)

- **Introduction and Comments - Eric Haar, Federal Home Loan Bank, Topeka**

8:45am Refreshment Break

9:00am: **Bank Regulator Panel Discussion - Bob Toler, Federal Reserve; Serena Owens, FDIC; & Carey Phillippi, OCC moderated by Paul Foster, CBAO General Counsel** (Grand Ballroom, 2nd Floor)

Top regulators from the Federal Reserve, OCC, and the FDIC give you brief overviews of current issues and then allow you ask those challenging questions. This is a rare opportunity to speak with top regulators.

11:00am: Adjourn

# Speakers



**Craig Karges**  
Karges Productions

Craig Karges is truly extraordinary! The “extraordinist” is an award-winning entertainer, a nationally recognized speaker and an author. Karges has made over five thousand appearances in 22 countries on four continents and in all fifty states.

Craig Karges combines the art of magic with the science of psychology and the power of intuition to create the impression that nothing is impossible. Tables float, minds are read, metal bends and your imagination is challenged because you won't believe your eyes! Dennis Miller, comedian and media personality, put it this way after seeing Karges perform, “This weirds me out!”

Audiences may be mystified when it comes to understanding how Craig Karges accomplishes what he does on stage but his popularity is no mystery at all.

Craig Karges has made over 40 national television appearances. You've seen him on The Tonight Show as well as CNN, Fox News Channel, CNBC, E! Entertainment Television, Lifetime Television, Wisdom Television and even SOAPnet! The extraordinist has starred in two, one-hour television specials. The sheer number and diversity of Karges' television appearances is indicative of his widespread popularity.

Performance, the international touring talent weekly, named Craig Karges' touring show, Experience the Extraordinary, one of the top five, variety/family shows in North America. Karges was in good company as the list also included the likes of illusionist David Copperfield and Disney on Ice. Performance magazine called the extraordinist's performance “The next era in mystery entertainment.” American Entertainment Magazine named him one of the top five variety entertainers on the corporate circuit.

Craig Karges first became popular touring college campuses. He was named Entertainer of the Year six times by the National Association for Campus Activities (NACA). Past NACA award-winners include Bruce Springsteen and Jay Leno. NACA's campus membership also voted Karges as Variety Entertainer of the Year for twelve consecutive years. The independent Campus Activities Magazine named Karges Entertainer of the Year on four occasions. In addition to Entertainer of the Year, the magazine also named Karges Best Performing Arts Attraction, Best Male Performer, Best Solo Act and Best Novelty Act. The extraordinist was the fifth inductee into the National Campus Entertainment Hall of Fame.

# Speakers



**Matt Harris**  
**The Baker Group**  
**Oklahoma City, OK**

Mr. Harris began his career with The Baker Group in 2007 as an intern while pursuing his B.A. degree in Economics & Government at The University of Texas at Austin. As a member of the Financial Strategies Group, Matt works with community banks specifically covering Interest Rate Risk, Asset/Liability Management, and Investment Portfolio Management. He also contributes articles and speaks regularly for financial institution associations across the country. Currently, he holds the Series 7 and 63 licenses and is a CFA level II candidate.

# Speakers



**Bill Loving**

**President & CEO of Pendleton Community Bank  
ICBA Immediate Past Chairman  
Franklin, W. Va.**

William A. Loving is immediate past chairman of the Independent Community Bankers of America® (ICBA), the only national trade association that exclusively represents community banks.

President and CEO of Pendleton Community Bank in Franklin, W.Va., Loving has served ICBA and the community banking industry for many years and is a member of the Executive Committee and board of directors. An ICBA Securities director and chairman of the Nominating Committee, he served as past chairman of the Federal Delegate Board of Directors, Congressional Affairs, Regulation Review and Membership/Marketing committees. He has also served on the Bylaws, Bank Education, Policy Development, Lending, Operations and Payments, and Political Action committees.

Loving is a past president of the Community Bankers of West Virginia, where he serves as board member, Legislative Committee member, and PAC chairman. He has also testified before Congress and the Securities and Exchange Commission's Advisory Committee on Smaller Public Companies on community banking issues such as Sarbanes Oxley 404, Basel III, GSE and mortgage reform, and regulatory burden. He participated in the FDIC's The Future of Community Banking Conference and has also represented ICBA at the Federal Reserve's public meeting on HMDA; the FDIC's roundtable on deposit insurance; and the 24th Seminar on International Finance in Tokyo, Japan.

Active in many professional and civic organizations, Loving serves as a member of the Executive Committee at West Virginia Bankers and the Pendleton County Economic and Community Development Authority. A charter board member of the Pendleton County Chamber of Commerce and Pendleton County Convention and Visitors Bureau, he has served as chairman of both organizations and was awarded the chamber's Business Person of the Year award in 2010 and in 2013. He is also a trustee of the Graduate School of Banking at Louisiana State University, past instructor at the WV School of Banking, and he was awarded the Federal Home Loan Bank of Pittsburgh's highest individual award, the Council's Award, in 2013.

Loving holds ICB's Certified Lender Business Banker designation. He is a graduate of the Graduate School of Banking at LSU, the Stonier Graduate School of Banking, and the Executive Banking Institute's Professional Master of Banking through the Graduate School of Banking at LSU.

He lives in Franklin, W.Va., with his wife, Cindy. They have two adult daughters, Jennifer Johnson and Melisa Cavalier.

# Speakers



Dr. Bob L. Blackburn  
Executive Director  
Oklahoma Historical Society

Dr. Bob L. Blackburn, a native Oklahoman, has served as Executive Director of the Oklahoma Historical Society since 1999. He joined the OHS in 1980 as editor of *The Chronicles of Oklahoma* and became deputy director for agency operations in 1990. He earned his M.A. and Ph.D. in History from Oklahoma State University. Bob published several articles and his first book while still in graduate school, and has since written or co-authored 18 books and numerous articles, journal entries, and screen plays. He is a steady source of historical information to the media, and he has appeared numerous times on the History Channel. He was instrumental in planning and building the Oklahoma History Center, a 215,000 square foot museum and research center with a budget of \$61 million. Bob has served on numerous national and regional boards and committees, including the Western History Association, the Oklahoma Association of Professional Historians, the American Institute of Architects, and Leadership Oklahoma City. His hobbies are reading, running, carpentry, landscaping, and golf. Bob is married to former State Representative Debbie Blackburn and they have one son, Beau, who is a professional photographer in Colorado.



# Speakers



Troy Applehans  
CattleFax  
Market Analyst - Cow/calf and  
Stocker Market Specialist

Troy is the CattleFax market analyst responsible for feeder cattle and cow/calf regions of the Southern Plains region as well as South-eastern states of the U.S. He also covers feedyards in the Midwest region. Troy is a graduate of Oklahoma State University with a degree in Animal Science and a strong cow/calf and seedstock cattle background. Previously, he was employed by Cargill Animal Nutrition as a cattle mineral specialist, Future Beef Operations as a member of the cattle procurement team and the American Gelbvieh Association as a regional manager. He also served as Director of Field Services/Advertising coordinator for Cattle Today, Inc. for many years.

# Speakers



Tom Vincent  
Gable Gotwals  
Tulsa, OK

Tom C. Vincent II is an Of Counsel attorney in the Tulsa office of GableGotwals law firm. Tom's practice focuses on compliance issues, particularly in the banking industry. With extensive experience in the banking industry, Tom has served in senior compliance positions in different Oklahoma banks and financial institutions. He is also a Certified Regulatory Compliance Manager with experience in corporate governance, broker-dealer, and trust/fiduciary compliance.

# Speakers



John D. Dale  
Gable Gotwals  
Tulsa, OK

John D. Dale is a shareholder in GableGotwals' Tulsa office. John advises clients on various business issues, including mergers and acquisitions, commercial and contract matters and commercial bankruptcy matters. John has extensive experience in the area of bankruptcy and credit/debtor rights in Chapter 11 and Chapter 7 cases. His practice also includes commercial loans and documentation, workouts, loan enforcement and foreclosures. In addition to John's transactional and banking practice, John maintains an active construction and real estate development (including eminent domain) practice by representing general contractors and subcontractors with respect to various construction related disputes and energy companies during their planning and construction of pipelines and litigation related to the same.

John has twice served as Chair of the Tulsa County Bar Association's Mentoring Committee and he is a member of the Board of Directors for Tulsa Zoo Management, Inc. John has received a Martindale-Hubbell AV rating by his peers and been named as a Super Lawyer and a Best Lawyer for Bankruptcy and Creditor/Debtor Rights Insolvency and Reorganization Law Litigation — Bankruptcy. John is a member of the American Bar Association, American Bankruptcy Institute, Oklahoma Bar Association, Texas Bar Association and Tulsa County Bar Association.

# Speakers



**Scott Broughton**  
**Senior Vice President**  
**Director of Card Products and Promotions**  
**ICBA Bancard, Inc.**  
**Washington, D.C.**

*Scott has vast experience in marketing payment products to financial institutions including credit and debit card processing, DDA services, IRA programs and insurances. In 1995, Scott joined ICBA Bancard, a subsidiary of Independent Community Bankers of America. During his tenure, he has managed the marketing and sales function of the company, client services and currently works with Bancard's largest clients for growth opportunities and portfolio consultations. He is involved with introducing emerging card related products to community banks such as digital wallets and EMV/Chip cards.*

*Scott is a graduate of Virginia Tech with a degree in Business and Marketing, and holds a Management Institute Certificate from the University of Wisconsin. Scott completed the Visa Bankcard Management School at Ohio State University. He currently resides in Alexandria, Virginia.*

# Speakers



## *Representative Charles A McCall, III Oklahoma House of Representatives President and CEO, AmeriState Bank Atoka, OK*

A fourth-generation southern Oklahoma native, a husband of eighteen years, a father of two sons, President and CEO of AmeriState Bank, and the current Mayor of Atoka for the past seven years, Charles A. McCall, III, was born in 1970 to Charles Andrew McCall and Barbara Ann McCall of Atoka. Paternal grandparents of Charles A. McCall, III are the late C.A. McCall and Louise McCall originally of Tishomingo, Oklahoma and maternal grandparents the late J. Norvell Clure and Helen Clure of Davis, Oklahoma.

Charles graduated from Atoka High School in 1988. Charles went on to the University of Oklahoma where he studied business and received a Bachelor's degree in Finance in December of 1992 and completed his state license as a nursing home administrator in 1993. Charles then went on to complete the Graduate School of Banking at the University of Colorado in 2000.

Although Charles began working at the family bank as a young boy shredding paper for \$2 per bag, he later worked as a part-time bank teller his junior and senior year in high school. After returning to the bank from the University of Oklahoma, Charles worked through every department of his family's bank learning the business and earning the respect of his co-workers and peers in the community. After eight years of full-time service Charles was named President of AmeriState Bank in 2001 and then was also named CEO of AmeriState Bank in 2008. Charles a fourth generation banker continues his family business by adhering to their family's core business principles and beliefs, these beliefs include, that you become successful by helping others become successful first.

Charles is a member of Cornerstone Church in Atoka where he serves as a church elder and teacher. Charles has served in many community organizations and has held the position of President of the Atoka Chamber of Commerce and the Atoka Lions club, Vice-Chairman of the Planning and Zoning Commission, Trustee of the Atoka County Health Care Authority, and Trustee of the Atoka Perpetual Cemetery Trust.

In addition to having served as Mayor for over seven years, Charles has served as the Chairman of the Atoka City Industrial Development Authority, Chairman of the Atoka Municipal Authority, Chairman of the Lake Atoka Reservation Authority, and Vice-Chairman of the McGee Creek Authority. Charles has also served in numerous state organizations including Chairman of the Community Bankers Association of Oklahoma, Board Member of the State Chamber of Commerce, and a trustee of the Oklahoma Foundation for Excellence.

As Mayor, Charles successfully accomplished the completion of a new water treatment plant, a new waste water treatment plant, and a multi-million dollar sports complex. Charles' leadership over the past years has resulted in over 48 million dollars of new investment and over 500 jobs created or saved, in addition to a new school cafeteria and new elementary school facility. Charles was selected as a state finalist for "Mayor of the Year" by the Oklahoma Municipal League in 2010.

Charles was elected to the Oklahoma House of Representatives in 2012 representing House District 22 which includes portions of Atoka, Garvin, Johnston, and Murray Counties. Currently, Representative McCall serves as Vice Chair of the Appropriation and Budget Committee on Revenue and Tax. He also serves on the Economic Development and Financial Services, Judiciary, and Transportation Committees of the House of Representatives.

# Speakers



## *Senator Dan Newberry Oklahoma Senate*

Senator Dan Newberry was born on November 22, 1975. He is third generation Tulsan and is an active member of Victory Christian Center. He earned a diploma of Charismatic Ministry at Oral Roberts University and has been a business professional in the mortgage banking industry for sixteen years and is now the Vice President of Real Estate Development at Tulsa Teachers' Credit Union. Senator Newberry is a member of the Sand Springs, Jenks, and Glenpool Chambers of Commerce and the Rotary Club, and is a member of the OU Capitol Society.

Dan was elected to the State Senate in November, 2008. He and his wife, Laura, have four children: Claire, Paige, Eva and Alex. He currently serves in the Republican Leadership as Chairman of the Business and Commerce Committee. He also serves as a ranking member of three additional standing committees: Appropriations, Health and Human Services, and Transportation and served as a Senate Majority Whip.

Dan authored a constitutional amendment during his first session fighting Patient Protection Affordable Care Act, otherwise known as Obamacare. He has received multiple awards from Americans United for Life and Oklahomans for Life for authoring legislation which protects the sanctity of human life at all stages. As a strong supporter of the military, he established the Gold Star Medal of Honor, which is given to the spouse or family members of an American soldier killed in action since 9/11.

Senator Newberry is the founder of the Paul Revere Reading Society, created to motivate elementary students to read. The Oklahoma Farm Bureau named him a member of the prestigious "100 Percent Club," and the Oklahoma State Chamber honored him with the Guardian of Free Enterprise award for championing the economic development and growth of business in our state.

# Speakers



*Bob Toler  
Assistant Vice President  
Federal Reserve Bank of  
Kansas City, Oklahoma City Branch*

Robert W. Toler is an Assistant Vice President of the Federal Reserve Bank of Kansas City, Oklahoma City Branch. He is currently responsible for bank examinations and bank holding company inspections conducted by the Federal Reserve Bank in Oklahoma. Mr. Toler joined the Reserve Bank in Kansas City as an assistant bank examiner in 1976. Before receiving his current assignment in 1987, he held various management positions responsible for supervision of problem financial institutions.

Mr. Toler received his Bachelor's degree in Economics from Missouri State University in Springfield. He is also a graduate of the Bank Administration Institute's School for Bank Administration, and the Wisconsin Graduate School of Banking. Mr. Toler has been active in bank examiner education, having served as a speaker for the Federal Financial Institutions' Examination Council in Washington, D.C. He is a member of the Advisory Board of Trustees of United Way of Central Oklahoma.



*Serena L. Owens  
Deputy Regional Director, Dallas Region  
Division of Risk Management Supervision  
FDIC*

Serena Owens is Deputy Regional Director for Risk Management in the FDIC's Dallas Region, where she oversees the safety and soundness examination activities of over 400 examiners who supervise more than 850 state nonmember insured depository institutions in eight states. She and her staff also monitor the condition of an additional 600 institutions within the Region that are not supervised by the FDIC.

Ms. Owens began her career with the FDIC in 1987 as an Examiner in Houston before joining the Washington Office's Policy Branch 1996, where she provided examination guidance and policy support on a variety of issues such as subprime lending, payday lending, non-traditional mortgages, commercial real estate concentrations, and overdraft protection. In 2007 she became the Associate Director of the FDIC's Risk Management Examinations Branch, where she oversaw supervisory activities at all problem and failing institutions in the U.S. and directed enforcement activities addressing individual misconduct at state nonmember banks. She assumed her current position in October 2012.

Ms. Owens has Bachelor's degree in economics and policy studies from Rice University in Houston, and is a graduate of the Southwestern Graduate School of Banking at Southern Methodist University in Dallas.

# Speakers



*Carey Phillippi  
Associate Deputy Comptroller  
OCC  
Eastern OK Field Office-Tulsa*

Carey Phillippi was appointed Assistant Deputy Comptroller for the Eastern Oklahoma Field Office of the Office of the Comptroller of the Currency (OCC) in Tulsa in 2011. He serves as the managing officer in charge of the field office, with responsibility for the regulatory supervision of federally chartered National Banks and Thrifts in Eastern Oklahoma. Mr. Phillippi joined the OCC in 1998 as a National Bank Examiner, and has served in Community Bank Supervision in Omaha, NE, Charlotte, NC, Fort Worth, Texas, and Midsize Bank supervision at the Bank of Oklahoma. His bank regulatory experience spans 31 years, including serving at the Nebraska Banking Department and the Farm Credit Administration prior to his work with the OCC.

Mr. Phillippi graduated from the University of Nebraska with a bachelor of science degree in finance, and from the Graduate School of Banking at the University of Wisconsin.



*Paul Foster  
CBAO General Counsel  
Paul Foster Law Offices, P.C*

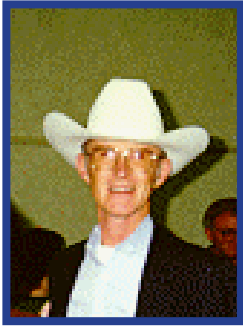
Paul R. Foster is the President, Senior Shareholder and founder of Paul Foster Law Offices, P.C., located in Norman, Oklahoma. Mr. Foster's nearly thirty years of law practice have included twenty years of private practice and ten years as a General Counsel for the Oklahoma State Banking Department, where he was involved in numerous state and national bank regulatory and legal projects including the rewrite of the Oklahoma Banking Code, drafting input regarding the Multistate Trust Act, interstate and state/federal cooperative examination agreements, and serving as Chair of the CSBS Legal Conference hosted by the National Judicial College.

Mr. Foster is currently in private practice advising and representing banks, holding companies, bank directors, officers and owners in a wide range of legal and regulatory matters. Mr. Foster has been an invited speaker for numerous banking and banking law seminars, and has taught at the local, regional and national levels, training bankers and their legal and regulatory counsel.

Mr. Foster has also served in officer and leadership roles, including Chairman of the Oklahoma Bar Association's Financial Institutions and Commercial Law Section and as a member of the Oklahoma UCC Legislative Committee for Revised Article 9. Mr. Foster is privileged to currently serve as General Counsel for the Community Bankers Association of Oklahoma and was the 2012 recipient of the CBAO's distinguished Chairman's Award. In 2013 and 2014, Mr. Foster was named to America's Best Lawyers and Oklahoma's Best Lawyers by his peers.



# Speakers



*Richard E. (Gene) Cobb  
Auctioneer  
Gene Cobb Auction & Realty*

*Gene Cobb's professional experience includes many different auction related industries. He has been involved in agriculture, commercial and residential lending. He has over 20 years of banking experience and he currently conducts loan reviews for community banks, along with appraisals and auctions. He not only provides these services for financial institutions, but for individuals and companies as well.*

*Gene possesses the most crucial skill necessary for success in any service business. He is a People Person and enjoys helping others achieve their goals.*



*Morgan Hopson  
Auctioneer  
Buford Resources, Inc.*

*Morgan Hopson, a native of Bonham, Texas, is a 2011 graduate of Texas Christian University receiving a Bachelor of Business Administration with a concentration in Marketing and a Bachelor of Arts. Additionally, she is a 2011 graduate of the Texas Auction Academy. Morgan is also an accomplished violinist, who has performed at many prestigious events nationwide.*

*During her senior year at TCU, she was a member of the TCU Neeley School of Business and Schieffer School of Journalism campaign team that developed a national marketing plan for J. C. Penney Co., which was presented at the American Advertising Federation National Student Advertising Competition.*