



LOUISIANA BANKERS ASSOCIATION

presents the

114th Annual Convention & Exposition

May 7-9, 2014 • Ritz-Carlton, New Orleans

2014 CONVENTION AGENDA

Wednesday May 7, 2014

8:00am-1:00pm Golf at TPC Louisiana

Transportation will depart from the Canal Street Entrance of the Ritz-Carlton at 7:00am. Includes continental breakfast and box lunch.

*Please see page 4 for more information.

4:00pm-6:00pm Registration Open (Grand Ballroom Foyer)

6:00pm-8:00pm Exhibit Hall Grand Opening Reception

(Grand Ballroom)

Sponsored by Louisiana Bankers Service Corporation

Thursday May 8, 2014

7:00am-8:30am Exhibit Hall Breakfast (Grand Ballroom)

8:00am-8:30am General Session (Lafayette Ballroom)

Opening Remarks:

Robert Taylor, Chief Executive Officer
Louisiana Bankers Association

Office of Financial Institutions Update:

Sid Seymour, Chief Examiner
Louisiana Office of Financial Institutions

8:30am-9:00am Independent Community Bankers of America Update

(Lafayette Ballroom)

John Buhrmaster, ICBA Chairman
Independent Community Bankers of America

9:00am-9:15am Exhibit Hall Break (Grand Ballroom)

9:15am-10:30am Concurrent Sessions (Choose One)

Session One (Broadmoor - 1st Floor)

Four Generations in the Workplace

Tim Moore, Generational Insights

For the first time in history, four distinct generations are employed side by side in the workplace. With differing values and seemingly incompatible views on leadership, these generations have stirred up unprecedented conflict in the business world. Effective management of this generational divide is vital to every organization's longevity and success. What are each generation's core values? What do they expect of their leaders and how do they define success? This session will answer these questions and much more. Audiences will learn how each generation developed its core values, how that manifests in the workplace today, and why they can all not only operate alongside each other, but do so with extraordinary success. This program provides the generational insight, concrete examples and specific approaches to help frustrated leaders build the individual connections needed to boost employee performance and retention. Attendees will walk away knowing the common generational characteristics, specific leadership needs of each generation, the new definition of company loyalty, and fresh guidelines for team building.

Session Two (Fountainbleu - 1st Floor)

Culture is a Growth Activity

Jeff Judy & Associates

If you used to think of "culture" as a fuzzy idea with little real impact on a bank's success, the recession probably changed your mind. Management teams at the most successful banks recognize that culture can be part of the problem,

or part of the solution. Think of the banks in your marketplace, and you'll quickly think of important cultural attributes, from risk appetite to customer service standards to marketing practices and more. When bank leadership chooses strategies and values to guide the organization, the culture of the organization boosts or impedes implementation of those guiding decisions. A "tight" culture not only ensures consistent execution of key strategies throughout the institution, a "tight" culture provides the nimbleness that allows your bank to outmaneuver the competition, especially when the rules of the game are constantly changing. Far from believing that culture is a "soft concept" with no practical business application, this session will cover the idea of culture as a key determinant of success, and a powerful source of competitive advantage. This session will: Define culture and explain why it is so important to the success of your institution; Review six common misconceptions about culture; Provide an overview of culture assessment; Suggest practices for better managing your institution's culture.

9:30am-2:30pm Guest Tour:

New Orleans Movie & Celebrity Home Tour

Transportation will depart from the Canal Street Entrance of the Ritz-Carlton at 9:30am. Includes lunch.

*Please see page 4 for more information.

10:30am-10:45am Exhibit Hall Break (Grand Ballroom)

10:45am-11:30am General Session (Lafayette Ballroom)

A View of Washington from the States' Perspective

John Ryan, Conference of State Bank Supervisors (CSBS)

In this session, CSBS President and CEO John Ryan will provide the state regulatory perspective on the latest financial policy issues coming out of Washington, D.C.

11:30am-1:00pm Exhibit Hall Lunch (Grand Ballroom)

1:00pm-2:30pm Concurrent Sessions (Choose One)

Session One (Broadmoor - 1st Floor)

Regulatory Impact on Investment Portfolios

Jim Reber, ICBA Securities

In 2013 FDIC and OCC published new guidance on the impact on regulatory capital from price volatility on securities. In addition, Basel III has the potential to alter how investment portfolios are managed. Also, EASB's Financial Instruments Project could alter how banks classify their portfolios, and therefore alter their makeup and liquidity. We will give an update on each of these topics and offer suggestions to make them manageable.

Session Two (Fountainbleu - 1st Floor)

Louisiana Economic Development Corporation State Small Business Credit Initiative and Small Business Loan & Guaranty Program

Brenda Guess & Seth Brown, LEDC

This session will provide an overview of the Louisiana Economic Development Corporation (LEDC) Small Business Loan and Guaranty Program which provides loan guarantees to banks and other commercial lenders to mitigate lenders' risk and facilitate capital access for Louisiana small businesses.

2014 CONVENTION AGENDA

Thursday May 8, 2014 (continued)

6:30pm-10:00pm "Meet Me at the Movies" Banquet

(Grand & Lafayette Ballrooms)

Lights...Bankers...Action!
It's time for Movie Night!
Join us for an evening of
food, drink, fun and all
things Hollywood where
we go back in time to
enjoy some of the classic
movies of all time.



6:30pm - 7:00pm - Cocktails

7:00pm - 8:30pm - Dinner

8:30pm- 10:00pm - It's Showtime! Sit back, relax & enjoy the show!

**Dress as your favorite movie character or business casual.*

Friday May 9, 2014

7:00am-8:30am **Breakfast** (Grand Ballroom)

8:30am-9:00am **LBA Business Session** (Lafayette Ballroom)
Drake Mills, LBA Board Chairman
Director Elections
Installation of 2014-2015 LBA Chairman
Service Award Presentations

9:00am-9:30am **American Bankers Association Update**
(Lafayette Ballroom)
John Ikard, ABA Chairman-Elect
American Bankers Association

9:30am-9:45am **Break**

9:45am-10:45am **Concurrent Sessions (Choose One)**

Session One (Broadmoor - 1st Floor)

Evolution of the Branch Delivery System

Joe Sullivan, Market Insights

Many point to unused teller lines and empty lobbies as a sure sign that the branch is soon to be obsolete. In some markets that may be very true. One thing is certain, if branch-based retail banking is to remain a necessary and integral part of customer engagement and retention, it must be reinvented. The branch is not extinct – but there is no doubt that changing consumer behaviors, new technologies and economic realities mean it is time for your entire retail delivery system to evolve. But what will the delivery system of the future look like, how will we get there, and what do we do in the meantime? This session will examine those questions, showcase key trends and discuss three critical areas that must evolve if you hope to compete and profit.

Session Two (Fountainbleu - 1st Floor)

Overview of the CFPB's Ability-to-Repay/Qualified Mortgage Rule: Observations and Considerations for the Louisiana Banker

Joe Gendron, Louisiana Bankers Association

The focus of the presentation will be on the factors that must be considered to satisfy the Ability-to-Repay (ATR) rule and the criteria for the five different categories of Qualified Mortgages, which are presumed to satisfy the ATR rule.

The presentation will delve into detail on the impact of the rule on balloon loans and adjustable rate mortgages, as well as explore options bankers have going forward.

10:45am-11:00am **Break**

11:00am-12:00pm **General Session** (Lafayette Ballroom)
Richard Fisher, President and CEO
Federal Reserve Bank of Dallas
(Invited)

12:00pm **Convention Adjourns**

Location & Accommodations

The Ritz-Carlton, New Orleans
921 Canal Street
New Orleans, LA 70112



The Ritz-Carlton, New Orleans, hotel welcomes visitors with genuine Southern hospitality and singular flair. From its premier location on the edge of the French Quarter, the hotel's location provides guests easy access to most of the city's popular and unique attractions just blocks away.

The LBA has contracted for a set number of sleeping rooms at The Ritz-Carlton, New Orleans, based on the last few years' convention attendance. We will monitor the room pickup and add rooms if available. We encourage you to make your reservations early to receive the LBA's discounted room rate of \$285+ tax. The deadline for the discounted room rate is **April 18, 2014**. After that date, reservations will be made based on availability and the hotel may not be able to honor the discounted rate.

For reservations, please call 1-800-241-3333 and reference the Louisiana Bankers Association 2014 Annual Convention or book online at <https://reservations.ritzcarlton.com/ritz/reservation/availability.mi?propertyCode=MSYRZ&groupCode=RLORLOA>.

*Group Code is RLORLOA. Check in time is 4pm. Check out time is 12pm.

Convention Attire

Attire for all convention events, including the Thursday evening banquet, is business casual.

**Attire for all convention events, including the Thursday evening banquet, is business casual.*

CONVENTION ACTIVITIES

Golf

Golf at TPC Louisiana



Wednesday, May 7, 2014
8:00am-1:00pm
\$199 per person*

**Cost includes transportation from the Ritz-Carlton to TPC Louisiana and back, continental breakfast, refreshments and box lunch.*

**Transportation will depart from the Canal Street entrance of the Ritz-Carlton at 7:00am*

Located just 15 miles outside of downtown New Orleans, TPC Louisiana offers an award-winning championship golf course that is open to the public to enjoy. TPC Louisiana serves as the home of the PGA TOUR's Zurich Classic of New Orleans and hosts many other events throughout the year. TPC Louisiana was named "the #4 best upscale public golf course" by Golf Digest magazine when it opened to the public in 2004. TPC Louisiana is consistently included in GolfWeek's "Best Courses You Can Play." (Golf Digest 2011 Top 100 public Golf Course). The golf course, which is part of the Audubon Golf Trail, stretches over 250 acres of wetlands across along the Mississippi River delta.

TPC Louisiana

11001 Lapalco Boulevard
Avondale, LA 70094
(504) 436-8721

<http://www.tpc.com/tpc/courses/tpc.asp?id=9&page=47>

**Please note: TPC Louisiana recommends metal spike-alternative shoes. Metal spike golf shoes are strictly prohibited.*

**For club rentals, please contact TPC at (504) 436-8721 at least one week in advance of the convention to make arrangements.*

Tour

New Orleans Movie and Celebrity Home Tour & Lunch



Thursday, May 8, 2014
9:30am-2:30pm
\$199 per person*

**Transportation will depart from the Canal Street entrance of the Ritz-Carlton at 9:30am.*

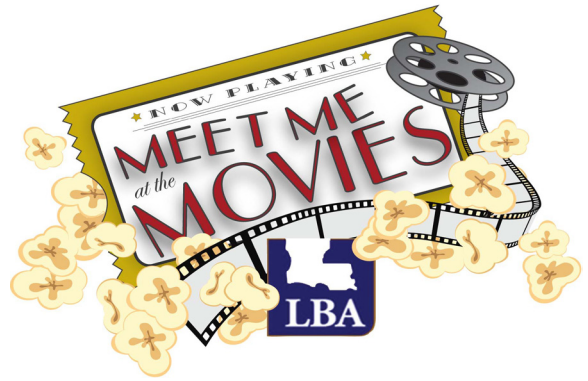
**This tour does include some walking; comfortable shoes are recommended.*

This tour covers many of the timeless settings of some of Hollywood's greatest movies filmed throughout the city of New Orleans. From Elvis Presley's King Creole to FX's modern day hit American Horror Story Coven, this tour caters to the interest of many different periods and genres throughout our "Hollywood History". Some other movie settings covered are from Interview with the Vampire, Double Jeopardy, Runaway Jury, Oliver Stone's JFK, and The Client. Clips from the movies are shown along the way at each stop where the shoot took place.

Many of the movies filmed in New Orleans are centered on the city's rich history. The tour guides will distinguish between the "Hollywood Version" and the "Real Version" of how the story was told. Tour guides will also point out many celebrity homes of past and present along the way. If a movie is being filmed in New Orleans the day of the tour, you will get a glimpse of a real live movie shoot. If a movie is not being filmed the day of the tour, you will see a local production studio.

This tour will also feature lunch at one of New Orleans' most quintessential and timeless restaurants in the heart of the Garden District.

Louisiana Bankers Association
114th Annual Convention & Exposition
May 7-9, 2014
The Ritz-Carlton, New Orleans



REGISTRATION

Please complete this form and return to Louisiana Bankers Association, 5555 Bankers Avenue, Baton Rouge, LA 70808 with your payment, or fax it to 225-343-3159. Please print or type clearly.

***For additional registrants, please copy this form.**

Registrations can also be submitted in the Education Section of LBA's website at www.lba.org.

Name _____

Bank/Firm _____

Spouse/Guest _____

Address _____

City/State/Zip _____

Phone _____ Fax _____

Email _____

Convention Fees:	\$599 Banker
	\$349 Spouse/Guest
Ten or more bankers and/or directors from same bank:	\$579 Banker
	\$329 Spouse/Guest

PAYMENT OPTIONS

Check
(Made Payable to Louisiana Bankers Association)

Visa Mastercard

American Express

Card Number _____

Expiration Date _____

Name on Card (please print) _____

Signature _____

Billing Address _____

Amount to be charged on card \$ _____

FEES	
<u>Number</u>	<u>Total</u>
_____ Primary Registrant, \$599/ea.	_____
_____ Spouse/Guest, \$349/ea.	_____
_____ Golf, \$199/ea.	_____
Name _____	
Handicap _____	
Pairing Request (s) _____	

_____ New Orleans Movie & Celebrity Home Tour & Lunch \$199/ea.	_____
Name _____	
Name _____	
Total	\$ _____

CANCELLATION POLICY

Due to the commitments we must make, if you must cancel your registration, please do so by **April 30, 2014**. Cancellations received after April 30, 2014 will not receive a refund.

GOLF: Please cancel by **April 30, 2014** to avoid a \$100 cancellation fee.

TOUR: Please cancel by **April 30, 2014** to avoid a \$100 cancellation fee.