



# CFO Conference

April 26, 2018 - 9:00am-3:30pm  
The Bankers Center - Baton Rouge, LA

## AGENDA

**8:30am-9:00am**

**Continental Breakfast & Registration**

**9:00am-9:45am**

**CECL: What's the Latest**

*Eve Rogers, Crowe Horwath, JP Shelly, Crowe Horwath & Amanda Streback, Postlethwaite & Netterville*

This session will include highlights from what we are hearing in the industry, recently issued guidance, and what we're seeing in the field. We will also walk through a couple of example methodologies for less complex community banks.

**9:45am-10:30am**

**Tax Reform: Where are We Today and How Can We Best Position Ourselves for Tomorrow?**

*Lance Davis, BKD and Pat Tuley, Porter Keadle Moore*

This session will focus on the *Tax Cuts and Jobs Act* and highlight the key provisions affecting the banking industry. We will examine the immediate impact on both C corporation and S corporation banks and discuss tax planning considerations as we look toward the future.

**10:30am-10:45am**

**Break**

**10:45am-11:30am**

**Federal Reserve Interest Rates and State of Banking**

*Chad McKeithen, Duncan-Williams*

Over the past ten years banks have turned over the asset side of their balance sheets with lower yielding assets. They have also increased the duration of these assets to appeal to borrowers and to generate higher returns in their bond portfolios. This all adds up to more interest rate risk especially with an expectation of more rate hikes ahead. We are going to highlight the impact a higher rate environment will have on risk and earnings as well as highlight some strategies to diminish the exposure.

**11:30am-12:00pm**

**Liquidity**

*Jeff Fair, American Planning Corporation*

Liquidity has become a regulatory hot topic lately. In this session, we will review examiners' shifting perceptions surrounding various funding sources, discuss comments from several recent examinations and explore options for satisfying real and perceived liquidity needs.

**12:00pm-1:00pm**

**Lunch with Sponsor Spotlight**

**1:00pm-1:45pm**

**Optimizing Capital and Accessing the Capital Markets**

*Bill Patterson, Commerce Street Capital and Matthew Paramore, Raymond James & Associates, Inc.*

The presentation will include a discussion of sources of capital and considerations in optimizing the amount and structure of capital in light of balance sheet and liquidity composition. The presenters will also cover accessing the debt and equity capital markets and provide an update on recent bank capital formation transactions.

**1:45pm-2:00pm**

**Break**



LouisianaBankers  
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## AGENDA (continued)

2:00pm-2:45pm

### **Position Yourself for Smart Growth: Aligning Risk Management with Strategic Vision**

*Hans Pettit, Horne LLP*

This session will include a collaborative conversation on reimagining your approach to defining risk and how it aligns and connects with your strategic vision. We will walk through an action based plan on creating a risk management culture where strategic goals and customer service are at the forefront of your bank's focus.

2:45pm-3:30pm

### **New Lease Standard**

*Eric Bosch, LaPorte CPAs and Business Advisors and Tim Nielsen, Heard McElroy & Vestal, LLC*

In February 2016, the FASB issued ASU 2016-02, *Leases*. This standard significantly changed the way lessees account for operating leases. Are you ready for the impact this new standard will have on your institution's financial statements? Are your lenders ready for the impact this new standard will have on the financial statements of your loan customers? Join Eric and Tim as they explain the accounting recognition changes and potential impact to financial statements that result from ASU 2016-02.

## Registration Fee

\$250, per LBA member

\$450, per non-member

## Conference Sponsors

The  
**BakerGroup**

**CRESCENT**  
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 **PENTEGRA**



**TEXAS CAPITAL BANK®**



## Conference Speakers

**Eve Rogers** is an audit partner in the Financial Services practice with over 20 years of experience at Crowe Horwath LLP. She spends 100% of her time serving clients in the banking industry, ranging in size from \$300 million to \$15 billion in assets. Eve is a national expert on business combinations and leads the firms training efforts on auditing the allowance for loan losses. She is a frequent speaker for S&P Global Market Intelligence (SNL Financial), various state banking associations and Crowe's annual financial institutions conference on topics including Mergers & Acquisitions, Mortgage Banking, Derivatives/Hedging, Allowance for Loan Losses and Current Expected Credit Losses. She is a member of the American Institute of Certified Public Accountants, Indiana CPA Society and Georgia State Society of CPA's.

**J.P. Shelly**, CPA has over nine years of experience with Crowe Horwath LLP in the Nashville, Tennessee and Dallas, Texas markets, providing accounting, assurance, and consulting services to financial institutions with complexity ranging from de novo institutions to large accelerated SEC registrants throughout the country, primarily through external audit services and CECL implementation consulting. JP.'s experience includes audits of financial statements and internal controls over financial reporting for various financial institutions, audits of compliance with governmental programs, and consultation on implementation of new accounting standards, initial public offerings, second step offering, subordinated debt issuances, and M&A transactions. J.P. is active in internal learning and development initiatives through Crowe Horwath University, including content development and instructing.

**Amanda Strebeck**, CPA, is an Associate Director in the Postlethwaite & Netterville Accounting and Assurance Services Group. With 15 years of experience, Amanda works with numerous banking clients and is a leader in the P&N Financial Institutions practice area. In addition to performing financial statement audits, reviews, and compilations, compliance audits, and financial statement preparation, she has also participated in enterprise risk management assessment projects for banks. Amanda regularly attends financial institution accounting and auditing conferences and seminars, and instructs frequent training courses on these topics. She has attended the AICPA National Banking School and is a member of the American Institute of Certified Public Accountants and the Society of Louisiana CPAs.

**Lance Davis** is a member of BKD's financial services group and has more than 20 years of experience in public accounting. He currently serves on BKD's National Financial Services Committee and is BKD's south region financial institutions tax leader. Lance has extensive experience in the financial services industry and has specifically focused on taxation and consulting services for financial institutions and bank holding companies. He currently oversees the income tax consulting and compliance for over 50 financial institutions and bank holding companies in Alabama, Arkansas, Florida, Mississippi, Oklahoma, Tennessee and Texas ranging in asset size from \$50 million to over \$7 billion. Lance is a member of the American Institute of Certified Public Accountants and the Mississippi Society of Certified Public Accountants. He currently serves on the Board of Directors of Alzheimer's Mississippi, Inc. and is a former Treasurer on the Board of Trustees of the Mississippi Nurses Foundation. Lance is a 1994 graduate of the University of Alabama, Tuscaloosa, with a B.S. degree in accounting.

**Pat Tuley**, CPA is Tax Partner at Porter Keadle Moore, LLC and has over 30 years of experience in public accounting. He has led PKM's tax practice since 2003. Prior to that, Pat was a partner with KPMG. His experience includes leadership positions in both the Federal Tax Practice, and the State and Local Tax Practice. He has worked with clients ranging from individuals to international Fortune 50 companies in federal, state and local tax compliance; corporate tax planning; business structure planning; merger and acquisition assistance; post-acquisition integration analysis and restructuring; state taxability analysis (Nexus); stock option exercise planning; sales and use tax research and planning; research and experimentation credit analysis; individual and closely-held business structuring and tax planning; and S Corporation election, planning and compliance. Pat holds a Bachelor of Science Business Administration degree with an emphasis in Accounting from the University of Missouri, St. Louis. He also participated in the Advanced Management Program at the North Carolina School of Banking. Pat is active in the banking, real estate and technology industries, serving numerous clients across the Southeast. He is a past Chairman and currently serves on the Tax Committee for Allinial Global, which is responsible for keeping member firms current with tax law changes, developing training programs for member firms, and setting the strategic direction for tax services for Allinial Global. Pat is a member of the AICPA and Georgia Society of CPAs.

**Chad McKeithen** is the Managing Director of Fixed Income Strategies and Research at Duncan-Williams Inc. He has over 20 years of experience working with banks. Chad's areas of expertise include: Depository interest rate risk management; Earnings strategies; Portfolio management; Commercial loan hedging; Liquidity management; Funding strategies and pricing; Balance sheet management. Chad routinely educates ALCO's, directors and senior management on asset/liability and portfolio management topics. He is a frequent industry speaker, author and currently is on the faculty of the Kentucky Bankers Associations General Banking School teaching economics. Chad is a graduate of the University of Mississippi with a Bachelor's degree in Banking and Finance.

**Jeff Fair** is President of American Planning Corporation, a consulting firm with over 35 years of experience serving the financial needs of community banks. His services include financial planning, interest rate risk and liquidity management, stock valuations, merger and acquisition guidance and much more.

## Conference Speakers (continued)

**Matthew Paramore** has advised financial services companies on capital formation, mergers, acquisitions, and strategic planning since 2003. Matt has completed over 100 capital formation and M&A transactions. His capital formation experience includes private placements, IPOs, public follow-on offerings, and debt transactions. Matt has advised companies on a wide variety of M&A activity including sales, acquisitions, mergers with a peer institution, and responding to unsolicited proposals. Matt joined Raymond James when it acquired Howe Barnes Hoefler & Arnett in 2011. Matt had previously worked in the Financial Institutions Group at Triangle Capital Partners. Matt graduated from Davidson College with an A.B. in Classics and Economics. He also holds the Chartered Financial Analyst designation.

**Bill Patterson** is a Managing Director in the Business Development Group of Commerce Street Capital. Bill joined Commerce Street in April 2017. His focus is to expand the company's Corporate Investment Banking, Bank Capital, Risk Management Consulting, SBIC Funds and strategic business development in the Southeast. Prior to joining Commerce Street, Mr. Patterson was the Vice President and Senior Investment Officer in the Investment Banking Division at UMB Bank, N.A. ("UMB"), where he implemented fixed income and balance sheet management strategies and provided investment analysis, market research and liquidity analysis for clients. Before that, he was a Principal at Quantum Risk Management & Solutions, LLC, a risk management and consulting firm for financial institutions. Previously, he was a Senior Consultant at Professional Bank Services; a Vice President and Secured Lending Division Manager at Peoples Bank & Trust Company; a Vice President and Funds Manager at First Liberty Bank in Macon, Georgia and an Asset and Liability Analyst at Morgan Keegan & Company, Inc. in Birmingham, Alabama. Mr. Patterson has authored numerous published articles. He has covered a wide array of subjects including Liquidity Management, Interest Rate Risk Management, Fixed Income Portfolio Management and Economics. Mr. Patterson received his Bachelor of Science in Finance with a concentration in Bank Administration from the University of Alabama. He completed The Graduate School of Banking at LSU and the Southeast School of Commercial Lending at Vanderbilt. Mr. Patterson is a registered representative and has passed the FINRA series 7 and 63 examinations.

**Hans Pettit** is a partner at HORNE LLP who challenges the firm's financial institutions clients to evaluate perspectives and find opportunities unique to their organizations. His focused experience with highly regulated entities means specific assessment of a client's situation is only the beginning of the relationship. Hans' specialty is guiding clients through the complexities of risk and regulatory issues, while identifying strategic opportunities for outcomes that position a bank's leadership team to succeed. He also serves as a leader in the firm's efforts to champion an inclusive culture. Hans shares his 20 years of specialized experience with his clients in growth opportunity planning and assessment; risk management and design; and internal control framework design and effectiveness. His career has included working for an international accounting firm and serving as a financial executive with a top 50 commercial bank. Hans has extensive experience with public and private companies in the financial services, telecommunications, energy and governmental industries. Hans serves as one of the firm's subject matter experts specializing in complex financial and accounting transactions. Through his experience as auditor and as the Accounting Policy Director of a \$27 billion public bank holding company he has assisted with the analysis, interpretation and implementation of numerous new accounting standards. This experience includes allowance for loan losses methodology, mortgage banking, debt issuances and restructurings, derivatives, fair value, business combinations and consolidations. Hans earned a Bachelor of Business Administration in Accountancy from Auburn University at Montgomery and Master of Accountancy from the University of Alabama.

**Tim Nielsen**, CPA, CFE, CGMA, Partner - After graduating from Louisiana Tech University in 1973 with a Bachelor of Science in Accounting, Tim joined Heard, McElroy & Vestal. His more than 40 years of experience have all been at HMV in the audit department focusing on audit and attest engagements of financial institutions, equipment and auto dealers, employee benefit plans, public companies and SEC filings. Tim brings a wealth of experience and knowledge to the firm and is a mentor to many of the young professionals. He served as Partner-in-Charge of the Audit Department from 1995-2010. Skilled in assisting client in detecting improper or illegal financial situations and establish systems for fraud prevention, Tim holds the Certified Fraud Examiner (CFE) designation from the Association of Certified Fraud Examiners. He also holds the Chartered Global Management Accountant (CGMA) designation through the AICPA. Tim is a member of the American Institute of Certified Public Accountants (AICPA), Louisiana Society of Certified Public Accountants (LCPA), Association of Certified Fraud Examiners and Louisiana Bankers Association, Associate Member.

**Eric Bosch**, CPA is a Director of Accounting and Auditing Services for LaPorte. Since joining the firm in 1990, Eric has been an active member of LaPorte's Financial Services Industry Group. He has served community financial institutions throughout Louisiana. He is licensed as a CPA in both Louisiana and Mississippi, and is a member of the American Institute of Certified Public Accountants and Society of Louisiana Certified Public Accountants. Eric obtained his Bachelors of Science in Accounting from the University of New Orleans, and serves as an Adjunct Professor within the College of Business. Eric is also a faculty member of the 10,000 Small Business Program at Delgado Community College. Eric serves as treasurer of the Jefferson Business Council, and as treasurer for JCFA. Eric is also a member of Jefferson Dollars for Scholars and the Girard Playground Booster Club.

### Registration Form

*(For additional registrations, please make copies.)*

#### Registrant 1

#### Registrant 2

Mr./Mrs./Ms. _____	Mr./Mrs./Ms. _____
Bank _____	Bank _____
Email Address _____	Email Address _____
Branch Street Address _____	Branch Street Address _____
City, State, Zip _____	City, State, Zip _____
Phone _____	Phone _____
Fax _____	Fax _____

### Payment Options

Check (Made payable to the Louisiana Bankers Association)  
 Visa       MasterCard       American Express  
 Card # \_\_\_\_\_ Expiration Date \_\_\_\_\_  
 Credit Card Billing Address: \_\_\_\_\_  
 Name on Card (Please Print) \_\_\_\_\_  
 Signature \_\_\_\_\_ Amount to be charged on card \$ \_\_\_\_\_

**Registration Fee**  
 \$250, per LBA member  
 \$450, per non-member

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 \$450, per non-member

### Agenda

- 8:30am Registration & Continental Breakfast
- 9:00am Program Begins
- 12:00pm Lunch
- 3:30pm Program Adjourns

### Location

LBA/The Bankers Center  
 5555 Bankers Avenue  
 Baton Rouge, LA 70808

### Cancellation Policy

Due to commitments we must make to secure a class, we need your help. If you must cancel your registration, please do so at least 3 business days prior to the seminar date to avoid a \$125 cancellation fee. Any registrant who does not cancel will be billed the full registration fee and sent the manual. Substitutions are welcome at no additional charge.

### Hotel Information

Residence Inn by Marriott - Towne Center at Cedar Lodge  
 1061 Commerce Circle, Baton Rouge, LA 70803.  
 For reservations, call **(225) 925-9100** and ask for the "Louisiana Bankers Association special room rate of **\$125.**"

Candlewood Suites  
 5353 Bankers Avenue, Baton Rouge, LA 70808  
 For reservations, call **(225) 925-3353** and ask for the "Louisiana Bankers Association special room rate of **\$89.**"

**Submit registration and view rosters in the  
 Education Section of LBA's Website, [www.lba.org](http://www.lba.org)**