



**120th ANNUAL
LOUISIANA BANKERS ASSOCIATION
VIRTUAL CONVENTION & EXPOSITION**

November 2-3, 2020

Yes, we are “Groovin’ Into Virtual” for this year’s LBA Convention & Exposition! Making this convention a valuable experience for you, your staff and your board members is important to us. More meeting sessions scheduled on Monday November 2 and Tuesday November 3 bring valuable material directly into your office.

This year’s Sponsors and Exhibitors are so important to LBA and to Louisiana’s banking industry; we ask that you take the time to visit the virtual exhibit hall, thank the sponsors and exhibitors, and, enjoy the chance to see what the vendors have to offer. See sponsors and exhibitors as they join the convention on the [LBA Convention Website](#).

Pricing for this “Groovin’ Into Virtual” Convention offers a “bring the bank” fee, allowing up to 15 of your bankers/directors to attend.

And, to top it all off, all convention meeting sessions will be available to registered attendees for up to six months after convention, allowing you to share the sessions with others inside your bank, and, the exhibit hall vendor booths will be open to registered convention attendees until December 15, 2020, giving you ample time to get the specifics you need from each vendor.

See all convention details in the following pages.

Register your bankers and directors today!



2020 CONVENTION AGENDA



MONDAY NOVEMBER 2, 2020

7:45am Virtual Convention Opens

Sessions will be held at the scheduled times and will also be featured in the on-demand section of the virtual platform after the live session. The Virtual Exhibit Hall will be open through December 15. Make sure to visit exhibit booths in the marketplace for a chance to win prizes!

8:00am-8:25am General Session Opening Remarks

Robert Taylor, Chief Executive Officer, LBA
Gary Littlefield, LBA Board Chairman

8:25am-9:00am General Session Room

Office of Financial Institutions Update

John Ducrest, Commissioner, OFI
Sid Seymour, Chief Examiner, OFI
Jonathan Finley, Chief Examiner, OFI

This year has been one challenge after another for Louisiana banks. OFI's overview of the state of the state's banking industry brings a current assessment and outlook. Join us for a fast moving and informative session.

9:00am-9:15am Break (Virtual Exhibits Open)

9:15am-9:45am General Session Room

Independent Community Bankers of America Update

Pres Kennedy, ICBA Immediate Past Chairman

Community banks around the country have come to the aid of local businesses this year, as they always have. Hear from ICBA past chairman and Louisiana banker Pres Kennedy as he discusses ICBA's commitment to help banks flourish in their communities.

9:45am-10:00am Break (Virtual Exhibits Open)

10:00am-10:35am General Session Room

Update from Acting Comptroller Brian Brooks

Brian Brooks, Office of the Comptroller of the Currency

Join us for a Q&A session with Acting Comptroller Brian Brooks and LBA CEO Bob Taylor.

10:35am-10:50am Break (Virtual Exhibits Open)

10:50am-12:05pm General Session Room

Update on the Economic, Political and Business Climate

Roger Tutterow, Kennesaw State University

Six years ago, we cleared hurdles that were important steps back toward "normal". With the economic expansion well into its 11th year, the question has shifted toward concern over the maturity of the expansion. In this session, Dr. Roger Tutterow provides a timely overview of global, national and regional economies and as we navigate through 2020. Special emphasis will be placed on recent developments in trade policy and currency valuations, the ongoing recovery in real estate markets, the effect of changes in the competitive landscape on financial institution performance. We will also consider the outlook for consumer spending and the retail sector, the causes and effects of the recent movements in energy prices, the inflation outlook and implications for fixed income performance and the ongoing implications of changes in the political and regulatory climate for the industry and the Louisiana economy.

12:05pm-1:15pm Break

1:15pm-2:15pm Breakout Sessions (Choose One)

Breakout Session 1 (Peace Room): Solving the Regulatory Riddle

Scott Polakoff, FinPro

This session will discuss the key regulatory initiatives and proper interpretation to be prepared for your next examination.

Breakout Session 2: Risk Management in a Pandemic (Love Room)

David Kemp, Bankers Management, Inc.

Bank performance metrics will be through the end of the second quarter of the year, along with state demographic trends. There is no playbook for the expected economic down turn that is likely to result from the pandemic, we will need to develop policies and procedures as we work with our borrowers and lending team. Collaboration will be the order of the day. The close monitoring of economic trends and customer feedback are going to be essential. We will explore the role of all of the key players; The Board, Senior Loan Management, Line Lenders, Customers, and Regulators.

2:15pm-2:30pm Break (Virtual Exhibits Open)

2:30pm-3:30pm Breakout Sessions (Choose One)

Breakout Session 1 (Peace Room): Building Your Bank's Digital Payments Strategy

Tina Giorgio, ICBA Bancard

There is a lot of buzz about payments – real-time payments, faster payments, digital wallets – the list goes on. What solutions are just buzz and what solutions are here to stay? And more importantly, how and when does a community bank deploy them? This session will give you a high-level look at what is happening and what you should consider when developing a strategy.

Breakout Session 2 (Love Room): Mergers & Acquisitions

David Kemp, Bankers Management, Inc.

The decision to pursue or not to pursue a merger is one of the most important decisions a Board can make. The price of the transaction is not the only consideration, as all of the bank's stakeholders must be considered. How your people are impacted is always at the top of mind. The impact of the M&A transaction must analyze pre and post transaction. In the end you must be able to answer the question "Is it a good deal"?

Breakout Session 3 (Rock N Roll Room): What's Next?

Julie Laperouse, Screaming Peacock

From #metoo to virtual workspaces to diversity and inclusion, our organizations have been engaged in a multitude of long overdue conversations over the past few years. But how do you know if you are having the right conversations in the right way and if they are truly moving the needle? How do you measure progress when some elements of these conversations are moral imperatives and some impact the bottom line? Join us for this quick conversation on the role your leadership team should be playing and how to check in as we begin planning for the 2021 year.

TUESDAY NOVEMBER 3, 2020

8:30am-9:00am LBA Business Session

Gary Littlefield, LBA Board Chairman

Service Award Presentations

LBA Director Introductions

Formal Installation of New LBA Chairman

9:00am-9:30am General Session Room

American Bankers Association Update

Laurie Stewart, ABA Immediate Past Chair

Laurie Stewart, American Bankers Association Chairman and president & CEO of Seattle-based Sound Financial Bancorp, joins Louisiana bankers today delivering the latest banking and advocacy news from ABA.

9:30am-9:45am Break (Virtual Exhibits Open)

9:45am-10:45am General Session Room

TDRs, Loan Deferrals, PPP Loans & Other Accounting Issues

Jeff Fair, American Planning Corporation

Recent economic events and natural disasters have created a variety of asset quality concerns and accounting questions. In this session, we will explore the handling of TDRs, COVID-19 deferrals, PPP loan accounting and more.

10:45am-11:00am Break (Virtual Exhibits Open)

11:00am-12:00pm Breakout Sessions (Choose One)

Breakout Session 1 (Peace Room): The Importance of Compliance (This session will end at 12:10pm)

Patti Joyner, Financial Solutions

Your bank deserves recognition for the difference you make in your communities every day! Compliance exams start with an assessment of the board and executive management's understanding and commitment to regulatory compliance today! Don't let compliance and operational challenges cloud your results. Review the principles and expectations that shape your bank's performance with Patti Joyner, a lifelong banker that understands banking is all about people and our relationships, not dollars and cents!

Breakout Session 2 (Love Room): Strategic Planning

David Kemp, Bankers Management, Inc.

Almost all banks engage in some form of Strategic Planning process that covers a 3-5-year period. The FDIC guidelines: "ensuring that the strategic plans are established is one of the basic duties of the Board".

The effectiveness of that planning process varies greatly. The best measurement of the efficacy of your planning process is the guidance it provides for future decision making of the Management Team and Board. This process should also allow for an outside perspective of the Bank. The plan should have quantifiable goals and objectives, as well as, a clear statement of the bank's values. While management is responsible for day-to-day operations, the Board has a responsibility to help set the Goals & Objectives of the Bank.

Breakout Session 3 (Rock n Roll Room): The iGeneration Takes Financial Services by Storm

Virginia Heyburn, Fiserv

Today's customer is always-on and hyper-informed, favoring speed over design for their on-the-go, need-it-now lifestyles. Entrepreneurial Fintech companies are disrupting banks' traditional revenue models by using emerging technologies to solve complex banking problems in

a collision course with banks over service, challenging banks to create personal experiences that attract, delight and retain customers by meeting them where they are and custom-fitting services to their unique needs and desires. Innovation is now recognized as a brand and trust builder. Customers are asking banks to put the fun into banking, while helping them solve complex financial problems in intelligent ways. As a result, banks will pursue conversational banking services that leverage new technologies such as artificial intelligence, voice banking, chat bots, and intelligent payments. This session will offer banks new strategies for growth in a future punctuated by fintech innovation.

12:00pm-1:15pm Break

1:15pm-2:15pm Breakout Sessions (Choose One)

Breakout Session 1 (Peace Room): Credit Risk Management: A Data Driven Approach

Layne McDaniel, Innovative Analytics

Regulatory examinations have disclosed a wide array of credit risk management, account management, and loan loss allowance practices, many of which have been deemed inappropriate and have substantially elevated a financial institution's risk profiles. As a result, new ways to manage and anticipate credit risk have evolved for community banks. Forward-looking credit risk management provides a powerful tool in the risk management and strategic decision-making process. Whereas performance metrics primarily convey what has occurred in the portfolio, forward-looking metrics assist in identifying underlying risks that could potentially affect future performance. The federal bank regulatory agencies have communicated the importance of forward-looking credit risk management systems. While performance metrics, including trends in charge-offs, delinquency ratios, nonaccrual loans, restructured loans, and adversely classified assets, are an integral part of a credit risk management program, an overreliance on these lagging indicators may make it difficult for management to adequately identify emerging risks in the loan portfolio. Forward-looking indicators, such as economic values, credit bureau data and the use of models and projections promote the identification of emerging risks and tend to be more predictive of future performance.

Breakout Session 2 (Love Room): CEO Performance

David Kemp, Bankers Management, Inc.

One of the most important responsibilities of the Board is the selection and supervision of the bank's CEO. "The CEO works for the Board". The Board has a responsibility to provide informal and formal feedback to the CEO, with the objective of improved bank performance. The general areas of review are Leadership, Administrative, and Strategic. The Board should also be a sounding board for the CEO. The evaluation process should involve self-evaluation and quantitative and narrative feedback from the Board.

Breakout Session 3 (Rock n Roll Room): Getting a Bang for Your Buck: Cash Based Incentives

Mike Blanchard, Blanchard Consulting Group

This session focuses on exploring the usefulness and need for performance-based annual and long-term incentive plans. In this session, explore typical plan design parameters and common goals that are utilized amongst banks, the range of payouts for various positions, and discuss the weighting of goals between company, department, and individual. Participants will walk away feeling more comfortable with promoting and developing both annual and long-term performance-based incentive plans.

Learning Objectives:

- Explore market data from our BCG surveys and databases
- Learn about incentive plan design best practices and market trends
- Discover how to mitigate risk within annual and long-term incentive plans

CONVENTION SPEAKERS



John P. Ducrest, a native and resident of Broussard, Louisiana, was first appointed as Commissioner of the Office of Financial Institutions on June 8, 2004, and subsequently reappointed on January 10, 2008 and February 24, 2012. On February 2, 2016, Ducrest was reappointed by Governor John Bel Edwards to serve another four year term as Commissioner. Ducrest has served as Chairman of the Conference of State Bank Supervisors (CSBS) from January 14, 2011 through May 21, 2012, having previously served in several leadership positions with that organization. Ducrest served on the Financial Stability Oversight Council (FSOC) from March 2012 through September 2016. Additionally, since May 2017 he has served as Chairman of the State Regulatory Registry (SRR), a subsidiary of CSBS which owns and operates the Nationwide Multistate Licensing System. Ducrest has been with the Office of Financial Institutions for 35 years. From 1985 to 1994, he was a Financial Examiner. In that role his duties included conducting safety and soundness examinations of financial institutions. In 1994, Ducrest was named Deputy Chief Examiner of OFI. Ducrest is a 1984 graduate of the University of Louisiana at Lafayette, with a Bachelor of Science degree in Business Administration. He is a 1994 graduate of the Graduate School of Banking at Louisiana State University. Ducrest is a Certified Public Accountant, a Certified Fraud Examiner, and a Certified Examinations Manager. His professional affiliations include the Louisiana Society of Certified Public Accountants, the American Institute of Certified Public Accountants and the Society of Certified Fraud Examiners.



Jonathan Finley - After establishing his career working for the states of Kentucky and Texas, Jonathan Finley was hired to be Chief Examiner of Depository institutions for the Louisiana Office of Financial Institutions (LOFI) in June of 2017. Jonathan started as a bank examiner in his hometown of Louisville, Kentucky, in 1999, and moved to Texas in 2004.

In his career, Jonathan has been responsible for the supervision of banks, thrifts, and credit unions ranging from among the smallest in the country to more than \$30 billion in assets. In his current role, he oversees the examination activities and offsite monitoring of all state-chartered depository institutions in Louisiana. Jonathan actively collaborates with other state and federal regulators from across the country through various working groups of the Conference of State Bank Supervisors and the Federal Financial Institutions Examination Council (FFIEC). He has been recognized twice for Superior Contributions to the FFIEC. He is also active in the National Association of State Credit Union Supervisors. Jonathan has a degree in economics from Centre College, Danville, KY, and is an alumnus of the Graduate School of Banking at Colorado, where he is currently on the faculty. Jonathan and Angela live in Baton Rouge with their two young sons and are active parishioners of St. Jean Vianney Catholic Church.



Sidney E. (Sid) Seymour was named Chief Examiner of Depository Institutions for the Louisiana Office of Financial Institutions (LOFI) in December 1993. Prior to this appointment, he served as Chief Examiner over thrifts, credit unions, licensed lenders, and sole of check licensees for approximately four years. Sid joined the LOFI staff in 1978 and served as a bank examiner in the Baton Rouge Field Office before coming to the Main Office in 1988. He is a native of Vicksburg, Mississippi, graduating from St. Aloysius High School. He is also a graduate of the University of Southern Mississippi, Hattiesburg, Mississippi, with degrees in Personnel Management and Accounting. Sid is Past Chairman and on the Board of the American Council of State Savings Supervisors (ACSSS). Sid has served on the Board of Trustees of the National Institute for State Credit Union Examiners (NISCUE), and on several committees within the National Association of State Credit Union Supervisors (NASCUS). He also holds the designation of Certified Examination Manager (CEM) through the Conference of State Bank Supervisors (CSBS). Due to his interaction with other state and federal regulatory agencies

in the aftermath of Hurricanes Katrina and Rita, Sid received the Superior Contribution Award from the Federal Financial Institutions Examination Council (FFIEC) for meritorious contributions in meeting the overall objectives of the FFIEC in 2006. This was the first time that the FFIEC presented such an award to a representative of a state regulatory agency. On January 17, 2015, Sid retired from state service but is currently assisting his replacement. Sid is actively involved in various ministries at St. George Catholic Church. He is married and has three children and eight grandchildren at this time.



Preston L. Kennedy is Immediate Past Chairman of the Independent Community Bankers of America® (ICBA), the only national advocacy organization that exclusively represents community banks. President and CEO of Zachary Bancshares Inc., in Zachary, La., Kennedy has served in many leadership roles at ICBA and is chairman of the Executive Committee and the board of directors. He is a member of ICBA's Policy Development and Nominating committees. He also serves as Executive Committee liaison to the Agriculture-Rural America Subcommittee and the Minority Bank Council. He is past chairman of the Federal Delegate Board and previously served on the Cyber and Data Security Committee. Kennedy was treasurer on ICBA's Executive Committee in 2014-16 and was an ICBA at-large director in 2011-12. He also served as ICBA's state delegate for Louisiana. Kennedy has always maintained longstanding ties to his community. He is a former president of the Feliciana Chamber of Commerce and the Zachary Chamber of Commerce. He is a past president of the Rotary Club of Zachary and has served on the boards of small business incubator, Dixie Business Center, and the Lane Regional Medical Center Foundation. Kennedy attended Silliman Institute, holds a Bachelor of Science degree from the Louisiana State University E. J. Ourso School of Business and is a graduate of the Graduate School of Banking at LSU. He lives in Baton Rouge, La., with his wife. They have six children and twelve grandchildren.



Brian P. Brooks is the Acting Comptroller of the Currency. Mr. Brooks became Acting Comptroller of the Currency upon the resignation of the 31st Comptroller of the Currency Joseph M. Otting as a result of his designation as First Deputy Comptroller by Treasury Secretary Steven T. Mnuchin pursuant to his authority under 12 USC § 4. As Acting Comptroller of the Currency, Mr. Brooks is the administrator of the federal banking system and chief officer of the Office of the Comptroller of the Currency (OCC). The OCC supervises nearly 1,200 national banks, federal savings associations, and federal branches and agencies of foreign banks that conduct approximately 70% of all banking business in the United States. The mission of the OCC is to ensure that national banks and federal savings associations operate in a safe and sound manner, provide fair access to financial services, treat customers fairly, and comply with applicable laws and regulations. The Comptroller also serves as a director of the Federal Deposit Insurance Corporation and a member of the Financial Stability Oversight Council and the Federal Financial Institutions Examination Council. Prior to becoming Acting Comptroller, Mr. Brooks served as Senior Deputy Comptroller and Chief Operating Officer. In this role, he oversaw OCC bank supervision, bank supervision policy, economics, supervisory system and analytical support, systemic risk identification support and specialty supervision, and innovation. He also served as a member of the OCC's Executive Committee and was the Chair of the Technology and Systems Subcommittee, since joining the agency in April 2020. Prior to joining the OCC, Mr. Brooks served as Chief Legal Officer of Coinbase Global, Inc., where he headed the legal, compliance, audit, investigations, and government relations functions for the company, which served 20 million customers. He held this position since September 2018. From 2014-2018, Mr. Brooks served as Executive Vice President, General Counsel, and Corporate Secretary of the \$3.2 trillion Fannie Mae. Mr. Brooks holds a bachelor's degree from Harvard University in government and a law degree from the University of Chicago.

CONVENTION SPEAKERS (continued)



Roger Tutterow, Ph.D. is Professor of Economics at Kennesaw State University where he holds the Henssler Financial Endowed Chair. In addition, he serves as Director of the Econometric Center, an applied research center housed in KSU's Coles College of Business. His analysis of the economic, business and political environments have been featured in a variety of media including Wall Street Journal, Financial Times, Business Week, Forbes, USA Today, Atlanta Journal Constitution, Arizona Republic, Florida Times-Union, Kansas City Star, Los Angeles Times, New York Times, Orlando Sentinel, Palm Beach Post, Wichita Eagle and on CNN, CNBC, NBC, Bloomberg Television, NPR's "Marketplace" and "All Things Considered," CNN-Radio as well as by regional electronic and print media. In addition to his work in academia, Dr. Tutterow has served as a consultant on financial economics and statistical modeling for corporate clients ranging from Fortune 500 companies to closely held businesses. He has provided expert testimony on economic, financial and statistical matters in state and federal court, before the Georgia General Assembly and before the Georgia Public Service Commission. A Georgia native, Dr. Tutterow holds a B.S. in Decision Science from Berry College and a M.A. and Ph.D. in Economics from Georgia State University.



Scott Polakoff is Executive Vice President of FinPro. He joined FinPro to co-lead its regulatory practice after serving over 22 years with the Federal Deposit Insurance Corporation (8 years as the Chicago Regional Director) and 4 years with Office of Thrift Supervision as its Chief Operating Officer. From 2009 to 2011 he was a Principal at Booz Allen Hamilton as a leader in the core financial services group. His clients have included the FDIC, SEC, NCUA and the U.S. Treasury. Mr. Polakoff has collaborated with top-level agency leadership at the OCC, FDIC, and Federal Reserve, has testified multiple times before the Senate Banking Committee and the House Financial Services Committee, and is a sought-after industry specialist on banking and capital markets.



David L. Kemp is president of Bankers Management, Inc. formerly The Management Group. Prior to forming BMI, he served as vice president, director of credit services for Canon Financial Institute in Athens, Georgia. His areas of expertise include commercial lending, consumer lending, workouts, and director responsibilities.



Chrystina (Tina) M. Giorgio is president and CEO of ICBA Bancard®, the largest national credit card program exclusively for the nation's community banks. She joined the company in 2016 and focuses on developing strategies to leverage the brand among current and new customers. A former community banker with 30 years of experience, her expertise also includes payment systems, digital banking, risk and fraud, vendor management, marketing, and client service. In addition, Giorgio has served on several boards and committees with the Federal Reserve, NACHA, and other industry organizations. Giorgio holds an MBA from UMass Amherst's Eisenberg School of Management and a BS in Business Management from the University of Maryland University College. She completed graduate work at the BAI program in Operations and Technology Management for Banking and Financial Services at Vanderbilt University and the Stonier Graduate School of Banking with a Wharton Leadership Certification. She has been an Accredited ACH Professional (AAP) since 1993.



Julie Laperouse is an expert trainer and facilitator with an impressive track record of training high-performing professionals. In her most recent role as Emergent Method's director of training, Julie led efforts to grow the firm's suite of training and development services, particularly those involving leadership development, supervisory skills, soft skills, and team building. Julie joined Emergent Method in 2015 after serving as director of talent development for the Baton Rouge Area Chamber (BRAC), where she oversaw the creation of their highly successful talent program focused attracting and retaining human capital in the Baton Rouge area. In addition, in 2008, Julie founded Screaming Peacock, a motivational speaking firm, and is author of the book "Are you a Screaming Peacock?" which complements her public speaking engagements. Through Screaming Peacock, Julie has worked with organizations ranging from Nissan North America to the Louisiana Funeral Directors Association. Julie is a Louisiana native and alumnae of Louisiana State University.



Laurie Stewart is president and CEO of Seattle-based Sound Financial Bancorp, Inc., and celebrates 30 years with Sound Community Bank this year. Sound has eight branches, two loan production offices and total assets in excess of \$717 million, as well as a loan servicing portfolio of over \$330 million. Originally chartered as a credit union, the bank has completed numerous charter conversions and is now publicly traded on NASDAQ. Sound is recognized as one of the top performing community banks in the country and as a top philanthropist. Active in the industry, Laurie was one of 14 bankers selected to serve on the inaugural FDIC Advisory Committee on Community Banking. Subsequently she was appointed to the inaugural CFPB Community Bankers Advisory Council and in 2017 was one of nine community bankers invited to the White House for a listening session with the president. She is active in trade associations, serving two terms as chair of the Washington Bankers Association and one term as chair of the ABA Government Relations Council. She also serves as vice chair of the National Arthritis Foundation board of directors and is a director of the Seattle branch of the Federal Reserve Bank of San Francisco. Laurie was recognized as one of American Banker's Most Powerful Women in Banking in 2019 and was on its women-to-watch list four times previously. In 2016, she also earned the prestigious Woman of Influence award from the Puget Sound Business Journal. She is a frequent speaker and teacher who loves to sew baby quilts for every new parent and grandparent at the bank. Her community engagement includes serving as immediate past chair of the Woodland Park Zoo, volunteering as a court appointed special advocate, and climbing Mt. Kilimanjaro to raise money for cancer research.



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. Jeff holds a Bachelor of Business Administration from Baylor University, a Masters of Finance from Louisiana State University, and the Certified Valuation Analyst designation from the National Association of Certified Valuation Analysts.

CONVENTION SPEAKERS (continued)



Patti Joyner founded Financial Solutions in 1990 to provide community financial institutions with effective solutions for the ever-increasing need for cost-effective regulatory risk management. The company provides in-house training, compliance policy and procedure development and litigation support. Patti's ability to transform complex requirements into simple, practical solutions is bound by a deep conviction that "excellence is not optional," easily translating into effective answers for community bankers. Patti firmly believes that being a community banker is all about the size of your heart, not your bank's assets! She has a thorough understanding of the current regulatory environment and is able to integrate and streamline competing priorities without compromising compliance, results, or your sanity. Patti loves people and banking - put the two together and its inspiring! Ms. Joyner is a frequent presenter for the American Bankers Association where she served as a faculty member of its prestigious Stonier Graduate School of Banking and National, Intermediate and Graduate Compliance Schools. Additionally, Patti has delivered many ABA briefing/webcast series on a wide variety of compliance subjects. She works extensively with state and regional banking associations, and enjoys being a frequent speaker for various regulatory and law enforcement agencies. It was Patti's privilege to be named ABA's annual Distinguished Service Award winner for 2018 in recognition of her contribution to the banking industry across our country. Patti is a regularly published compliance resource for many other regional and national publications. Her high energy style and slightly wicked sense of humor combine to provide entertaining, effective, successful and compliant solutions that will leave a smile in your heart along with answers to your questions. Ms. Joyner has a B.S. degree in Accounting from Louisiana Tech University where she graduated with honors. Patti earned her Certified Public Accountant (CPA) certification in 1984. She has over 38 years of banking experience and is a Certified Regulatory Compliance Manager (CRCM).



Virginia Heyburn is a VP of Strategy at Fiserv. She advises C-Level executives on industry and consumer trends, business drivers and technology strategies that align with a faster pace of consumer and business innovation. Virginia is a frequent mainstage speaker on the future of financial services, technology innovation for real-time customer service excellence, and outpacing expectations of Gen Y and Gen Z customers who view innovation as a brand and trust builder. Virginia is a yoga teacher, passionate traveler and multi-generational mom to 4 children ranging from 25 to 1.



Michael Blanchard is the CEO of Blanchard Consulting Group. He has extensive experience in the human resources field and has conducted or supported over 500 compensation planning, market research, and organizational development projects over the past twenty-five years, with over nineteen years specific to the banking industry. Mike has presented to various national and state banking associations including the American Bankers Association, the Bank Director Annual Compensation Conference, and the Western Independent Bankers association on a variety of compensation and board governance topics. With a masters degree in advanced industrial and organizational psychology, Mr. Blanchard's experience includes advising clients on assessing total compensation, incentive planning, and performance appraisals.



Layne McDaniel is co-founder and President of Innovative Analytics, LLC and President of the Credit Bureau of Baton Rouge Foundation. He is a Certified Public Accountant and Chartered Global Management Accountant. He received his B.S. in Accounting from Louisiana State University in 1983 and has worked in both the public and private sectors. Prior to founding Noesis Data in 2005, he served as president of the Credit Bureau of Baton Rouge, Inc. Prior to that, he served as Credit Administration Manager for Bank One, Louisiana and as an Audit Manager for the Financial Services Group of Ernst and Young, CPAs in their Houston office. Layne is a member of the American Institute of CPAs, Louisiana Society of CPAs, Consumer Data Industry Association, Baton Rouge Area Foundation, Baton Rouge Area Chamber and Rotary Club of Baton Rouge. He is also an associate member of the Louisiana Bankers Association, Louisiana Credit Union League, Louisiana Automobile Dealers Association and Louisiana Finance Association. He serves on numerous Boards, including Louisiana Dream Teachers, Junior Achievement, Manship Theatre, and Shaw Center for the Arts. He also serves on the Advisory Council of the LSU Libraries System, and PolitiCraft. In addition, he serves on numerous committees and work groups, including Rotary Club of Baton Rouge Foundation, LCPA Financial Literacy Committee, Louisiana Department of Education's Financial Aid Working Group and the Baton Rouge Area Chamber Education and Workforce Issue Council. Additionally, he serves as a volunteer for Junior Achievement, Salvation Army, The Arts Council of Greater Baton Rouge, Family Services of Greater Baton Rouge, and other civic and charitable organizations.

CONTINUING LEGAL EDUCATION (MCLE)

This program has been approved for 8.5 hours of continuing legal education with The Louisiana State Bar Association. If you would like to apply for credit, an online quiz will be required for tracking your participation in each session. Additional instructions will be sent closer to the program. Please provide bar number and hours attended to the LBA office following the virtual convention to obtain credit.

Please note: *CLE will only eligible for live sessions on November 2-3. On demand sessions are not eligible for CLE credit.



LBA VIRTUAL CONVENTION REGISTRATION FORM

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.

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

VIRTUAL CONVENTION FEES

Per Person Fee: \$475

"Bring the Bank" Fee (register 3-15 bank employees): \$1425

*Email address required for registration.
One unique login to the virtual platform will be issued per registrant.*

BANK/FIRM INFORMATION

Bank/Firm _____

Street Address _____

City/State/Zip _____

REGISTRANT INFORMATION

Registrant 1:

Name _____

Email _____

Cell Phone _____

Registrant 2:

Name _____

Email _____

Cell Phone _____

Registrant 3:

Name _____

Email _____

Cell Phone _____

Registrant 4:

Name _____

Email _____

Cell Phone _____

Registrant 5:

Name _____

Email _____

Cell Phone _____

Registrant 6:

Name _____

Email _____

Cell Phone _____

Registrant 7:

Name _____

Email _____

Cell Phone _____

Registrant 8:

Name _____

Email _____

Cell Phone _____

Registrant 9:

Name _____

Email _____

Cell Phone _____

Registrant 10:

Name _____

Email _____

Cell Phone _____

Registrant 11:

Name _____

Email _____

Cell Phone _____

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LBA VIRTUAL CONVENTION REGISTRATION FORM

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Registrant 12:

Name _____

Email _____

Cell Phone_____

Registrant 13:

Name _____

Email _____

Cell Phone_____

Registrant 14:

Name _____

Email _____

Cell Phone_____

Registrant 15:

Name _____

Email _____

Cell Phone_____

FEES

<u>Number</u>	<u>Total</u>
____ Per Person Fee, \$475/ea.	_____
____ Bring the Bank Fee, \$1425 (for 3-15 registrants)	_____

Remember to complete registration for each attendee including email address

Total _____ \$ _____

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 \$_____

BANKER CANCELLATION POLICY & MONEY BANK GUARANTEE

Thank you for joining this year's "Groovin' Into Virtual" annual convention – a first for all of us. If you are not satisfied with the material and/or the experience, please let us know and we will gladly refund your registration fee. Our goal is that this convention and the meeting sessions are valuable to you, your staff and your board members.

Due to our commitments, if you must cancel your registration, please do so by October 26, 2020. Since login credentials to the virtual platform will be issued one week prior, cancellations received after October 26 will not receive a refund. Substitutions are welcome after October 26.

VIRTUAL PLATFORM & YOUR CONTACT INFORMATION

We will be using vConference as the online platform for the convention sessions and virtual exhibit hall.

As a registrant of the virtual convention, your contact information may be shared with exhibitors and sponsors.