

NAVIGATING CURRENT BANKING CONDITIONS

SEMINAR BEGINS AT 8:30 A.M.

WELCOME AND INTRODUCTORY REMARKS

ECONOMIC UPDATE

Designated speakers will present an overview of current economic conditions in the region. Speakers will include Kansas City Reserve Bank President Tom Hoenig and Branch Executives Jason Henderson, Mark Snead, and Chad Wilkerson.

FUNDAMENTALS OF SOUND RISK MANAGEMENT IN A COMMUNITY BANK

REGIONAL ASSISTANT VICE PRESIDENT

This presentation will provide an overview of risk management, using liquidity as a specific example.

BREAK

STATE BANKING COMMISSIONER'S COMMENTS

CONSUMER COMPLIANCE HOT TOPICS

CONSUMER AFFAIRS MANAGER

Topics covered will include significant regulatory proposals, changes and examination findings related to the consumer protection laws and regulations.

BREAK

SAFETY & SOUNDNESS HOT TOPICS

KEVIN MOORE, VICE PRESIDENT OF EXAMINATIONS AND INSPECTIONS

Highlights of recent changes and current issues facing community banks.

CLOSING COMMENTS

EXECUTIVE VICE PRESIDENT ESTHER GEORGE or VICE PRESIDENT KEVIN MOORE