



American  
Bankers  
Association

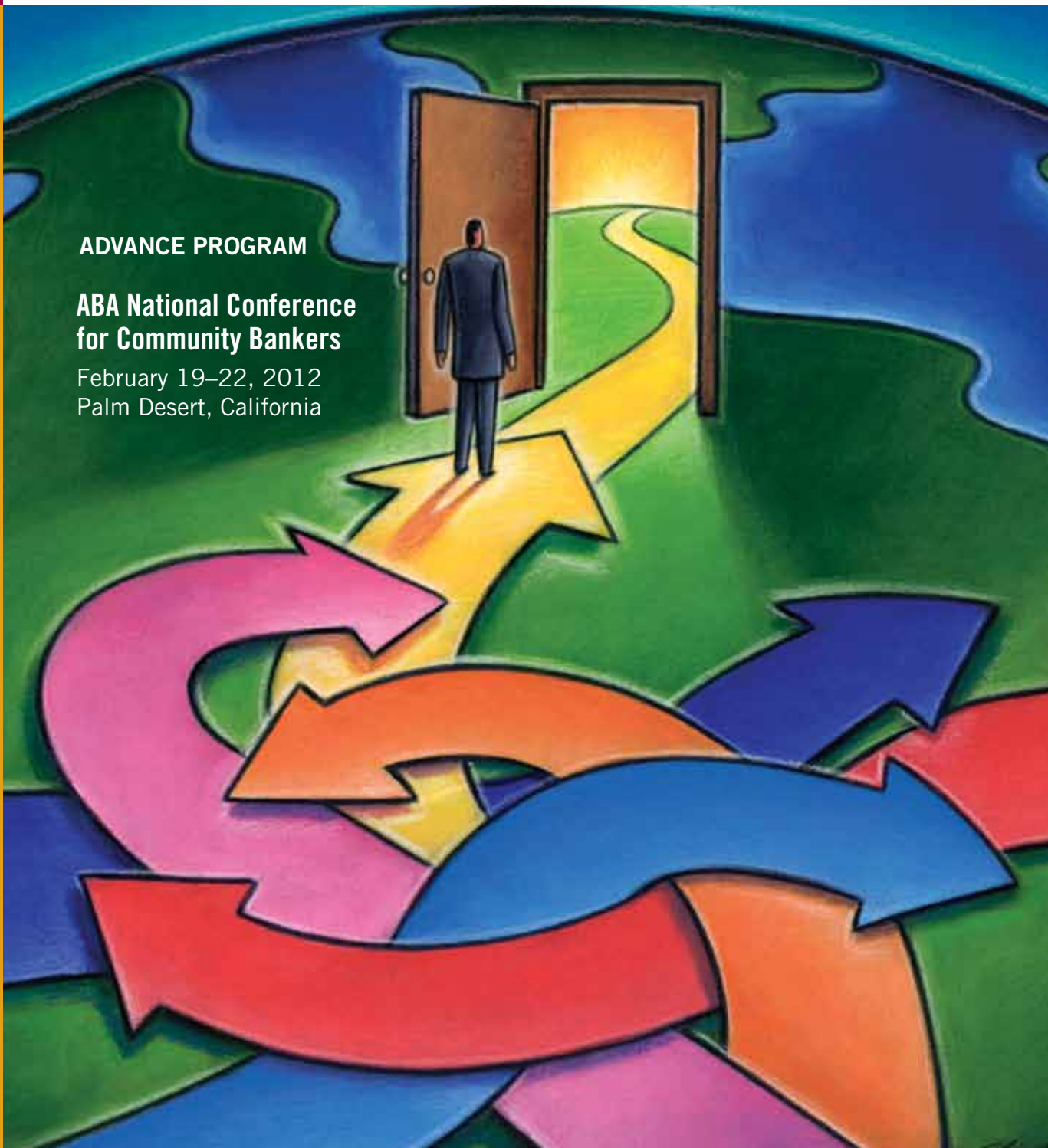
# Open the Door to the Future

Forward-Focused Strategies for Your Community Bank

**ADVANCE PROGRAM**

**ABA National Conference  
for Community Bankers**

February 19–22, 2012  
Palm Desert, California



## DEAR COLLEAGUE:

As community bankers, we find ourselves facing many challenges—new laws and regulations, an uncertain economy. At the same time, we have tremendous opportunities—new technologies and innovative systems that can help our banks do business better and more profitably.

Future-focused thinking drives the program for the **2012 National Conference for Community Bankers**. Designed by our banker planning committee, the 2012 conference will offer cutting-edge sessions on technology, mobile banking, social media and other innovations to help your bank thrive in the new financial environment. You'll also find plenty of networking opportunities and an Exhibit Hall with the latest and best solutions to help your bank rise above the competition.

Please take some time to look through this Advance Program, then save the date, register and plan to join us at this must-attend event for community bank CEOs, presidents, chairmen and senior management.

We look forward to seeing you at the conference this February.



**William B. Grant, Esq.**  
Chairman  
ABA Community Bankers Council



**Kenneth Burgess**  
Vice Chair  
ABA Community Bankers Council

## 2012 CONFERENCE WORKING GROUP

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*Vice President, Industry Relations  
& Strategic Marketing*  
Fiserv  
Norcross, Georgia

### STEVE COCHEO

*Executive Editor*  
ABA Banking Journal  
New York, New York

# SCHEDULE AT A GLANCE

For conference highlights and schedule changes, please visit [aba.com/Community](http://aba.com/Community).

## SATURDAY, FEBRUARY 18

- 2:00 p.m.–6:00 p.m. Golf Desk Open
- 6:00 p.m.–7:00 p.m. Alumni and De Novo Reception (invitation only)

## SUNDAY, FEBRUARY 19

- 8:00 a.m.–6:30 p.m. Banker/Exhibitor Registration
- 8:00 a.m.–12:30 p.m. Golf Tournament
- 8:30 a.m.–11:30 a.m. Hospitality Center
- 8:30 a.m.–12:30 p.m. Preconference Tours
- 1:00 p.m.–6:00 p.m. Dine-Around Desk Open
- 1:00 p.m.–2:00 p.m. ABA Membership Ice Cream Social
- 2:00 p.m.–3:30 p.m. De Novo Performance Stats and Roundtable Discussions
- 3:30 p.m.–4:30 p.m. Industry Provider Sessions
- 4:30 p.m.–6:00 p.m. Exhibit Hall Grand Opening Reception
- 6:00 p.m.–7:00 p.m. Opening Reception
- 7:00 p.m.–9:00 p.m. De Novo Networking Dinner

## MONDAY, FEBRUARY 20

- 7:00 a.m.–8:00 a.m. Breakfast in the Exhibit Hall
- 8:00 a.m.–10:00 a.m. General Session
- 9:30 a.m.–2:00 p.m. Guest Tour Off-site
- 10:00 a.m.–11:15 a.m. Exhibit Hall Open
- 11:15 a.m.–12:30 p.m. Concurrent Sessions
- 12:00 p.m.–6:30 p.m. Dine-Around Desk Open
- 12:30 p.m.–1:45 p.m. Lunch and Dessert in the Exhibit Hall
- 1:45 p.m.–3:00 p.m. Concurrent Sessions
- 3:15 p.m.–5:00 p.m. CEO Peer Exchange by Asset Size
- 3:15 p.m.–5:00 p.m. Board Member Peer Exchange
- 6:00 p.m.–7:30 p.m. Reception in the Exhibit Hall

## TUESDAY, FEBRUARY 21

- 6:30 a.m.–7:30 a.m. Industry Provider Sessions with Buffet Breakfast
- 7:30 a.m.–8:30 a.m. Breakfast in the Exhibit Hall
- 8:00 a.m.–1:00 p.m. Dine-Around Desk Open
- 8:45 a.m.–10:15 a.m. General Session
- 9:00 a.m.–11:00 a.m. Guest Breakfast with Speaker
- 10:15 a.m.–11:15 a.m. Exhibit Hall Open
- 11:15 a.m.–12:30 p.m. Concurrent Sessions
- 12:30 p.m.–1:30 p.m. Lunch on Your Own
- 1:45 p.m.–3:00 p.m. Concurrent Sessions
- 6:00 p.m.–7:00 p.m. Closing Reception
- 7:00 p.m.–10:00 p.m. Dine-Around Dinners

## WEDNESDAY, FEBRUARY 22

- 7:30 a.m.–8:15 a.m. Coffee and Pastries in Foyer
- 8:30 a.m.–10:00 a.m. “Meet Your Regulator” Sessions
- 10:15 a.m.–11:30 a.m. General Session

exclusively  
for de novos

Join your de novo peers for lively, insightful discussions about the current challenges and opportunities for de novo banks. Plus, de novos enjoy special savings on registration.

**De Novo Events**  
**Saturday, February 18**

Welcome Reception

**Sunday, February 19**

De Novo Performance Stats and Roundtable Discussion

Networking Dinner

# EXHIBIT HALL

## Springs Ballroom

Don't miss the NCCB Exhibit Hall for take-away solutions specific to your community bank's needs. Find tools and technologies that will help you and your team do the job faster, more efficiently, effectively and profitably.

Come join our vendors at Industry Provider Sessions on Sunday afternoon and Tuesday for breakfast to learn about new products and services for community bankers. This also gives you another opportunity to meet and network with your peers.

On Sunday, the Grand Opening of the Exhibit Hall kicks off the conference with a "Wow"! This must-attend event offers a first look at the products and services of our cutting-edge providers in the Hall. Enter the prize drawing for a chance to win one of the Wow Prizes.

## Exhibit Hall Activity Schedule\*

### Sunday, February 19

4:30 p.m.–6:00 p.m.

Exhibit Hall Grand Opening Reception

### Monday, February 20

7:00 a.m.–8:00 a.m.

Breakfast in the Exhibit Hall

10:00 a.m.–11:15 a.m.

Exhibit Hall Open

12:30 p.m.–1:45 p.m.

Lunch and Dessert in the Exhibit Hall

6:00 p.m.–7:30 p.m.

Reception in the Exhibit Hall

### Tuesday, February 21

7:30 a.m.–8:30 a.m.

Breakfast in the Exhibit Hall

10:15 a.m.–11:15 a.m.

Exhibit Hall Open

*\*Subject to change.*

# 2012 Community Bank Awards

Deadline  
12.2.2011

Does your institution give back to the community? Do you want your institution to be recognized at the National Conference for Community Bankers for its good work and highlighted in national banking publications?

Submit an entry for ABA's 6th Annual Community Bank Awards! The Awards honor institutions that have taken an innovative, creative and effective approach to make a difference in their communities.

**For more information go to**  
[aba.com/CommunityBankAwards](http://aba.com/CommunityBankAwards)

## shades of Elvis!

Sponsored by  
Corporation for American Banking



**Exhibit Hall Party**  
A Little Less Conversation,  
a Little More Action

**Springs Ballroom**  
Monday, February 20  
6:00 p.m.–7:30 p.m.

*Wear your Elvis-inspired attire*

# KEYNOTE SPEAKERS



> **Jeremy Gutsche, MBA, CFA**  
**Author, Host of Trend Hunter TV and  
founder, TrendHunter.com**

*Exploiting Chaos: 150 Ways to Spark Innovation  
During Times of Change*

Jeremy Gutsche, North America's most sought-after authority on trend hunting, shows you how to gain an edge in business by harnessing the creativity that will help your company survive and flourish in any economic climate. With a respected understanding of exploiting what's cool and record for predicting trends, Gutsche shows how to create a culture of innovation in your company, maximize the exposure of your marketing message, and think big while acting small.



> **Scott Klososky**  
**Author**

*Trends, Technology and Taking the Lead*

Scott Klososky, a former CEO of three successful startup companies, specializes in looking over the horizon with how technology is changing the world. His background and bank clients give him insights into issues and opportunities arising from new and evolving technologies, especially in the financial services arena. Learn how these changes can work for your community bank.



> **Dan Buettner**  
**Bestselling Author and World-Renowned National Geographic Explorer**

*How to Live to Be 100*

National Geographic writer Dan Buettner has traveled the globe to uncover the best strategies for longevity and happiness. His interactive presentation, illustrated with photos and video from NatGeo, will tell stories of the world's happiest and longest-lived cultures and offer a formula to immediately increase the sense of well-being for you and your organization.

## A Washington Perspective From ABA Leadership

**FRANK KEATING**

*President and CEO  
American Bankers Association,  
Washington, D.C.*



**ALBERT C. "KELL" KELLY, JR.**

*ABA Chairman  
and President and CEO,  
SpiritBank, Bristow, Oklahoma*

## PEER EXCHANGES

### CEO Peer Exchange

*Bankers Only, Please*

Join your colleagues in one of three facilitated sessions based on asset size. This is YOUR session to discuss the topics YOU choose. It is a superb opportunity to share challenges, issues and solutions with colleagues. Feel free to bring examples of what has worked in your bank—and what has not. Asset size breakouts:

#### Less than \$250 Million

**Moderator: Don Hutson**, Partner, BKD LLP, Springfield, Missouri

#### \$250 Million–\$500 Million

**Moderator: Randy Dennis**, President, DD&F Consulting, Little Rock, Arkansas

#### \$500 Million and More

**Moderator: Mary Beth Sullivan**, Managing Partner, Capital Performance Group, LLC, Washington, D.C.

### Board Member Peer Exchange

*Directors Only, Please*

Community banks need boards that strike the balance between cooperation with management towards common goals and bringing up uncomfortable but critical issues. This comes at a time when regulators expect boards to do more and more, often stepping beyond their traditional role of oversight. Our popular board member peer group session gives directors and trustees attending the conference a chance to speak with their fellow board members about issues on their minds, with experts providing material for reflection and a guided discussion.

**Speaker: David Kemp**, President, Bankers Management, Inc., College Park, Georgia

**Moderator: Steve Cocheo**, Editor, *ABA Bank Directors Briefing*, and Executive Editor, *ABA Banking Journal*, New York, New York

## CONCURRENT SESSIONS

### Emerging Digital Trends for Community Bankers

Technology is changing the way we work, learn, communicate, shop, manage our business—and bank. Every bank now needs a social media strategy and a greater Web exposure, including social media networks, Web sites and even mobile applications. And with businesses using new payment methods, banks must be ready to accept and process these payments and offer more convenient, compatible solutions for their customers. Learn what's already out there, what's coming along—and how your bank can take advantage of these opportunities.

**Speaker: Sze Lee**, Chief Executive Officer, Social Capital Management, Coral Gables, Florida

### The Big Three: The Fed, the White House and Congress

Get ready for an in-depth examination of where the U.S. economy is at the moment, according to the Blue Chip forecasters, followed by explorations of job growth by state, and an overview of the U.S. economy since 1950. Recent and currently debated policies out of Washington also will be assessed for their long-run impacts on banking and the economy.

**Speaker: Dr. Stephen Happel**, Professor of Economics, Arizona State University, Tempe, Arizona

### Beating Back the Threat: Combating Community Bank Fraud

From malicious software attacks to ATM skimming to account takeover, community banks are under siege and fraud losses continue to grow. This session will focus on recent fraud trends and what practices institutions have found most effective to detect and deter such fraud and leverage existing compliance tools.

**Speakers:**

**Timothy F. Lauster, Jr.**, Supervisory Agent, Federal Bureau of Investigation, Washington, D.C.

**Doug Johnson**, Vice President, Risk Management Policy, American Bankers Association, Washington, D.C.

## Making the Wallet Mobile

Press reports about the mobile wallet focus on Internet giants and telecommunications companies. But community banks can continue to own the payments franchise by learning the threats and opportunities related to new competitors and mobile payments. Gain the foundational knowledge and insight necessary for your bank to determine where near-field communications, contactless payments, chips, stickers, remote deposit capture, person-to-person payments and mobile bill pay fit into your strategy. Hear what other banks are focusing on, what nonbanks are offering and what consumers are thinking about mobile payments.

### Speakers:

**Virginia Garcia**, Vice President,  
Strategic Marketing, Fiserv, Brookfield, Wisconsin

**Frank Sorrentino**, Chairman and Chief Executive Officer,  
North Jersey Community Bank,  
Englewood Cliffs, New Jersey

## The Community Bank of the Future: Transforming to Succeed in a Decade of Change

In 10 years, community banks will operate in an industry that bears only scant resemblance to the one they compete in today. Stiffer competition, heightened regulation, more sophisticated technology and changes in consumer and business behaviors and attitudes will dramatically change payments and delivery of financial products and services. Can community banks thrive? Absolutely! But they'll have to be competitive on product and delivery, exploiting their biggest advantage—extraordinary customer service.

### Speakers:

**Anita Gentle Newcomb**,  
President and Managing Director,  
A.G. Newcomb & Co., Columbia, Maryland

**Chris Gill**, Senior Director, Consulting Services,  
Diebold, Charlotte, North Carolina

## Winning the Uphill Battle—Capital- Raising Alternatives for Community Banks

Dodd-Frank, Basel III, the commercial real estate bubble and a lackluster economy will all require community banks to raise additional capital to cover charge-offs, build reserves, permit organic growth and acquire weaker banks. But many community banks lack the ability to access traditional capital markets. Explore the challenges that make capital-raising an uphill battle for community banks—and the various alternatives that can help community banks overcome them.

### Speakers:

**Matthew Dyckman**, Partner, SNR Denton,  
Washington, D.C.

**Mark Sokolow**, Partner, SNR Denton,  
New York, New York

**Joshua Siegel**, Managing Principal,  
StoneCastle Partners, LLC, New York, New York

**Al Laufenberg**, Managing Director, Stifel Nicolaus,  
Chicago, Illinois

**Moderator: Helen Sullivan**, Senior Vice President,  
Capital Markets, American Bankers Association,  
Washington, D.C.



get the latest  
on  
**products  
& services**

Come join our vendors at **Industry Provider Sessions** on Sunday afternoon and Tuesday for breakfast to learn about new products and services for community bankers. (They're also great opportunities to meet and network with peers.)

# CONCURRENT SESSIONS

Continued

## Three Solutions for Dealing with Dodd-Frank, Reg Q and the Economic Slowdown

Community bankers are struggling with the numerous changes in regulatory requirements, examinations have become more demanding and economic recovery continues to be slow. Many banks are looking for ways to improve revenue and lower costs. Discover solutions designed to increase market share and double fee income, get the most efficiency out of technology and operations while reducing compliance costs.

### Speakers:

**Brad Smith**, President and CEO,  
Abound Resources, Austin, Texas

**Ken Proctor**, Managing Director Risk Management,  
Abound Resources, Austin, Texas

**Brad Tidwell**, President and CEO,  
Citizens National Bank, Henderson, Texas

## Navigating an Elephant to the Right Place—Managing the Emotional and Technical Issues in Transferring Wealth

Regardless of whether you or your clients are transferring or going to transfer wealth to the next generation, the impact of emotions on the decision-making and transfer process is huge. Seventy percent of wealth transfers fail. Recognizing and resolving the emotional issues that can derail the transfer process increases the potential of a successful transfer. Come hear from an advisor, a client and a planner about the importance of dealing with emotions in wealth transfers.

### Speakers:

**Wayne Schmaltz**, CPA and Partner,  
Eide Bailly, LLP, Boise, Idaho

**David Zaudtke**, CPA and Partner,  
Eide Bailly LLP, Minneapolis, Minnesota

**Donald Shilling**, Owner and President,  
General Equipment & Supplies, Fargo, North Dakota

## Outsourcing the Investment Function and Balance Sheet Management

With loan growth weakening and more emphasis on the performance of the investment portfolio, a growing number of community banks are asking, “Should we outsource our bank’s investment portfolio function?” Given the size and complexity of the fixed-income markets, community bankers are realizing that managing the portfolio is more than a part-time job and are seeking the expertise of a professional asset manager. This presentation discusses why a community bank would consider the use of an outside manager, and examines the benefits of and regulatory requirements for engaging an outside manager.

**Speaker: Robert Colvin**, Senior Advisor,  
Financial Institutions, First Principles Capital  
Management, LLC, New York, New York

## Marketing to the New Majority—Strategies for a Diverse World

The authors of the just-released book *Marketing to the New Majority* will provide new guidelines and point out provocative implications for marketers and CEOs hoping to tap into today’s general market and reach profitable niche markets. Using new research, case studies and analyses from the book, they will address topics such as understanding diversity within diversity, and offer a sneak peek at a segmentation developed for the book that highlights where most companies are today and where they ought to be to stay relevant for the new majority.

### Speakers:

**David Burgos**, Vice President,  
Millward Brown, New York, New York

**Ola Mobolade**, Managing Director,  
Firefly Millward Brown, New York, New York



## CRE Loan Stress Testing for the Community Banker

Hazardous lending concentrations and the lack of robust risk management practices have led to increasing failures among community banks. Federal regulators have renewed their commitment to focusing on better CRE concentration analysis and stress testing capabilities. This session will cover how to identify and monitor risky segments and concentrations in your own commercial real estate loan portfolio, how to properly perform and interpret the results of portfolio level CRE stress testing and what to do with those results once you have them.

**Speaker:** **Michelle Lucci**, Risk Management Consultant, Banker's Toolbox, Riverview, Florida

## Meet Your Regulator

Representatives from the federal banking agencies—OCC, the Federal Reserve and FDIC—will be on hand to brief you on the latest in examination focus, industry trends and regulatory developments. They'll also want to hear from you—bring your questions and issues!

### Office of the Comptroller of the Currency

Washington, D.C.

- **Jennifer C. Kelly**, Senior Deputy Comptroller, Midsize and Community Bank Supervision

### The Federal Reserve Board of Governors

Washington, D.C.

- **Jack Jennings II**, Senior Associate Director, Division of Banking Supervision and Regulation

### Federal Deposit Insurance Corporation

Washington, D.C.

- **Sandra L. Thompson**, Director, Division of Risk Management Supervision

## 15 Days of Historic Flooding: What Community Bankers Need to Know

Come and join us in reviewing what happened in Hurricane Irene and Tropical Storm Lee, what went wrong and what we can do to better insure our properties against flooding when the next storm that “should not happen” makes landfall. This session will offer expert assessments of the 2011 storm damage, where the coverage gaps occurred and why, and what banks from all parts of the country should be doing to evaluate their flood exposures and protection needs.

### Speakers:

**Norman G. Heinrich**, President, Voluntary Insurance Division, WNC Insurance Services Inc., Miami, Florida

**Lauren Savage**, Vice President, Marketing, Voluntary Insurance Products, WNC Insurance Services, Inc., Miami, Florida



The American Bankers Association is registered with the National Association of State Boards of Accountancy (NASBA), as a sponsor of continuing professional education on the National Registry of CPE Sponsors. State boards of accountancy have final authority on the acceptance of individual courses for CPE credit. Complaints regarding registered sponsors should be addressed to the National Registry of CPE Sponsors, 150 Fourth Avenue North, Suite 700, Nashville, TN, 37219-2417.

**Web site:** [nasba.org](http://nasba.org)

*This program is under review for CPAs to claim credits for attending this group-live program. There are no prerequisites for this program. Please visit [aba.com/Community](http://aba.com/Community) for more information on the relevant conference sessions for CPE credits.*

# PRECONFERENCE TOURS

Sunday, February 19

Limited space available on all tours



## Flying High at the Air Museum

9:30 a.m.–12:30 p.m.

\$65

The Palm Springs Air Museum commemorates the role played by combat aircraft, pilots and American citizens in achieving victory in World War II. The tour includes a docent-led tour of the museum, as well as a private tour of a B-17 plane.



## Flying High Above the Desert

Departs half an hour before sunrise

*(Sunrise is estimated to be 6:35 a.m.)*

\$275

Greet the sun as you float effortlessly in a colorful balloon through beautiful desert skies over breathtaking vistas and picturesque landscape features of the Palm Springs area. Don't miss this serene, surreal experience of a lifetime!



## Discover the Desert Jeep Tour—San Andreas Fault

8:30 a.m.–11:30 a.m.

\$161

Experience the real desert and explore the San Andreas Fault's unique geologic features. Along the way, the jeeps will pass through the Coachella Valley, one of the richest agricultural areas in the world. Naturalist-guides will pick you up at the hotel for the private three-hour tour of Metate Canyon and the San Andreas Fault.



## A Natural High

8:30 a.m.–12:30 p.m.

\$75

The Palm Springs Aerial Tram on Mt. Jacinto is a true adventure. At its summit, the Mount San Jacinto State Park and Wilderness offers a 5.5 mile trek to the peak of San Jacinto and mile-long nature walk through Long Valley. Those looking for a less strenuous experience can view a movie about the Tram, visit the gift shop or relax in its two restaurants and lounge.



## Annual Golf Tournament

**SUNDAY, FEBRUARY 19**

Our annual Golf Tournament's popularity owes much to Desert Springs' exceptional 18-hole championship Palm course, designed by acclaimed architect Ted Robinson, "King of Waterscapes." Be sure to try out the high-tech golf carts with state-of-the-art navigational and computing systems, and the Greens at Desert Springs—an 18-hole championship putting course offering all ages an enjoyable round using only a putter.

**To register:** Golf Tournament information will be included in your conference confirmation package. If you register for the conference online, you also may sign up for the tournament online.

**Tee Time:** 8:00 a.m., Shotgun Start, Scramble

**Golfers:** Limited, please register ASAP

**Spikes:** Metal spikes not allowed

**Attire:** Collared shirts, long pants or walking shorts

**Rentals:** Clubs \$59, Shoes \$6

**Cost:** \$145 per golfer\*

*\*Includes tournament fee, box breakfast/coffee, greens fees, golf cart, golf balls and prizes!*



## Dine-Around Restaurants

### American

Acqua Pazza California Bistro

### California Cuisine

Cork Tree

### Contemporary American

Bellatrix

### French

Cuistot Restaurant

### Hawaiian Cuisine

Roy's

### Italian

Mamma Gina's

### Mexican

Las Casuelas Nuevas

### Seafood

Tommy Bahama

### Steak

Sullivan's Steakhouse

LG's Steakhouse/

La Quinta

## Dine-Around Dinners

**TUESDAY, FEBRUARY 21**

Dine-Around Dinners are a great way to network—whether you attend on your own or with others. Designed to give you the opportunity to savor the cuisine of the area's favorite restaurants, they're the ideal setting in which to meet and exchange ideas with other conference attendees.

If you haven't been on a Dine-Around before, you owe it to yourself to sign up for this evening of fine food and good company. If you've already experienced our Dine-Around hospitality, we know you'll want to participate again.

**How it works:** You'll be assigned to a dinner party composed of 8–12 other conference attendees. Our restaurants are chosen to give you a range of cuisines and prices. You will be responsible for all food and beverage charges, including tax and gratuities, as well as transportation.

**How to sign up:** Go to the Dine-Around Desk located by the Registration Desk. Reservations are taken on a first-come, first-served basis.



ABA  
membership  
ice cream  
social

Come cool off with a delicious ice cream treat and meet your ABA team.

**Sunday, February 19**  
1:00 p.m.–2:00 p.m.

# REGISTERED GUEST PROGRAM

## MONDAY, FEBRUARY 20

### Celebrity Home Driving Tour and Lunch

9:30 a.m.–2:00 p.m.

#### Pre-registration required

Take this fabulous opportunity to catch a glimpse of the playtime lifestyles of the rich and famous! Acclaimed as the “playground of the stars” since Hollywood’s early days, today Palm Springs remains a haven for well-known Hollywoodites, including Goldie Hawn and Kurt Russell, Mary Hart and Jerry Weintraub. Following the driving tour, guests will dine at Le Vallauris, a beautiful French Mediterranean restaurant in downtown Palm Springs. A short Palm Canyon shopping period will follow lunch.

## TUESDAY, FEBRUARY 21

### Guest Breakfast Seminar

9:00 a.m.–11:00 a.m.



#### Kim Myles, HGTV *Myles of Style*

Guest Breakfast Seminar:  
Top 5 DIY Decor Secrets

**Free for registered guests**

Myles hosted her HGTV makeover show *Myles of Style* for three seasons, and still appears as a host and designer for HGTV and *America’s Biggest Yard Sale*. Myles believes in creating a life filled with beauty, joy and passion. It’s her goal to help you do the same! As she says, “A lack of funds should never be an impediment to fabulousness.”



## Frequently Asked Questions

#### What does my guest registration fee cover?

Admittance to all conference sessions, receptions and other events, as well the tour and guest speaker is included. If you wish to attend only a few events you can purchase event or day passes at the registration desk.

#### Why is pre-registration required?

Pre-registration enables us to plan for transportation, seating needs and food counts for restaurants.

#### What if I just want to attend some of the events?

You can purchase event or day passes at the registration desk.

#### Can I come to the reception if I am not registered?

Due to new security measures, you will need to be registered and wear your name badge **AT ALL TIMES** to be admitted to any of the events.



silver  
dream  
jewelry

Look for **Satya Khalsa** and her Taxco treasures Sunday through Tuesday in the Elizabeth Foyer. As always, conference attendees and guests will receive a 10 percent discount off already wholesale prices.

## ABOUT OUR CONFERENCE SITE

Situated on 450 acres of lushly landscaped grounds and lagoons, JW Marriott Desert Springs in Palm Desert, California, is a sprawling oasis offering a remarkable contrast to the stark beauty of the desert. The four-star, four-diamond, award-winning resort presents fine dining, sizzling nightlife, resort spa, expansive pools, gondolas to ferry you around the resort's waterways and a newly remodeled lobby complete with stunning Lobby Bar.

Guest rooms and suites are located in five-to-eight-story wings surrounded by swimming pools, lakes, verdant fairways, lush English gardens and manicured lawns. From the moment you enter the breathtaking atrium lobby, you begin a journey into a world of relaxed elegance, singular amenities and exemplary service.



### The Spa at Desert Springs

The newly redesigned Spa Desert Springs embraces its environment with a vast expanse of tranquil, naturally lit spaces designed for the comfort of both men and women clients. The spa complex features a state-of-the-art Wet Room with steaming, aromatic hammam, VIP suite enclave for private parties, workout facility with yoga studio, full-service salon, Spa Bistro, women and men's separate relaxation areas, co-ed relaxation area and a retail store to tempt you with pampering goods.



### COD Street Fair—The Valley's Ultimate Open-Air Shopping Experience

The College of the Desert Street Fair is a bargain hunter's paradise, with goods and services ranging from the innovative to the creative to the unique. More than 340 vendors offer merchandise, food court favorites, arts and crafts and a farmers' market. Admission, parking and entertainment are free; a complimentary golf cart shuttle whisks you to and from the parking area. Open Saturday and Sunday, October through May, 7:00 a.m.–2:00 p.m.

# ABOUT OUR CONFERENCE SITE

Continued

## Hotel and General Information

JW Marriott Desert Springs  
74855 Country Club Drive  
Palm Desert, CA 92260  
Tel: 760-341-2211  
desertspringsresort.com

## Check-In/Check-Out

Check-in time is 4:00 p.m. Room assignments prior to that time are made on a space-available basis only. The hotel will be happy to store luggage at the front desk. Upon arrival, guests are asked to confirm their departure date.

Check-out time is 11:00 a.m. If a later check-out time is required, guests may contact the front desk, at which time they will be notified of potential check-out charges.

## Hotel Deadlines

The JW Marriott Desert Springs will confirm your hotel reservation directly. All reservations, as well as changes in arrival, departure or type of accommodations or cancellations, must be made in writing directly to ABA Conference Services at [reghousing@aba.com](mailto:reghousing@aba.com) or by calling 1-800-BANKERS. All new reservations and changes to existing reservations received after Friday, January 13, 2012, will be taken at a space and rate availability basis. No changes will be taken by phone.

A credit card is required to guarantee a reservation. Requests must be received by January 13, 2012. Hotel cancellations must be received 7 days prior to arrival or one night's room and tax will be charged.

## Travel Discounts

[aba.com/Events/travel](http://aba.com/Events/travel)  
Take advantage of the following special ABA discounts:

- **United Airlines:** 1-800-521-4041  
Refer to #597BY
- **Delta Airlines:** 1-800-328-1111  
Refer to # NY2CM
- **Hertz:** 1-800-654-2240 Refer to #CDP11657; PC# 144771

## Airport/Taxi/Shuttle Services

With three nearby airports to choose from, it's easy to find a great flight to the Palm Desert area, no matter where you're coming from. Plus, Palm Desert has plenty of options for car rentals and other ground transportation, including airport shuttles and taxis.

- **Palm Springs International Airport (PSP): 10 miles**
- **Ontario International Airport (ONT): 73 miles**
- **Los Angeles International Airport (LAX): 138 miles**

## Parking

Overnight self-parking is available for \$12/day, valet parking for \$26/day (current rates, subject to change).

## Weather/Conference Attire

Casual business attire is appropriate during the conference and throughout the resort. We also suggest that you bring a sweater or light jacket to meeting rooms and for evening events. The temperature in Palm Desert averages in the mid-70s during the day and the high-40s during the evening.

## Hotel Cancellation Information

The JW Marriott Desert Springs will confirm your reservation directly. All changes in arrival, departure or type of accommodation must be made in writing directly to ABA Convention Services at [reghousing@aba.com](mailto:reghousing@aba.com) or faxed to 202-828-6073.

The hotel registration deadline is January 13, 2012. The hotel cancellation policy is seven days prior to scheduled arrival. Should it become necessary to cancel your reservation after February 13, 2012, you must contact the hotel directly to receive a hotel deposit refund and obtain a cancellation number.

## Registration Directory

February 8, 2012, is the deadline for your name to appear in the Registration Directory and for a full refund of registration fees. Written cancellations must be e-mailed to [reghousing@aba.com](mailto:reghousing@aba.com) or faxed to 202-828-6073. After this date, a \$115 processing fee will be incurred for each registrant. No refunds will be issued after February 17, 2012.

## Questions?

- **Conference Program:**  
Kandace Welch 202-663-5123
- **Exhibit Hall:**  
Traci Leiva 202-663-5121
- **Hotel/Registration:**  
ABA Registration Center  
202-663-5274
- **Sponsorships:**  
Susan Bonney 202-663-5125
- **Tours:**  
Molly O'Neill 202-663-5218



# 2012 ABA National Conference for Community Bankers

February 19–22, 2012

JW Marriott Desert Springs, 74-855 Country Club Drive | Palm Desert, California 92260 | Hotel telephone: 760-341-2211

## Register Today

### Three Ways to Register

#### INTERNET aba.com

**FAX**  
202-663-7543  
Please be sure to include credit card information.

**MAIL**  
Registration Coordinator/NCCB  
American Bankers Association  
P.O. Box 79129  
Baltimore, MD  
21279-0129

Are you a first-time attendee?

- Yes  
 No

Your institution's asset size:

- \$0–250 MM  
 \$250MM–500 MM  
 \$500 MM–1B  
 Over \$1B

### Satisfaction Guaranteed!

#### The ABA Guarantee:

You'll attend risk-free—because ABA guarantees that the National Conference for Community Bankers will meet or exceed your expectations. If it doesn't, simply let us know in writing, and we'll refund your entire registration fee—no questions asked.

#### Registrant

(LAST NAME)	(FIRST NAME)	(M.I.)
Nickname (for badge)		Spouse/Guest Nickname (for badge)
Title		
Financial Institution or Company		
Address		
City	State	Zip Country
Phone	Fax	
Email (All registrations will be confirmed via e-mail.)		Assistant E-mail
Spouse/Guest (if registering)*		Spouse/Guest E-mail (optional)*

#### REGISTRATION FEES (Please check appropriate box)

- ABA Member ..... \$1,095
- De Novo Member ..... \$595
- Service Member ..... \$1,095
- ABA Member Team Discount (Banker Only)\*\* ..... \$795
- ABA Member Outside Bank Director ..... \$795
- Nonmember ..... \$2,295
- Spouse/Guest Meal/Social (Must be registered to attend)\* ..... \$450

\* A guest is a spouse, significant other or friend who is not in a financial services occupation. A co-worker or an associate within financial services may not be considered a guest.  
\*\* For each additional person from the same institution registering at the same time.

#### PAYMENT

- Check     American Express     Diners Club     Discover     MasterCard     Optima     VISA

(Check payable to ABA for conference registration only. Please attach a copy of the registration form to the check.)

Card # \_\_\_\_\_ Exp. Date \_\_\_\_\_

Signature \_\_\_\_\_

Note: I agree to pay the above total amount according to the card issuer agreement.

#### HOTEL INFORMATION/RESERVATIONS

Hotel Accommodations: Reservation requests must be received at ABA by January 13, 2012.

Arrival Date \_\_\_\_\_  AM  PM

Departure Date \_\_\_\_\_  AM  PM

Check-in time is 4 PM. Check-out time is 11 AM.

#### ACCOMMODATIONS

- No accommodations needed
- Single.....\$290
- Double.....\$290
- Special Request

#### RESERVATION GUARANTEE

Reservations (please check selection): A credit card is required to guarantee a reservation. Requests must be received by January 13, 2012. Hotel cancellation policy is 7 days in advance of confirmed arrival date.

- American Express                       MasterCard
- Diners Club                                 Optima
- Discover                                       VISA

Card # \_\_\_\_\_ Exp. Date \_\_\_\_\_

Signature \_\_\_\_\_

#### REGISTRATION DIRECTORY/CANCELLATION DEADLINES

February 8, 2012, is the deadline for the Advance Registration Directory and full refund. Cancellations must be received in writing. If cancellations are received after February 8, 2012, a \$115 processing fee will be incurred. No refunds will be issued after February 17, 2012. If you have any questions please call 202-663-5274.

#### HOTEL DEADLINES/CANCELLATION

THE HOTEL WILL CONFIRM YOUR RESERVATION DIRECTLY. All changes in arrival, departure, type of accommodations, or cancellation must be made via e-mail at [reghousing@aba.com](mailto:reghousing@aba.com) or in writing, and faxed to **202-828-6073**. Hotel cancellation policy is 7 days in advance of confirmed arrival date.

Hotel reservations will be accepted on a first-come, first-served basis.

#### SPECIAL NEEDS

- If you have special needs that may affect your participation in this event, please check here. We will contact you to discuss accommodations.

ABA provides professional development opportunities for employees of membership-eligible institutions. These include community, regional and money center banks and holding companies as well as savings associations, trust companies, savings banks and service members.



American  
Bankers  
Association

1120 Connecticut Avenue, NW  
Washington, DC 20036

# Register Today!

**2012**

**ABA National Conference  
for Community Bankers**

February 19–22

Palm Desert, California

A colorful illustration of a globe with a man in a suit standing in an open doorway. A yellow path leads from the doorway into the future. In the foreground, several large, colorful arrows (pink, orange, blue, red) point in various directions, symbolizing forward-focused strategies.

**Open the Door  
to the Future**

Forward-Focused Strategies for  
Your Community Bank