

LUNCHEON  
12:00 – 1:15

**MONDAY PM**

CONCURRENT  
SESSIONS  
1:30 – 3:00

• **LUNCHEON WITH GUEST SPEAKER**

**John Bryant**, *Chairman and Chief Executive Officer, Operation HOPE, Inc.*  
**Plaza Ballroom – 9th Floor**

**Exploring New Horizons — Assessing Market Opportunities and Managing Long-Term Customer Relationships**

• **SESSION 1: SMALL BUSINESS CAN BE BIG BUSINESS**

**Peachtree Lane – 8th Floor**

Small business practitioners will help you evaluate whether the small business market makes sense for your institution. Institutions already active in this market will learn practical methods for evaluating results. The session will also explore the benefits of building a relationship with small business customers as compared to meeting only their immediate transactional needs. Other topics will include market analysis, fixing responsibility, portfolio risk and reward, loan policy content and compliance, and organizational issues.

- **Edgar M. Morsman, Jr.**, *Consultant*
- **Scott Kisting**, *President, Retail and Commercial Banking, California Federal Bank*

• **SESSION 2: BANKING ON THE GOLDEN YEARS: YESTERDAY'S BABY BOOM IS TODAY'S BANKING BOOM!**

**Peachtree Dunwoody – 8th Floor**

Maturing baby boomers will represent one the largest demographic market segments over the next several decades. Can you show your customers how to manage and “bank” the wealth it took a lifetime to create? Listen to a panel of experts on aging and banking discuss the significant housing, credit, deposit and investment needs of the maturing baby boomers, and how an institution can best position itself to attract and serve this market.

- **M. Lisa Parry Howard, Esq.**, *Trust Regulatory Counsel, SEI Investments*
- **Karen Stein, Ph.D.**, *Department of Consumer Studies, University of Delaware*
- **Bill L. Farris**, *Director, Financial Products AARP Services, Inc.*
- **Francis S. Quinn, Jr.**, *President, Guardian Trust Company*

• **SESSION 3: GROW WITH YOUR CUSTOMERS: PROFITABLY SERVING CUSTOMERS OF MODEST MEANS**

**Peachtree Park & Place – 8th Floor**

No community bank strategy for long-term growth is sound or complete if it ignores or underestimates the value of embracing customers of modest means. Just as wealth tends to grow, so will the value of bank-customer relationships that have their roots in checking accounts, and other basic bank products and services. This provocative session will showcase the potential value and loyalty of this market segment, and will identify the tools needed to profit, both today and tomorrow, from serving the needs of customers of modest means.

- **Marshall W. Dennis**, *President, REMOC Associates, LTD.*
- **David C. Reiling**, *President, University Bank*
- **Ralph Haberfeld**, *President, Haberfeld Associates, Inc.*