

Charting

The Course

2001 Thrift Industry Leadership Conference

of Competitive
Community Banking



MONDAY, APRIL 23

7:00AM – 5:00PM • REGISTRATION

7:00AM – 8:00AM • CONTINENTAL BREAKFAST

8th Floor Terrace

MONDAY AM

Charting the Course — Developing a Competitive Advantage Peachtree Ballroom – 8th Floor

OPENING REMARKS
8:00 – 8:15

- **ELLEN SEIDMAN, DIRECTOR, OFFICE OF THRIFT SUPERVISION**

OPENING SESSION
8:15 – 11:45

- **ANTICIPATING THE FUTURE: THE CHANGING FINANCIAL AND DEMOGRAPHIC FACE OF AMERICA**

Opportunities abound but it is not business as usual. Hear from leading experts about the financial trends affecting the thrift industry and implications for management, and about the changing demographic make-up of America's communities and the impact those changes will have on housing demand, consumer behavior and your business.

- **Stephen K. Happel, Ph.D., Associate Dean and Professor of Economics in the College of Business, Arizona State University**
- **Mark J. Flannery, Ph.D., Professor of Finance, Graduate School of Business Administration, University of Florida**

- **CHARTING THE COURSE: "DRIVING CUSTOMER EQUITY"**

Growing the long-term value of your customer relationships is fundamental to achieving a competitive advantage. Understanding what drives this customer equity at your institution in your community is key to charting a coherent, customer-centered, competitor-cognizant strategy.

- **Katherine N. Lemon, Ph.D., Carroll School of Management, Boston College**

- **BREAK**

- **CHANGING THE LENS: DISCOVERING THE HIDDEN STRENGTHS IN AMERICA'S EMERGING NEIGHBORHOOD MARKETS**

Social Compact is a coalition of diverse financial services industry leaders whose mission is to increase business leadership for and investment in lower-income communities. Through its "Emerging Neighborhood Markets Initiative," Social Compact is working to create a new lens through which decision-makers can view inner-city neighborhoods: one that focuses on market strengths rather than community weaknesses; and one that is designed to attract business investment rather than public subsidies. Learn about Social Compact's model for assessing market strengths of redeveloping neighborhoods and hear about actual results from a number of major cities.

- **Lynn Reilly, Chief Executive Officer, Social Compact**

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.*

CONCURRENT
SESSIONS CONT...
1:30 – 3:00

• **SESSION 4: RECOGNIZING AND REACHING THE DIVERSITY IN YOUR COMMUNITY**
Peachtree Battle & Circle – 8th Floor

Speakers will showcase the industry's best practices for ascertaining the financial needs of and developing products that are attractive to a wide range of potential new customers, including ethnic groups and new immigrants, with mixed economic and social characteristics. Learn how to successfully overcome cultural, language, income, and information barriers to reaching and responsibly serving different ethnic groups within your markets.

- **David Listokin, Ph.D.**, *Center for Urban Policy Research, Rutgers University*
- **Elvin K. Wylly, Ph.D.**, *Center for Urban Policy Research, Rutgers University*
- **Joshua Diaz**, *Emerging Markets Branch Manager, Wells Fargo*

CONCURRENT
SESSIONS
3:15 – 4:45

THIS IS A REPEAT OF THE SESSIONS MENTIONED ABOVE. PLEASE REFER TO THE PREVIOUS INFORMATION FOR LOCATION AND SPEAKERS.

RECEPTION
5:30 – 7:00

• **PLAZA BALLROOM – 9TH FLOOR**

TUESDAY, APRIL 24

7:00AM – 8:00AM • **CONTINENTAL BREAKFAST & REGISTRATION**
8th Floor Terrace

TUESDAY AM

Successfully Navigating The Course — Managing the Risk and Creating A Strategic Vision
Peachtree Ballroom – 8th Floor

GENERAL SESSION
8:00 – 9:15

• **BUILDING A SEAWORTHY VESSEL: A SAFE AND SOUND APPROACH**

A key consideration in successfully navigating the course is how best to manage the risks that you will surely encounter. Panelists will outline key steps to managing and controlling the risks that will challenge your strategic plans, and share experiences of pitfalls encountered and lessons learned.

- **Jack Ryan**, *Regional Director, Office of Thrift Supervision*
- **Edward Krei**, *Director, Asset/Liability Strategies, James Baker & Associates*
- **Mark Mason**, *Chief Executive Officer, Fidelity Federal Bank, FSB*

CONCURRENT
SESSIONS
9:30 – 10:30

• **MANAGING CREDIT RISK: THE RETURN OF THE BUSINESS CYCLE**
Peachtree Ballroom – 8th Floor

With the return of the business cycle comes the return of significant issues regarding mortgage credit risk. Mr. Nothaft will provide a review of current economic and market conditions, and explain current best practices for modeling, managing and mitigating credit risk in the mortgage portfolios you hold and service. He also will discuss new methods that can help you expand the range of mortgage products you offer — even to borrowers with higher risk profiles — while adhering to lending and pricing practices that avoid predatory lending concerns.

- **Frank E. Nothaft**, *Deputy Chief Economist, Freddie Mac*

- **MANAGING TECHNOLOGY RISK: BUSINESS STRATEGIES IN A TECHNOLOGY-DRIVEN ECONOMY**

- **Plaza Ballroom – 9th Floor**

What are the key technology-related decisions that you need to consider in a strategic planning process? How do you effectively manage the risks of those decisions? How do you break down the “cybersilos” in your organization to ensure successful implementation of your technology strategy? Mr. Ozgar will take an in-depth look at the answers to these questions and the importance of effectively identifying and managing the risk associated with your technology based decisions.

- **Gene Ozgar**, *Partner, Information Risk Management, KPMG LLP*

GENERAL SESSION
10:45 – 11:45

- **CREATING YOUR STRATEGIC VISION—THE STRATEGIC PLANNING PROCESS**

- **Peachtree Ballroom – 8th Floor**

Mr. Christman and Ms. Lang will guide you through a strategic planning process that will lead to a long-term strategic direction for your organization, strategic initiatives and organizational support for your vision.

- **Raymond R. Christman**, *President and Chief Executive Officer, Federal Home Loan Bank of Atlanta*
- **Stella Lang**, *Assistant Vice President, Federal Home Loan Bank of Atlanta*

12:00 – 1:15

- **LUNCHEON**

- **Plaza Ballroom – 9th Floor**

TUESDAY PM

- **Setting Sail: Putting Strategic Planning Decisions in Motion**

- **Peachtree Ballroom – 8th Floor**

GENERAL SESSION
1:30 – 3:30

- **RIGOROUS THINKING ABOUT PROFITABILITY AND A ROUNDTABLE DISCUSSION OF WINNING STRATEGIES FOR SUCCESS**

Dr. Tom Parliment will discuss how to think strategically about profitability, and explore obstacles to and approaches for building long-term success. Hear about marginal and risk based pricing techniques, and the importance of building customer relationships to earnings growth. This session will include a panel of industry leaders discussing how they charted and successfully navigated the sometimes rough course to long term success. The panel members will discuss their real life experiences in successfully establishing a winning strategic direction that works for their institution. The panel members represent a cross section of the industry and both mutual and stock institutions. There is an opportunity for audience questions and discussion.

- **Thomas J. Parliment, Ph.D.**, *Managing Director, Farin and Associates, Inc.*
- **John Fiore**, *President and Chief Executive Officer, Synergy Federal Savings Bank*
- **William Johnson**, *President, Pee Dee Federal Savings Bank*
- **Richard Neu**, *Executive Vice President and Chief Executive Officer, Charter One Bank, FSB*
- **Sau-Wing Lam**, *Chairman, United Commercial Bank*

CLOSING REMARKS
3:30 – 4:00

- **ELLEN SEIDMAN, DIRECTOR, OFFICE OF THRIFT SUPERVISION**