



Community
Bankers School

July 11-16, 2010 Bloomington, IL



Unlock
your
potential

The Community B

Dear Community Banker:

WHAT MAKES THE DIFFERENCE?

Have you ever wondered what makes some community bankers more successful than others? Is it native intelligence, talent, or dedication? Is it that one person wants success and the other doesn't? *I believe the difference lies in what each person knows and how he or she makes use of that knowledge.*

That is why I am writing to you about The Community Bankers School. The purpose of this school is to *give participants knowledge — knowledge they can use every day in community banking.* The Community Bankers School (CBS) is available to community bankers nationwide, making it *The School* for community bankers in the country. **In addition, CBS is not only sponsored by nine state community banking associations, but also the Independent Community Bankers of America.**

A SCHOOL UNLIKE ANY OTHER

You see, CBS is unique. Each year, a subcommittee evaluates faculty, curriculum, and student comments to enhance the value of CBS. As a 21-year participant in that effort, I know that the *faculty has been improved* and the *curriculum updated* to include *timely topics* and the *latest learning techniques*. CBS is conducted in the *state-of-the-art facilities* of Illinois Wesleyan University.

KNOWLEDGE IS THE DIFFERENCE

Right now, I am looking at the alumni list. I see that more than 800 people have graduated from this school during the last 22 years. More than 90 percent of attendees each year have evaluated it as "excellent" or "very good." *The vast majority of graduates have been promoted or taken on new responsibilities at their banks.* At least 40 individuals are now bank presidents and 15 are outside directors — a track record that proves *knowledge makes the difference.*

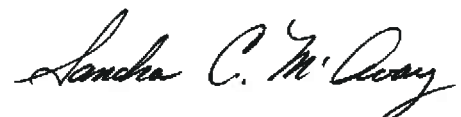
MY PERSONAL GUARANTEE

Please put my statement to the test by enrolling one of your associates in Class I of the Community Bankers School. I guarantee that this individual will return to the bank more motivated and better equipped to contribute to the overall success of your community bank. *Should CBS not measure up to your expectations, you may contact me within two weeks of the student's return and the full tuition will be refunded to your bank!*

AN INVESTMENT IN SUCCESS

Enroll a candidate now! It's a no-risk investment in your community bank's success.

Sincerely,



Sandra C. McAvoy, Administrator,
The Community Bankers School and
Vice President of Education,
Community Bankers Association of Illinois

"Great program! I am so glad I have been given the opportunity to attend. I can't believe how much information I am going to take back with me."

Michele Walgren,
Lobby Supervisor
State Street Bank &
Trust Co., Quincy, IL



Bankers School

The Community Bankers School is an intensive program designed for today's community bank professional. Here is what students gain:

- background and experience for broader responsibilities and greater effectiveness;
- a broad understanding of the overall deposit, credit, and investment functions of a community bank;
- an appreciation for customer service and an active business-development program;
- insight into a community bank's overall operations' responsibilities and techniques for integrating technology into the bank's strategic plan;
- the opportunity to compare and share experiences with peers, instructors, and senior bankers;
- the invaluable student notebook which contains course outlines, supplemental reading materials, as well as exhibits and sample forms; and
- the ability to immediately contribute to the overall success of the bank.



"It was awesome! The challenges at the School have pushed me to a higher level of professionalism that I will take back to my bank."

Erik Boehmke,
Personal Banker
Farmers National Bank,
Prophetstown, IL

Money-Back Guarantee

Should CBS not measure up to your expectations, call within two weeks, and the full tuition will be refunded to your bank.

"My opinion of the school is overwhelmingly positive and I believe completion of Class II next year will make me a better, more confident banker."

Nick Moser, Commercial Loan Officer
American Enterprise Bank, Buffalo Grove, IL

Unlock your potential with CBS!

Class I Schedule

	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
8 a.m.	Introduction to Compliance <i>Bill Elliott</i>	Consumer Credit <i>Dave Kemp</i>	Introduction to Auditing <i>Tim Tedrick</i>	Structuring Loans (cont'd) <i>Jeffery Johnson</i>	Examination <i>Dave Kemp</i>
9 a.m.				Commercial Loan Doc <i>Jeffery Johnson</i>	Test Review & Discussion
10 a.m.	Exposure to Monetary Economics <i>Dave Kemp</i>		Analyzing Financial Statements <i>Jeffery Johnson</i>	Ownership Documentation <i>Bryan Fetty</i>	Commercial Loan Case <i>Dave Kemp</i> <i>Jeffery Johnson</i>
11 a.m.		Introduction to Accounting <i>Dave Kemp</i>			
Noon	Lunch	Lunch	Lunch	Lunch	Graduation Luncheon & Dismissal
1 p.m.	Introduction to Compliance (cont'd) <i>Bill Elliott</i>	Continuity Planning Fraud Robbery Prevention <i>Jim Reebel</i>	Structuring Loans <i>Jeffery Johnson</i>	Collections Problem Loans Management & Bankruptcy <i>Dave Kemp</i>	
2 p.m.					Sunday, July 11
3 p.m.	Introduction to Accounting <i>Dave Kemp</i>		Bank Investments <i>Jeffrey Caugbron</i>	Lending Wrap-Up <i>Dave Kemp</i>	Evening Orientation Session
4 p.m.	Technology Trends <i>Lee Wetherington</i>	Consumer Loan Doc <i>Dave Kemp</i>		High-Performance Banking <i>Dave Kemp</i>	Concepts of Financial Planning <i>Richard Hiatt</i>
5-6:30 p.m.	Dinner/Free Time	Dinner/Free Time		Dinner/Free Time	
6:30 p.m.	Technology Trends <i>Lee Wetherington</i>	Sales Training <i>Dave Kemp</i>	Social Activity	Commercial Loan Case <i>Jeffery Johnson</i> / <i>Dave Kemp</i>	
7:30 p.m.					

FACULTY

Dianne Barton — Founder and president of Performance Solutions, Kennesaw, GA. Pioneered the “Tell-Show-Do” approach to training design and delivery. A 20-year veteran of training education, Barton’s customized training and expert consulting services have made her a leader in her field. Held senior positions with Bank South Corporation, the Internal Revenue Service, and the John H. Harland Company.

Archie Bransford, Jr. — Owner and operator of Bransford & Associates, LLC, Atlanta, GA, which provides regulatory consulting services to financial institutions. Worked with the Office of the Comptroller of the Currency (OCC) for 30 years and retired as the deputy comptroller for the agency's Southern District. Served as the deputy comptroller for the Southeastern District in Atlanta, District Administrator for the Southeastern District, and examiner-in-charge for First Union Corporation in Charlotte, NC. Earned a B.S. in Business Administration from the University of Detroit, MI.

Jeffrey Caugbron — Associate partner with THE BAKER GROUP, Oklahoma City, OK, an investment firm committed to serving the needs of financial institutions nationwide, and a CBSC-preferred provider. Serves as a market analyst and strategist. Trading experience includes several years on the Treasury desk for an international bank on Wall Street. Subsequent positions trading mortgage-backed securities and other taxable fixed income products for regional broker/dealers. Expertise in asset/liability management issues. Has worked through the US Agency for International Development as a consultant to banks in developing countries. Most recently managed a \$600m portfolio at a large financial institution.

Jerry Cavanaugh — Community Bankers Association of Illinois general counsel. Author of “Legal Link” columns, which address legal and regulatory banking issues in CBAI's *Banknotes* magazine. Drafts, reviews, and provides testimony on banking legislation pending in the Illinois General Assembly. Has more than 20 years of experience dealing with banking laws and regulations. Served on the legal staff of the Illinois Commissioner of Banks and Trust Companies (later known as the Office of Banks and Real Estate). Member of the Commercial, Banking, and Bankruptcy Law Section of the Illinois State Bar Association. Graduate of Illinois State University, Normal, and the School of Law at Southern Illinois University-Carbondale.

Bill Elliott — Consultant with Young & Associates of Kent, OH, a nationally recognized compliance consulting firm for community banks. Has 24 years of banking experience, including 16 years of experience as a compliance and CRA officer. Lender for consumer, commercial, and mortgage loans, and has managed the loan review, loan processing, loan administration, credit administration, and collections functions. Conducts compliance reviews for all areas of compliance and writes compliance articles and training materials. Graduate of Youngstown State University, OH.

Bryan Fetty — Consultant with Young & Associates of Kent, OH. Has 24 years of banking experience. A former vice president of a mid-size community bank, with extensive operations experience (bookkeeping, teller operations, branch administration, call center). Works in the product division, consults with banks, performs in-bank training, presents seminars, and maintains the corporate website.

