

# CREATING CONNECTIONS

*FOR SUCCESSFUL BANKING*

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Iowa Bankers Association  
**Annual Convention & Expo**  
September 16-18, 2018



**Steve Elmore**  
DuPont Pioneer



**Joseph Otting**  
Comptroller of the Currency



**Mark Scharenbroich**  
Speaker and Author



**Chad Greenway**  
Pro Bowl Linebacker



Dear IBA Members and Associate Members:

As your 2017-2018 Chairman, it is an honor for me to invite you to the largest gathering of financial professionals and industry suppliers in our state – the 2018 Iowa Bankers Association Convention. This year’s event is September 16-18 at the Iowa Events Center - Veterans Memorial Auditorium in Des Moines.

This unparalleled event routinely draws over 800 attendees to enjoy unmatched networking opportunities, valuable educational sessions, and insights from industry leaders regarding the significant issues of our time. This year’s highlights include:

- An opening reception with networking, food and fun at Des Moines’ new convention center hotel, the Downtown Des Moines Hilton. Kick off this year’s convention just steps away from the convention center, while experiencing this great new venue.
- A presentation on the economy and ag outlook from DuPont Pioneer’s Chief Economist Steve Elmore.
- Comptroller of the Currency and native Iowan, Joseph Otting shares his insights as the head of the OCC.
- A thought-provoking inspirational Spark! lunch featuring Mark Scharenbroich, sharing a message to fuel passion to connect and serve others with, “Nice Bike!”
- And, a closing session from Pro Bowl linebacker Chad Greenway. Chad is a University of Iowa football standout and 11-year veteran of the Minnesota Vikings.

As you can see, we’ve developed an inspirational and informational program..... with a good deal of fun mixed in. You won’t want to miss it!

A handwritten signature in black ink that reads "Kurt Herbrechtsmeyer".

Kurt Herbrechtsmeyer  
2017-2018 IBA Chairman

## FEATURED SPEAKERS



**STEVE ELMORE** is director of global market intelligence and chief agricultural economist at DuPont Pioneer. He joined Pioneer in January of 1998 as market economist. Since that time, his role has expanded within DuPont and he serves as the agricultural economist for DuPont and was named to his current position in June 2012. Prior to joining Pioneer, Steve worked as the U.S. agriculture market and policy analyst for the Food and Agricultural Policy Research Institute (FAPRI) in the economics department at Iowa State University.



**KEN BURGESS** is the current Chairman of the American Bankers Association. He is the chairman of First Capital Bank of Texas in Midland, TX, which has over \$1 billion in assets. He previously served as chairman of ABA's Community Bankers Council and as chairman of the advisory board of the Corporation for American Banking, LLC, an ABA subsidiary. He is a past chairman of the Texas Bankers Association, the Midland Chamber of Commerce, the Permian Basin Petroleum Museum, the Texas Bankers Association Service Company and the RAWLS College of Business Advisory Board at Texas Tech University.



**JOSEPH M. OTTING** was sworn in as the 31st Comptroller of the Currency on November 27, 2017. Prior to becoming Comptroller of the Currency, Mr. Otting was an executive in the banking industry. He served as president of CIT Bank and co-president of CIT Group from August 2015 to December 2015. Mr. Otting previously was president, CEO, and a member of the Board of Directors of OneWest Bank, N.A. Prior to joining OneWest Bank, he served as vice chairman of U.S. Bancorp, where he managed the Commercial Banking Group and served on the Bancorp's executive management committee. Mr. Otting holds a bachelor of arts in management from the University of Northern Iowa and is a graduate of the School of Credit and Financial Management, which was held at Dartmouth College in Hanover, New Hampshire. Mr. Otting is from Maquoketa.



**MARK SCHARENBRICH** has built his professional public speaking career by working in both business and education, discovering how some of the best organizations and leaders create a culture that encourages people to perform at a higher level. While in college, Scharenbroich wrote, directed, and performed in a comedy troupe called Mom's Apple Pie. The group performed together throughout the Midwest in the '70s, and when it disbanded, Scharenbroich went solo and combined his comedy training with motivational speaking. He is the author of *Nice Bike: Making Connections That Move People*, based on his "Nice Bike principle," which is about acknowledging, honoring, and making connections.



**CHAD GREENWAY** is a former NFL player for the Minnesota Vikings. Today, he works with his Lead the Way Foundation that he founded while playing football. The foundation gives back to children and families in Minnesota, South Dakota and Iowa. Greenway grew up on a family farm in South Dakota where he learned the value of a hard day's work. He then went on to star in four sports at Mount Vernon High School. Greenway attended college at the University of Iowa, where he was a two-time All-American for the Hawkeyes, graduating with a degree in communication studies. Post college, Greenway was drafted seventeenth overall by the Minnesota Vikings, where he would go on to play for 11 years. Greenway has been married to his college sweetheart Jennifer for 11 years and the couple has four daughters.

## Sunday, September 16

5:30 p.m.

### Reception & Entertainment

*Sponsored by UMB Bank*



All convention attendees and guests are invited to join us for an evening of networking, food and fun as we kick off this year's convention with a reception at Des Moines' new convention center hotel. Join us for a casual evening of fun and catching up with friends at the Downtown Hilton, just steps away from the convention center. Enjoy the musical stylings of blues artist Kevin B.F. Burt and the 42nd Street Quartet.

## Monday, September 17

6:30 a.m.

### Yoga

New this year, stretch your body and calm your mind at an early morning Yoga session. This session is free, and no Yoga experience is necessary. Our Yoga instructor will provide mats and lead you through a gentle Yoga session appropriate for anyone.

7:30 a.m.

### Ag Breakfast & Economic Overview

*Sponsored by BKD*



*Steve Elmore, Chief Economist, DuPont Pioneer*  
Steve is director of global market intelligence and chief agricultural economist at DuPont Pioneer. He joined Pioneer in January of 1998 as market economist. Since that time, his role has expanded within DuPont and he serves as the agricultural economist for DuPont and was named to his current position in June 2012. Prior to joining Pioneer, Steve worked as the U.S. agriculture market and policy analyst for the Food and Agricultural Policy Research Institute (FAPRI) in Economics Department at Iowa State University.

9:00 a.m.

### Exhibit Hall Opens

10:00 a.m.

### Opening General Session

*IBA Chairman Kurt Herbrechtsmeyer*



Kurt Herbrechtsmeyer, IBA Chairman and president & CEO of First Security Bank & Trust, Charles City will share his insights as this year's IBA Chairman.

*ABA Chairman Ken Burgess*

Ken Burgess, ABA Chairman, Chairman, First Capital Bank of Texas, Midland, TX will provide an update on the banking industry from a national perspective.

11:00 a.m.

### An Update from Comptroller Otting

*Sponsored by Bell Bank and Fredrickson & Byron*



Joseph M. Otting, Comptroller of the Currency will discuss his priorities for the federal banking system and the OCC. He will focus on risks facing the federal banking system, and work being done to provide relief from unnecessary burden, while maintaining a safe and sound banking system.

Noon

### Spark Lunch - Nice Bike!

*Mark Scharenbroich*



Are your people fully connected to the mission, each other and the customer? Strong connections are vital in our lives, yet in today's "virtual world" it is often difficult to make meaningful connections. Mark Scharenbroich's Nice Bike messages will take us on a roller coaster ride with stories that touch the heart and provide actionable strategies. Plus, it is motivating, fun and engaging. When team members are truly connected – retention improves, sales increase, customer loyalty soars and your business grows.

1:30 p.m.

### Breakout Sessions

#### 1. Secrets Revealed: 10 Things Your Core IT Provider Will Not Tell You

*Aaron Silva, Paladin*

Learn about the ten critical issues and secrets you should know before you sit down at the negotiating table. Silva will discuss his latest proprietary research findings that outline the problems, pitfalls and best practices in restructuring vendor contracts. Through examples of how banks often pay in excess of \$1 million more than necessary over the life of their core services contracts, learn how to dramatically improve core and IT spending efficiency.

#### 2. The Tax Cuts and Jobs Act: Navigating the New Landscape

*Terry Merfeld and Paul Sirek, Eide Bailly*

Landmark tax reform legislation was signed into law in December of 2017 – The Tax Cuts and Jobs Act (TCJA). This new law has prompted a host of tax and regulatory accounting questions for banks and regulators. In this session we'll learn about what steps can be taken to plan for the future under this new law. Discussion will cover Subchapter S banks and their comparison to C corporation banks, the new tax rate, pass-through deductions, depreciation rule changes and more.

### 3. Succeeding at Succession

*Cheryl Thomas, Impacting People, LLC*

Succession planning is not a new concept, yet many banks still struggle with having an approach that results in the right people at the right time. The talent gap is real, and the changing workforce and aging baby boomers are leading banks to seek help in understanding who on their staff is able and willing to fill key roles. Identify practical approaches to guide succession planning and learn best practices in assessing talent and building plans that work.

### 4. Identifying UFOs: Unparalleled Funding Opportunities

*Neil Stanley, The CorePoint*

As "surge deposits" become a thing of the past, bankers are observing that more effective management of liquidity and funding are an increasingly important part of success. As interest rates and loan-to-deposit ratios increase, community bankers need an understanding of the processes, products, and analytic tools to attract and retain properly-priced, long-term funding.

### 5. How FinTech Can Change the Banking Landscape

*Girish Ramachandra, Wipfli*

There are at least ten fintech start-ups competing with every banking function, and they have the potential to disrupt. "Banking with no banks" could be the future of banking. There is even a new term coined by the social media - "GAFA" banking (Google, Apple, Facebook and Amazon). With technologies like AI, decision models, mobile, etc., every function of a traditional bank is being disrupted.

### 2:30 p.m. Refreshment Break in the Exhibit Hall

*Cookies & popcorn sponsored by Kirk Gross Company*

### 3:15 p.m. Breakout Sessions Repeat

### 4:15 p.m. Chairman's Reception in Exhibit Hall

*Sponsored by Data Business Equipment, Dougherty & Company, Fiserv, IBA Securities, and Turnkey Associates, LC*

Join your fellow bankers at a reception to honor IBA Chairman Kurt Herbrechtsmeyer. Located in the Exhibit Hall, it's a great chance to visit with vendors in a casual setting.

### 5:00 p.m. Live Auction

*Sponsored by SHAZAM*

### 5:30 p.m. Silent Auction Final Bids

## Tuesday, September 18

### 6:30 a.m. IBBP Fun Run & Walk



Join your fellow convention attendees for the third annual Iowa Bankers Benefit Plan (IBBP) 5K Run & Walk. Free to convention registrants, this fun event starts at the Downtown Hilton and continues along the Des Moines River. All participants will receive a swag bag and 5k shirt.

### 7:45 a.m. Legislative Symposium & Breakfast *Sponsored by Bankers' Bank*

Join us Tuesday morning for this engaging session on the latest issues with legislative leaders and how you can get involved with grassroots advocacy. You do not need to be registered for convention to attend.

### 9:30 a.m. Exhibit Hall Opens

### 10:30 a.m. General Session



#### *Chairman's Address and IBA Slate of Officers*

The 2018-2019 IBA slate of officers is introduced and newly inducted IBA Chairman Peg Scott shares her goals for the year ahead. Scott is the CEO of Union State Bank in Greenfield.

#### *James Leach Leadership Award*

A distinguished Iowa banker will be awarded the nineteenth annual Iowa Bankers Association James A. Leach Leadership Award.

### 11:00 a.m. Leadership from the Ground Up



*Chad Greenway, Former NFL Player and ProBowl Linebacker*  
*Sponsored by Shazam*

Join the former Minnesota Viking and Iowa Hawkeye as he shares how his life lessons learned from mentors, teammates, coaches, and his youth on the family farm shaped him into a leader; a leader that would overcome odds while remaining steadfast to his upbringing and values. His message reinforces not only the importance of leadership, but reminds us that we each have the capability of being leaders. Chad spent his entire 11 year career playing for the Vikings all the while founding his Lead the Way Foundation who gives back to kids and families in the Twin cities, South Dakota and Iowa.

### Noon

### Adjourn

## CONVENTION FEATURES



### **SUNDAY NIGHT RECEPTION & ENTERTAINMENT AT THE DOWNTOWN HILTON**

Sunday, September 16 • 5:30 - 7:30 p.m.

*Sponsored by UMB Bank*

All convention attendees and guests are invited to join us for an evening of networking, food, and music as we kick off this year's convention with a reception at Des Moines' new convention center hotel. Join us for a casual evening of fun and catching up with friends at the Downtown Hilton, just steps away from the convention center. Enjoy the musical stylings of blues artist Kevin B.F. Burt. and the 42nd Street Quartet.



### **EXHIBIT HALL & IPTV SILENT & LIVE AUCTION**

Monday, September 17 • 9:00 a.m. - 5:30 p.m.

*Live Auction sponsored by SHAZAM*

*(Live auction at 5:00 p.m. and final silent auction bids at 5:30 p.m.)*

With more than 100 vendors, the Exhibit Hall offers innovative products and services and The silent and live auction benefits Iowa Public Television (IPTV). Help support the banking industry by donating to our Iowa Public Television (IPTV) Silent and Live Auction, taking place in the Exhibit Hall. Your donation helps IPTV to provide quality, educational programming that benefits all Iowans. In addition, it helps support our Real Iowa Bankers public image campaign and provides positive recognition for the Iowa banking industry during popular IPTV programs.



### **IOWA BANKERS BENEFIT PLAN (IBBP) FUN RUN & WALK**

Tuesday, September 18 • 6:30 a.m.

Join your fellow convention attendees for the third annual Iowa Bankers Benefit Plan (IBBP) 5K Run & Walk. Free to convention registrants, this fun event starts at the Downtown Hilton and continues along the Des Moines River. All participants will receive a swag bag and 5k shirt.

# GUEST PROGRAM

## MONDAY SEPTEMBER 17

**6:30 a.m.**



### **Yoga at the Hilton**

New this year, stretch your body and calm your mind at an early morning Yoga session. This session is free, and no Yoga experience is necessary. Our Yoga instructor will provide mats and lead you through a gentle Yoga session appropriate for anyone.

**11:30 a.m. - 2:00 p.m.**



### **Luncheon & Antheia Galleria Demonstration**

Join us for lunch at one of Des Moines newest hotspots, the Republic on Grand, located in the new AC Hotel in Des Moines' East Village. The restaurant is located on the 6th floor, the top of the hotel, and offers sweeping views of downtown Des Moines.

Antheia, the Flower Galleria will provide a demonstration on how to make and care for air plant terrariums. Each attendee will receive a terrarium.

## TUESDAY, SEPTEMBER 18

**6:30 a.m.**



### **IBBP Fun Run & Walk**

Join your fellow convention attendees for the third annual Iowa Bankers Benefit Plan (IBBP) 5K Run & Walk. Free to convention registrants, this fun event starts at the Downtown Hilton and continues along the Des Moines River. All participants will receive a swag bag and 5k shirt.

## CONVENTION AGENDA / EXHIBIT HALL / IPTV SILENT & LIVE AUCTION

Guests are welcome and encouraged to join us at the Events Center for any scheduled convention activities such as general and breakout sessions, Monday's guest luncheon, and the reception in the Exhibit Hall Monday afternoon. You are also encouraged to check out the IPTV Silent and Live Auction in the Exhibit Hall and welcome to bid on silent auction packages. Auction proceeds will benefit Iowa Public Television.

### MONDAY, SEPTEMBER 17

**6:30 a.m.** Yoga at the Hilton  
**9:00 a.m.** Exhibit Hall and Silent Auction  
**10:00 a.m.** Opening General Session  
**11:30 a.m.** Luncheon & Demonstration  
**1:30 p.m.** Breakout Sessions  
**2:30 p.m.** Exhibit Hall and Silent Auction  
**3:15 p.m.** Breakout Sessions Repeat  
**5:00 p.m.** IPTV Live Auction  
**5:30 p.m.** IPTV Silent Auction Final Bids  
**4:15-6:00 p.m.** Reception in the Exhibit Hall

### TUESDAY, SEPTEMBER 18

**6:30 a.m.** IBBP 5K Fun Run & Walk  
**9:15 a.m.** Exhibit Hall  
**10:30 a.m.** General Session  
• James Leach Leadership Award  
• Chad Greenway  
**12:00 p.m.** Adjourn

## REGISTRATION SCHEDULE

Veterans Memorial Auditorium  
833 5th Ave., Des Moines, IA 50309

**Sunday, September 16** • 1:00- 5:00 p.m.

**Monday September 17** • 6:30 a.m. - 4:30 p.m.

**Tuesday, September 18** • 7 a.m. - 12:00 p.m.

*Please note: Name badges will NOT be needed for the Sunday reception, so you can wait to pick up your convention registration information Monday morning if you prefer.*

## HOTEL ARRANGEMENTS

Convention attendees should contact the hotel of their choice directly for reservations. Please note: Available rooms at your hotel of choice could sell out prior to the deadline. You are encouraged to make reservations early.

### **Hilton Des Moines Downtown - \$156**

*This new hotel is connected to the Events Center.*

435 Park Ave., Des Moines



515-241-1456

(make reservations by August 16)

### **Hyatt Place - \$139**

418 6th Avenue, Des Moines



800-634-3839

(make reservations by August 24)

## PARKING AT THE EVENTS CENTER

Parking is available in the north lot of Veterans Auditorium for \$10 per day. (Cash only).

## IBA CONVENTION WEBSITE

See the IBA convention website at [ibaconvention.com](http://ibaconvention.com) for up-to-date information about convention events, exhibitors, sponsors, and more.

## CONVENTION WI-FI

Free Wifi will be available in the exhibit hall.

*Sponsored by Whitfield & Eddy Law.*

## ATTIRE

Business and business casual attire is appropriate for convention events.

Casual attire is appropriate for the Sunday evening reception.



## REGISTRATION FEES

The IBA's tiered fee structure allows you to register additional staff members at reasonable prices. Register by September 3 to receive pricing discounts. These prices are an exceptional value for the nUMB Bank Banker, variety, and caliber of educational and social opportunities.

<b>Registration Fee</b>	<b>Advance</b>	<b>After September 3</b>
IBA Member	\$375	\$395
Each Additional Member	\$305	\$325
IBA Associate Member	\$425	\$445
Non-Member	\$750	\$770
Spouse/Guest	\$100	\$125

## INCLUDED WITH YOUR REGISTRATION

Registration fees provide admission to: Sunday evening reception, all general sessions and breakout sessions, Ag Breakfast, Monday's luncheon, Monday evening's Chairman's Reception, admittance to the Exhibit Hall and Exhibit Hall activities. Registration fees DO NOT include special Guest Program activities.

*Registration welcome gift sponsored by Equais Alliance and Wipfli LLC.*

## CANCELLATION POLICY

A full refund will be provided for cancellations received by September 7. No refunds will be made after September 7, 2018. Substitutions are allowed any time.

## QUESTIONS?

If you have questions or need additional information on the Iowa Bankers Association 2018 Convention, Call IBA's Maggie Feldmann or Ann Winkel.

(515) 286-4300 or (800) 532-1423

Fax: (515) 280-4140.

awinkel@iowabankers.com or  
mfeldmann@iowabankers.com

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## OTHER

Iowa Gaming Association

## CONVENTION EXHIBITORS

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