



Bank Horizons

TROPICANA CASINO & RESORT | ATLANTIC CITY, NEW JERSEY | DEC. 3, 2014

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SCHEDULE AT A GLANCE

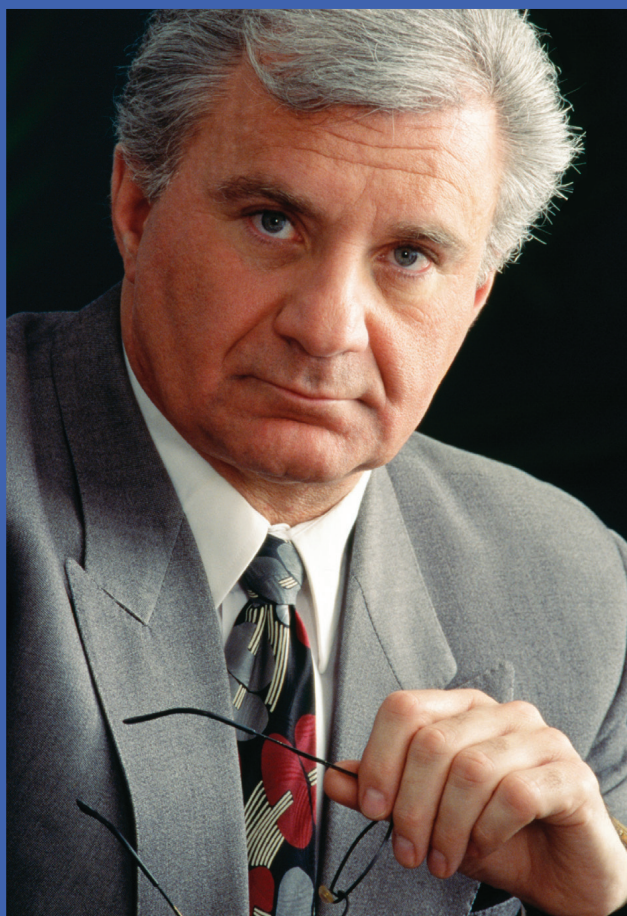
8:00 A.M.	Exhibit Hall & Complimentary Breakfast Open
8:00 A.M.	SBA Meeting
9:00 A.M.	Concurrent Seminars
10:15 A.M.	Concurrent Seminars
11:30 A.M.	Concurrent Seminars
12:00 P.M.	Complimentary Buffet Lunch
1:15 P.M.	General Session
2:15 P.M.	Raffle Announcements
2:30 P.M.	Exhibit Hall Closes

WELCOME TO BANKHORIZONS!

BankHorizons is a one-day, local conference designed to help your financial institution meet current and future technology needs. You'll hear from experts who have a pulse on technology and trends in the financial services field. With a tradeshow floor and intriguing speakers on the agenda, you're sure to walk away with valuable information for your institution. Check the schedule, and set your course to attend the sessions of interest to you. We encourage you to participate in the sessions and engage with experts, who are there to answer any questions you may have. This is also a great opportunity to network with top professionals from banks across New Jersey.

The staff at the New Jersey Bankers Association and The Warren Group wishes to express their appreciation to our many sponsors and exhibitors, whose support has created this wonderful event. You will see them throughout the day; please feel free to stop by and visit with them.

Thank you again for taking the time to join financial institutions like yours for a day of education, networking, food and prizes!



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ICG is the leader in providing timely risk information, investigation, and analysis to help clients mitigate threats to key assets. Our extensive experience investigating and unmasking technology-based and -facilitated threats enables ICG to provide our clients with unmatched actionable intelligence and effective threat mitigation strategies.



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AGENDA

8:00 a.m.

Exhibit Hall & Complimentary Breakfast Open

8:00 a.m. – 10:00 a.m.

SBA Meeting

Room: Carousel A-C



Toni Corsini



Ethan Smith

Presented by: Toni Corsini, Senior Trade Finance Specialist & New York/New Jersey Regional Manager, SBA Office of International Trade and Ethan Smith, Partner, Starfield & Smith, P.C.

9:00 a.m. Concurrent Seminars

Loan Portfolio Stress Testing: Emerging Best Practices and Examiner Expectations

Room: Pageant A



Elizabeth Williams

CEIS Review is an independently owned consulting firm specializing in loan portfolio consulting. Their core services are loan review, loan loss reserve methodology validation or refinement consulting, loan portfolio stress testing, portfolio acquisition review (due diligence), SBA portfolio review, credit risk process review, structured finance review, and commercial loan policy consulting.

At this session you will learn:

- Different types of stress testing
- Regulatory expectations for stress testing
- Emerging best practices

Presented by: Elizabeth Williams, Managing Director – Special Projects, CEIS Review, Inc.

10:15 a.m. Concurrent Seminars

IT Compliance Versus IT Security – Why Compliance Doesn't Equate to Data Protection

Room: Pageant A



Sudhir K. Kondisetty

As a highly regulated industry, banks are required to undergo a myriad of information technology (IT) audits by internal auditors, financial auditors, and regulators. This often leads to a false sense of security, because successfully completing an IT general controls audit does not ensure effective protection of

your data and computing assets.

Attend this session and learn.....

1. Current data breach statistics
2. The latest techniques used by hackers to steal corporate information
3. The limitations of IT general controls testing in protecting data security
4. Recommendations on mitigating data security issues

Presented by: Sudhir K. Kondisetty, Principal, Risk Advisory Services, McGladrey, LLP

The Criminal Cyber Threat to the Banking Industry

Room: Pageant B-C



Lt. Colonel James Emerson

Mr. Emerson will explore current trends related to criminal cyber threats, key vulnerabilities being exploited, and mitigation challenges for security staff and banking management. The speaker will seek to “challenge” attendees to adopt a practical insight of not only the current risk, but whether available tools, skills, and temporal management are

postured to effectively defend critical information and systems.

Presented by: Lt. Colonel James Emerson USMC (Ret), Chief Operating Officer/Managing Director, iThreat Cyber Group

Improve Earnings and ROE by Increasing Profitability of Your Core Customer Base

Room: Carousel D-F

The rules of the game have changed. Increased regulation and economic conditions have converged to lower loan demand, compress spreads, and limit fee income opportunities across the industry. Now, with increased capital requirements less than 18 months

away, it will be even more challenging to achieve profitability and ROE objectives.



Dan Roderick

Because of these increased capital requirements, fee income will become even more critical to maintain and grow ROE. During this session, gain valuable insight into the profitability dynamics and distribution of your core customer base. Learn how to achieve a significant increase in fee income while maintaining customer loyalty.

Presented by: Dan Roderick, CEO, Strunk & Associates, L.P.

11:30 a.m. Concurrent Seminars

Cybersecurity - Are You Ready for What's Next?

Room: Pageant A



Michael D. Cohn

The FFIEC has been busy this summer. The recently released report has highlighted areas where Banks could do better and added some recommendations for institutions to adopt in the wake of all the cyber security threats being presented. While you can't take it as "Advice," it would be prudent to expect these

recommendations will be areas future regulators may spend some time.

- In our presentation attendees will learn:
- How cybersecurity affects your current risk assessment processes
- How to choose the right person to be responsible for preparedness
- What additional information your training programs should contain
- How and what to report to your Board

What other programs will be impacted by the increase in Cybersecurity requirements

If you deal with any of the areas above, you don't want to miss this session!

Presented by: Michael D. Cohn, CPA, CISA, CGEIT.
Director - WolfPAC Solutions Group

The Emergence of the ISO in Community Banking

Room: Carousel D-F



Patrick Whelan

With issues as complex as regulatory compliance, oversight and cybersecurity, financial institutions cannot afford to take half measures. IT security issues represent a continuous threat to the integrity of an institution's data, while the amount of information examiners demand regarding your policies, procedures and safeguards

continues to grow. Recent regulatory guidance is requiring community banks to address the role of Information Security Officer (ISO). Join us in an informative session to learn how to effectively employ the ISO to stay ahead of cyber threats and meet regulations.

Presented by: Patrick Whelan - CISA IT, Security and Compliance Consultant, All Covered, a Division of Konica Minolta Business Solutions U.S.A.

12:00 p.m. Complimentary Buffet Lunch

1:15 p.m. General Session

Carousel A-C

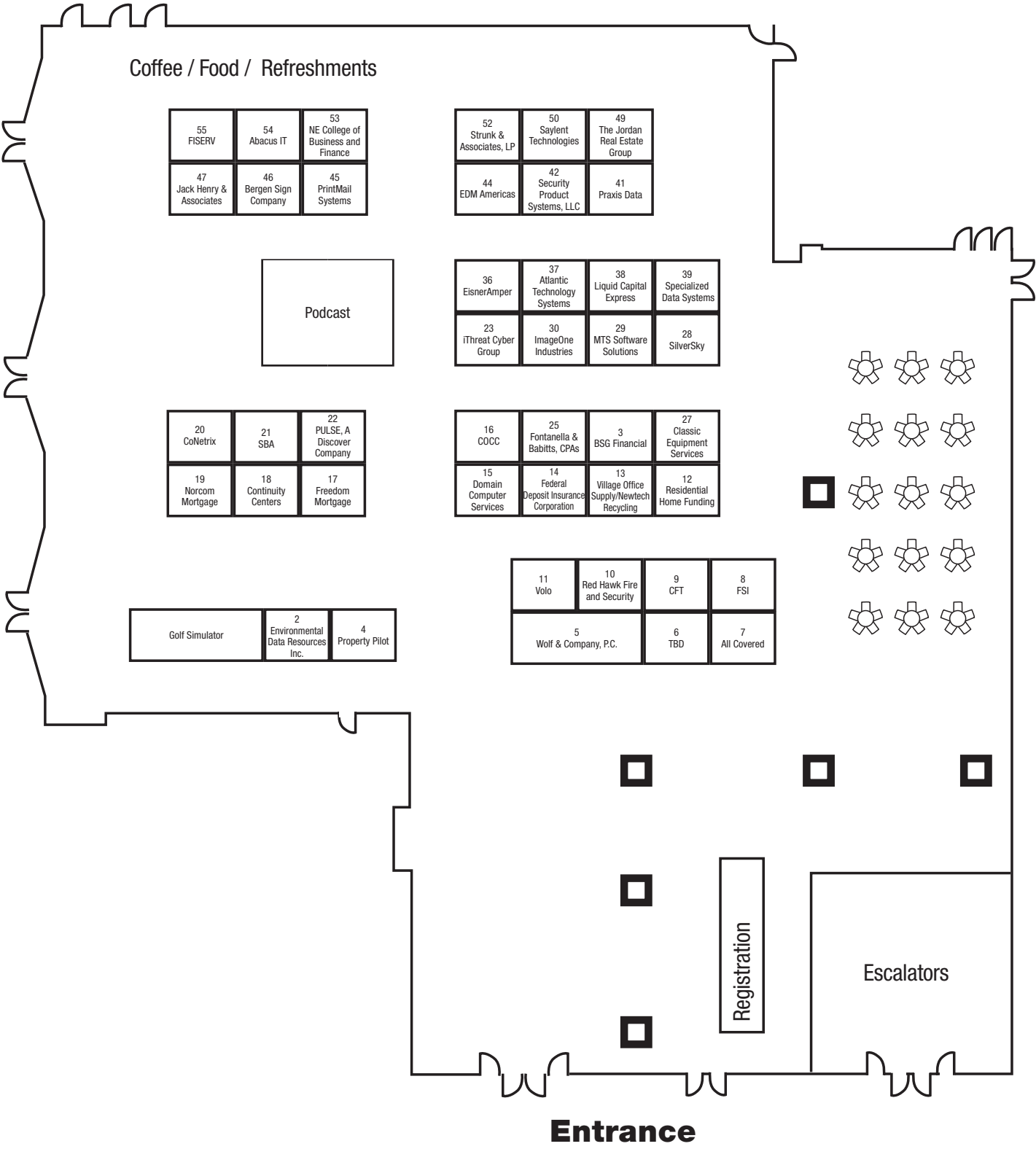
Special Agent Rietema will deliver an overview of emerging trends in Cybersecurity and banking, as they apply to national security. This national security perspective on finance will cover the emerging three pronged approach of telecommunications, cyber and financial security employed by criminals and terrorists, and how law enforcement are dealing with it.

Presented by: Kevin Rietema, FBI

2:15 p.m. Raffle Winner Announcements

2:30 p.m. Exhibit Hall Closes

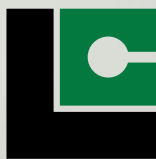
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