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Managed Services



Web Design & Development



Disaster Recovery & Security



Application Management

Welcome to BankNext!

BankNext 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 you and your institution. There will be a general session, as well as concurrent, targeted sessions. 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 Maryland.

The staff of the Maryland 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!

Schedule At A Glance

7:30 a.m. - 8:45 a.m.

C-Level Breakfast Begins (by invitation only)

8:00 a.m.

Exhibit Hall Opens, Complimentary Continental Breakfast

9:00 a.m. - 9:45 a.m.

Concurrent Sessions

9:45 a.m. - 10:15 a.m.

Exhibits and Networking

10:15 a.m. - 11:00 a.m.

Concurrent Sessions

11:30 a.m. - 12:15 p.m.

Concurrent Sessions

12:15 p.m.

Next Leaders in Banking & Financial Education Awards Luncheon (separately ticketed event)

12:30 p.m.

Complimentary Attendee/Vendor Buffet Lunch in Exhibit Hall

1:00 p.m. - 1:45 p.m.

Exhibits and Networking

1:45 p.m. - 2:45 p.m. General Session

The Criminal Cyber Threat to the Banking Industry

2:45 p.m.

Raffle Winner Announcements

3:00 p.m.

Exhibit Hall Closes



Gold Sponsors



Silver Sponsor



Agenda



Ken Yoo



Joe Watkins

7:30 a.m. - 8:45 p.m.

C-Level Breakfast (invitation only)

Room: Salon H

Cyber Security and Your Bank's Risk Appetite
FHLBank Atlanta's Chief Risk Officer Ken Yoo and Director of Technology Risk Management Joe Watkins discuss trends related to cyber-security and how these issues can tie into your bank's overall risk appetite.

9:00 a.m. – 10:00 a.m.

MBA Regulatory Affairs Committee Meeting

Room: Pennsylvania

9:00 a.m. – 9:45 a.m.

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

Room: Washington Room

Presented by: Dan Roderick, CEO, Strunk, LLC
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.

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.

9:00 a.m. – 9:45 a.m.

MBA Benefits Alliance Program

Room: Virginia

Presented by: Robert "Booker" L. Moore, President & CEO, L.R. Webber Associates, Inc.
Take the driver's seat in controlling healthcare strategy and costs, including the timing of your renewal, participation rates, plan design, claims experience, carrier relationships and much more! Learn about these tremendous advantages in joining MBA's member-only self-funding health care program including hearing about recent changes to the program.

10:00 a.m. - 11:30 a.m.

Council of Professional Women in Banking and Finance Quarterly Networking Meeting

Room: Salons A-C

Featuring **Kate Everson**, Associate Editor for Human Capital Media, publisher of Chief Learning Officer, Talent Management, Diversity Executive and Workforce magazines, detailing **How Mentors and Mentees Come from the Most Unexpected Places**.

10:15 a.m. – 11:00 a.m.

The Emergence of the ISO in Community Banking

Room: Washington

Presented by: Patrick Whelan - CISA IT, Security and Compliance Consultant, All Covered
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.



Dan Roderick



Booker Moore



Kate Everson



Patrick Whelan



Brian Israel



Beckie Beck



Jim Emerson

11:00 a.m. - 12:00 p.m.

MBA Security Committee

Room: Pennsylvania

11:30 a.m. - 12:15 p.m.

How to use M&A and Private Equity to Strengthen Community Banks

Room: Washington Room

It is important to the local economy to preserve healthy and competitive community banks in Maryland. Many community banks are struggling with aging leadership, difficult regulatory environment, and capital adequacy issues. While many community banks have sold to large out of state banks, our panel will explore the use of M&A and private equity to help community banks in Maryland join forces instead of selling to large out of state banks. Our panelists have experience with merging community banks (including struggling institutions) and using private equity to rebuild balance sheets.

Moderated by: Brian Israel, CPA, MBA, Business Development, Dixon Hughes Goodman, LLP

Panelists: Kevin Cashen, CEO and President, Bay Bank/Bay Bancorp, Inc.
Jonathan Holtaway, Co-Portfolio Manager for Ategra Community Financial Institution Fund, LP and President of Ategra Capital Management
Robin Sawyer, Partner, Dixon Hughes Goodman, LLP
Frank Bonaventure, Partner, Ober Kaler



Kevin Cashen



Jonathan Holtaway



Robin Sawyer



Frank Bonaventure

11:30 a.m. - 12:15 p.m.

Planning for 2015 - PPACA Issues

Room: Virginia

Presented by: Beckie L. Beck, RHU, REBC Executive Vice President, Chief Operating Officer, L.R. Webber Associates, Inc.

The Patient Protection and Affordable Care Act (PPACA) continues to phase in. Many plan design requirements took effect in 2014 for both large and small plans. In 2015, more changes are expected under the PPACA. Learn about your options and obligations and recent developments as to what is in the regulatory pipeline.

12:15 p.m. - 1:30 p.m.

Room: Salon H

Next Leaders in Banking & Financial Education Awards Luncheon

(separately ticketed event)

1:00 p.m. - 1:45 p.m.

Exhibits and Networking

1:45 p.m. - 2:45 p.m. General Session

The Criminal Cyber Threat to the Banking Industry

Room: Salons A-C

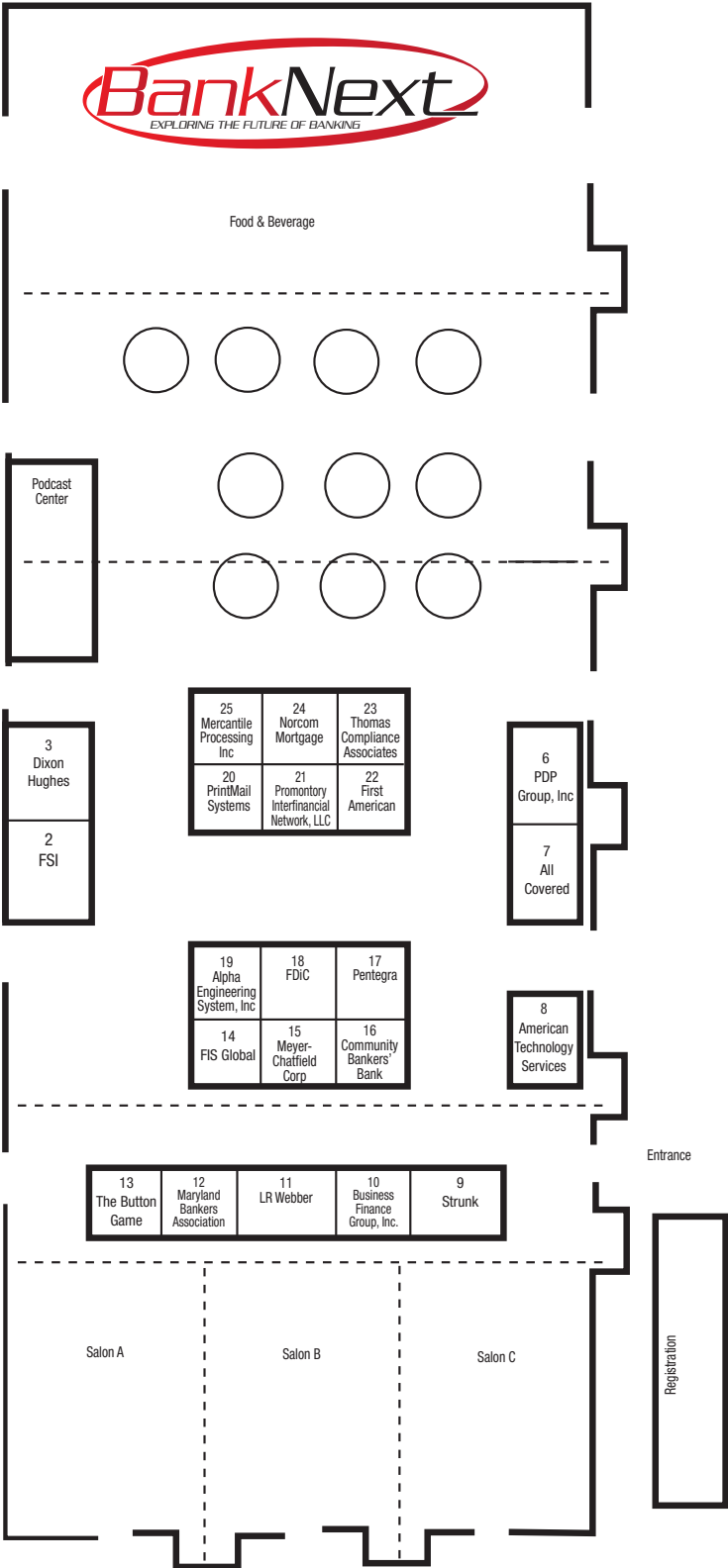
Moderated by: Lt. Colonel James Emerson USMC (Ret), Senior Vice President – Operations, iThreat Cyber Group
Mr. Emerson will explore current trends related to criminal cyber threats, key vulnerabilities being exploited, and mitigation challenges for security staff and banking management. The speaker 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.

2:45 p.m.

Raffle Winner Announcements

3:00 p.m.

Exhibit Hall Closes



Booth #	Company	Raffle Prize
7	All Covered	
19	Alpha Engineering Associates, Inc	
8	American Technology Services	
10	Business Finance Group, Inc.	
16	Community Bankers' Bank	iPad mini
3	Dixon Hughes Goodman, LLP	
18	FDIC	
22	First American PRES Commercial Evaluation Services	
14	FIS Global	
2	Financial Services, Inc.	
11	L.R. Webber Associates, Inc	
12	Maryland Bankers Association	
25	Mercantile Processing, Inc	
15	Meyer-Chatfield Corp	Gift Basket
24	Norcom Mortgage	
6	PDP Group, Inc.	
17	Pentegra	
20	PrintMail Systems	2 gift cards: \$100 and \$50
21	Promontory Interfinancial Network, LLC	Your Favorite College Football Jersey OR \$100GC
9	Strunk, LLC	
13	The Button Game	
23	Thomas Compliance Associates	2 \$25.00 VISA Gift Cards



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American Technology Services, Inc. (ATS) Headquartered in Fairfax, VA, ATS provides comprehensive support in information technology, offering three primary lines of business: network and infrastructure support, web design and development, and managed hosting and cloud services. For more than 20 years, ATS has been delivering quality, flexible IT support to financial institutions across the U.S. We understand the regulatory requirements that make IT for banks more complicated. With our technology knowledge and experience, we help our bank clients plan the big picture, manage the day-to-day details, keep IT overhead low, and be able to respond to their customers efficiently and competitively. Visit us at networkATS.com.

Dixon Hughes Goodman has been serving financial institutions for more than 80 years with a wide range of audit, tax and advisory services. Our Financial Institution Services Group presently serves more than 125 banks, including community, regional and U.S. Top 10 banks. We have 20 partners with an average of 25 years' experience serving financial institutions and more than 150 professionals dedicated to your industry. Dixon Hughes Goodman ranks among the nation's top 15 certified public accounting firm in size.

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Since 1997, when it was founded as the Internet Crimes Group, **iThreat® Cyber Group (ICG)** has offered companies and individuals a powerful suite of intelligence tools and strategies. The result: ICG can help companies combat the constant threats of counterfeiting, piracy and Internet fraud. Coupled with in-depth, expert human analysis, ICG can provide critical information to proactively and reactively protect people, operations, and intellectual and physical property 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.

Strunk has developed and implemented successful profit improvement programs for hundreds of community FIs over a period of more than thirty years. In addition to our core Overdraft Privilege Service (ODP), we offer other simple programs that help FIs boost the profitability, customer loyalty and regulatory compliance of their core customer base. Strunk provides the focus, experience and resources your organization needs to increase the value of the 80% of your customer base that is unprofitable... with no risk to your institution beyond reimbursed travel. To learn more, contact us at 800.728.3116 or info@strunklp.com. www.strunklp.com



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Association Benefits Alliance** and other services:**

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- Fiduciary & Compliance Services
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Brad Webber
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