

PROGRAM GUIDE SPONSORED BY



# THE BANK SUMMIT

COMMUNITY BANK CONFERENCE ■ OCTOBER 9, 2014



PRESENTED BY

**BANKER & TRADESMAN**

**THE WARREN GROUP**

*Real Estate & Financial Information Since 1872*



# SECRETS EXPOSED: THIS IS NOT SCIENCE FICTION

Don't miss our informative  
session at 11:30 in the  
Seminar Room.

sage VISIT US AT  
BOOTH #120  
DATA SECURITY

# Schedule At A Glance

## 8:00 AM

Exhibit Hall Opens,  
Complimentary  
Continental Breakfast

## 8:00 AM

SBA Session

## 9:00 AM

General Session, Presented  
by Wolf & Company, P.C.

## 10:15 AM

Concurrent Sessions

## 11:15 AM

Morning Raffle  
Win a Business Profile!

## 11:30 AM

Concurrent Sessions

## 12:30 PM

Complimentary Attendee/  
Vendor Buffet Lunch

## 12:30 PM

Senior Management Luncheon

## 1:45 PM

Concurrent Session

## 2:30 PM

Raffle Winner Announcements  
and Grand Prize Raffle Drawing

## 2:45 PM

Exhibit Hall Closes

## Platinum Sponsor



Wolf & Company's financial institution practice is one of the largest in the Northeast, providing assurance, tax, risk management, and business consulting services to more than 200 institutions.

With a century of experience in financial institutions, we pride ourselves on unparalleled client service that includes direct involvement from our senior management combined with responsive service from our multi-disciplinary team. Our clients represent financial institutions from de novo community banks to large regional institutions facing unprecedented regulatory scrutiny. Through our collaborative service strategy, we understand our clients' challenges and opportunities and work with them to achieve their business goals while navigating potential obstacles. Visit us today at [www.wolfandco.com](http://www.wolfandco.com).

## Gold Sponsors



## Silver Sponsors



## Bronze Sponsors



**THE ONLY THING  
MORE POWERFUL  
THAN A BIG IDEA  
IS THE TEAM THAT  
CAN SEE IT THROUGH.**

**Let's build a team around  
your next big idea.**

Brian Kern

617.712.1635

[Brian.Kern@windstream.com](mailto:Brian.Kern@windstream.com)

windstream<sup>®</sup>  
*smart solutions. personalized service.*

**data. voice. network. cloud.**  
**[windstreambusiness.com](http://windstreambusiness.com)**

## 8:00 AM - 9:00 AM

### **SBA – SMART, BOLD AND ACCESSIBLE - PROGRAMS TO HELP START AND GROW SMALL BUSINESS** *Seminar Room*



Seth Goodall was appointed by President Obama to serve as the Small Business Administration's New England Regional Administrator in July of 2013. In his role, Seth oversees all SBA's operations in New

England.

As an entrepreneur, public servant and attorney, Seth has a long history of working with and on behalf of small businesses. Seth served in the Maine State Senate from 2008 until his appointment to the SBA – with his last year as Senate Majority Leader. He formerly worked as an attorney at a small law firm where he mainly represented small businesses and municipalities. As an entrepreneur, Seth co-owned a full service landscaping business from 1992 to 1999, which is now a multi-million dollar company. He also helped launch an educational publishing company focused on career and workforce development.

Seth graduated from the University of Maine School of Law and received graduate and undergraduate degrees from the University.

**Presented by:** Seth Goodall, SBA Regional Administrator

## GENERAL SESSION

## 9:00 AM - 9:45 AM

### **THE KEY TO SUCCESS? INNOVATION!** *Federal Room*



The future of banking is evolving before our eyes. Customer's preferences are not the same as they were even a few years ago, and traditional banking is becoming a thing of the past. New technology and increased competition will continue to emerge and the only way to survive in tomorrow's world is by

delivering the speed, convenience and personalized service that today's customers increasingly seek. Please join our panel for a lively discussion of innovative ideas on how to re-connect with customers, streamline operations and position yourself for success.

**Moderated by:** Jerry Gagne, CPA, CISA - Member of the Firm, Wolf & Company, P.C.

**WOLF**  
& COMPANY, P.C.

**Panelists:** Wayne F. Dunn, SVP, CTO, HarborOne Bank, Dan O'Malley, Head of Eastern Labs, CDO, Eastern Bank, Shepard Rainie, EVP, CRO, First Trade Union Bank, John C. Boucher, President/CEO, South Shore Bank



## CONCURRENT SESSIONS

## 10:15 AM - 11:00 AM

### **CYBERSECURITY PREPAREDNESS AND THE FFIEC CYBERSECURITY INITIATIVE** *Seminar Room*



The FFIEC and its members are attempting to raise awareness of cybersecurity risks at financial institutions and ask you to identify, assess, and mitigate cyber threats and associated risks.

SMP will discuss what is being learned from the pilot program at more than 500 community institutions being conducted by state and federal regulators as well as the growth and increased sophistication of these cyber-attacks. Additional emphasis will be on risk management, cyber security controls, cyber incident management, vendor risk management and service provider oversight and understanding threat intelligence.

**Presented by:** Peter Bamber, CISA, CRISC, CISSP Vice President, Information Security Consulting Services, Security Management Partners

## 10:15 AM - 11:00 AM

### **PAYMENTS EDUCATION: WHAT YOUR STAFF DOESN'T KNOW WILL HURT YOU** *Cotillion Room*



The regulatory landscape has been changing rapidly since the 2008 financial crisis, while at the same time changes in technology have expanded the wants and needs of both consumers and corporates as it relates to payment processing. Financial institutions are challenged with delivering the products and services that their account holders want while remaining compliant with new and existing regulations

which govern these products and services. The one area that a financial institution can control is the education their employees receive on how the services work and what requirements must be met for compliance. Recent guidance related to vendor management and security of online payments have included requirements for educational programs. This session will explore some common missteps made by financial institutions and how education could help an FI avert these costly missteps. Missteps covered will include areas of compliance related to regulations and recent regulator guidance's:

- Regulation E
- BSA
- UCC 4A (Security Procedures)
- Vendor and Payment Processor Management
- On-line Banking Authentication Guidance

**Presented by:** Sean Carter, AAP, Vice President, Risk and Compliance, NEACH

## 10:15 AM - 11:00 AM

### THE CORE WAY FORWARD REPORT *Directors Room*



*New Ideas for Controlling Non-Interest Expense and Increasing Franchise Value*

Continued vendor consolidation into an oligopoly within the core processing and IT services industry has made it increasingly difficult for community banks and credit unions to negotiate fair market pricing from vendors, according to the recently issued annual report by the Business Performance Innovation Network (BPI Network). Aaron Silva, President of Paladin fs, and highly regarded speaker, will present an analysis of the report and include additional details and background not publicly available. Attendees will leave with an action plan of ways to begin managing costs during the restructuring of core and IT agreements without the need to change vendors. According to the BPI report, "...community financial institutions that intelligently renegotiate contracts based on national fair market pricing save an average of \$1.2 million over a five-year contract." Join Aaron to learn new maneuvers that could save your institution hundreds of thousands, if not millions, of dollars.

**Presented by:** Aaron Silva, President, Paladin fs, LLC

## CONCURRENT SESSIONS

### 11:30 AM - 12:15 PM

#### SECRETS EXPOSED: THIS IS NOT SCIENCE FICTION

*Seminar Room*

- Would you know if your devices were connecting to criminal Command and Control servers? Would you know if you had a dark side Network Administrator?
- Would you know if your data was being sent to the cloud?
- Would you know if every keystroke you typed was being recorded?
- Would you know if your workstations were being used to launch cyber-attacks?



All of this could be happening right now on your network. Secrets Exposed will show you how you can answer these questions and use

available information to protect and defend your institution.

**Presented by:** Sari Stern Greene, Managing Director, Sage Data Security, LLC, Ron Bernier, Director of nDiscovery, Sage Data Security, LLC

### 11:30 AM - 12:15 PM

#### TAKING YOUR BUSINESS CONTINUITY PROGRAM TO THE NEXT LEVEL *Cotillion Room*



**WOLF**  
& COMPANY, P.C.

Large scale natural disasters and terrorist events in recent years have led to increased scrutiny by regulators to ensure that businesses are prepared to sufficiently recover and service their customers. Just having a plan will no longer pass a regulatory exam. Banks and credit unions are required to provide more detailed information than in years' past and are called to prove that their recovery strategy can actually work. This presentation will focus on areas of a Business Continuity program that may require enhancement based on the latest revisions to regulatory guidelines. Attendees will learn what examiners are analyzing more than before and will hear where other institutions have fallen short on their BCP

readiness and documentation.

**Presented by:** Tracy Hall, IT Assurance Manager, Wolf & Company, P.C.

### **11:30 AM - 12:15 PM**

#### **THE NEW GENERATION OF LOCKBOX SERVICES: "NOT YOUR FATHER'S OLDSMOBILE"** *Directors Room*



Unleash the opportunities for revenue generation as well as the acquisition of low cost deposits for your bank with the NEW generation of Lockbox services. New advancements in technology have created a new market and demand for lockbox services for your bank and your clients; allowing your bank to now generate non-interest income while attracting low cost deposits as well as building profitable relationships with your clients. Lockbox services will allow you to bring value to your clients through increased cash flow and reduced operating overhead while processing their receivables. Explore new innovations that have made lockbox services a must-have for any growing bank.

**Presented by:** Patrick Schunke, President, FSI

### **12:30 - 1:30 PM**

#### **SENIOR MANAGEMENT LUNCHEON KEYNOTE SPEAKER DAVID J. COTNEY, COMMISSIONER DIVISION OF BANKING** *(By Invitation Only) Federal Room*



Mr. Cotney has served as the Commissioner of Banks since November 2010. He oversees the supervision of over 200 banks and credit unions with total combined assets in excess of \$360 billion.

His office is also responsible for the licensing and supervision of nearly 8,500 non-depository licensees including mortgage lenders, mortgage brokers, mortgage loan originators, consumer finance companies, money services businesses, debt collectors, and loan servicers. Cotney began his career at the Division of Banks 24 years ago as an examiner and most recently served as Chief Operating Officer of the agency. Cotney is an active contributor to consumer protection efforts both in Massachusetts and nationally. He serves on the Board of the Massachusetts Financial Literacy Trust Fund (FLTF). In 2014, Cotney was elected as chairman-elect of the Board of Directors of the

Conference of State Bank Supervisors (CSBS). He serves as a member of the Board of Managers of the State Regulatory Registry (SRR) where he previously served as chairman. In 2013, Cotney was elected chairman of the State Liaison Committee (SLC) of the Federal Financial Institutions Examination Council (FFIEC). Additionally, in 2014, Cotney was appointed to serve as chairman of the CSBS Emerging Payments Task Force.

## CONCURRENT SESSIONS

### **1:45 PM - 2:30 PM**

#### **INSTANT ISSUANCE OF EMV CARDS** *Seminar Room*



The instant issuance of credit and debit cards at the branch bank yields many benefits for the issuer - savings, improved security, same day and increased usage.

Along with instant issuance platforms, many of today's banks and credit union's are working on EMV programs. ABnote has the knowledge and experience to configure all requirements EMV cards - from the application profile to the keys to data enrichment to the audit trail.

The challenging part of adding EMV to instantly issued cards is that it requires all the complex components of EMV card issuance in a branch location and may rely heavily on the existing processor or issuer systems. In 2009 ABnote developed our first TSM (Trusted Service Manager) solution that became one of Visa/MasterCards certified TSM's in the world. Today ABnote has certified multiple TSM's around the world including our flagship site in Boston that covers all of the Americas.

Instantly issued EMV cards open the door to issuers to gain a competitive edge and increase customer loyalty. Learn how you can put ABnote's expertise to work for you to stand out from the competition with EMV Instant Issuance!

**Presented by:** Jim Ellis, CEO, ABnote Custom Card Systems

## 1:45 PM - 2:30 PM

### THE EMERGENCE OF THE ISO IN COMMUNITY BANKING

Directors Room



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

## 1:45 PM - 2:30 PM

### WHY YOUR ATM AND BRANCH COMMUNICATIONS SHOULD MOVE TO 4G

Cotillion Room



Join Matt Lilya, Senior Business Development Manager for Ventus Wireless, as he explores the three fundamental benefits of 4G wireless networking: Cost Savings, Operational

Efficiency, and Network Availability. With specific case studies and insights culled directly from more than 15 years providing technology solutions for financial institutions, Matt will break down how and why a rapidly growing number are switching their ATM and Branch network communications to 4G.

**Presented by:** Matt Lilya, Senior Business Development, Manager, Ventus Wireless

## Assisting Community Banks in **Charting a Path to Success** *Since 1989*

### Consulting Services Implemented by Experienced Lenders and Risk Managers:

#### LOAN REVIEW PROGRAMS

- General Loan Review
- Portfolio Acquisition Review (Due Diligence)
- Specialty/Structured Finance Review

#### LOAN LOSS RESERVE METHODOLOGY

- Methodology Validation
- Methodology Refinement

#### LOAN PORTFOLIO STRESS TESTING

- Bottom Up Loan Level Approach
- Top Down Capital Adequacy Assessment

#### CEIS REVIEW CONSULTING

- Credit Risk Process Review
- Loan Policy Maintenance
- Loan and Credit Seminars



**CEIS REVIEW INC.**

**888-967-7380 • [www.ceisreview.com](http://www.ceisreview.com)**



# PAYMENTS MADE SIMPLE

## LOCKBOX SERVICES REMOTE DEPOSIT CAPTURE

**MARKETS THAT WE SERVE ARE:**  
FINANCIAL INSTITUTIONS  
MUNICIPALITIES  
CORPORATIONS  
NONPROFITS

### BENEFITS WE OFFER:

- Fully customized image based lockbox services:
- retail, wholesale, wholetail
- Same day processing
- Deposit with any bank
- Remote capture
- Electronic bill payment & presentment
- Online exception item processing
- View data and images online for up to 7 years
- Get detailed reports via email, web or hard copy.
- Support for OCR, MICR & bar code
- Excellent customer service
- Secure internet access
- Support for credit card payments
- Stop-file processing
- Check and list processing and check only payments
- Support for OCR, MICR and bar code scan lines
- Private labeling available
- Compatibility with any software
- Healthcare revenue cycle management
- Image deposits

## DON'T DRIFT IN UNCHARTED WATERS.

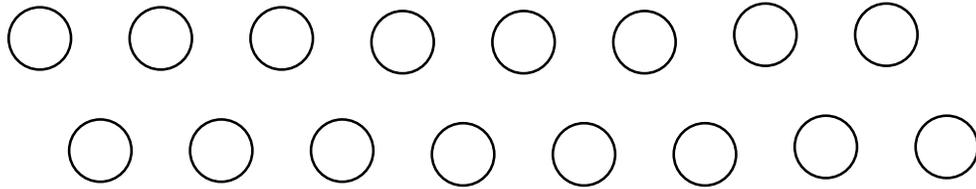
Let Lighthouse Payment Services be your guide. For more detailed information and a FREE price quote, email TJ Drunsic at [sales@lighthousepayments.com](mailto:sales@lighthousepayments.com)



[www.lighthousepayments.com](http://www.lighthousepayments.com)

# FLOORPLAN AND LIST OF EXHIBITORS

## Continental Breakfast, Coffee, Buffet Lunch and Desserts



50 NEACH
40 Solidus
30 CEIS

60 Lighthouse	170 NES Group
70 ISG	160 Cummins Allison

180 COCC	310 NE Money Handling Systems
190 Saylent	300 G.T. Reilly & Company
Virtual Golf	

320 Norcom	450 Ventus
340 Windstream	440 Lee & Mason

540 GraVoc
---------------

520 FSI
------------

510 Paladin
----------------

500 Marcum
---------------

490 Higgins
----------------

480 BSG Financial
----------------------

460 Systems Engineering
----------------------------

## Podcast Booth

20 Trusteer
10 Fiserv

90 Tech Partners	140 East Commerce
100 Volo	130 Strategis
110 Wolf	120 Sage

220 Customized Service Concepts	230 Winbrook
240 EFT	250 NEDA

400 The Warren Group	
380 AB Note	390 Conn. Computer

650 All Covered	640 Specialized Data	630 TBD	620 TBD	610 SMP	600 EDR	590 Tyco Integrated Security	580 First American
--------------------	-------------------------	------------	------------	------------	------------	---------------------------------	-----------------------

Entrance

Booth #	Company	Raffle Prize
380	ABnote Custom Card Systems	IPOD Nano
650	All Covered	
480	BSG Financial Group	Fine Kentucky Bourbons
30	CEIS Review	
180	COCC	
390	Connecticut Computer Service, Inc.	
160	Cummins Allison	\$100 AMEX Gift Card
220	Customized Service Concepts	Tablet PC
140	EAST COMMERCE SOLUTIONS INC	TBD
600	EDR	
240	EFT Source	TBD
580	First American PRES Commercial Evaluation Services	Bose Headphones
10	Fiserv	
520	FSI	
300	G.T. Reilly & Company	Golf Twosome at TPC Boston
540	GraVoc	\$100 Amazon Gift Card
490	Higgins Corp	\$50 LL Bean Gift Card
70	Integrated Security Group ~ ISG	\$100 American Express Gift Card
440	Lee & Mason Financial Services, Inc	\$200 Amazon Gift Card
60	Lighthouse Payment Services Inc.	\$100 Visa Gift Card
500	Marcum LLP	
50	NEACH	3 \$50 AMEX Gift Cards
170	NES Group, Inc	
250	New England Design Associates	\$1,000 Design Services Certificate
310	New England Money Handling Systems, Inc.	TBD
320	Norcom Mortgage	
510	Paladin fs, LLC.	
120	Sage Data Security, LLC	
190	Saylent Technologies	
610	Security Management Partners	\$100 AmEx gift card
40	Solidus	(2) \$100 Amex Gift Certificates
640	Specialized Data Systems	Tote Bag with Wine Bottles
130	Strategis	
460	Systems Engineering	HP Tablet
90	Technology Partners	Halo2Cloud Gift Bags
20	Trusteer	TBD
590	Tyco Integrated Security	
450	Ventus	iPad Air
100	VOLO, LLC	Apple iPod shuffle 2GB Purple
400	The Warren Group	
550	Winbrook	TBD
340	Windstream Communications	(2) Bruins Tickets & Parking Pass
110	Wolf & Company, P.C.	



# EAST COMMERCE SOLUTIONS, INC

...credit card processing made simple



Established in 1994, we are nationally ranked, top rated Merchant Services provider aligned with the largest transaction processing networks in the industry.

## Enjoy Unlimited Growth Potential Through Multiple Revenue Streams

### Let East Commerce Solutions Manage Your Merchant Services Program

- *Double your customer base and triple your revenue stream.*
- *Increase Branch Profitability.*
- *Be more to your customers than just a rate.*

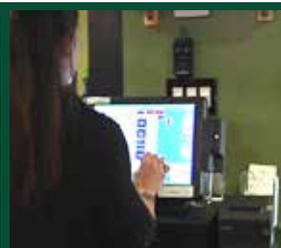
### One Number, One Call For All Your Merchant Services Needs



**Credit Card Processing**



**Mobile Processing**



**Point Of Sale Systems**



**Gift & Loyalty Card Programs**



**Payroll Solutions**

**We are a different working partner....let us show you how we can bring business to your bank while increasing your income.**

**800.527.5395**

**eastcommercesolutions.com**

# GOLD SPONSOR PROFILES



**ABnote Custom Card Systems** provides a turnkey solution for financial institutions looking to offer Instant Issuance of Visa and MasterCard; Debit and Credit cards. Since 1983, over 13,000 financial institution branch locations have trusted Custom Card Systems in providing industry leading Oscare PIN solution and TRISM instant issuance software in support of our end-to-end solutions for secure instant issuance of debit, credit and pre-paid cards. In addition to guaranteeing a seamless integration with all major core and EFT processors, our ABnote 360 offering includes; professional and consultative services, project management, integration, installation, training and ongoing maintenance and software support services. [www.abnote.com](http://www.abnote.com)



**All Covered**, a division of Konica Minolta Business Services U.S.A., Inc., is one of the nation's leading IT services companies. All Covered's Financial Division provides a suite of services for community banks and financial institutions that mitigate security and compliance risk, reduce IT expenditures and improve operating efficiencies. All Covered has local offices in over 25 cities with more than 500 engineers, and is fully certified in all major IT technologies. [www.allcovered.com](http://www.allcovered.com)



This year, **Fiserv Inc.** (NASDAQ: FISV) celebrates 30 years of leadership in financial services technology. As one of FORTUNE® magazine's World's Most Admired Companies, Fiserv is helping clients worldwide achieve best-in-class results by driving innovation in payments, processing services, risk and compliance, customer and channel management, and business insights and optimization. For more information, visit [www.fiserv.com](http://www.fiserv.com)



Providing turnkey solutions for our customers since 1954, **Financial Services, Inc. (FSI)** is one of the largest independently owned Data and Share Draft Processing solution providers. FSI is committed to complete, worry-free integration of its products and services. Whether through our core and share draft processing capabilities, internet, branch/corporate capture, hardware sales/support or our other services, FSI offers you a turnkey solution that enables credit unions to do what they do best; take care of their members. FSI also offers a secure Internet portal, Director Access, that provides a convenient, online platform for board members and key executives. FSI's statement redesign and beautification product, provides full color statements with onserts that serve as advertisements. It is FSI's goal to deliver refined and innovative products and services that will keep your credit union consistently ahead of the curve, while keeping your costs in line. Put your trust in a company that offers stability, strength and commitment. [www.insidefsi.net](http://www.insidefsi.net)



**New England Automated Clearing House (NEACH)** is a non-profit association dedicated to helping members originate and receive ACH transactions and acts as a national advocate for member New England financial institutions in relation to electronic payments. NEACH also provides a variety of high quality services, including: AAP Certification and Continuing Education Credits, NCP Certification and Continuing Education Credits, ACH and Payments Education, ACH Rules Hotline, Custom On-Site Training, Operations and Payments Conferences, Payments Management and Strategy Services. [www.neach.org](http://www.neach.org)



**Paladin fs, LLC** is a research and consulting firm that helps bank leaders restructure existing Core processing and IT services contracts without changing vendors. Paladin leverages a proprietary database - a "Blue Book" - of market intelligence and pricing data on every service provider in the United States to level the playing field when negotiating a renewal or new agreement for Account Processing (DP), Item Processing, Internet Banking, Bill Payment, ATM/EFT, IT and WAN telecom. Since 2009, Paladin has been selected by more than 70 institutions to reduce non-interest expense totaling in excess of \$70 Million. [www.paladin-fs.com](http://www.paladin-fs.com)

---



**Sage Data Security** is a strategic partner and trusted advisor for financial institutions, healthcare providers, government agencies, and businesses nationwide. Sage offers an award-winning portfolio of information security advisory, assessment, and assurance security services designed to cost-effectively protect organizations from harm and ensure regulatory compliance. Sage's nDiscovery<sup>SM</sup> service mines logs to uncover and identify suspicious and potentially dangerous network activity, including internal system misuse, unauthorized access, malicious applications, and security breaches. Sage is proud to be the hosting organization for the 5th Annual CyberCrime Symposium, November 5th & 6th, 2014. To learn more about Sage services, nDiscovery and the Cybercrime Symposium, visit [www.sagedatasecurity.com](http://www.sagedatasecurity.com)

---



**Security Management Partners** is a leading, full-service IT assurance firm, specializing in information security audits, assessments and regulatory compliance consulting for the financial, corporate, healthcare and bio-pharma industries. A proven independent advisor to large, overseas corporations and small, local businesses, the SMP team of highly-skilled IT security specialists help identify threats and vulnerabilities, quantify risk and provide risk mitigation strategies for information assets to maintain compliance and meet business needs. [www.smpone.com](http://www.smpone.com)

---



**Ventus Wireless** provides fully managed wireless connections for ATM, branch backup, security & alarm, and transaction delivery services. With our series of scalable 4G LTE wireless routers, high-level network engineering, and comprehensive monitoring and management support, Ventus is your one-stop-shop for every M2M and enterprise networking need. [www.ventusnetworks.com](http://www.ventusnetworks.com)

---

Our 100 years means  
that wherever you are going,  
we can guide you there.



GERALD GAGNE, CPA, CISA  
DIRECTOR, RISK MANAGEMENT SERVICES



At Wolf & Company, we pride ourselves on insightful guidance and responsive service. As a leading regional firm, our dedicated professionals and tenured leaders provide Assurance, Tax, Risk Management and Business Consulting services that help you achieve your goals.

Download Taking Your Business Continuity Plan To The Next Level at [wolfandco.com/bcp](http://wolfandco.com/bcp)



# ONE COMPANY, MANY SOLUTIONS.



**GRAVOC**  
ASSOCIATES

[www.gravoc.com](http://www.gravoc.com) | 978.538.9055