2017

Senior Management Conference

September 13 – 15
The NJBankers Senior Management Conference presents an overview of the hot topics and emerging trends that will change the way your bank conducts its business now and in the future. The conference provides an invaluable opportunity for staying current on the issues affecting our rapidly changing industry and to network with peers and solution providers.

This NJBankers in-state signature event will examine the fast pace changes in distribution and delivery channels; explore Blockchain and its impact on your bank for risk, controls and regulatory compliance; dissect the evolution of banking in NJ with its changing demographics and competitive dynamics including the rise of non-bank competition; and will present an economic update by a nationally acclaimed economist among other timely topics. Networking opportunities including a golf tournament and fishing excursion round out the conference agenda.

The conference is designed for C-level executives, senior managers and bank directors as they move forward managing the bank’s strategy and objectives.

Just take a look at the line-up of dynamic speakers and presentations that will help attendees guide the performance and success of the bank.

The following pages offer a preliminary schedule of events and speakers.

**HOTEL INFORMATION**

**ROOM RATES/RESERVATIONS**

Room Rates:
- King Bed Room: $149.00/per night
- State, City & Occupancy Tax: 14%
- Resort Fee: $5.00 per room/per day

Room reservations may be made by calling Borgata Hotel & Casino at 609-317-1000 and identifying yourself as an attendee of **NJBankers Senior Management Conference** Group Code: GBBJA17

Reservations must be received by **August 18, 2017**. Any requests for rooms after that date will be handled **on a space-available basis only**.

**HOTEL POLICY**

Borgata Hotel & Casino regulations require that any registered hotel guest present a valid, state-issued, photo ID; any guest whose name is on the reservation must be at least 21 years of age and must be the one checking in upon arrival; a major credit card is required at check-in for a $149 plus tax (per room) deposit for incidentals along with a $5 per room/ per day resort fee. **Debit cards will not be accepted for this deposit**; cash payments will be accepted to settle charges at the time of check-out.

Bookings are subject to a $25 fee from the hotel for any CANCELLATION/CHANGE. If cancellation occurs within one week of reservations, a charge of one night's room rate, tax recovery charges and service fees will be assessed. No refunds will be made for no-shows or early checkouts.

**Note:** Attendee may still be responsible for full cancelled room night charges made within two weeks of the conference if NJBankers does not meet its room block obligation

**CHECK-IN & CHECK-OUT TIMES**

Guests may check into the hotel any time after 4:00 p.m. on their scheduled date of arrival, and must check out no later than 11:00 a.m. on their scheduled date of departure. Borgata Hotel & Casino will make commercially reasonable efforts to accommodate requests for early check-ins and late check-outs, but cannot promise that any such requests will be granted. Should you wish to use the recreational facilities or dine in the restaurants while awaiting check-in, you will be able to store your luggage with the Bell Captain.

**EARLY DEPARTURES**

After the guest checks into the hotel, Borgata Hotel & Casino reserves the right to charge an early departure fee equal to the applicable rate for one room night to any guest who checks out earlier than the guest’s scheduled date of departure.
HOTEL INFORMATION/DIRECTIONS
For hotel amenities/directions visit www.theborgata.com. GPS address use: 1 Borgata Way, Atlantic City, NJ 08401

SPA TOCCARE
GET YOUR RECOMMENDED DAILY ALLOWANCE OF "AHHHHH"
Dedicated to undoing the effects of your day, Spa Toccare offers relaxing treatments guaranteed to exhilarate. Here, tensions melt. Knots disappear. Skin glistens. Eyes sparkle. And a new you emerges just in time to wave buh-bye to your worldly cares. Advance reservations for services are recommended; please call 844-714-2247.

NJBankers Conference Registration Policy
The conference is open to New Jersey Bankers Association member bank officers, board members, associate members, and their spouses/guests. The full conference registration fee includes attendance at Wednesday’s welcome reception, conference dinner, and hospitality room; Thursday’s hot buffet breakfast, two business sessions, refreshment break & reception and Friday’s hot buffet breakfast, and business session. For those attending Thursday or Friday only, the registration fee includes only the functions for that day.

NJBankers Conference Refund Policy
No refunds for cancellations will be accepted after August 18, 2017, but substitutions are welcomed.

Dress Code
Business casual attire may be worn at all business sessions, receptions and Wednesday night dinner (jackets and ties optional).

Conference Materials
All conference materials can be picked up at the NJBankers Registration Desk during the conference.

Registration Desk Hours:
Wednesday, September 13  3:00 p.m. - 7:00 p.m.
Thursday, September 14   7:00 a.m. - 12:00 p.m.
Friday, September 15     7:00 a.m. - 11:30 a.m.

Golf Tournament
NJBankers has arranged for a golf tournament on Thursday, September 14 with a 1:00 p.m. start at the Seaview Resort Bay Course. The tournament will be a best ball team shamble format (BBQ lunch to be served at 12:00 p.m.)

Notes: Golf clubs may be stored at the bell stand for your convenience. The golf tournament is available to conference registrants only and is on a first-come, first-served basis.

Dress Code: The dress code is collared shirts, Bermuda shorts, slacks and soft spikes.

Bay Charter Fishing Trip
NJBankers has arranged for an afternoon of fishing on the bay on Thursday, September 14 from 12:15 p.m. to 4:30 p.m. Box lunches and beverages will be available on the boat at 12:30 p.m.

Note: Minimum guarantee must be met; limited seating availability. Guests will be seated on a first-paid basis.
Thank you to our early conference sponsors:

PLATINUM SPONSORS

GOLD SPONSORS

SILVER SPONSORS
Senior Management Conference

(please see our website for updates)

**Wednesday, September 13**

3:00 p.m. – 7:00 p.m.  REGISTRATION

4:00 p.m. – 5:30 p.m.  BOARD OF DIRECTORS MEETING

6:00 p.m. – 7:00 p.m.  RECEPTION

7:00 p.m. – 9:00 p.m.  DINNER

**KEYNOTE ADDRESS**

*Transform: Reenergizing Your Business from the Inside Out*

Morris Morrison

Morrison Global Brands

9:00 p.m. – 11:00 p.m.  HOSPITALITY ROOM

**Thursday, September 14**

7:00 a.m. – 12:00 p.m.  REGISTRATION DESK HOURS

7:00 a.m. – 8:00 a.m.  BREAKFAST

8:15 a.m. – 11:15 a.m.  GENERAL SESSION

**Chairman’s Welcome & Introduction of Program**

*James S. Vaccaro*, Chairman

New Jersey Bankers Association

Chairman/President/CEO, Manasquan Bank

**“Issues and Answers to Bank Distribution and Delivery Channels”**

*Robert E. Kafafian*, President and CEO

The Kafafian Group

Session will review the trends, challenges, and emerging technologies in dealing with the fast pace and change in the use of distribution and delivery channels

**Blockchain and the Impact to Financial Service**

*Sanjay Marwaha*, Risk Advisory Services Managing Director

BDO

*Laurence Talley*, Risk Advisory Services Managing Director

BDO

Explore Blockchain and its impacts in financial services, its risks and controls, as well as the regulatory environment. At the conclusion of this session, participants will be able to: Give examples of how Blockchain may be used across financial services; Obtain information about the current use of Blockchain in the business environment; State possible "risk“ areas to consider when evaluating Blockchain as a possible solution. This webinar is ideal for senior financial, audit, and risk executives of financial institutions and services firms interested in managing risk as it applies to implementing or developing solutions that leverage Blockchain.
10:05 a.m. – 10:20 a.m.  2017 Warren Hill Award Presentation
John E. McWeeney, Jr., President and CEO
New Jersey Bankers Association

Recipients:
James M. Meredith, Retired, Executive Vice President /
Chief Operating Officer
New Jersey Bankers Association

And

Joseph G. Mulrooney, Senior Vice President /
Chief Risk Officer
Northfield Bank

10:20 a.m. – 10:40 a.m.  REFRESHMENT BREAK

10:40 a.m. – 11:45 a.m.  What Banking Leaders Need to Know about Cybersecurity
William J. Nowik, CISA, CISSP, QSA, PCIP, Principal
Wolf & Company

Cyber thieves are working hard to find any opportunity to breach your systems
and the accounts of your customers. Beyond the financial losses or reputational
harm you already know about, the current evolution of these threats can quickly
affect the Institution’s bottom line and your ability to serve your customers.
Whether it’s stealing credit card numbers or running elaborate scams to gain
account credentials, the threats seem to evolve at an amazing pace. This
presentation will provide you with information to strengthen your cybersecurity
program given current threats related to wire and ATM fraud, ransomware, and
others. Join us for a session where we will discuss the current environment and
how your Management can best govern it all.

11:20 a.m.  ADJOURNMENT

11:45 a.m. – 1:15 p.m.  SPECIAL LUNCHEON SESSION
(Pre-registration required – lunch served at 11:45 a.m.)

Trends in Executive Management Retention
Chester Mosteller, President
Mosteller & Associates

This presentation will focus on recent trends in terms of short and long-term
incentives provided to members of the executive management team, and how these
programs coincide with the company’s business strategy.

11:45 a.m.  Transportation for Golf Tournament (requires advance registration)
(Leaves from Borgata Valet, Upper Level)
12:00 p.m.       **GOLF TOURNAMENT - Team Shambles**
*(requires advance registration)*
Lunch starting at 12:00 p.m.
*(Shotgun at 1:00 p.m.)* Seaview Resort Bay Course, Galloway, NJ

12:15 p.m.       **Transportation for Charter Fishing Trip** *(requires advance registration)*
(Leaves from Borgata Valet, Upper Level)

12:30 p.m. – 4:30 p.m. **BAY CHARTER FISHING TRIP**
*Golden Nugget Marina*
*(requires advance registration)*

6:30 p.m. – 7:30 p.m. **RECEPTION**

7:30 p.m.       **DINNER ON YOUR OWN**

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**Friday, September 15**

7:00 a.m. – 11:30 a.m. **REGISTRATION DESK HOURS**

7:00 a.m. – 8:00 a.m. **BREAKFAST**

8:00 a.m. – 11:30 a.m. **GENERAL SESSION**

**Chairman’s Welcome & Introduction of Program**
James S. Vaccaro, Chairman
New Jersey Bankers Association
Chairman/President/CEO, Manasquan Bank

Overview of the Business Landscape, Outlook on Retail Deposits and Opportunities for Growth
José R. González, President and CEO
Federal Home Loan Bank of New York (FHLBNY)

Banking is rapidly changing in response to evolving customer expectations, technological advancements, demographic conversions, new competitors, regulatory requirements and shifting economics. The FHLBNY recently surveyed their cooperative of local lenders to determine the impact of the changing landscape on retail deposits and the strategies they plan to use to get ahead of how these forces are reshaping business. During this session, the FHLBNY will provide an overview of the operating environment, discuss the challenges and opportunities that exist for local lenders, and highlight the tools available to our members to support business growth.

**The Evolution of New Jersey Banking**
Ben Plotkin, EVP/Vice Chairman
Keefe, Bruyette & Woods, A Stifel Company

As in the case of many markets in the US, NJ banking has evolved to reflect demographics and competitive dynamics. Increasing industry concentration and growth of non-bank competitors portend further change. But how does NJ’s banking evolution compare with other markets in terms of rate of consolidation and market share. The speaker will discuss trends occurring in other markets and what it means for NJ Banking. Moreover, what does it mean for the valuation of NJ public institutions.
Economic Update  
James Chessen, Executive Vice President and Chief Economist  
American Bankers Association

FASB's CECL  
Doug Hensley, Managing Director  
Pacific Coast Bankers Bank

This session will take an in-depth look at FASB’s CECL, providing the audience with specific highlights and techniques that will assist community banks. Additionally, Mr. Hensley will also focus on how interest rate movement from a default and optionality perspective can have significant impacts on ALLL.

11:30 a.m.  
ADJOURNMENT
Senior Management Conference Registration  
September 13-15, 2017  
Borgata Hotel & Casino, Atlantic City, NJ  
Conference and Hotel Registration Deadline: August 18, 2017

Attendee Membership

☐ Member  ☐ Associate Member

Institution/Company Information

Primary Contact: ________________________________________________
Institution/Company Name: ________________________________________
Address: ________________________________________________________
City: ___________________ State: _____  Zip Code: ___________________
Phone: (            )________________  Email: ____________________________

Registration Fees

Full Registration (Includes Wednesday Dinner)  $790 Member  $310 Guest/Spouse
One Day Registration  Thursday or Friday*  $740 Member  $260 Guest/Spouse

Attendee Information

(please include any email addresses if known (directors/spouses as well), so we may communicate any cancellation of tours, changes of rooms or speaker presentations etc.)

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<th>NAME</th>
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(photocopy for additional attendees)

NOTE: The full registration fee includes attendance at Wednesday’s welcome reception, dinner, and hospitality room; Thursday’s hot buffet breakfast, two business sessions, refreshment break and reception; Friday’s hot buffet breakfast and business session.
* For those attending one day, fee includes only the functions for that day. Those attending Thursday only may sign up for Wednesday night’s events for an additional fee of $75.

The deadline for refunds is August 18, 2017. After August 18, 2017, refunds will not be granted, but substitutions are welcomed. All cancellations must be submitted in writing. Confirmation letters will not be sent.

Questions?  
Info@njbankers.com or 908-272-8500
Golf Tournament Registration
Thursday, September 14, 2017; 1:00 p.m. Start – Seaview Resort Bay Course, Galloway, NJ
(BBQ Lunch will be served at 12:00 p.m.)

Golf Tournament
(you must be registered for the conference to play in the tournament)

☐ $250

Transportation ☐ $50
(Approximately 20 minutes away from Borgata)

The tournament will be a best ball team shamble format.
In a best ball team shamble format, all four players tee off. The team then chooses the best drive of the four. All four players play their own ball from the selected drive until they have holed out. Scoring will be done with the best gross score of the foursome selected for each hole. Prizes will be awarded to the top four teams.

NOTE: Foursomes will be mixed with bank members as well as associate members to promote networking and will be assigned by NJBankers staff.

1 ___________________________________________ Handicap: ______

2 ___________________________________________ Handicap: ______

3 ___________________________________________ Handicap: ______

4 ___________________________________________ Handicap: ______

We invite you to provide a prize for the Golf Tournament. You will be recognized for your contribution to the success of this event in NJBankers publications and the Conference App.

NOTE: Please enclose business cards that may be attached to prize(s) so that members will recognize your part in making our Golf Tournament a success.

☐ We would like to make a donation toward the purchase of prize(s) for the Golf Tournament. (If you are also attending the Senior Management Conference, you may include the amount of your donation in your check for registration fees.)

$_________________ Donation Amount

☐ We would like to donate a prize(s), but prefer to select our own and plan to bring the following:

Please list prize donation:_______________________________________________________________________________________

Primary Contact: _____________________________________________________________________________________________

Institution/Company Name: ___________________________________________________________________________________
Luncheon Session  
Trends in Executive Management Retention  
Thursday, September 14, 2017  
11:45 a.m. to 1:15 p.m.  
(Lunch served at 11:45 a.m.)

Presented by:  
Chester Mosteller  
Mosteller & Associates

Bay Charter Fishing Trip  
Thursday, September 14, 2017  
12:15 p.m. to 4:30 p.m.  
(Box lunch/beverages included on boat at 12:30 p.m.)

Bay Charter Fishing Excursion  
(you must be registered for the conference to participate)

Registration fee includes: boat rental, transportation, rods, bait, food, soft drinks and alcoholic beverages.

What to bring:  
Dress in layers, rain gear including boots, sunglasses, sunscreen, camera, binoculars, insect repellant and a container for your fish.  
If you are susceptible to seasickness, please take medication before leaving the dock.  

NOTE: Limited seating available. Guests will be seated on a first-come first-paid basis for this trip.  
Minimum guarantee must be met.

Primary Contact: ____________________________________________________________

Institution/Company Name: ___________________________________________________
### Sponsorships

- **Sponsorship levels are determined on the price points of the sponsorship(s) your firm chooses.**
  (All sponsors will automatically be placed in the appropriate sponsor level based on price point)

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<tr>
<th>Sponsorship Level</th>
<th>Price Range</th>
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| Platinum Sponsor Level | $7,000 and over | - 2 Comp. Registrations  
- Banner recognition for conference duration  
- Logo recognition in print materials  
- Podium recognition  
- Platinum sponsorship ribbon for badge |
| Gold Sponsor Level | $5,000 to $6,999 | - 2 Registrations at $395  
- Logo recognition in print materials  
- Podium recognition  
- Gold sponsorship ribbon for badge |
| Silver Sponsor Level | $3,000 to $4,999 | - Logo recognition in print materials  
- Signage at event  
- Podium recognition  
- Silver sponsorship ribbon for badge |

#### Refreshments at Registration Desk
- **Wednesday**
  - Co-sponsor: $1,700
  - Co-sponsored by: Boenning & Scattergood, CBA & ICBA

#### Candy at Registration Desk
- Sponsored by: McCarter & English

#### Dinner Wine Service
- **Co-sponsor:** $2,700
- Co-sponsored by: RSM & S.R. Snodgrass

#### Coffee Cups
- **Sponsor:** $5,000
- **Co-sponsor:** $3,000

#### Conference Pens w/ Logo
- **Sponsored by:** COCC

#### Badge Wallets
- **Sponsored by:** BDO

#### Hotel Room Keys
- **Sponsored by:** The Mercadien Group

#### Evaluation Prizes
- **Sponsored by:** Two River Community Bank

### Additional Events

#### Hot Buffet Breakfast
- **Thursday**
  - **Sponsor:** $5,000
  - **Co-sponsor:** $3,000

#### Networking Break
- **Thursday**
  - **Sponsor:** $4,000
  - **Co-sponsor:** $2,500

#### Thursday Luncheon Session
- **Sponsored by:** Mosteller & Associates

#### Hospitality Room
- **Wednesday**
  - **Bar Service Co-sponsor:** $2,000
  - **Co-sponsored by:** Lakeland Bank & SRM

#### Keynote Speaker
- **Keynote Speaker:** $5,000

#### Conference App & Pocket Guide
- **Sponsored by:** P&G Associates/GRC/RSK

#### Conference WiFi
- **Sponsor:** $5,000

#### Coffee Cups
- **Sponsored by:** Baker Tilly Virchow Krause

#### Event Napkins
- **Sponsor:** $4,000

#### Photography
- **Sponsored by:** CI Group

#### Wine Drop in Room
- **Sponsored by:** Cullen & Dykman

Please check the item/event(s) you are interested in sponsoring and indicate whether sole sponsor or co-sponsor.

*Questions? Call Jenn Zorn at (908) 272-8500, x611 or jzorn@njbankers.com*

*SPONSORS ARE ASKED TO EMAIL A HIGH RESOLUTION LOGO (jpg/eps/png) TO jzorn@njbankers.com*

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Primary Contact: __________________________________________________________________________________________________

Institution/Company Name: __________________________________________________________________________________________
Do you have any special physical, dietary (vegetarian, kosher, etc.), or other needs:

- [ ] Yes
- [ ] No

Please list names:
____________________________________________________________________________________
If yes, please describe:
____________________________________________________________________________________

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**Payment Information**

- [ ] Check
- [ ] Check to follow
- [ ] Send invoice
- [ ] Credit Card

If paying by check, please make it payable to New Jersey Bankers Association.

Billing Address *(If different from preferred mailing address)*:
____________________________________________________________________________________

Primary Contact ____________________________________________________________________________

Institution/Company Name ____________________________________________________________________

Address ___________________________________________________________________________________

City _______________________ State _______ Zip/Postal Code _______________________

Name/Address as it appears on card ______________________________________________________________________________________

- [ ] VISA
- [ ] MASTER CARD
- [ ] AMERICAN EXPRESS
- [ ] DISCOVER CARD

- [ ] CREDIT CARD

Card Holder Signature ________________________________________________________________

Send completed Registration Forms to:

New Jersey Bankers Association
411 North Avenue East
Cranford, NJ 07016
Secure Fax: 908-272-2720
Email: info@njbankers.com