

LEADERSHIP 2009:

Tune in, Turn it up!

June 18-20, 2009

**Hyatt Regency Hill Country Resort
San Antonio, Texas**



1700 Rio Grande Street, Suite 100
Austin, TX 78701

Leadership Division Executive Committee



President
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Gruver State Bank
Gruver



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Mesquite



Vice President
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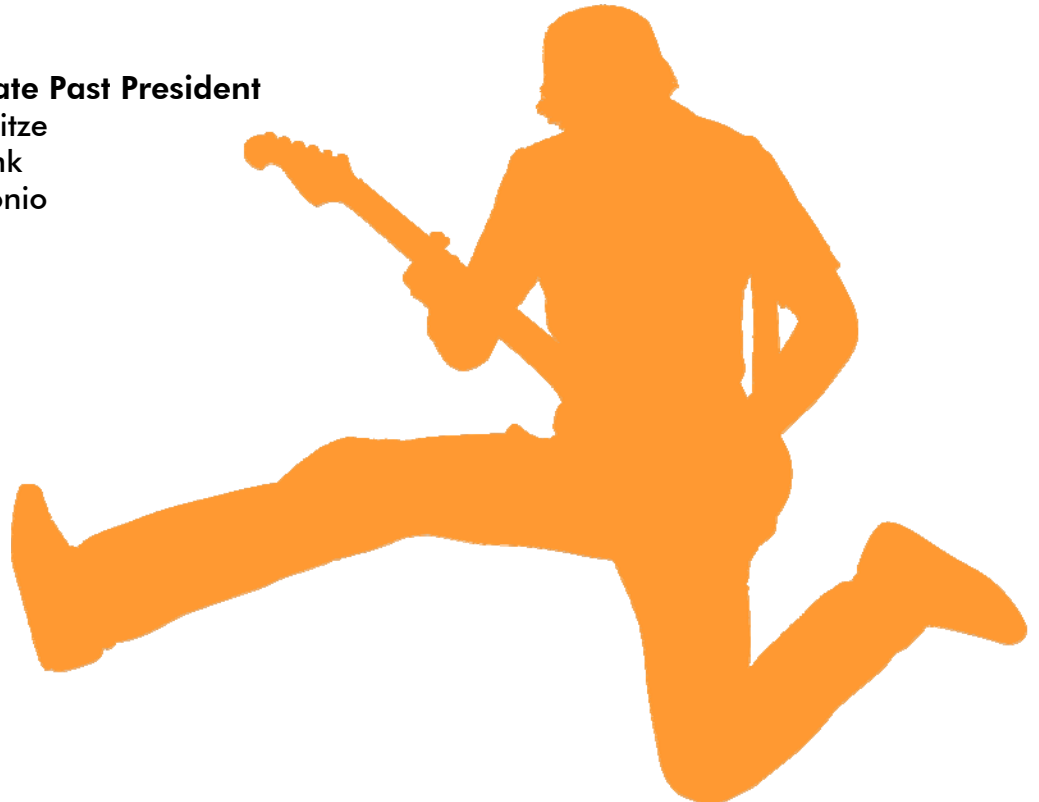


Immediate Past President
David Seitze
Frost Bank
San Antonio

The leadership conference has proven to be a good learning experience for members of our staff. It provides an opportunity to meet other bankers and share ideas. The conference focuses on topics pertinent to current banking issues.

The opportunity for my staff members to include their families in the activities of the conference provides a wholesome experience at an interesting location. For several years we have had three officers attend along with their respective families. We plan to continue to participate in the event.

C. T. Head, CEO
Mills County State Bank, Goldthwaite



Thursday, June 18

- 8:00 am – 1:00 pm **Golf Tournament**
- 10:00 am – 5:00 pm **Conference Registration Open**
- 1:00 pm – 3:00 pm **Pre-conference Workshop**
■ *Engaged, Loyal Employees Create Engaged, Loyal Customers – Deluxe Financial Services*
- 2:30 pm – 7:30 pm **Exhibitor Tabletops**
- 3:00 pm – 4:15 pm **Opening General Session**
■ *Earning the Right to Lead – Dan Lumpkin*
- 3:00 pm – 5:30 pm **Kids – Money Camp**
- 4:15 pm – 5:30 pm **Exhibitor “Speed Dating”**
- 5:30 pm – 7:30 pm **Opening Reception with Exhibitors & Purse/Toy Auction**

Friday, June 19

- 7:30 am – 12:00 pm **Conference Registration Open**
- 7:30 am – 8:30 am **Buffet Breakfast**
- 7:30 am – 8:15 am **Devotional**
■ Kevin Monk and Darrell Brown
- 8:30 am – 11:45 am **General Session**
■ *Legislative Panel – Speakers TBD*
■ *Excellence in Leadership Award*
■ *Changing of the Guard*
■ *Taking Your Bank From Good to Great – Christopher L. Williston*
■ *Beyond the Numbers: How FICO Credit Scoring Really Works – Eddie Johansson*
- Afternoon Free**
- 6:30 pm – 10:00 pm **Dinner and Party**
■ *Featuring Live Band Family Friendly Activities*

Saturday, June 20

- 7:30 am – 12:00 pm **Conference Registration Open**
- 7:30 am – 8:30 am **Buffet Breakfast** – For Entire Family served by the Leadership Board of Directors
- 7:30 am – 8:15 am **Junior Achievement Workshop**
- 8:30 am – 11:00 am **Closing General Session**
■ Red McCombs (invited)
■ *Fighting For Something Greater Than Self – Alan Williams, former Wake Forest Basketball Player and Author of the book “Walk-On: Life From The End Of The Bench”*
- 11:30 am **Adjourn**




Education




Pre-conference Workshop – Engaged, Loyal Employees Create Engaged, Loyal Customers

Thursday, June 18 ■ 1:00 pm

Heather Vaughan, Experience Director, Deluxe Corporation



In today's Internet economy, customers rely more and more on online banking and less on visits to the bank. When they *DO* visit the branch or pick up the phone, it's usually because they have a problem. In 2007-2008, a dedicated group of financial service executives set out to explore this relevant and timely issue and find ways to do a better job of solving customer problems within their branches and call centers. They knew the potential was there – the potential to redefine problem resolution from an operational procedure to an engaging interaction that not only retains customers, but results in more loyal customers.




They quickly discovered that bank employees would not be able to make an impact on customer loyalty – unless they themselves were better trained, happier, confident and loyal to their organizations. Through slides, video and stories, you'll learn how focusing on employees' needs and desires results in loyal customers and a positive impact on your bottom line.




Earning the Right to Lead

Thursday, June 18 ■ 3:00 pm

Dan Lumpkin, Lumpkin & Associates



Leadership is an earned right – you are only leading when people choose to follow. Sometimes in doing our jobs we get so busy that we forget the very things we need to be doing to make those tasks easier. That's the paradox of life in the fast lane. Like Edward Bear in Winnie the Pooh...we are so busy falling down stairs...bump, bump, bump...we don't have time to learn a better way.




So what are the real attributes of a leader? What are the behaviors a leader exhibits? What are the elements of character of a leader? What facts are important in a work setting where productivity and performance thrive? And even more importantly, how are you doing as a leader? This session will examine those questions and their answers. Aimed at giving you the essential elements of Leadership, you will have a template for measuring yourself that comes from the best known attributes of leaders today. Think of it as a personal and professional "tune up" and "tune in" to the essence of good leadership principles.



Legislative Panel

Friday, June 19 ■ 8:30 am

Speakers TBD



The Eighty-First Texas Legislature is underway for 2009, and the political season is in full swing. Hear the latest from two prominent Texas lawmakers as they discuss the major issues impacting you as a citizen of Texas and as a community banker, as well as their take on the politics in the state and the nation.

Taking Your Bank From Good to Great

Friday, June 19 ■ 9:30 am

Christopher L. Williston, CAE, Independent Bankers Association of Texas

Capitalizing on the theme of Jim Collins' blockbuster bestseller, "Good to Great," IBAT President and CEO Chris Williston will present his thoughts on what it takes to be a great community bank in today's rapidly changing financial services marketplace. His observations are based on common characteristics of the "high performers" discovered throughout his 32 years in the industry as a trade association executive and consultant to the industry.

Beyond the Numbers: How FICO Credit Scoring Really Works

Friday, June 19 ■ 10:30 am

Eddie Johansson, President, Credit Security Group

Get ready to have your credit score assumptions shattered. Learn ways to accurately reflect your customers' credit risk that raise their credit scores – vital information to lead your bank and your customers in these times. Gain knowledge you can teach others to take your organization to a new level in credit expertise and service.

From the basics to the advanced, Johansson is a well-known, popular and experienced educator on how the FICO scoring model works. This presentation includes new information on the How/What/When of the FICO '08 model. A Question and Answer session follows his presentation.

Red McCombs (invited)

Saturday, June 20 ■ 8:30 am

Fighting For Something Greater Than Self – Exploring the Humility It Takes To Serve Other People In A 'Me Centered' World

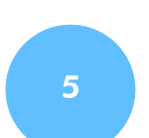
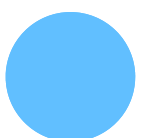
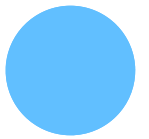
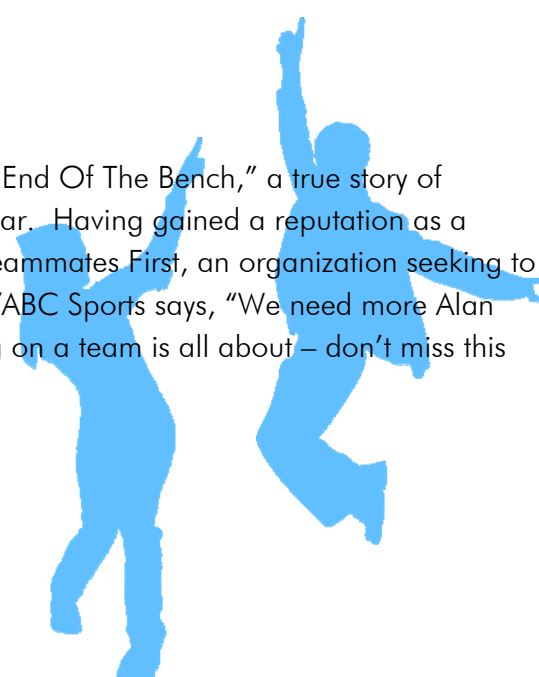
Saturday, June 20 ■ 9:30 am

Alan Williams

Alan Williams is the author of "Walk-On: Life From The End Of The Bench," a true story of perseverance and faith from a teammate who was not the star. Having gained a reputation as a bright young speaker, Williams is currently the founder of Teammates First, an organization seeking to put perspective back into youth sports. Dick Vitale of ESPN/ABC Sports says, "We need more Alan Williamses. He redefines success and tells us all what being on a team is all about – don't miss this touching story – it's awesome, baby!"

Leadership and learning are indispensable to each other.

John F. Kennedy, speech prepared for delivery in Dallas the day of his assassination, November 22, 1963






Conference Activities


Rockin' Golf Tournament

Hyatt Hill Country Resort Oaks and Creeks Courses


Thursday, June 18 ■ 8:00 am



The annual Leadership Conference Golf Tournament will be held at the new Hyatt Hill Country Oaks and Creeks Courses. The Hill Country Golf Club meets all the standards of a truly great golf club. The championship course is a beautiful, dramatic and balanced 27-hole facility designed by the nationally acclaimed golf course architectural firm, Arthur Hills and Associates.



Set on more than 200 acres, the golf course has a wide-ranging terrain, with rolling meadows, steep hillsides, wooded ravines and tree-shaded plateaus, as well as the tranquil threat of lakes and ponds. The golf course features championship character from its longest tees, offering a variety of shot challenges expected by the most experienced players.




The course features the Precedent, upscale golf cart from Club Car, equipped with the UpLink global positioning satellite golf yardage system. This computerized system is designed to enhance the golfing experience and offers automatic full aerial views of each hole and measures distance from your ball to the hole. The system also offers playing tips, electronic scoring and emergency messaging to and from the Pro Shop.



Exhibitor "Speed Dating"

Thursday, June 18 ■ 4:15 pm




Each attendee will be assigned randomly to a team for activities throughout the conference. One of the teambuilding activities will be the Exhibitor "Speed Dating" Session. Attendees will start at an assigned booth and rotate booths every two minutes. This allows the attendees to meet each exhibitor and vice versa.



Exhibitor Reception and Purse/Toy Auction

Thursday, June 18 ■ 5:30 pm




In addition to the exhibits on Thursday, a purse and toy silent auction will be set up to benefit the IBAT Education Foundation. Attendees and their families may view and bid on the items from 2:30 – 7:30 pm. Winners will be posted Thursday evening and items can be paid for and picked up at that time, or on Friday from 8:00 am – noon. (Visa, MasterCard and Discover credit cards accepted.)



Hip Hop Dinner and Country & Western Party

Friday, June 19 ■ 6:30 pm



Join us for an evening of food, fun and dancing! Hill country is the perfect setting for fun and games. We will begin the evening with family friendly activities for the younguns and the young at heart, including an opportunity to learn how to rope off of a horse. You will also be able to challenge your friends and other conference-goers at the armadillo races. That's right – place your bets...we will have live armadillo races! We will close the evening out with dinner in the Luckenbach Pavilion featuring the cover band Old Dog Tray.

Special Activities for the Kids

Money Camp

Thursday, June 18 ■ 3:00 pm

Kids will have a blast while learning about money. This 2.5-hour interactive camp is focused on earning money, spending money, and interviewing our kids for fresh perspectives on how to solve the world's economic woes. Activities will include 10-15 minute events that rotate. No one will be bored...everyone will make a little bit of money for each completed activity.

Kids Wanted: All elementary and middle school kids are welcome; younger kids may participate in arts and crafts if accompanied by a parent or guardian. Register each camp attendee by name and age on the registration form. Kids will be organized in merry bands of 4-6 of their friends and assigned a personal camp counselor who will guide them through the activities.

Camp Counselors Wanted: Seeking 25 Teen and Parent Volunteers to help facilitate Money Camp activities. Register your interest (or your teen's interest) by name, age and interest area (arts and crafts, "Guitar Hero," "Dance Dance Revolution," basketball, relays, face painting, counting and sorting money, etc.). Camp Counselors will be rewarded – yes, with money!

Camp Hyatt

Say "yeehaw!" to one of the best experiences your kids will ever have. Welcome to Rowdy's Camp Hyatt, where kids explore the best of Texas and the wild, wild west. Head out to the nature trail and search for real Indian arrowheads. Enjoy a game of wet and wild sponge tag! Listen to a cowboy storyteller, build sandcastles on the manmade beach, walk the nature trail, and splash in the river pool.

Rowdy's Camp Hyatt (named for the dog that used to chase jackrabbits on the land when it was a ranch) combines Texas traditions, crafts and fun activities for ages three to 12.

Our Camp counselors are trained to entertain your children, so you can relax and enjoy everything our Texas family resort offers for grown-ups, like pampering treatments at Windflower-The Hill Country Spa, round of golf or romantic dinners at Antlers Lodge.

Call 210.647.1234 prior to arrival, to secure your child's spot for their most memorable vacation.

Having a network of friends is critical to becoming a successful banker. Everyone has wisdom and encouragement that can benefit you. Only the arrogant don't need that support.

Robert A. Hulsey, President and CEO
American National Bank of Texas, Terrell



Location / Accommodations / Registration

Location

An IBAT favorite, the Hyatt Regency Hill Country Resort & Spa has it all. Located in northwest San Antonio, just 20 minutes away from the San Antonio International Airport, the Hyatt sits on 200 tree-covered acres.

Whatever your pleasure, the Hyatt Regency Hill Country Resort & Spa has it!

On-property activities:

- 27-hole championship golf course
- Three tennis courts
- Spa and wellness center
- Four-acre waterpark that includes a 950-foot-long lazy river, three pools, sundeck, and “beach” area
- Jogging and biking trails (bicycle rental available)
- Playground
- Sports including ping pong, basketball, volleyball and tetherball

Hyatt Regency Hill Country Resort & Spa
9800 Hyatt Resort Drive
210.647.1234

Accommodations

Special room rates are available for IBAT Leadership Conference attendees. Single to quadruple occupancy is **\$185** per night. Specific room requests are not guaranteed, however, every effort will be made to facilitate each request. The hotel’s cancellation policy is **48 hours prior to arrival** to avoid a charge of first night’s room and tax. To reserve a room, complete the housing form, which is on the reverse side of the registration form, and mail or fax to IBAT by **May 8th**.

Registration Information

Leadership Division and IBAT Member registration fees include handout materials for all education sessions, reception on Thursday, breakfast and dinner on Friday, and breakfast on Saturday.

Register online at www.ibat.org or complete and return the enclosed form.

Spouse, guest and child registration fees include reception and Kids Money Camp on Thursday and dinner on Friday night. Spouses and guests are welcome to attend educational sessions but they will not receive handout materials.

Interested in becoming a Leadership Division member? Pay the IBAT member price and check the box on the registration form regarding membership, and a portion of your registration fees will be used for membership dues.

Cancellation Policy

Registration cancellations received on or before **May 8** will be refunded in full. Cancellations received between **May 9-May 27** will be refunded less a \$75 administrative fee. Any cancellations received after **May 27** will not be refunded. Substitutions are allowed and encouraged.

Tax Deduction

The IRS requires a notice on all registration forms, which informs the attendee of the amount of the registration fee representing food and beverage that is deductible as an ordinary business expense. We estimate the food cost of your basic registration is \$275. Under current tax law 50% of this amount is deductible as an ordinary business expense. Please contact your accountant or tax advisor for further details.

Special Needs

Individuals in need of special assistance with regard to this conference are requested to contact Julie Courtney, CMP with IBAT (800.749.4228 or jcourtney@ibat.org) at least one week before the meeting so that appropriate arrangements can be made.

Conference Dress

All educational sessions and evening activities are resort casual. *Shorts are acceptable and encouraged.* Proper golf attire must be worn at the golf tournament.

The leadership conference is normally the first exposure to IBAT staff, endorsed vendors and associate members of IBAT that these future bank leaders have. They also are able to develop a network among themselves to share ideas or problems. This in turn helps my bank as our future leaders come back motivated with more knowledge and confidence gained by interaction with their peers and industry leaders.

Milton S. McGee, Jr., Vice Chairman
Citizens National Bank, Henderson



Sponsors & Exhibitors

as of 4.3.09

GOLD SPONSORS



SILVER SPONSORS



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- PULSE
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- Bank on Hold
- ESRI
- The Genesis Group
- McCleary/German Architects
- Schertz Bank & Trust, Schertz
- SWACHA

EXHIBITORS

- AccuSource Solutions
- Advantage Health Plans Trust
- American Banker
- The Baker Group
- BancVue
- Bank Compensation Consulting
- Bank on Hold
- Bankers Health Care Group
- BCI
- CalTech
- Catalyst Financial Company
- CFC Technology Corporation
- CHUBB Insurance
- Deluxe Financial Services
- Diebold, Inc.
- ESRI
- First Data
- The Genesis Group
- IBAT
- IBAT Education Foundation
- IBAT Services Inc.
- McCleary/German Architects
- McCoy Myers Associates, a CSI Company
- NAVCO Networks and Security
- Nicola Banking System, Inc.
- PULSE
- SecureWorks
- Shazam
- Styx Capital, LLC
- SWACHA
- SWBC
- Talaris





2009 IBAT Leadership Conference

REGISTRATION FORM

June 18-20, 2009 • Hyatt Hill Country Resort

NOTE: Please print or type. Registrations received on or before May 8 are eligible for early bird pricing.

Registrant _____	Nickname for Badge _____
Title _____	E-mail address _____
Bank/Firm _____	
Address _____	
City/State/Zip _____	
Phone _____	Fax _____
I will attend <input type="checkbox"/> Golf Tournament Handicap [_____] <input type="checkbox"/> Thursday Evening Reception <input type="checkbox"/> Friday Dinner	

Spouse/Guest Full Name _____	Nickname for Badge _____
I will attend <input type="checkbox"/> Golf Tournament Handicap [_____] <input type="checkbox"/> Thursday Evening Reception <input type="checkbox"/> Friday Dinner	

Child's Full Name _____	Age _____	Nickname for Badge _____
Count me in for <input type="checkbox"/> Thursday Evening Reception <input type="checkbox"/> Friday Dinner <input type="checkbox"/> Money Camper <input type="checkbox"/> Money Camp Counselor		

Child's Full Name _____	Age _____	Nickname for Badge _____
Count me in for <input type="checkbox"/> Thursday Evening Reception <input type="checkbox"/> Friday Dinner <input type="checkbox"/> Money Camper <input type="checkbox"/> Money Camp Counselor		

Child's Full Name _____	Age _____	Nickname for Badge _____
Count me in for <input type="checkbox"/> Thursday Evening Reception <input type="checkbox"/> Friday Dinner <input type="checkbox"/> Money Camper <input type="checkbox"/> Money Camp Counselor		

REGISTRATION FEES	Number	Before May 8	After May 8	Total
Leadership Division Member		\$545	\$610	\$
IBAT/CBAO Member		\$645	\$710	\$
<input type="checkbox"/> YES, I want to be a Leadership Division member! <i>Check the box and pay the IBAT member price, and a portion of your registration fees will be used for membership dues.</i>		\$645	\$710	\$
Nonmember		\$745	\$810	\$
Spouse/Guest/Child 12 years & older		\$245	\$310	\$
Child 8-11 years old		\$125	\$185	\$
Child 3-7 years old		\$35	\$55	\$
Golf Tournament		\$175	\$175	\$
INDIVIDUAL TICKETS – <i>If you are a full conference registrant, you do not need to purchase individual tickets.</i>				
Thursday Evening Reception		\$125	\$150	\$
Friday Party & Dinner		\$150	\$175	\$
TOTAL REGISTRATION FEES				\$

<input type="checkbox"/> Check payable to IBAT Education Foundation	<input type="checkbox"/> Credit Card	<input type="checkbox"/> MasterCard	<input type="checkbox"/> Visa	<input type="checkbox"/> Discover
Card # _____	Expiration Date _____			
Name on Card _____	Signature _____			

CANCELLATION POLICY: Registration cancellations received on or before **May 8** will be refunded in full. Cancellations received between **May 9-May 27** will be refunded less a \$75 administrative fee. Any cancellations received after **May 27** will not be refunded. Substitutions are allowed and encouraged.

I am a student or graduate of [check all that apply]:	<input type="checkbox"/> BOI – School # _____
<input type="checkbox"/> SWGSB – year of graduation _____	<input type="checkbox"/> Texas Tech School of Banking – year of graduation _____

Mail completed form(s) to IBAT Education Foundation, Leadership Conference, 1700 Rio Grande Street, Suite 100, Austin, TX 78701 or fax to 512.322.9004

[See reverse for hotel reservations]



2009 IBAT Leadership Conference

HOTEL RESERVATION FORM

June 18-20, 2009 • Hyatt Hill Country Resort

Complete and return to IBAT Education Foundation if you require hotel reservations at the Hyatt Hill Country Resort & Spa. Only one reservation per form; make copies for additional room reservations. Rooms are based on availability; completing a housing form does not guarantee you a room. **Reservation cutoff date is May 8, 2009.** After this date, room rates cannot be guaranteed. Cancellations or changes must be received at IBAT at least three days before your arrival date to avoid any penalties.

Specific room requests are not guaranteed; however, every effort will be made to facilitate each request. The

Room with 2 Double Beds \$185*	Room with King Size Bed \$185*	One and two bedroom suites are available. Please call IBAT for pricing.
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* does not include 16.75% occupancy sales tax

Do you require: Crib Smoking Non-Smoking Accessible Adjoining Rooms

Name _____

Bank/Firm _____

Arrival Date _____ Departure Date _____

I will pay by: American Express MasterCard Visa Diners Discover

Account Number _____ Expiration Date _____

Signature _____

*Please notify IBAT of any changes or cancellation.

Check-in time: 4:00 pm

Check-out time: 11:00 am

**FAX BACK TO
512.322.9004**
Be sure to fax both sides!