Purpose: To inform attendees of the complete banking process: How community banks are structured and regulated; what are the banking functions including payments, deposits, and credit. The summit will include time management, risk mitigation, and an overview of capital, assets and earnings.

Topics:
- Types of Financial Intermediaries
- Purpose and structure of banking institutions and regulatory agencies
- Banking Functions
- Regulatory Overview
- Financial Overview
- Time Management

April 28-29, 2009
Hyatt Regency Austin
Austin, TX
About the Summit

Have you ever wondered why investors or customers prefer one type of financial institution over another? For that matter, have you wondered what the differences are? Then this summit is for you!

This new two-day program is designed to acquaint attendees with banks, the banking environment, and what banks do. You will understand how banking institutions are structured and regulated along with what banks do and how they do it.

During the first day, you’ll learn about the banking industry by talking about:

- **The types of financial institutions**…what makes them different and what makes them tick?
- **The regulatory agencies**…what are the differences and which institutions does each agency regulate?
- **What banks do**…what are the primary functions of banks including the deposit function, the payments function and the lending function?
- **Regulations**…what are all of the regulations that banks must meet from the “10,000 foot level”?

The second day, we’ll talk about you…and how you use your time including keeping that all important “balance of life.”

We’ll also discuss **those pesky numbers**…Too often, the careers of bankers and those who work with bankers do not advance because they do not understand the numbers. That is, they haven’t been given the opportunity to understand how a bank makes a profit and what they can do to influence profitability. “Demystifying” the numbers is an important part of this summit.

- You’ll understand what capital is and its role in controlling bank growth.
- You’ll have a better grasp of what assets are, how those drive the bank’s earnings and where the money comes from to invest in assets.
- And finally, you’ll understand what drives the earnings and how earnings are measured in terms of return on assets, net interest margin, non-interest income, overhead and efficiency.
Meet Your Summit Leader

Jay Phillips —
Cerfis Group, Inc.
4037 Herschel Avenue
Dallas, TX 75219

Jay Phillips is passionate about banker education. His banking career spans 30 years, starting during his high school and college years where he worked in every aspect of community banking. Jay has served as CEO of independent banks and community banks owned by large holding companies, and was most recently CEO of a publicly traded, listed regional banking company on the Texas coast.

Jay founded the Bank Operations Institute 28 years ago and continues to direct the Institute, which is now in association with the Independent Bankers Association of Texas and the Southwestern Graduate School of Banking Foundation. He has taught numerous American Institute of Banking courses, RMA/Omega Commercial Loans to Business, and college management courses.

Jay served as the director for Executive and Professional Growth in the School of Management at The University of Texas Dallas. In that role, he managed non-degree programs primarily offered in Dallas’s Telecom Corridor including open-enrollment programs, certificate programs and customized corporate programs. His clients included Fujitsu Network Communications, Volvo North America, Alcatel, and a major soft drink manufacturer.

Now as principal of Cerfis Group, Inc., Jay Phillips is a full-time speaker, trainer and consultant dedicated to assisting clients meet their strategic goals. He serves the Texas Department of Banking as a supervisor of problem institutions. Phillips is a frequent speaker for industry groups including Texas Orthopaedic Association, Independent Bankers Association of Texas, Marquis Software Solutions, Western Independent Bankers Association, and the Southwest Automated Clearing House Association.

Summit Agenda

April 28-29, 2009

8:30am
Registration & Continental Breakfast

8:30—9:00am
Opening Remarks

9:00—11:00am
Summit Program

11:00—11:15am
Refreshment Break

11:15am—Noon
Summit Program

Noon—1:00pm
Lunch

1:00—2:30pm
Summit Program

2:30—2:45pm
Refreshment Break

2:45—4:00pm
Summit Program

4:00pm
Adjourn
Please Print

Name
Title
Bank
Email
Address
Tel No.
City, State, Zip

Individuals in need of special assistance with regard to this program are requested to contact the registrar at least 5 days before the meeting so that appropriate arrangements can be made.

Please select your payment method.
□ Check enclosed □ Credit Card (Discover, MasterCard, Visa) □ Invoice

Name as it appears on card
Card Number Exp. Date
Signature
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Mail it in:
IBAT Education Foundation
1700 Rio Grande St., Ste 100
Austin, TX 78701

Fax it in:
512.322.9004

Register online:
www.ibat.org

REGISTRATION:

IBAT Member $455 $425
Leadership Division Member $435 $405
Nonmember $555 $525

The IRS now 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 portion of your basic registration fee is $150. 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.

For More Info
Contact:
Julie Courtney, CMP
Vice President – Education
1700 Rio Grande St., Ste 100
Austin, TX 78701
512.474.6889
jcourtney@ibat.org

Cancellation Policy - Any cancellations made 5 business days prior to the program date are subject to a $75 processing fee. You may substitute another person in your place at any time prior to the program date. Please inform the Registrar of the substitution. Course materials will be mailed to registrants who are unable to attend the program.