Why You Should Attend:

Three pivotal speakers will focus on:

- Texas economy and the outlook for growth in your region
- Dodd-Frank Bill and how it impacts community bank directors
- The rise and fall of real estate in your bank’s portfolio
- Ultimate Guidebook for Community Bank Directors
Who Should Attend
Community bank directors, chairmen, executive committee members

Summit Location
Sheraton Dallas
400 North Olive Street
Dallas, TX 75201
888.627.8191

Hotel Accommodations
Attendees may call the Sheraton at 888.627.8191 and ask for the IBAT Education Foundation—Directors Summit rate of $149 single occupancy. Reservations should be made by Monday, April 25, 2011.

Continuing Education
This seminar will provide five (5) hours of Continuing Education Credit hours (CEU’s).

Consent to Use of Photographic Images:
Registration and attendance at, or participation in, IBAT meetings and other activities constitutes an agreement by the registrant to IBAT’s use and distribution (both now and in the future) of the registrant’s or attendee’s image or voice in photographs, videotapes, electronic reproductions and audiotapes of such events and activities.

About the Summit
How do the duties of being a community bank director – duty of care, loyalty, business judgment – come into play in a world under financial reform called Dodd-Frank? What is the new normal for directors in the face of risk management, internal controls, capital requirements, enforcement actions and compliance?

What happens if your institution suffers an ATM skimming attack and customer accounts have been compromised? Or if a payments processor is hacked and thousands of your credit/debit cardholders are potentially exposed to fraud? What happens if the real estate in your market is reappraised and your loan portfolio is challenged?

Your job description includes: corporate and board governance, committee structure. You signed on to guide your community bank. Are you partners or adversaries with your staffs, the regulatory agencies, and even your fellow board members in these challenging economic times?

Texas community banks may have weathered the 2008-2011 national economic downturn better that most states; however, the hits keep coming and now is the time for community bank directors to be well informed and prepared on important laws and regulations for directors. This special 2011 Community Bank Directors Summit is designed to allow bank directors to quickly develop the new understanding of their roles.

Topics Include:

Making the Grade: Do Your Directors Deserve an A+?
Regulators recommend that boards do self-evaluations, but CEOs and directors are unsure what to do and a little frightened of the possible outcome. Learn how to do self-assessments of boards and board committees in a productive manner and improve the grade of your board to an A+.

Current Issues Facing Community Banks—State of the State
IBAT President & CEO Chris Williston will lead an engaging session on the current banking climate. He will cover the hot topics facing our community banks in Texas, including the most important strategic questions facing community bank directors today.

Current Credit Issues and Loan Quality Trends
As financial institutions are beginning to emerge from the worst economic downturn since the Great Depression, all eyes are on current credit issues and loan portfolio quality trends. Mr. Reynolds will discuss what’s behind the rise in the FDIC’s “unofficial problem bank list,” strategies for improving your institution’s credit quality, and tips for implementing a robust portfolio management process.
Meet Your Summit Leaders

Merrill J. Reynolds, Jr. - A graduate of Southern Methodist University and the Southwestern Graduate School of Banking, Mr. Reynolds began his career as a bank examiner with the Federal Reserve Bank of Dallas. A 30+ year banking veteran, he has worked for both community and multi-bank holding companies in various lending and managerial capacities. Prior to beginning his consulting career, Mr. Reynolds served as Senior Vice President and Business Manager for Wells Fargo, NA in New Braunfels, Texas. Mr. Reynolds founded Reynolds Williams Group in 1999 as a bank consulting firm designed to provide services to both commercial and savings financial institutions nationwide. Mr. Reynolds serves as an instructor for multiple banking organizations, and was instrumental in the design of the only accredited certification course for loan review professionals. Mr. Reynolds serves as a faculty member of the Southwestern Graduate School of Banking and is a regular speaker for The Assembly for Bank Directors and a number of national conference and seminars.

Catherine A. Ghiglieri is President of Ghiglieri & Company, a bank consulting firm based in Austin, Texas. She provides a wide range of consulting services including management studies, strategic planning, and compliance oversight for regulatory enforcement actions. Ms. Ghiglieri also serves as an expert witness in banking litigation. She is a co-founder of The Bank Directors’ College, which provides training for bank directors on a number of topics. She and her Bank Directors’ College partner, Jewell Hoover, just published The Ultimate Guide for Bank Directors.

Ms. Ghiglieri is the former Texas Banking Commissioner, and was responsible for updating the State’s 50 year old banking laws. Prior to this, Ms. Ghiglieri spent 18 years with the Comptroller of the Currency, the regulator of national banks nationwide. Ms. Ghiglieri is a member of IBAT’s Education Foundation Board and the Advisory Board for the School of Management and Business at St. Edward’s University. She has been a guest lecturer at Georgetown University’s McDonough School of Business and has published numerous articles on banking and bank regulation.

Chris Williston has served the Independent Bankers Association of Texas as its President since 1989, after having served Alex Sheshunoff & Co. from 1987 to 1989 as Vice President - Affiliation. Prior to that time, Mr. Williston served the Texas Bankers Association from 1975-1987, leaving TBA as Senior Vice President and Chief Operating Officer. During his tenure there, he pioneered many profit activities of the association including some one hundred workshops and seminars, five divisional conferences and two banking schools and all non-dues related activities.

Mr. Williston is active in numerous civic and service activities for the association management profession. In 1978, he achieved the designation of CAE (Certified Association Executive), becoming the youngest executive in the nation to receive such designation by the American Society of Association Executives. Today, he is a course instructor to other association managers seeking similar designation. In addition, he conducts numerous strategic planning sessions and Board retreats for his colleagues and other associations throughout the United States annually.
## REGISTRATION FORM
### IBAT COMMUNITY BANK DIRECTORS SUMMIT — May 23-24, 2011

**Please Print**

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**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**

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**Signature**

**Billing Address on Card**

**Mail it in:**
IBAT Education Foundation  
1700 Rio Grande St., Ste 100  
Austin, TX 78701

**Fax It In:**
512.322.9004

### Registration:

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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 Information Contact:**
Julie Courtney, CAE, 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.