CHALLENGE YOURSELF TO ACHIEVE MORE

July 14-19, 2013
Bloomington, IL
Dear Community Banker:

WHAT MAKES THE DIFFERENCE?
Have you ever wondered what makes some community bankers more successful than others? Is it native intelligence, talent, or dedication? Is it that one person wants success and the other doesn’t? I believe the difference lies in what each person knows and how he or she makes use of that knowledge.

That is why I am writing to you about The Community Bankers School. The purpose of this school is to give participants knowledge — knowledge they can use every day in community banking. The Community Bankers School (CBS) is available to community bankers nationwide, making it The School for community bankers in the country. In addition, CBS is not only sponsored by 11 state community banking associations, but also the Independent Community Bankers of America.

A SCHOOL UNLIKE ANY OTHER
You see, CBS is unique. Each year, a subcommittee evaluates faculty, curriculum, and student comments to enhance the value of CBS. Each year, the faculty has been improved and the curriculum updated to include timely topics and the latest learning techniques. CBS is conducted in the state-of-the-art facilities of Illinois Wesleyan University.

KNOWLEDGE IS THE DIFFERENCE
In looking at the alumni list, I see that more than 800 people have graduated from this school during the last 25 years. More than 90 percent of attendees each year have evaluated it as “excellent” or “very good.” The vast majority of graduates have been promoted or taken on new responsibilities at their banks. More than 40 individuals are now bank presidents and 15 are outside directors — a track record that proves knowledge makes the difference.

MY PERSONAL GUARANTEE
Please put my statement to the test by enrolling one of your associates in Class I of the Community Bankers School. I guarantee that this individual will return to the bank more motivated and better equipped to contribute to the overall success of your community bank. Should CBS not measure up to your expectations, you may contact me within two weeks of the student’s return and the full tuition will be refunded to your bank!

AN INVESTMENT IN SUCCESS
Enroll a candidate now! It’s a no-risk investment in your community bank’s success.

Sincerely,

Tracy McQuinn, Administrator,
The Community Bankers School and SVP of Education & Special Events, Community Bankers Association of Illinois

"The School was very beneficial and will definitely help me further my career as a community banker."

Justin Holderread, Loan Officer National Bank, Hillsboro
The Community Bankers School is an intensive program designed for today’s community bank professional. Here is what students gain:

• background and experience for broader responsibilities and greater effectiveness;

• a broad understanding of the overall deposit, credit, and investment functions of a community bank;

• an appreciation for customer service and an active business-development program;

• insight into a community bank’s overall operations’ responsibilities and techniques for integrating technology into the bank’s strategic plan;

• the opportunity to compare and share experiences with peers, instructors, and senior bankers;

• the invaluable student notebook which contains course outlines, supplemental reading materials, as well as exhibits and sample forms; and

• the ability to immediately contribute to the overall success of the bank.

Money-Back Guarantee

Should CBS not measure up to your expectations, call within two weeks, and the full tuition will be refunded to your bank.

“I must say this was one of the hardest weeks, but I wouldn’t trade it for anything! I thoroughly enjoyed every aspect of this school. I am very excited about bringing new ideas back to our bank.”

Julie Eilers, Loan Officer
Spring Valley City Bank

“This whole program has been unbelievable; the instructors, the knowledge learned, the experiences that I am taking back. I would definitely recommend this school to absolutely ANYONE who has or wants a future in banking.”

Travis Cooley, AVP
The Farmers Bank of Liberty
<table>
<thead>
<tr>
<th>MONDAY</th>
<th>TUESDAY</th>
<th>WEDNESDAY</th>
<th>THURSDAY</th>
<th>FRIDAY</th>
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| 8 a.m. | Introduction to Compliance  
*Bill Elliott* | Consumer Credit  
*Dave Kemp* | Analyzing Financial Statements & Structuring Loans  
*Jeffery Johnson* | Structuring Loans (cont'd)  
*Jeffery Johnson* |
| 9 a.m. | Exposure to Monetary Economics  
*Dave Kemp* | Secondary Market  
*Jeanne Scheurer* | Bank Investments  
*Drew Simmons* | Commercial Loan Case  
*Dave Kemp*  
*Jeffery Johnson* |
| 10 a.m. | Lunch | Lunch | Lunch | Examination  
*Dave Kemp* |
| 11 a.m. | Introduction to Accounting  
*Dave Kemp* | Continuity Planning  
*Robbery Prevention*  
*Jim Rechel* | Bank Investments  
*Drew Simmons* | Test Review & Discussion  
*Dave Kemp* |
| Noon | Noon | Noon | Noon | Commercial Loan Case  
*Dave Kemp*  
*Jeffery Johnson* |
| 1 p.m. | Introduction to Accounting (cont'd)  
*Bill Elliott* | Consumer Loan Doc  
*Dave Kemp* | Introduction to Auditing  
*Matt Bollinger* | Lending Wrap-Up  
*Dave Kemp* |
| 2 p.m. | | | | High-Performance Banking  
*Dave Kemp* |
| 3 p.m. | Technology Trends  
*Mark Scholl* | Social Activity | | |
| 4 p.m. | Dinner/Free Time | Dinner/Free Time | Dinner/Free Time | |
| 5 - 6:30 p.m. | Dinner/Free Time | Dinner/Free Time | Dinner/Free Time | Evenig  
Orientation Session  
Sunday, July 14 |
| 6:30 p.m. | | | | Concepts of Financial Planning  
Richard Hiatt |
| 7:30 p.m. | | | | |

**FACULTY**

**Archie Bransford, Jr.** — Bransford is the owner and operator of Bransford & Associates, LLC, Atlanta, GA, which provides regulatory consulting services to financial institutions. He worked with the Office of the Comptroller of the Currency (OCC) for 30 years and retired as the deputy comptroller for the agency's Southern District. He served as the deputy comptroller for the Southeastern District in Atlanta, district administrator for the Southeastern District, and examiner-in-charge for First Union Corporation in Charlotte, NC. Bransford earned a B.S. in Business Administration from the University of Detroit, MI, Business Administration from the University of Detroit, MI, with a B.S. in business administration, and graduate of Northern Illinois University, DeKalb, with a B.S. in accounting.

**Matt Bollinger** — Bollinger is a senior manager at Wipfli, LLP, primarily focused within the financial institution field providing services such as loan reviews, financial statement audits, internal audits, directors’ exams, and asset-liability management reviews. Previously, he worked as a credit analyst and a commercial lending officer for a multi-branch bank. He is a graduate of the University of Illinois, Champaign-Urbana, with a B.S. in business administration, and graduate of Northern Illinois University, DeKalb, with a B.S. in accounting.

**Jerry Cavanaugh** — Cavanaugh serves as the Community Bankers Association of Illinois’ general counsel. He is the author of “Legal Link” columns, which addresses legal and regulatory banking issues in CBAI's Banknotes magazine. Cavanaugh drafts, reviews, and provides testimony on banking legislation pending in the Illinois General Assembly. He has 20 years of experience dealing with banking laws and regulations. He served on the legal staff of the Illinois Commissioner of Banks and Trust Companies (later known as the Office of Banks and Real Estate), and is a member of the Commercial, Banking, and Bankruptcy Law Section of the Illinois State Bar Association.

**Sean Cunningham** — Cunningham is a regional manager with Marquis, a company that leverages technology to help banks increase revenue by keeping the customers they already have. Prior to joining Marquis, he was chief marketing and retail officer with a community bank in Illinois where his efforts were focused on achieving positive ROI through targeted marketing. He also implemented and managed his bank's sales and service initiative. With Marquis, Cunningham helps banks across the country maximize their strategic marketing and sales efforts particularly specializing in loan growth, cross-sales, retention and sales automation.

**Bill Elliott** — Elliott is a senior consultant with Young & Associates of Kent, OH, a nationally recognized compliance consulting firm for community banks. He has 24 years of banking experience, including 16 years of experience as a compliance and CRA officer. He was previously a lender for consumer, commercial, and mortgage loans, and has managed the loan review, loan processing, loan administration, credit administration, and collections functions. He conducts compliance reviews for all areas of compliance and writes compliance articles and training materials.

**Bryan Fetty** — Fetty is a consultant with Young & Associates of Kent, OH. He has more than 26 years of banking experience, and is a former vice president of a mid-size community bank, with extensive operations experience (bookkeeping, teller operations, branch administration, call center). Fetty works in the product division and assists with product development for all major divisions of the company. He also consults with banks, performs in-bank training, presents seminars, and maintains the corporate website.
**Elaine Hand** — Hand is the president of Illinois-based Innerview, Inc. She is a facilitator, trainer, speaker, leader, and planner. Prior to creating Innerview, Inc., Hand worked in banking for 20 years. Her job responsibilities included recruitment and retention of employees, training, assessments, benefit planning, government regulations, retail and commercial development, marketing, sales, and management. Hand has strategically aligned her company with key solutions providers in order to ensure the fast and efficient resolution to the people concerns that her clients face.

**Richard Hiatt** — Hiatt is currently self-employed in estate planning, investments, and financial services. He is the owner of Hiatt Enterprises, which provides agriculture land management, record bookkeeping, and consulting. Currently, he is a consultant in bank and trust services with Fairbury-Cropsey Community Bank, a division of Morton Community Bank. He provides financial planning through Wayne Hummer Investments. Hiatt has been a banker for 35 years, starting as a farm manager, 12 years as a trust officer, and has been president of two banks. He is a past director of the Community Bankers Association of Illinois and is chairman of the CBAI Foundation for Community Banking.

**Jeffery Johnson** — Johnson is the president and founder of Bankers Insight Group, Atlanta, GA. Beginning as a management trainee, he was promoted to group vice president for Sun Trust Bank, Atlanta. He also served as senior vice president and commercial banking division manager for Citizens Trust Bank, Atlanta. A graduate of Morehouse College, Atlanta; John Carroll University in University Heights, OH; and the Prochnow Graduate School of Banking, Madison, WI; Johnson also received a graduate certificate in bank management from Wharton School of Business at the University of Pennsylvania, Philadelphia.

**Robert Kearney** — At Illinois Wesleyan University, Kearney teaches business law and employment law. He has also taught in the College of Business Administration at the University of Illinois at Chicago, as well as the University of Michigan Business School, Ann Arbor. Kearney has written extensively in the area of employment law and on issues affecting the workplace, with articles appearing in several law journals. He is licensed to practice law in Illinois and admitted to several federal courts. He earned his J.D. at Notre Dame Law School, South Bend, IN.

**Dave Kemp** — Kemp is founder and president of Bankers Management Inc., a nationally recognized financial management, consulting, and training firm located in College Park, GA. He serves as lead faculty member for The Community Bankers School. He is a former vice president corporate finance for Citicorp and a branch manager and commercial lender for the former First National Bank of Atlanta and Citizens and Southern National Bank. Kemp earned a bachelor's degree from Morris Brown College, Atlanta; and has completed graduate courses in accounting corporate finance at Georgia State University, Atlanta, and Harvard University, Cambridge, MA.

**John Oliver** — Oliver is the founder of Laurel Management Systems, Inc., Palm Springs, CA. He has been in the financial services field for more than 35 years, working both in Europe and the United States. For the past 18 years, he has built a thriving consulting practice with focus on strategic planning and the developmental needs of managers and directors in financial services. Oliver is responsible for the design and implementation of his company's highly regarded FIplanner strategic planning system. He also authored *What Really Is Expected of Me: The Community Bank Directors Guidebook*.
FACULTY continued

**Jim Rechel** — Rechel is president of The Rechel Group, Inc., Cincinnati, OH, which specializes in security intervention solutions. As former director of bank protection for Fifth Third Bank in Cincinnati, he was responsible for the fraud-prevention and investigation program for the credit- and debit-card portfolio. Prior to this position, he held various positions within the bank protection department, and was a loan officer for Fifth Third Bank. Rechel was also a special agent with the FBI and investigated white-collar crime, including bank fraud, government corruption, bank robberies, and narcotics cases.

**Jeanne Scheurer** — Scheurer joined State Bank of Lincoln in the loan department 22 years ago. During this time, she has served the bank in many roles including training, compliance and origination and underwriting of residential real estate loans.

Scheurer has been instrumental in the development and growth of the bank’s correspondent program for smaller banks throughout the state. She is currently the department head for the bank’s real estate department, managing both the retail and correspondent side of the operation. Scheurer has been a Certified Community Lender for the past five years.

**Mark Scholl** — Scholl is a partner in the Sterling office of Wipfli LLP. He specializes in all aspects of technology services for the firm. He has 27 years of technology experience. Since 1997, Scholl has been providing consulting services such as perimeter-intrusion testing, information-security vulnerability assessments, disaster-recovery planning, network design and support, IT training, and many other technology services. Scholl joined the firm in 2002.

**Drew Simmons** — Simmons is vice president for THE BAKER GROUP in Oklahoma City. He works with the needs of community banks specifically covering interest rate risk, asset liability management, and fixed-income portfolio management. He currently manages a municipal credits database that he developed in 2008 covering more than 54,000 bonds, providing clients with specific credit metrics that are essential in assessing municipal credit. Simmons regularly speaks at banking schools and financial seminars as well as online consultations with banks on a wide array of asset and liability management related issues.

“**This was an intense week, but when I left I felt like I accomplished something and learned a lot.”**

Bryan Odom, Loan Officer State Bank of Whittington

“The School was well worth the time and the ticket price. Incredible information for all bankers, regardless of title or position. Learning and networking with fellow students and the relationships that follow will advance your career and truly make you an indispensible asset at your bank!”

John Harris, Branch Manager Farmers State Bank of Hoffman
Program
The Community Bankers School consists of two, one-week sessions at Illinois Wesleyan University, located in Bloomington, IL. The 2013 session opens Sunday, July 14, and concludes Friday, July 19. Classes I and II meet concurrently. Attendees are expected to conduct themselves as representatives of their banks and their Associations at all times. To receive a diploma, students must attend every class and special activity that is scheduled for their Class; and complete and maintain a passing average (C or better) on the exam at the end of both Classes I and II, and on the three extension problems. The extension problems are assigned and mailed to students prior to Class II.

Admission Requirements
To be admitted to CBS, applicants must meet the following qualifications:
1. current employee of a community bank; and
2. high school graduate with three years of banking experience; or college graduate and one year in banking.

(Note: Deadline to enroll is July 1, 2013)

If you meet these qualifications, simply mail your completed enrollment form to:
Community Bankers Association of Illinois
901 Community Drive
Springfield, Illinois 62703

Selection of Applicants
Applications are approved in the order received. Letters of acceptance, an invoice for tuition, and additional background information are then furnished to each applicant.

Orientation
On Sunday evening, a short orientation is held. All students are briefed on the contents of their notebooks, final school schedules, classroom locations, and more. After a picnic dinner (weather permitting), both groups begin class. Class I discusses “Concepts of Financial Planning” with Richard Hiatt; Class II reviews its extension problems and examines bank financial ratios with Archie Bransford, Jr.

Tuesday Social
All students and faculty dine at the Marriott Hotel Bloomington-Normal for a reception and dinner. Tradition calls for Class II to produce “The Skit” for the entertainment.

Graduation
Commencement exercises are scheduled for Noon on Friday, July 19, 2013, in Memorial Student Center. Both classes are required to attend. CEOs and guests of graduates are encouraged to attend.

Enrollment Fees
Fees include registration, tuition, meals, course notebooks, orientation, and social events listed in the preliminary schedule. Housing is a separate fee; cost is dependent upon choice. Students are invoiced upon acceptance. A $125 University Fee will be assessed for any participant who chooses not to stay on campus.

First and Second Year 2013
Member of ICBA, CBAI, CBA of GA, CBI, CBM, CBW, IBAT, IBC, ICBM, ICBND, MIBA, VACB — $1,199
(per year)
Non-member Banker — $1,949
(per year)

First and Second Year 2014 — TBA

Cancellation Policy
Students may cancel without penalty prior to June 1, 2013. After June 1, a $250 penalty will be charged. No refunds are issued after the course begins. Requests for cancellation must be in writing.

“I cannot say enough about how much I enjoyed the two weeks I spent at the Community Bankers School. I learned so much and made so many new contacts and friends.”

Kim Calvert, Controller
First Bank & Trust, S.B., Paris

This week-long school provides
15 hours of credit toward the prestigious Certified Community Lender designation
“My experience at Community Bankers School was an integral part of my career development. Not only was I able to share in the educational process & collaboration, but life-long friendships were formed with the endless networking opportunities. Much of the success here at Goodfield State Bank can be attributed to the fact that our entire senior management team graduated from the Community Bankers School. Without hesitation, I strongly recommend this program to other community banking professionals.”

Chad Martin, President & CEO
Goodfield State Bank

SPONSORING ASSOCIATIONS

INDEPENDENT COMMUNITY BANKERS OF AMERICA
COMMUNITY BANKERS ASSOCIATION OF ILLINOIS
COMMUNITY BANKERS ASSOCIATION OF GEORGIA
COMMUNITY BANKERS OF IOWA
COMMUNITY BANKERS OF MICHIGAN
COMMUNITY BANKERS OF WISCONSIN
INDEPENDENT BANKERS ASSOCIATION OF TEXAS
INDEPENDENT BANKERS OF COLORADO
INDEPENDENT COMMUNITY BANKERS OF MINNESOTA
INDEPENDENT COMMUNITY BANKERS OF NORTH DAKOTA
MISSOURI INDEPENDENT BANKERS ASSOCIATION
VIRGINIA ASSOCIATION OF COMMUNITY BANKERS

WWW.THECOMMUNITYBANKERSCHOOL.COM
Community Bankers School Enrollment And Housing Form
Illinois Wesleyan University
Bloomington, Illinois
July 14-19, 2013

Bank Name: ___________________________ Assets: ___________________________

Bank Address: _____________________________ Phone Number ___________________

City/State/Zip: ___________________________ E-Mail: __________________________

Applicant Name: ___________________________ Title: ___________________________

Area of Banking: __________________________

☐ Male ☐ Female ☐ I have special needs, please contact me before CBS.

Please indicate the class for which you are registering:

☐ First Year ☐ Second Year

Educational Background (Check highest level achieved):

☐ High School Graduate ☐ College Graduate

☐ Associate Degree ☐ Graduate School

Years of banking experience: ___________ I have computer experience: ☐ Yes ☐ No

To assist in planning for CBS, please check which housing option you plan to utilize. A $125 University fee will be assessed for any participant who chooses not to stay on campus.

☐ Commute to CBS – If you are a local resident, you may wish to live at home. A $125 University fee will be assessed.

☐ Air-conditioned Single Room with Shared Bath – This is Illinois Wesleyan University’s standard dorm layout, consisting of small, single rooms with a shared bath on each floor. This option requires an additional $149.

☐ Air-conditioned Shared Bedrooms with Semi-Private Bath – This building has two, three, or four bedroom suites with a study and a bathroom. A lounge, kitchenette, and laundry room are on each floor. This option requires an additional $215.

☐ Local Hotel – If you cannot commute and do not want to live in a dorm, you may make and pay for your own hotel reservations. Please reference CBBI. A $125 University fee will be assessed. A block of rooms is reserved at the following hotel:

Marriott Hotel Bloomington-Normal
201 Broadway, Normal, IL 61761
888/236-2427
Rate: $129 + tax single or double occupancy

First-Year and Second-Year Enrollment Fee:

Member of ICBA, CBAI, CBA of GA, CBI, CBM, CBW, IBAT, IBC, ICBM, ICBND, MIBA, VACB — $1,199 (per year)
Non-member Banks — $1,949 (per year)

Which association were you recruited by? ____________________________________

Please select your payment method.

☐ Check Enclosed ☐ Check in Mail ☐ Credit Card*

*If you are paying by credit card, please fill out the following information.

Name as It Reads on Card ___________________________ Card Number ________________________

Company Name on Card ___________________________ Expiration Date ________________________

Billing Address of Card _____________________________

Mail it in: CBAI Education Department
901 Community Drive
Springfield, IL 62703-5184

Fax it in: (217) 585-8738

Call it in: (217) 529-2265

Click it in: www.cbai.com