FROM THE PRESIDENT - CHRIS DOYLE

We are mid-way through summer now with only a few precious weeks remaining until school starts. Soon our kids will be putting away their beach towels and cracking open their textbooks. For me, this summer marked another very successful Leadership Conference. My family and I had a blast soaking up the sun on Padre Island. I want to personally thank all the Leadership Division members that were able to attend and all those involved in planning this invaluable event. A special thanks goes to Kyle Irwin and family for driving some 890 miles from Gruver, Texas. Please mark your calendars for next year's Leadership Conference to be held at The Woodlands Resort & Conference Center on June 17-19.

As September approaches we turn our focus to IBAT's 29th Convention. The 2003 Convention will be held from September 21st - 23rd at the famous golfing venue Barton Creek Resort in Austin, TX. Your Leadership Division will be hosting the golf tournament, fishing tournament, auction and, new to this year's agenda, a fun run and walk. If you plan on attending the Convention we could use your help - see the article "Volunteers Needed for PAC Activities." Dream Vacation tickets are available for sale once again. We will be happy to send you as many books as you need to sell to your directors, officers, employees and customers. Remember all the money raised through these efforts go directly to the IBAT PAC fund.

Speaking of PAC, don't forget Monday night during Convention is our night to shine. LD will once again be hosting both the silent and live auction. We desperately need your help with auction items (see attached PDF file - Auction Pledge Form). If each LD member could donate one item, we could triple the number of items in the sale. The official deadline to submit your auction item is August 1st, but if you need additional time to put something together we will happily accept your item thereafter.

As always, if you have any questions or comments feel free to contact me at 409/948-1990.

Have a safe and happy summer.
Chris Doyle

Welcome New Members
Welcome to our newest members of the Leadership Division.
Ted Sunderland, Elsa State Bank & Trust Co., Weslaco
Angela Burke, Farmers State Bank, Stigler, OK
Dean Castillo, Texas Republic Bank, Frisco
Mike Wilks, First National Bank, Rotan
Marshall Sutton, Grand Bank of Texas, Grand Prairie
Mel Kinion, The Genesis Group, Plano
Rick Pritchett, State Bank, Tomball

Happy Birthday!
Todd Price - July 6
Jack Kleinecke - July 8
Mark Long - July 27
Volunteers Needed for PAC Activities
This year at the IBAT Annual Convention, the Leadership Division will host the golf tournament, fishing tournament, fun run and PAC Auction. We need volunteers to help with various duties and responsibilities. Listed below are the days and times volunteers are needed. Please let Yvette know if you are interested in working a shift or two. (800/749-4228 or vremschel@ibat.org)

Sunday, September 21
7:00am and noon - 2 people to work golf tournament check-in table
7:00am - 3-4 people to work fun run check-in

Monday, September 22
9:00am-3:00pm - Two people to collect auction items and Dream Vacation tickets; one-hour shift
3:30pm - Set up for PAC Auction
5:00-7:00pm - Workers at PAC Auction to "show" auction items and help increase bidding.

Leadership Division Board of Directors
At the recent Leadership Conference, two outgoing board members were saluted for their outstanding service and dedication. Jim Jirasek, City National Bank in Taylor, and Susan Arnold, American Bank in Austin, will be missed by the entire board and IBAT staff.

Also at the conference, six new board members were introduced. They are: Bonnie Nichols, Gateway National Bank, Dallas; Zan Statham, First National Bank, Weatherford, Jim Alexander, Southwest Bank of Texas, Houston; Tom Carpentier, American National Insurance Company, League City; Kevin Kelly, State Bank, Austin; and Jay Champion, Heritage Bank, Terrell.

Joining the Leadership Division Executive Committee is Darrell Brown, Town & Country Bank in Stephenville.

Division News
Immediate Past President Susan Harper and husband Don announce the newest arrival to their family, Allison Claire. She was born at 5:24AM on June 10. Congratulations!!

What a man! Don Campbell won the $100 cash prize at the Leadership Conference golf tournament and gave it right back to IBAT staff and said to donate it to IBAT PAC!

IBAT President & CEO Chris Williston has been named the Executive of the Year by the Texas Society of Association Executives. Williston will receive the award during TSAE's annual convention in September.

Mark Your Calendars and VOTE!
Don't forget to VOTE in the Texas Constitutional Amendment Election on Saturday, September 13. Proposition 16, the home equity lending amendment, will authorize binding regulatory interpretations of the law, clarify the cure provisions, and permit lenders to offer home equity lines of credit. The
lines of credit have their own, additional protections including minimum draw requirements of $4,000; no access by debit card, credit card, or preprinted solicitation checks; 50% loan to value cap; and amortization requirements.

It is absolutely vital that bankers assist in getting out the vote to pass Prop 16. This means motivating bank employees to vote and educating bank customers. For more information, log on to [www.ibat.org](http://www.ibat.org) and click on Town Crier.

**Leadership Division Honors Senator John Carona**
Texas Senator John Carona has been selected the 2003 recipient of the Leadership Division Trailblazer Award.

Senator Carona's leadership in passage of the home equity lending legislation, as well as his continued support for community banks during his tenure in the Texas House of Representatives and the Senate deem him a worthy recipient of this award.

The award will be announced during the IBAT Education/Main Street Foundation Gala on Saturday, September 20, at the Barton Creek Resort in Austin. Later in the fall, IBAT will also host an event in Dallas for the congressman to formally present this award.

**Thanks to the Leadership Conference Sponsors!**
Every year we ask IBAT associate and affiliate members to assist with the Leadership Conference with either a financial or in-kind contribution. Without their support we would not be able to provide the quality speakers and fun events that have made the Leadership Conference what it is today.

**Thank you to the following sponsors:**
- American National Insurance Company
- BKD LLP
- Concord EFS/Core Data Resources
- Capital Telecommunications, Inc.
- Deluxe Financial Services
- DFMC Corporation
- FundsXpress Financial Network, Inc.
- Harland
- IBAT Services Inc.
- James Baker & Associates
- Pulse EFT Association
- Southwest Business Corporation
- TIB-The Independent BankersBank
- USI Insurance Services of Texas
- Zurich North American Financial Enterprises

If you were unable to attend the Leadership Conference, you can read all about it in the July issue of The Alliance of Independent Bankers magazine.

**The Leader of the Pack: IBAT Annual Convention**
The early bird discount and hotel reservation cutoff is soon approaching - August 15. The IBAT Annual Convention continues its long tradition of providing cutting-edge information and expert resources to help you deal with the changes and challenges we all face as we move into this century. You will have the opportunity to see and hear some of the industry's leading experts in the areas of agriculture, investments, profitability and human resources. For more information, contact Julie at
Attachment

Access the 2003 Auction Pledge Form that was sent as an attachment to the July issue of Taking Charge.