April 16, 2024 | Holiday Inn Executive Center, Columbia

The FDIC, in partnership with Missouri Bankers Association and Missouri Independent Bankers Association, is pleased to announce the 2024 Directors College. This one-day seminar is designed with bank directors in mind. The presentations will be delivered by a group of FDIC subject matter experts and will include up-to-date information on issues relevant to all bank directors, with an overall theme of corporate governance. As you finalize your training plans, please consider this unique opportunity to interact with your bank's regulators and enhance your board's experience and knowledge.

## **Agenda**

8 – 9 a.m. Registration

Continental Breakfast

9 - 10:30 a.m. General Session

10:30 - 10:45 a.m. Break

10:45 – 11:45 a.m. Breakout Sessions

11:45 a.m. – 12:45 p.m. Lunch

12:45 – 1:45 p.m. Breakout Sessions

1:45 - 2 p.m. Break

2 – 3 p.m. Breakout Sessions

3 – 3:30 p.m. Wrap Up

3:30 p.m. Adjourn

### **Who Should Attend**

This program is designed for bank management teams, directors, significant shareholders, senior officers, new directors, advisory directors and compliance officers.

## **Cancellation/Refunds**

Full refunds will be granted for cancellations received by MBA at least 10 days before the seminar date. After that date, an administrative fee of \$10 per canceled registration will be retained. Cancellations will not be accepted four days before the seminar. Substitutions are always permitted.

# **Disabilities/Food Restrictions**

If you have any disabilities, please contact Eric Lawson at 573-636-8151 or elawson@mobankers.com.

## **Date and Location**

April 16, 2024 Holiday Inn Executive Center 2200 Interstate 70 Dr SW, Columbia, MO 65203 573-445-8531 Workshop participants should contact hotel directly for reservations and ask for Missouri Bankers Association's room block rate. The special group rate of \$129 plus tax, per room, per day, single or double occupancy is available. Be sure to state you are attending the Missouri Bankers Association's Directors College. A block of rooms is reserved for this meeting until March 17. After the cut-off date, availability is not guaranteed and room rates may revert to published rack rate. Be sure to make room reservations before the cut off date of March 17. Early reservations are encouraged!

# **Registration Fees**

Member BANKER fee: \$285

Member Bank DIRECTOR fee: \$245

The cost of meals included in this registration fee for this meeting is \$42. This information is provided for your bank's tax records in keeping with the IRS 50% deductible provisions under Section 274(n) of the Internal Revenue Code.



## **Program Highlights**

#### **General Session**

A panel of FDIC representatives from the risk management and consumer protection divisions will discuss the importance of corporate governance. This session will include a state-specific economics briefing by the FDIC's regional economist.

#### **Accounting (breakout)**

This session will address accounting for loan modifications and restructurings, regulatory reporting and accounting considerations of restructuring nonaccrual loans, and lessons learned in community bank implementation of CECL.

#### **Agricultural Loan Analysis and Classification (breakout)**

Agricultural loans are an important component of many community bank loan portfolios. This session will address underwriting guidelines, administration and classification guidelines for agricultural loans. Examples of analysis and classification of agricultural loans will be shared.

#### **Capital Markets Hot Topics (breakout)**

This session will address the recent rise in interest rates and how it affects interest rate risk, liquidity, capital and earnings. Topics will include interest rate risk modeling, liquidity risk measurement and investment portfolio oversight. Other topics will include the Community Bank Leverage Ratio and reciprocal deposits.

#### **Consumer Protection (breakout)**

This session will address major consumer protection concerns facing institutions today. Topics will include the evolving arena of fintech products and services, fair lending, Community Reinvestment Act, unfair or deceptive acts or practices, and flood insurance.

### Cybersecurity (breakout)

FDIC Information Technology experts will provide an overview of today's cyber threat environment and discuss strategies for reducing risk to the bank. Topics will include the primary types of cyberattacks affecting community banks, controls to protect against cyberattacks, and corresponding examination expectations.

#### **Insider Abuse Prevention (breakout)**

This session will explain why bank insiders commit fraud and share insights from the latest fraud research. Discussion will address practical tips for preventing insider abuse and takeaways from several recent bank failures that involved fraud.

# **Registration Form - Directors College**

**Organization Information** 

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Bank
Address
City/State/ZIP
Phone
Names of Attendee(s) Please reigister the following individual(s)
Name
Title
Email
Name
Title
Email
Registration Fees
<b>Member Banker</b> \$285 per person #\$
Member Bank Director \$245 per person#\$
Total Amount Due\$
Method of Payment
☐ Invoice the Bank
☐ Credit Card Payment (Please type)
Exp. DateNo
Print Name
Signature

#### **Three Ways to Register**



**9** 370-000-013



Mail check payable to Missouri Bankers
Association and form to:

Missouri Bankers Association P.O. Box 57 Jefferson City, MO 65102