

COMPLIMENTARY EVENT and  
CPE CREDIT AVAILABLE

# COMMUNITY BANKING FORUM

ONE DAY, FIVE LOCATIONS!  
OCTOBER 9, 2019

**IN PERSON LIVE:**

Wisconsin Dells, Wisconsin\*

**STREAMING LIVE:**

Bedford, New Hampshire

Helena, Montana\*

Oakdale, Minnesota

Utica, Illinois

\* Networking event  
prior to forum  
(October 8)

Exclusively Designed for Community Banking  
Executive Officers and Board Members

REGISTER OR LEARN MORE AT  
[wipfli.com/CBforum2019](http://wipfli.com/CBforum2019)

**WIPFLI**<sup>LLP</sup>  
[wipfli.com/fi](http://wipfli.com/fi)

The background features a collection of white line-art icons on a dark blue background. These icons include a laptop with a bar chart, a stack of coins, a document with a percentage sign, a house, a scale of justice, a calculator, a pencil, a star, a plus sign, a percentage sign, a document with a checkmark, a building, a person silhouette, a gear, and a magnifying glass.

**The Community Banking Forum** has been designed exclusively for executive officers and board members of community banks. This event will provide you with information on and insight into current topics that are deeply impacting community banks today. The speakers, topics and value-added information, combined with the opportunity to network with your peers, make this event one you will not want to miss!

**WIPFLI**<sup>LLP</sup>

**TO REGISTER OR LEARN MORE, VISIT:**  
[wipfli.com/CBforum2019](http://wipfli.com/CBforum2019)

*“Excellent speakers on relevant topics!”*

- Melanie Maslouski, Countryside Bank

## Illinois

### Grizzly Jack's Grand Bear Resort

2643 N IL Route 178 | Utica, IL 61373 | 866.399.3866

*Rate \$109.99 plus tax if booked by September 8, 2019, using group code 361139.*

## Minnesota

### Hilton Garden Inn St. Paul/Oakdale

420 Inwood Ave N | Oakdale, MN 55128 | 651.735.4100

## Montana

### Helena Great Northern Hotel

835 Great Northern Blvd | Helena, MT 59601 | 406.457.5500

*Rate \$140 plus tax if booked by September 8, 2019, referencing Wipfli Banking Forum.*

## New Hampshire

### Hampton Inn & Suites

8 Hawthorne Drive | Bedford, NH 03110 | 603.623.2040

## Wisconsin

### Kalahari Resorts & Conventions

1305 Kalahari Drive | Wisconsin Dells, WI 53965 | 877.254.5466

*Rate \$114 plus tax if booked by September 8, 2019. Reserve at this website: [book.passkey.com/e/49873324](http://book.passkey.com/e/49873324)*

## QUESTIONS?

contact Mary Boortz

715.858.6677 | [mboortz@wipfli.com](mailto:mboortz@wipfli.com)

or visit [wipfli.com/CBforum2019](http://wipfli.com/CBforum2019)

for conference information.

## October 8, 2019

**Kalahari Resort | 1305 Kalahari Drive | Wisconsin Dells, WI 53965 (IN PERSON LIVE)**

5:00 - 5:30 p.m. (CT)

Registration

5:30 - 7:00 p.m. (CT)

**Pre-Session:** Industry Overview and Hot Topics – Mike Vesel, Wipfli, Kevin Janke, Wipfli and Robin Guthridge, Wipfli

## October 8, 2019

**Kalahari Resort | 1305 Kalahari Drive | Wisconsin Dells, WI 53965**

**Helena Great Northern Hotel | 835 Great Northern Blvd | Helena, MT 59601**

7:00 - 9:00 p.m. (CT)

Networking reception with heavy hors d'oeuvres and cocktails

## October 9, 2019

**Wipfli LLP | 43 Constitution Drive, Suite 100 | Bedford, NH 03110 (STREAMING LIVE)**

**Helena Great Northern Hotel | 835 Great Northern Blvd | Helena, MT 59601 (STREAMING LIVE)**

**Inwood Oaks | 484 Inwood Avenue North | Oakdale, MN 55128 (STREAMING LIVE)**

**Grizzly Jack's Grand Bear Resort | 2643 North IL Route 178 | Utica, IL 61373 (STREAMING LIVE)**

**Kalahari Resort | 1305 Kalahari Drive | Wisconsin Dells, WI 53965 (IN PERSON LIVE)**

8:15 - 8:45 a.m. (CT)

Registration and Continental Breakfast

8:45 - 10:00 a.m. (CT)

**The Economy in 2020: Slower Growth and Hopefully No Recession** – Dr. Elliot Eisenberg, Graphs and Laughs

10:00 - 10:50 a.m. (CT)

**Why the Customer Experience Killed Customer Service** – Marcie Bomberg, Wipfli

10:50 - 11:05 a.m. (CT)

Break

11:05 a.m. - 12:00 p.m. (CT)

**I Have to Pay What? ...** – Julia Johnson, Wipfli

12:00 - 1:00 p.m. (CT)

Lunch

1:00 - 2:15 p.m. (CT)

**KEYNOTE SPEAKER SESSION - Solving a Business's Number One Problem: How to Attract and Keep the Very Best People** – Doug Cartland, Doug Cartland Inc.

2:15 - 3:30 p.m. (CT)

**The Dark Web and What Makes It So "Dark"** – Mark Scholl, Wipfli and Byron Franz, FBI

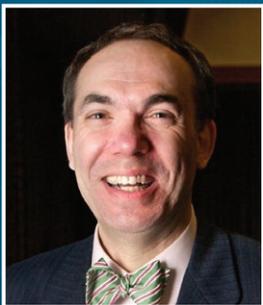


## KEYNOTE SESSION

### Solving a Business's Number One Problem: How to Attract and Keep the Very Best People

Doug Cartland, Founder of Doug Cartland, Inc.

I've asked a large number of business leaders recently what their number one concern is, that if one thing kept them up at night, what that one thing would be? Invariably, the answer is finding and keeping good people. That's especially true in this competitive labor market we find ourselves in. Through this keynote, you'll get the edge on the competition by discovering the key to attracting talent, becoming the employer of choice in your geographic region and hanging on to these valuable and skilled people once you have them!



## SPECIAL SESSION

### The Economy in 2020: Slower Growth and Hopefully No Recession

Elliot Eisenberg, Ph.D.

Who knew a session on the economy could have you on the edge of your seat and laughing out loud? That's what last year's attendees experienced, and we are bringing back the same speaker, Elliot Eisenberg, because of popular demand. Attend this entertaining session and learn about the condition of the overall economy, with an emphasis on all four components of GDP growth; household wealth and finances; default rates on various classes of assets such as auto loans, home loans and credit cards; bank ROA and ROE; trade and tariffs; global economic conditions; and the all-important yield curve. Eisenberg will also discuss our current and future fiscal condition and when the next recession may appear. He will then turn his attention to labor market conditions, wage growth, inflation rates, inflation expectations, Federal Reserve Board policy and the likely path of interest rates. Eisenberg will also focus on residential real estate prices and agricultural conditions and will close by comparing economic conditions in all 50 states and all relevant MSAs.



Details, including session descriptions and speaker bios, available at

[wipfli.com/CBforum2019](http://wipfli.com/CBforum2019)

## PRE-FORUM SESSION (WI ONLY)

### Pre-Session: Industry Overview and Hot Topics

This session will provide:

- An overview of current trends affecting community banks nationwide.
- An update on the current M&A market and related pricing.
- An evaluation of the risk of banking hemp producers and Tiers I, II, and III marijuana-related businesses.

## FORUM SESSIONS (ALL LOCATIONS)

### Why the Customer Experience Killed Customer Service

Customer service is dead. It's been replaced by how you make your customer "feel." Are they spreading the word about the extraordinary things you do? We'll discuss why the storytelling and mapping of your customer touchpoints within every level of your organization is the most critical piece of the success of any of your strategic priorities.

How many of us react or respond to customer needs (customer service), and how many anticipate their desires and give them what they didn't know they wanted (customer experience)? You will learn what the highest performers are doing to turn satisfied customers into raving fans.

### I Have to Pay What? ...

This is a phrase we are hearing more and more as the need for qualified talent increases and the qualified pool of talent decreases. The competition for talent has significantly impacted compensation strategies and discussions that are happening in the executive suite and around the boardroom. In this session, we will share trends and the competitive realities affecting compensation, identify key components of a total rewards system and mindset and share how you may be able to differentiate yourselves in the market to attract, retain and reward talent.

### The Dark Web and What Makes It So "Dark"

Where does all the data go when there is a data breach? What is the Dark Web? How does it work? How does it impact financial institutions and their customers? We will take away the mystery of this "dark net" and why it creates an ecosystem for cybercrime.

***"Good and beneficial! Definitely tips I can take back to make the bank better."***

- Scott Cattanach, Peoples State Bank



## **KEYNOTE SPEAKER: Doug Cartland, Founder of Doug Cartland, Inc.**

Doug Cartland helps companies increase profits by improving their leadership skills. Since 1998 Doug has been an advisor to CEOs. He's an expert in leadership skills and, in addition to his work with CEOs, has successfully trained and coached leaders on all levels.

Businesses and organizations in 47 of the 50 United States and 14 countries have come to rely upon his wise advice, counsel, training and coaching. An incredible 82.1% of his business is repeat. In addition, Doug's weekly Four-Minute Leadership Advisory is widely regarded as the best leadership focused newsletter that exists today. Sign up at [dougcartland.com](http://dougcartland.com).

 [doug@dougcartland.com](mailto:doug@dougcartland.com)



## **SPECIAL SPEAKER: Elliot Eisenberg, Ph.D., Chief Economist, GraphsandLaughs, LLC**

Elliot Eisenberg, Ph.D. is a nationally acclaimed economist and public speaker specializing in making economics fun, relevant and educational. He earned a B.A. in economics with first-class honors from McGill University in Montreal, as well as a Master and Ph.D. in public administration from Syracuse University. Dr. Eisenberg is the Chief Economist for GraphsandLaughs, LLC, an economic consultancy that serves a variety of clients across the United States. He writes a syndicated column and authors a daily 70-word commentary on the economy that is available at [www.econ70.com](http://www.econ70.com).

Dr. Eisenberg has spoken to hundreds of business groups and associations, often as keynote speaker, on topics including economic forecasts, economic impact of industries such as homebuilding and tourism, consequences of government regulation, strategic business development and other current economic issues. He has been invited to testify before lawmakers and is often asked to comment on proposed legislation. His research and opinions have been featured in *Bloomberg Businessweek*, *Bureau of National Affairs*, *Forbes*, *Fortune* and many other publications. He is a regularly featured guest on cable news programs and talk and public radio.

 [elliott@graphsandlaughs.net](mailto:elliott@graphsandlaughs.net)



## **Marcie Bomberg, Senior Manager, Wipfli**

Marcie Bomberg brings over 20 years of experience in executive leadership roles in both banking and private enterprise to her engagements. She has developed a high level of proficiency in leading a myriad of complex enterprise-wide endeavors such as mergers and acquisitions, strategic analysis and implementation, capital planning and innovative product and service development. Marcie is highly sought after for her wide range of experience with advising traditional regulated financial institutions, bank holding companies, community development organizations and FinTech companies. She believes that client satisfaction is best achieved through a holistic approach to client needs, ensuring successful goal fulfillment now and into her clients' future planning.

 [marcie.bomberg@wipfli.com](mailto:marcie.bomberg@wipfli.com)



## **Byron Franz, Special Agent, Federal Bureau of Investigation (FBI)**

Byron Franz is a Special Agent of the Federal Bureau of Investigation (FBI) and has worked on national security matters for over 23 years. He currently serves as on FBI Milwaukee's Cyber Squad, where his job is to raise awareness of cyber and insider threats to business, academia, and state/local governments. He holds a B.A. in Russian and a law degree, both from the University of Wisconsin-Madison.

 [bpfranz@fbi.gov](mailto:bpfranz@fbi.gov)



## **Robin Guthridge, Senior Manager, Wipfli**

Robin has a strong background in Bank Secrecy Act (BSA compliance, leadership, and sales management. In addition to performing BSA, deposit and loan compliance examinations for various institutions, including casinos, she has developed, implemented and presented annual BSA workshops and customized training sessions for Wipfli's clients and prospects and for various state banking associations. Robin uses her firsthand experience in the financial services industry to provide meaningful insight and helpful recommendations in the areas of BSA, Title 31 and deposit compliance. Her goal is to exceed client expectations with every contact.

 [rguthridge@wipfli.com](mailto:rguthridge@wipfli.com)



## **Kevin Janke, Valuation, Forensic, Litigation Support Services Leader, Wipfli**

With over 20 years of experience, Kevin Janke is a partner in the valuation, litigation, and transaction services practice of Wipfli LLP. As the leader of the business valuation practice, he has performed over 2,000 business appraisals for numerous industries throughout Wisconsin, Minnesota, the Upper Peninsula of Michigan, and many other states. In addition, he has performed hundreds of financial institution valuations.

 [kjanke@wipfli.com](mailto:kjanke@wipfli.com)



## **Julia Johnson, Senior Manager, Wipfli**

With more than 25 years of diversified human resources and organizational development experience, Julia Johnson works closely with community bank presidents and boards of directors to provide human resources (HR) consulting services. While she has a strong focus on and deep expertise in the financial institutions industry, she also provides services to clients in other industries (e.g., nonprofit, governmental, manufacturing, and health care), enabling her to capture best practices. Julia applies innovative yet practical solutions to help clients achieve success through the talents of their people.

 [jjohnson@wipfli.com](mailto:jjohnson@wipfli.com)



## **Mark Scholl, Partner, Wipfli**

Mark Scholl is a partner in the firm's risk advisory and forensics practice. With more than 30 years of experience, he specializes in all aspects of technology services, primarily for financial institution clients. In addition, Mark has an internal leadership role as the Illinois market leader, responsible for oversight and growth.

 [mscholl@wipfli.com](mailto:mscholl@wipfli.com)



## **Michael Vesel, Partner, National Financial Services Practice Leader, Wipfli**

As the leader of Wipfli's financial services practice, Mike Vesel is responsible for the overall financial results, strategic direction and development of services within the practice, as well as partner and associate development. He spends all of his time working with financial institutions. Mike has extensive knowledge in several financial institution-related industry areas and previously was in charge of the audit and accounting group of Wipfli's financial institutions practice.

 [mvesel@wipfli.com](mailto:mvesel@wipfli.com)