

COMPLIMENTARY EVENT and  
CPE CREDIT AVAILABLE



# COMMUNITY BANKING FORUM

## 3 LOCATIONS

October 9-10, 2018: DeKalb, Illinois

October 18, 2018: Oakdale, Minnesota

October 23-24, 2018: Wisconsin Dells, Wisconsin

Exclusively Designed for Community Banking  
Executive Officers and Board Members

REGISTER TODAY OR LEARN MORE AT  
[wipfli.com/CBforum2018](http://wipfli.com/CBforum2018)

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**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**<sub>LLP</sub>

**TO REGISTER OR LEARN MORE, VISIT:**  
**[wipfli.com/CBforum2018](http://wipfli.com/CBforum2018)**

***"The forum calls to our attention items of concern to Bank officers and Board members."***

- Allan Jacobs, Norstates Bank

## Illinois

### **Hampton Inn Dekalb**

663 S Annie Glidden Rd  
DeKalb, IL 60115  
815.748.4323

### **Hotel at Holmes**

Holmes Student Center  
Northern Illinois University  
DeKalb, IL 60115  
815.753.1444

### **Red Roof Inn**

1212 W Lincoln Highway  
DeKalb, IL 60115  
815.758.8661

### **Baymont Inn and Suites**

1314 W Lincoln Highway  
DeKalb, IL 60115  
815.748.7100

### **Super 8**

800 Fairview Dr  
DeKalb, IL 60155  
815.748.4688

### **Holiday Inn Express**

1935 Deklab Avenue  
DeKalb, IL 60178  
815.748.7400

### **Country Inn and Suites**

1450 Peace Rd  
Sycamore, IL 60178  
815.895.8686

## Minnesota

### **Hilton Garden Inn St. Paul/Oakdale**

420 Inwood Ave N  
Oakdale, MN 55128  
651.735.4100

## Wisconsin

### **Glacier Canyon Lodge**

45 Hillman Rd  
Wisconsin Dells, WI 53965  
1.800.867.9453

## QUESTIONS?

contact Mary Boortz

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

or visit [wipfli.com/CBforum2018](http://wipfli.com/CBforum2018)  
for conference information.



## AGENDA: October 9-10, 2018

**Barsema Alumni and Visitors Center – NIU Alumni Association** | 231 North Annie Glidden Road | DeKalb, IL 60115

### Tuesday, October 9, 2018

- 5:00 - 5:30 p.m. Registration
- 5:30 - 7:00 p.m. **PRE-SESSION:** Shining a Spotlight on Blockchain and How Banks Are Moving Forward With FinTech – Michael Busch, Burling Bancorp, Inc., Paul Bringer, Chamber of Digital Commerce, Girish Ramachandra, Wipfli, and Marcie Bomberg, Wipfli
- 7:00 - 9:00 p.m. **NETWORKING RECEPTION:** Reception with heavy hors d'oeuvres and cocktails

### Wednesday, October 10, 2018

- 8:00 - 8:30 a.m. Registration/Continental Breakfast
- 8:30 - 9:30 a.m. **SESSION 1:** Economy: Good but With Caveat – Dr. Elliot Eisenberg, Graphs and Laughs
- 9:30 - 10:30 a.m. **SESSION 2:** Top 5 Actions You Can Take to Prevent Becoming a Victim of Cyber Crime – Mark Scholl, Wipfli
- 10:30 - 10:45 a.m. (Break)
- 10:45 - 11:45 a.m. **SESSION 3:** Enhancing Shareholder Value: Growth Culture Required – Stacia Skinner, Creative Training Solutions, Ltd., and Jeff Niesen, Bankers' Bank
- 11:45 a.m. - 12:45 p.m. (Lunch)
- 12:45 - 2:00 p.m. **SESSION 4:** Coloring Outside the Lines: Lessons Learned From Steve Jobs – Jeff Tobe, Keynote Speaker
- 2:00 - 2:30 p.m. **SESSION 5:** Ready. Aim. Fire! (Teamwork Required) – Tim Tedrick, Wipfli

## AGENDA: Thursday, October 18, 2018

**Envision Catering and Hospitality** | 484 Inwood Avenue North | Oakdale, MN 55128

### Thursday, October 18, 2018

- 7:30 - 8:30 a.m. Registration/Networking Breakfast
- 8:30 - 9:30 a.m. **SESSION 1:** Economy: Good but With Caveat – Dr. Elliot Eisenberg, Graphs and Laughs
- 9:30 - 10:30 a.m. **SESSION 2:** Top 5 Actions You Can Take to Prevent Becoming a Victim of Cyber Crime – Mark Scholl, Wipfli
- 10:30 - 10:45 a.m. (Break)
- 10:45 a.m. - 12:15 p.m. **SESSION 3:** FinTech Update: How Banks Are Moving Forward – Marcie Bomberg, Wipfli, Mark Oliphant, Wipfli, and Girish Ramachandra, Wipfli
- 12:15 - 1:15 p.m. (Lunch)
- 1:15 - 2:30 p.m. **SESSION 4:** Coloring Outside the Lines: Lessons Learned From Steve Jobs – Jeff Tobe, Keynote Speaker
- 2:30 - 3:30 p.m. **SESSION 5:** Enhancing Shareholder Value: Growth Culture Required – Stacia Skinner, Creative Training Solutions, Ltd., and Jeff Niesen, Bankers' Bank

## AGENDA: October 23-24, 2018

**Wilderness Territory – Glacier Canyon Conference Center** | 45 Hillman Road | Wisconsin Dells, WI 53965

### Tuesday, October 23, 2018

- 5:00 - 5:30 p.m. Registration
- 5:30 - 7:00 p.m. **PRE-SESSION:** FinTech Update: How Banks Are Moving Forward – Matthew Lemke, Investors Community Bank, Marcie Bomberg, Wipfli, and Girish Ramachandra, Wipfli
- 7:00 - 9:00 p.m. Reception with heavy hors d'oeuvres and cocktails

### Wednesday, October 24, 2018

- 8:00 - 8:30 a.m. Registration/Continental Breakfast
- 8:30 - 9:30 a.m. **SESSION 1:** Economy: Good but With Caveat – Dr. Elliot Eisenberg, Graphs and Laughs
- 9:30 - 10:30 a.m. **SESSION 2:** Top 5 Actions You Can Take to Prevent Becoming a Victim of Cyber Crime – Mark Scholl, Wipfli
- 10:30 - 10:45 a.m. (Break)
- 10:45 - 11:45 a.m. **SESSION 3:** Enhancing Shareholder Value: Growth Culture Required – Jeff Niesen, Bankers' Bank
- 11:45 a.m. - 12:45 p.m. (Lunch)
- 12:45 - 2:00 p.m. **SESSION 4:** Coloring Outside the Lines: Lessons Learned From Steve Jobs – Jeff Tobe, Keynote Speaker
- 2:00 - 2:30 p.m. **SESSION 5:** Ready. Aim. Fire! (Teamwork Required) – Tim Tedrick, Wipfli



## KEYNOTE (IL, MN, WI)

### Coloring Outside the Lines: Lessons Learned From Steve Jobs

**Jeff Tobe, M.Ed., CSP, Certified Speaking Professional**

This fast-paced, fun and content-rich program combines Jeff Tobe's presentation on how to go beyond service to consider the customer experience with lessons learned from Steve Jobs on creativity and innovation. Interspersed in Jeff's presentation are clips from a never-seen-before interview conducted in 1995 with Steve Jobs. Jeff inspires thought and discussion with participants on the future of the financial services profession, considering where it has been and where it is going. Jeff ties it all together by getting people to think like Steve Jobs thought. No matter what your past impressions of Jobs might have been, he was a master of "disruption," and Tobe provokes audiences to think about how they might disrupt the banking profession AND become more "customer-centric." We now have to consider our customer "touchpoints," take ownership and tweak them to change the customer experience, leading to attaining and retaining customers.



## SPECIAL SESSION (IL, MN, WI)

### Economy: Good but With Caveat

**Elliot Eisenberg, Ph.D.**

The Economic Forecast. Attend this entertaining and informative presentation on the economy and banking. Learn from Dr. Eisenberg how GDP growth will perform, how labor markets and wages will do, what path interest rates are likely to follow and how a whole host of other economic variables (including consumer confidence, new automobile sales, household leverage levels and energy prices) will behave and the market will perform. Dr. Eisenberg will look at credit conditions, default and foreclosure rates, the impact of student debt and more. He will then briefly turn his attention to the condition of all state economies and compare local economies with each other.



Details, including session descriptions and speaker bios, available at  
**[wipfli.com/CBforum2018](http://wipfli.com/CBforum2018)**

## PRE-FORUM SESSIONS

### Shining a Spotlight on Blockchain and How Banks Are Moving Forward With FinTech (IL)

New technologies and innovations that aim to compete with traditional financial services are emerging. Banks are struggling with digital transformation strategies and how to stay relevant in the new marketplace. This discussion will include:

- Blockchain overview and how it impacts banking.
- An overview of digital transformation and how FinTech fits in.
- The current landscape of FinTech.
- Results of our research and what we've learned over the past year.
- Where and how to get started.

### FinTech Update: How Banks Are Moving Forward (WI, MN)

New technologies and innovations that aim to compete with traditional financial services are emerging. Banks are struggling with digital transformation strategies and how to stay relevant in the new marketplace. This session will include:

- An overview of digital transformation and how FinTech fits in.
- The current landscape of FinTech.
- Results of our research and what we've learned over the past year.
- A panel discussion about digital transformation, FinTech, and the industry (and Q&A).
- Where and how to get started.

## FORUM SESSIONS

### Top Five Actions You Can Take to Prevent Becoming a Victim of Cyber Crime (IL, MN, WI)

You can't have an effective cybersecurity strategy if you don't know what you're up against. Cyber crime has evolved to more targeted attacks, leading to account takeover, financial scams, web attacks and even extortion. This session will cover the most common cyber threats against financial institutions, the top five actions to take to prevent becoming a victim and what you should be doing to prepare for responding to an incident.

### Enhancing Shareholder Value: Growth Culture Required (IL, MN, WI)

Think about this question: If your number one customer left your bank today, do you have enough growth potential to not be hurt by this event, or could you make up the lost revenue in a very short period of time?

In today's ever-changing banking environment, retention and growth of accounts are the keys to success for community banks. But how do you embrace a growth and sales culture without sacrificing customer service? We will be exploring ideas to help your bank increase revenue while retaining and growing your business with existing customers. This will involve looking at customers in a new way and figuring out how to offer them products that can provide the most positive impact to their business. Sales is not about selling a product or service. Sales is about helping our customers achieve what they are trying to accomplish. Our goal is to help you to do this.

### Ready. Aim. Fire! (Teamwork Required) (IL, WI)

Teamwork is important in your banking environment. Much like a firing a cannon, if you don't properly communicate, follow processes and work together, you won't be successful. Learn — with some comedy — how teamwork can make or break your chance for success. Will the Civil War cannon fire?

***"Extremely informative  
and eye opening."***

- Matthew Lutz, First National Bank & Trust of Iron Mountain

*Keynote and Special Session descriptions on previous page*



**KEYNOTE SPEAKER: Jeff Tobe, M.Ed., CSP, Founder, Coloring Outside the Lines (IL, MN, WI)**

Certified Speaking Professional, Jeff Tobe's credentials are impressive. *Insider Magazine* dubbed him "The Guru of Creativity," and readers of *Convention & Meetings Magazine* chose him as one of their favorite speakers along with other celebrities including Bill Clinton, Anderson Cooper, Condoleezza Rice and Daniel Pink. He is a creativity and customer experience expert, professional speaker and bestselling author who works with companies and organizations that want to increase their bottom line by changing their customer experience and retaining great talent.

Tobe founded Coloring Outside the Lines in 1994 and since then has worked with hundreds of clients ranging from ones with less than 20 employees to Fortune 500 companies including Microsoft, PepsiCo, Bank of America, ReMax International and many more!



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**SPECIAL SPEAKER: Elliot Eisenberg, Ph.D., Chief Economist, GraphsandLaughs, LLC (IL, MN, WI)**

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.



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**Marcie Bomberg, Senior Manager, Wipfli (IL, MN, WI)**

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.



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**Paul Brigner, Director of Technology Policy, Chamber of Digital Commerce (IL)**

Paul leads a number of the Chamber's special initiatives, including smart contracts, intellectual property, tokens and other issues. Paul joined the Chamber from Georgetown University where he served as Managing Director of the Blockchain Technology and Ecosystem Design Research Center (B-TED). Prior to that, he was the North American Bureau Director at the Internet Society, where he managed projects and activities across its functional and programmatic areas in the United States and Canada. Previously, Paul was Senior Vice President and Chief Technology Policy Officer for the Motion Picture Association of America. He also previously was Executive Director, Internet and Technology Policy, for Verizon, where he held numerous management positions over the space of 10 years.



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**Michael Busch, President & CEO, Burling Bancorp, Inc.**  
(IL)

Michael Busch is President & CEO of Burling Bank and Burling Ventures, wholly-owned subsidiaries of Burling Bancorp, Inc. He has more than twenty years of banking experience focused in the areas of regulatory compliance, operations, marketing, client service and business development. As President of Burling Bank, he is responsible for overseeing bank operations, planning, policies, and practices, as well as managing relationships with governmental agencies, business partners, civic organizations, charities and media. Michael was previously an independent commodity futures trader on the Chicago Board of Trade and served as Assistant Press Secretary to President George H.W. Bush. He is a graduate of The University of Chicago Booth School of Business (MBA) and Pepperdine University (BS).



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**Matthew Lemke, Vice President of Banking Services, Investors Community Bank**  
(WI)

Matthew Lemke is the VP of Banking Services at Investors Community Bank where he is responsible for oversight of the branch network and treasury management teams, deposit pricing and product development and all property management functions within the organization. He has been in the industry for over 15 years spending time at various sized financial institutions holding such roles as Financial Advisor, Personal Banker, Senior Branch Manager and Director of Retail. Matt attended UW-Oshkosh earning his BBA with majors in Finance and Economics and was a participant of the Graduate School of Banking at UW-Madison finishing in the top 10% of his class. He is currently attending St. Norbert College's Center for Exceptional Leadership. Matt is passionate about creating a culture of collaboration and innovation characterized by a positive upbeat environment that recognizes, rewards and grows people while achieving high quality results.



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**Jeffrey A. Niesen, Senior Vice President, Bankers' Bank**  
(IL, MN, WI)

Since starting at Bankers' Bank in 1994, Jeff Niesen has worked diligently to help our customer banks improve their efficiency and become more successful through various positions held at Bankers' Bank. His passion for community banking goes back to his first industry jobs in the early 1990s. Jeff's responsibilities include business development, mortgages, bank cards and marketing. He holds a Bachelor of Science degree and is a graduate of the Graduate School of Banking.



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**Mark Oliphant, Senior Consultant, Wipfli**  
(MN)

Mark Oliphant is a senior business consultant with over 30 years of experience in a wide range of industries spanning finance, aerospace, health care, and nonprofits. He is a change leader and problem solver who leverages technology to achieve business and organizational goals to get things done. As a member of the Chief Information Officer (CIO) advisory services practice, Mark helps CIOs and other chief executives align and enable business strategy through technology innovation.



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**Girish Ramachandra, Senior Manager, Wipfli**  
(IL, MN, WI)

Girish Ramachandra is one of the leaders within Wipfli's technology consulting division, focused on helping companies transform their business through technology innovation. Leveraging vast experience with and knowledge of FinTech, he helps financial institutions, FinTech start-ups and/or scale-ups and investors to collaborate and establish sound business working models.



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**Mark Scholl, Partner, Wipfli**  
(IL, MN, WI)

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.



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**Stacia Skinner, President, Creative Training Solutions, Ltd.**  
(IL, MN)

Stacia Skinner is president of Creative Training Solutions, Ltd. (CTS) in Mt. Prospect, Illinois, a sales training company she launched in 2003. She brings more than 20 years of training and 30 years of personal sales experience to the training she conducts for clients in a wide range of industries worldwide. CTS's satisfied banking clients include Fifth

Third Bank, Bankers' Bank, Bank Financial and Highland Bank in Minnesota, to name a few. Stacia takes pride in getting to know each client, tailoring each company's program to what they do and delivering her time-tested material in a passionate, upbeat style to help salespeople do what they do...better!



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**Tim Tedrick, Partner, Wipfli**  
(IL, WI)

Tim Tedrick is a partner in Wipfli's financial institutions practice. He is responsible for public speaking, training, writing articles and client engagement for the compliance and Bank Secrecy Act (BSA) practice. Tim stays informed of the risks and up to date with the ever-changing regulatory environment. He enjoys being a reliable resource for financial institutions while helping them meet the challenges of regulatory and operational issues.



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**Michael Vesel, Partner, Financial Institutions Practice Leader, Wipfli**  
(IL, MN, WI)

As the leader of Wipfli's financial institutions 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. He also oversees Wipfli's financial institutions trust practice. 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.



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