



PENNSYLVANIA
BANKERS ASSOCIATION

2012 PENNSYLVANIA BANKERS ASSOCIATION

PBA Annual Convention

May 16- 19 • The Fairmont Scottsdale Princess • Scottsdale, Arizona



Professionals Dedicated to Your Success



PENNSYLVANIA BANKERS ASSOCIATION PRESENTS CONVENTION 2012

Chairman Thomas M. Petro and the PBA Board of Directors invite you to experience three days packed with dynamic speakers, lively discussions about the banking industry, inspirational programs, fine dining, entertainment and more at this year's PBA Annual Convention.

Savor the opportunity to reconnect and celebrate with banking colleagues, business partners and clients at The Fairmont Scottsdale Princess, a fabulous hotel located in Scottsdale, Arizona.

In these challenging economic times, support the banking industry and your Association by coming together for the PBA's flagship event. We look forward to seeing you for Convention 2012.

Wednesday, May 16

1 p.m.- 4 p.m.

REGISTRATION

1 p.m.- 4 p.m.

REGISTRATION & WELCOME RECEPTION

2 p.m.- 4:30 p.m.

DIRECTOR FORUM

Jeffrey C. Gerrish
Chairman
Gerrish McCreary Smith
Consultants, LLC
Memphis, TN



Mr. Gerrish is Chairman of the Board of Gerrish McCreary Smith Consultants, LLC, and a member of the Memphis based law firm of Gerrish McCreary Smith, PC, Attorneys. The two firms have assisted over 1,200 community banks in 48 states across the nation. Mr. Gerrish's consulting and legal practice places special emphasis on strategic planning for boards of directors and officers, community bank mergers and acquisitions, bank holding company formation and use, acquisition and ownership planning for boards of directors, regulatory matters, including problem banks, memoranda of understanding, and cease and desist matters and compliance issues, capital raising and securities law concerns, ESOPs and other matters of importance to community banks. He formerly served as Regional Counsel for the Memphis Regional Office of the FDIC with responsibility for all legal matters, including cease and desist and other enforcement actions

6 p.m.- 7:30 p.m.

CHAIRMAN'S RECEPTION

Thursday, May 17

7:15 a.m.

CONTINENTAL BREAKFAST

7:30 a.m.

CONCURRENT SESSIONS

Concurrent A
**Enterprise Risk Management:
Forming Your Risk Appetite &
Conducting Risk Assessments**
Steven Turner
Managing Partner
Novantas, LLC
New York, NY



Steve is a Partner at Novantas in its New York Office and leads Novantas' Global Risk Practice. Steve has broad experience working with institutions to develop and execute financial strategies, build comprehensive enterprise risk management capabilities, improve line of business results, and enhance credit and asset/liability measurement and management capabilities. His business line expertise spans commercial and middle market banking, mortgage, money and capital markets, and retail banking. At Novantas, Steve has led engagements with some of the largest and most sophisticated banking institutions in the U.S., Canada, and the U.K.

He has been an invited speaker at numerous industry forums including conferences sponsored by the American Bankers Association, Bank Administration Institute, Risk Management Association (RMA), the FFIEC, and the Federal Reserve Bank of Atlanta. Steve has published on risk and performance management topics in Bank Accounting & Finance, Commercial Lending Review, American Banker, and other industry publications. He has an M.B.A. in Finance from Tulane University Graduate School of Business.

8:45 a.m.

GENERAL SESSION

50-Year Club Inductions
PBA Annual Meeting

Nominating Report & Board Election
Elmer C. Laslo, Chair
PBA Nominating Committee
President and CEO
1st Summit Bank
Johnstown, PA

Installation of Officers
Other Business



**PRESIDING:
PBA CHAIRMAN**

Thomas M. Petro
President and CEO
Fox Chase Bank
Blue Bell, PA



Tom has been President and Chief Executive Officer of Fox Chase Bank since June 2005. Before joining Fox Chase Bank, Mr. Petro led the turnaround, as President and Chief Executive Officer, of Northeast Pennsylvania Financial Corp. and its principal subsidiary, First Federal Bank in Hazelton, Pennsylvania. Before joining First Federal Bank, Mr. Petro was a principal with S.R. Snodgrass, LLC. Mr. Petro also served as Executive Vice President of the Bryn Mawr Trust Company, President of the Bryn Mawr Brokerage Company and Chairman of Bryn Mawr Asset Management. He began his banking career with Mellon Bank in Pittsburgh, Pennsylvania. Mr. Petro is a graduate of Point Park College in Pittsburgh, Pennsylvania and holds both a B.S. Business Management and an A.S. in Banking.

Mr. Petro is involved in many community organizations. He is the Campaign Vice Chair for United Way, Audit Committee Chair of Eastern University, Board Member Chester County Chamber of Business and Industry, Enterprise Risk Management Council Member of RMA, and teaches a weekly bible study at St. David's Episcopal Church.

A VIEW FROM WASHINGTON

Albert C. Kelly, Jr.
Chairman, American Bankers Association
President and CEO
SpiritBank
Bristow, OK



Albert C. Kelly is President and CEO of SpiritBank in Bristow, Okla. During his more than 25-year tenure, SpiritBank has grown from a \$40 million institution to assets exceeding \$1 billion with 18 branches in 12 markets.

Mr. Kelly has a diverse and strong background in the banking industry serving as past chairman of the Oklahoma Bankers Association and currently serving as their banking advocacy coordinator. He is also co-chairman of TRUST, (Transportation Revenue Used Strictly for Transportation). Mr. Kelly has been very active within the financial services industry having served in various capacities with the ABA.

Mr. Kelly is involved with numerous other organizations. He serves on the boards of the Oklahoma State Chamber, Tulsa Chamber of Commerce, Oklahoma Policy Institute, Oklahoma Center for Non-Profits, Salvation Army and Opportunity Oklahoma.

He received his B.S. degree in Business Administration from the University of Oklahoma in 1977 and a Juris Doctorate for OU College of Law in 1980. Prior to his banking experience, Kelly was an assistant district attorney for Creek and Okfuskee counties, a partner in the law firm of McMillan, Vassar & Kelly, and served in the U.S. Army Reserve, attaining the rank of Captain.

10:30 a.m.

BEVERAGE BREAK

11 a.m.

GENERAL SESSION RESUMES

Economic Outlook

Christopher Low
Chief Economist
FTN Financial
New York, NY



Chris forecasts the U.S. economy. He follows political and market events to develop long-term rate forecasts. In addition to 20 years' experience tracking U.S. and global economies and central banks, he also has six years experience with a global bank as a money manager. This gives him a unique ability to distill economic news into insight for investors.

Chris writes daily economic and market updates, weekly economic commentaries and regular economic forecasts. He is a frequent and popular speaker at national conferences and forums. Chris has been named to the American Bankers Association's Economic Advisory Council and to SIFMA's Economic Committee. His work is widely cited in various financial publications around the globe, and Chris is a frequent commentator on economic policy issues. A regular on Bloomberg TV, Reuters and CNBC, Chris also serves as a weekly commentator for Marketplace on national public radio stations.

11:45 a.m.

Interpreting Census Data and how it will affect the Workforce of the Future

Kelly McDonald
McDonald Marketing
Dallas, TX



Kelly McDonald is a recognized expert on diversity marketing and business trends. She was named #1 on the list of "26 Hot Speakers" by Successful Meetings magazine.

Kelly's speaking client roster includes: Toyota, Sherwin-Williams, Harley-Davidson, State Farm Insurance, Mattel, AAA Travel, BlueCross BlueShield, and dozens of financial organizations and associations.

As a professional speaker to businesses and organizations, Kelly shares marketing insights and teaches strategies and tactics for cultivating diverse consumers emotionally, rationally and with cultural relevance. Her topics are always customized to the specific industry and localized geographically as appropriate.

12:30 p.m.

ADJOURNMENT

EVENING ON OWN

Friday, May 18

7 a.m.

BREAKFAST

8 a.m.

CONCURRENT SESSIONS

Concurrent A
Enterprise Risk Management: Creating a Risk Dashboard and Testing Your Plan

Steven Turner
Managing Partner
Novantas
New York, NY



Concurrent B
How to Prudently Invest Your Excess Cash Now!

Jeffrey P. Goble
Executive Vice President, Managing Director
Investment Banking
UMB Bank, N.A.
Kansas City, MO

Jeff Goble is Executive Vice President and Senior Investment Officer in UMB Bank's Investment Banking Division, which provides bond portfolio management, security analysis, asset-liability management, bond accounting and safekeeping services for over 1,000 banks nationwide. Jeff has been a frequent speaker at numerous national, regional, and state banking conventions and seminars over the past 30 years including five presentations at the ABA's Community Banker National Convention. He has conducted over 100 Investment Seminars and Economic Outlook Conferences for UMB throughout the United States. Since 1989, Jeff has written a bimonthly investment advice column for Bank News Magazine on a variety of subjects including yield curve analysis, bond portfolio performance measurement guidelines, security selection, and the interest rate outlook. He has been a faculty member at the Graduate School of Banking (GSB) in Madison, Wisconsin since 1986 and served as Section Leader for Investments. In March of 2007, Jeff authored a book titled, *More Yield, Less Risk... Better Sleep! A common sense guide to managing your bank's bond portfolio.*

Spouse/Guest Session

9 a.m.

BEVERAGE BREAK

9:30 a.m.

CONCURRENT SESSIONS

Concurrent A
Compliance Management....Good Compliance IS Strategic

Kathlyn L. Farrell, Esq., CRCM
Managing Director
Trelia Risk Advisors
Washington, D.C.



Lyn Farrell has worked in the field of Regulatory Compliance for financial institutions for over 30 years. She is a licensed attorney in the State of Texas and has functioned as in-house counsel and compliance officer to medium and large financial institutions. She has been in the field of consulting for the past 15 years and was previously the Managing Director of Risk

Management Services for Sheshunoff Consulting + Solutions; an Austin, Texas-based financial services consulting company. At Sheshunoff she had oversight responsibility for the regulatory compliance, internal audit and loan review practices. These practices included more than 60 risk management professionals. Her experience includes all areas of regulatory compliance, BSA/AML work, handling lending and real estate transactions, managing loans in litigation and bankruptcy, supervising enforcement action compliance and drafting and negotiating contracts.

Lyn is a Certified Regulatory Compliance Manager, a Certified Anti-Money Laundering Specialist and an Anti-Money Laundering Professional.

She is a frequent speaker at banking events and regularly publishes articles on a variety of banking-related topics. Several of her publications include: Reference Guide to Regulatory Compliance, published by the American Bankers Association.



Concurrent B
Game Changers: New Technologies that are Raising the Bar for Banks

Jack Vonder Heide
President
Technology Briefing Centers, Inc.
Oak Brook, IL

Jack Vonder Heide is one of the nation's leading authorities on technology and its impact on American business. He is consistently ranked among the top speakers at industry conventions, management conferences, corporate seminars, board meetings and other events.

Prior to founding Technology Briefing Centers in 1993, Jack was Vice President of Sales for a major financial services company and held marketing positions with IBM Corporation.

Jack is regularly quoted in the Wall Street Journal and other top-tier newspapers and magazines. He appears on television and radio programs throughout the country and has been a guest lecturer at Harvard Law School.

Jacks clients include banks, financial services firms, trade associations, Fortune 500 corporations and a variety of public and privately held companies.

Spouse/Guest Session

10:35 a.m.

GENERAL SESSION

FIIP
Peter Sheahan
CEO
ChangeLabs™
Denver, CO



As founder and CEO of ChangeLabs™, a global consultancy delivering large-scale behavioral change projects for clients such as Apple and IBM, Peter Sheahan has worked with some of the world's leading brands in the area of innovation and change. With operations in three countries and nine cities, Peter knows first-hand the pressures of growing and leading a business in the rapidly changing world.



Peter is recognized internationally as a leading business thinker and has advised executives and leaders for clients that include Google, Goldman Sachs, Hilton Hotels, Harley Davidson and GlaxoSmithKline through his thought leadership practice.

The author of six books, including the international bestsellers Flip and Generation Y, Peter focuses on teaching leaders and companies how to flip their thinking, make money in the cracks and find opportunity where others cannot. His newest book Making It Happen unpacks his insights on how the best leaders and entrepreneurs execute on their good ideas, and turn them into profitable results.



PEAKonomics: Success Strategies from the 7 Summits

Alison Levine
 Founder & President
 Daredevil Strategies & Climb High Foundation
 San Francisco, CA



Alison Levine is no stranger to risk-taking. She has survived sub-zero temperatures, hurricane-force winds, sudden avalanches, and a career on Wall Street.

Levine started climbing mountains just 18 months after her second surgery to repair a life-threatening heart condition.

She has since scaled peaks on every continent, served as the team captain of the first American Women's Everest Expedition, and skied across the Arctic Circle to the North Pole. In January 2008, she made history as the first American to reach the South Pole on skis via a remote route across west Antarctica. In 2010, she became one of the few climbers to complete the Adventure Grand Slam -- climbing the 7 Summits (highest peak on each continent) and skiing to both Poles.

"Standing on top of the mountain doesn't change anything, it's about the lessons and the journey." -- Alison Levine

Levine currently serves as an adjunct professor at the US Military Academy at West Point. She holds an MBA from Duke University and is the president of DareDevil Strategies, a firm specializing in organizational effectiveness and team dynamics.

12:30 p.m.

REFRESHMENTS

12:45 p.m. - 1:30 p.m.

COMBINED SESSION

Jeff Allen
 Corporate Comedian



Jeff's been doing comedy for 20 years and his work has been seen on every cable comedy show in the U.S., including Comedy Central's "Premium Blend," and VH1's "Standup Spotlight." His one hour special, Happy Wife, Happy Life aired on the Odyssey Channel and Family Net. He is a regular on the Grand Ole

Opry and was a featured comedian at the 1998 U.S. Comedy Arts Festival in Aspen and the Montreal Just For Laughs International Comedy Festival 2000, the biggest laugh riot on the planet. Jeff is one of the few comedians who can "kill 'em" at a casino in Vegas and then bring down the house at the Baptist Youth Missionary Board... doing the exact same act. He says, "Funny is funny. What makes people laugh works anywhere. I don't change a word."

6 p.m.

PaBPAC RECEPTION

(By Invitation Only)

7 p.m. - 10 p.m.

THEME EVENING

"Classic Western"

Experience Classic Westerns: The Movies and Their Stars



CONVENTION 2012

Spouse/Guest Program

Wednesday, May 16

1 p.m. - 4 p.m. REGISTRATION

1 p.m. - 4 p.m. REGISTRATION &
WELCOME RECEPTION

6 p.m. CHAIRMAN'S RECEPTION

Thursday, May 17

7:15 a.m. CONTINENTAL BREAKFAST

9 a.m. GENERAL SESSION
Speakers:
Thomas M. Petro, Fox Chase Bank
Albert C. Kelly, Jr., American Bankers Association

10:30 a.m. BEVERAGE BREAK

11 a.m. GENERAL SESSION RESUMES
Speakers:
Christopher Low, FTN Financial
Kelly McDonald, McDonald Marketing

EVENING ON OWN

Friday, May 18

8 a.m. SPOUSE/GUEST SESSION

9 a.m. BEVERAGE BREAK

9:30 a.m. SPOUSE/GUEST SESSION

10:35 a.m. GENERAL SESSION
Speakers:
Peter Sheahan, ChangeLabs™
Alison Levine, Daredevil Strategies

12:30 p.m. REFRESHMENTS

12:45 p.m. COMBINED SESSION
Comedian Jeff Allen

7 p.m. THEME EVENING
"Classic Western"
Experience Classic Westerns:
The Movies and Their Stars



*Please note, all Spouses/Guests may attend any session or event.
*Remove this page and take home for Spouse/Guest to Google
all of the speaker biographies for a sneak preview.*



PENNSYLVANIA
BANKERS ASSOCIATION

Hotel Room Reservation Information

Online hotel reservations are available using this link:
<https://resweb.passkey.com/go/pennsylvaniabankersassn2012>

If you will be staying outside of the May 11- 22, 2012 time frame, please contact, AnnaMarie Gann, Fairmont Princess Group Housing Supervisor, Tel: (800) 344-4758 or Fax: (480) 585-9895

** All hotel reservations are the responsibility of the delegate. The PBA does not make individual guest reservations.*

Join Us in 2013

May 19 - 22, 2013 • The Greenbrier • White Sulphur Springs, West Virginia



Pennsylvania Bankers Association
3897 North Front Street
Harrisburg, PA 17110
Tel. (717) 255-6900
www.pabanker.com

"Professionals Dedicated to Your Success"



P E N N S Y L V A N I A

 B A N K E R S A S S O C I A T I O N

| | |
|---------------------|-----------|
| FOR OFFICE USE ONLY | |
| Date Rec'd _____ | |
| Check # _____ | CC# _____ |
| Amount: _____ | |

CONVENTION REGISTRATION FORM
PBA Convention 2012

Wednesday, May 16 – Saturday, May 19
Fairmont Scottsdale Princess, Scottsdale, Arizona

Please complete this form legibly, **make a copy for your records** and return the original. Only one couple per registration form. **Multiple bankers cannot be on the same form** - duplicate as needed. This form is available at <http://www.pabanker.com/eventsInfo/convention.htm>.

Delegate:

| | | |
|----------------------------|-----------------|------------|
| First Name: | Middle Initial: | Last Name: |
| Name for Badge (Nickname): | | |
| Title: | | |
| E-mail: | | |

Spouse/Guest:

| | | |
|----------------------------|-----------------|------------|
| First Name: | Middle Initial: | Last Name: |
| Name for Badge (Nickname): | | |
| E-mail | | |

| | | |
|-------------------------|--------|------|
| Bank/BHC/Firm: | | |
| Address: | | |
| City: | State: | Zip: |
| Tel. | Fax: | |
| This form completed by: | Tel. | |
| E-mail | | |

Convention Fees:

| | |
|---|------------|
| Member Bank/Director Rate..... | \$1,095.00 |
| Representative of All Official Convention Sponsors..... | \$1,095.00 |
| Associate Member/Affiliate Member Rate..... | \$1,642.50 |
| Non-Member Rate..... | \$2,190.00 |
| Spouse/Family Guest Rate..... | \$495.00 |
| PBA Retired Banker Program Participant..... | \$495.00 |

Payment Options (*Payment must accompany registration*):

Enclosed is a check made payable to the Pennsylvania Bankers Association in the amount of \$_____, covering all registrants and events listed above.

Bill my credit card in the amount of \$_____, covering all registrants and events listed above.

MasterCard VISA (**AMEX NOT ACCEPTED**)

Credit Card # _____ Exp. Date. _____

Name: _____

Signature: _____

Convention Cancellation Policy:

20 percent retention fee by PBA if cancellation is received prior to **4/13/12**.

50 percent retention fee by PBA if cancellation is received prior to **5/1/12**.

*No refunds will be issued for cancellations made after COB **5/1/12** or for no-shows.

Individuals registered by **5/8/12** will be printed on the official registration list.

All cancellation requests must be made in writing to the Pennsylvania Bankers Association. All registrations received by any means of communication are subject to this cancellation policy. The PBA does not issue refunds due to weather conditions, Acts of God and/or other causes beyond its reasonable control.

Hotel Room Reservation Information

Online hotel reservations are available using this link: <https://resweb.passkey.com/go/pennsylvaniabankersassn2012>

If you will be staying outside of the May 11- 22, 2012 time frame, please contact, AnnaMarie Gann, Fairmont Princess Group Housing Supervisor, Tel: (800) 344-4758 or Fax: (480) 585-9895

** All hotel reservations are the responsibility of the delegate. The PBA does not make individual guest reservations.*

*** Recommended travel dates:**

Depart Pennsylvania - Tuesday, May 15

Return - Saturday, May 19

Return this form to:

Pennsylvania Bankers Association

Attn: Convention Registrar

3897 North Front Street

Harrisburg, PA 17110

Registrar contact: Tel. (717) 255-6900