

Annual Spring Summits

A Day of Education, Networking and Recognition

Sponsored by the PBA Groups

AN INVITATION FROM THE CHAIRMAN

Everyone looks forward to Spring. Less chill in the air....more sun from the sky....a season of optimism. Spring also brings the PBA Summits, sponsored by the PBA Groups. The Summits offer inexpensive regional training, an opportunity to reward and recognize the success of your institutions and employees, provide an atmosphere to network and receive a dose of much-needed laughter to brighten your spirits... all reasons to register and participate.

At the direction of the PBA Member Services Policy Committee, chaired by Timothy P. Sissler, President & CEO, Reliance Savings Bank, Altoona, the PBA has invited a representative from each primary regulatory agency to participate in an afternoon panel discussion to provide pertinent information regarding examinations, proposed regulation and future regulatory structure. Attendees will be encouraged to participate in productive dialogue with panel members through a roundtable discussion and question and answer period. Policy Committee member Jon Evans, President & CEO, Atlantic Central Bankers Bank, will serve as facilitator. (See the chart on pages 4 and 5 to see who is participating in your area.)

During another afternoon concurrent session, Richard "Dick" Pollard will speak to economic, political and regulatory matters as they relate to the problem loan issue the banking industry faces. His presentation will address where we are, how we managed to get here, and what the future holds. Case studies will be utilized to demonstrate some of the practical, real world implications of these matters and suggest how to aggressively but ethically move forward. Dick will provide practical suggestions regarding how to weather the current lending environment successfully. This session provides 4 CPE's approved from the Pennsylvania State Board of Accountancy.

As I travel the state in April, I look forward to meeting your board members, management and support teams. I, along with the PBA Board of Directors, urge you to participate in the Spring Summits and strengthen the foundation of your Association.

Lastly, let me take a moment to thank our industry friends serving as Spring Summit sponsors. The Association extends thanks and gratitude for their participation and financial support.

See you in April!



Daniel C. Berninger
2009-10 PBA Chairman



Daniel C. Berninger
PBA Chairman
The Muncy Bank & Trust
Company
Muncy, Pa

AFTERNOON EDUCATIONAL SESSIONS

Regulatory News You Can Use

*12:30 p.m. - 4:30 p.m.

Designed for CEO's and anyone involved in the examination process.

Loan Workouts

*12:30 p.m.- 4:30 p.m.

Designed for anyone in the lending process.

The PBA has been accepted as a program sponsor by the Pennsylvania State Board of Accountancy. Loan Workouts qualifies for a total of 4 CPEs.

**Brown bag lunch provided.*

EVENING PROGRAM

Includes:

Reception & Dinner

Recognition of:

PBA School Honor Students

PBA School Alumni

40-Year Club Inductees

After Dinner Speaker

Charles Marshall

"Living the Intentional Life™"

Real Success is Never Accidental

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Speaker Sponsors:



EVENING PROGRAM

Individual Group Times and Locations:

Group 2

Monday, April 26

The Rivercrest Golf Club & Preserve, Oaks

Reception - 4:30 p.m.

Dinner & Evening Program - 5:15 p.m.

Group 3

Thursday, April 22

The Westmoreland Club, Wilkes Barre

Reception - 4:30 p.m.

Dinner & Evening Program - 5:15 p.m.

Group 4

Tuesday, April 27

Williamsport Country Club, Williamsport

Reception - 4:30 p.m.

Dinner & Evening Program - 5:15 p.m.

Group 5

Wednesday, April 21

Sheraton Harrisburg-Hershey, Harrisburg

Reception - 4:30 p.m.

Dinner & Evening Program - 5:15 p.m.

Group 6

Monday, April 19

The Calvin House, Duncansville

Reception - 4:30 p.m.

Dinner & Evening Program - 5:15 p.m.

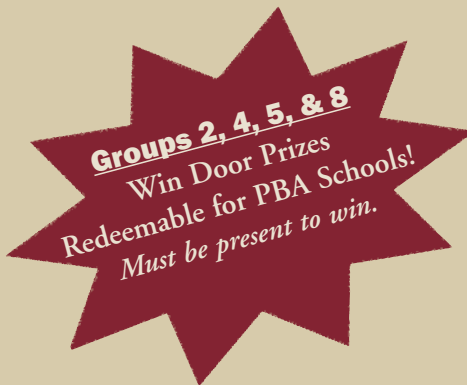
Group 8

Tuesday, April 20

Marriott Pittsburgh North at Cranberry Woods

Reception - 4:30 p.m.

Dinner & Evening Program - 5:15 p.m.



Reception & Dinner Cost is \$55 at every location.

For directions to each location, please visit www.pabanker.com and click on PBA Groups.

For questions, contact:

Jill Ametrano, Registrar

(717) 255-6900

jillametrano@pabanker.com

AFTERNOON EDUCATIONAL WORKSHOPS

Session I: Regulatory News You Can Use

\$75 per attendee

12:30 p.m. - 4:30 p.m. (Brown bag lunch provided.)

Please see the chart for presenter information.

	4/19/2010 The Calvin House Duncansville	4/20/2010 Marriott Pitts-Cranberry Woods	4/21/2010 Sheraton Harrisburg-Hershey
DOB	Ray Harper - Director Commercial Institutions Gary Smith - Western Region Field Officer Supervisor	Ray Harper - Director Commercial Institutions Gary Smith - Western Region Field Officer Supervisor	Ray Harper - Director Commercial Institutions
FDIC	Tyler Bland Field Supervisor-Phila Territory Division of Supervision & Consumer Protection	Tyler Bland Field Supervisor-Phila Territory Division of Supervision & Consumer Protection	Tyler Bland Field Supervisor-Phila Territory Division of Supervision & Consumer Protection
FED	H. Robert Tilman Esq.(Robert) Special Advisor FED-Philadelphia	Douglas A. Banks Vice President Risk Management & Statistics of Analysis FED-Cleveland	H. Robert Tilman Esq.(Robert) Special Advisor FED-Philadelphia
OCC	James Calhoun Assistant Deputy Comptroller Pittsburgh Field Office	James Calhoun Assistant Deputy Comptroller Pittsburgh Field Office	James Calhoun Assistant Deputy Comptroller Pittsburgh Field Office
OTS	Randy Lyscik Field Manager	Randy Lyscik Field Manager	Michael Russo Field Manager
Moderator	Jon Evans President & CEO Atlantic Central Bankers Bank	Jon Evans President & CEO Atlantic Central Bankers Bank	Jon Evans President & CEO Atlantic Central Bankers Bank

	4/22/2010 The Westmorland Club Wilkes Barre	4/26/2010 Rivercrest Golf Club Phoenixville	4/27/2010 Williamsport Country Club Williamsport
DOB	Alex Mason- Eastern Region Field Officer Supervisor Mary Rutkowski- Senior Examiner	Alex Mason- Eastern Region Field Officer Supervisor Sue Honicker- Senior Examiner Joann Snyder- Senior Examiner	Jim Hogan - Senior Examiner Mike Tepesco - Senior Examiner
FDIC	Tyler Bland Field Supervisor-Phila Territory Division of Supervision & Consumer Protection	Tyler Bland Field Supervisor-Phila Territory Division of Supervision & Consumer Protection	Tyler Bland Field Supervisor-Phila Territory Division of Supervision & Consumer Protection
FED	H. Robert Tilman Esq.(Robert) Special Advisor FED-Philadelphia	H. Robert Tilman Esq.(Robert) Special Advisor FED-Philadelphia	H. Robert Tilman Esq.(Robert) Special Advisor FED-Philadelphia
OCC	James Calhoun Assistant Deputy Comptroller Pittsburgh Field Office	Kristin Kiefer Assistant Deputy Comptroller	Kristin Kiefer Assistant Deputy Comptroller
OTS	Michael Russo Field Manager	Joseph Kehoe Field Manager	Joseph Kehoe Field Manager
Moderator	NEED TO FILL Wayne Whipple Director of Business Development Optimum Systems Plus	Jon Evans President & CEO Atlantic Central Bankers Bank	Jon Evans President & CEO Atlantic Central Bankers Bank

Session II: Loan Workouts (4 CPEs)

\$150 per attendee

12:30 p.m. - 4:30 p.m. (Brown bag lunch provided.)

Session Information:

The current economic climate and recent political and regulatory response is absolutely without precedent. As lawyer, consultant, commentator and priest few people are as well-qualified as Dick Pollard to speak to these matters and the related problem loan mess in which the banking industry finds itself. Dick Pollard's presentations are always insightful and amusing.

While techniques for addressing individual problem loans and for the evaluation and management of problem loan portfolios have changed little in recent years, the political, regulatory and economic environment in which problem loans are considered and risk characteristics are determined has changed dramatically. Commercial real estate has been a particularly troubling area and will be addressed in detail. This presentation will address where we are, how we managed to get here, and what the future holds. This session provides 4 CPEs from the Pennsylvania State Board of Accountancy.

Case studies will be used to demonstrate some of the practical, real world implications of these matters and to suggest how to aggressively but ethically move forward. Dick has practical suggestions regarding how to weather the current lending environment successfully.

The session will close with a discussion of the current fallacies surrounding business and banking as well as a discussion of the sadly misunderstood and often ignored universal laws of business and banking. We are sure you will find this program to be informative and enjoyable.

Biographical Information:

Well-known to banking audiences, Dick has given hundreds of presentations and led dozens of retreats for business, community and religious organizations in 31 states and three foreign countries. He is a member of the faculty of the PBA Advanced School of Banking where he has taught commercial lending and banking law for over 30 years, and he is a member of the faculty of the PBA School of Commercial Lending where he was a member of the founding faculty. Dick previously served on the faculty of the School of Banking of the South.

A long-time advisor to banks and a former senior lender and senior credit officer, Dick is a Managing Director with The Kafafian Group, Inc., a nationally-recognized consulting firm assisting banks with performance measurement, strategic and business planning, and profit/process improvement.

Dick has practiced law for over 30 years and continues to be affiliated with Pietragallo Gordon Alfano Bosick & Raspanti, LLP, a firm headquartered in Pittsburgh with 75 attorneys in five offices in three states. He concentrates on loan and transaction law, banking and bankruptcy law, and commercial litigation including the defense of lender liability claims. Dick is admitted to practice before all courts of the Commonwealth of Pennsylvania and many federal courts including the Supreme Court of the United States.

Pollard received his law degree from Duquesne University School of Law and his undergraduate degree in finance and economics from Penn State.



Richard Pollard,
Esquire
Speaker
Pietragallo Gordon
Alfano Bosick & Raspanti
Pittsburgh, Pa

DINNER SPEAKER

“Living the Intentional Life™” Real Success is Never Accidental

In tough economic times, people need their spirits lifted with laughter and their hearts encouraged with hope. Are you the author of your destiny or do you let circumstances determine your direction and focus? Only you have the power to create and implement positive change in your life. Learn to identify the artificial limitations you unknowingly allow to direct your personal and professional lives and the use of the Power of Choice to actively control your fate.

As one of the country's top comedic motivators, Charles Marshall specializes in delivering a message of courage and optimism that is packaged within a program of hilarious clean comedy. In addition to his reputation for excellence and originality, Charles is without a doubt one of the funniest and most original comedians performing today. Think of the observational humor of Jerry Seinfeld meeting the energy of Robin Williams and the warmth of Bill Cosby. With every performance, Charles takes his audience on a comedic roller coaster ride while exploring every subject.



Charles Marshall
Professional Speaker
M Power Resources, LLC
Dacula, GA

Thank You to Our Speaker Sponsors



REGISTRATION FORM

PBA Spring Summits 2010

Group Number _____

Please print legibly. Only one registrant per form. Multiple bankers cannot be on the same form - duplicate as needed.

First Name _____ Middle Initial _____ Last Name _____

Name for Badge (Nickname) _____

Title _____

Bank/BHC/Firm _____

Mailing Address _____

City _____ State _____ ZIP _____

Tel. _____ Fax _____ E-mail _____

Afternoon Educational Session I - Regulatory News You Can Use \$ _____
 12:30 p.m. - 4:30 p.m.
 \$75 per attendee - includes brown bag lunch

Afternoon Educational Session II - Loan Workouts \$ _____
 12:30 p.m. - 4:30 p.m.
 \$150 per attendee - includes brown bag lunch

Reception & Dinner \$ _____
 \$55 per attendee

Total \$ _____

Method of Payment
<input type="checkbox"/> Check
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* Please note: The PBA does not accept American Express cards.
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Name on Card (print) _____
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Please Note: Reservations are due one (1) week prior to the event. Cancellations must be submitted in writing; cancellations within one (1) week of the event are non-refundable.

Driving Directions: Please visit www.pabanker.com, click on "PBA Spring Summits" and choose your Group.

Please return this form with payment made payable to:

Pennsylvania Bankers Association
 Attn: Jill Ametrano, Registrar
 3897 North Front Street
 Harrisburg, PA 17110
 Fax: (717) 230-8557



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Check #	_____
Amount:	_____

RECOGNITION

Pennsylvania Bankers Association will recognize four extraordinary accomplishments at the regional Spring Summits: 40-Year Club Inductees, member bank Charter Anniversary milestones, PBA School Honor Students, and PaBPAC Contributions. If in attendance at the Group Meeting, photos will be taken of each inductee during the presentation ceremony, and a press release will be provided if institutions wish to submit articles to local newspapers.

40-Year Club

If an employee or board member of your institution has been employed within the banking industry for 40 or more years, please complete the form below. All 40-year Club inductees will be honored at their respective Spring Summit Meeting.

Charter Anniversary

Has your institution celebrated a charter anniversary milestone since January 1, 2008? If so, please complete the form below. All employees in attendance from a member institution reaching a charter anniversary in any 25-year increment (25, 50, 75, etc.) since January 1, 2008, will be recognized.

PBA School Honor Students

At each meeting, PBA will recognize students graduating, with honors, from the PBA School of Banking, PBA Advanced School of Banking, PBA School of Commercial Lending and PBA School of Trust & Wealth Management. If your institution employs an honor student, CEOs will be notified to determine the student's participation.

PaBPAC Contributions

If your institution's 2009 contribution exceeded its 2008 contribution, the bank will be recognized and awarded a citation of excellence.



Yes, we've celebrated a
CHARTER ANNIVERSARY!

Institution Name

PBA Group Number

Institution Address

Telephone

Fax

Email

Charter Date

Individual Accepting Citation @ Spring Summit



P E N N S Y L V A N I A
.....
BANKERS ASSOCIATION
.....

Please Complete and Submit to:

Cindy Wallett
Pennsylvania Bankers Association
3897 North Front Street
Harrisburg, PA 17110

***Yes, I'd like to submit a name for the
40-YEAR CLUB!***

Applicant Name

Current Title

Institution Name

PBA Group Number

Institution Address

Applicant Address (if different)

Date First Employed in Banking

Name of Bank Where First Employed

Total Years in Banking

Will applicant attend Group's April meeting to receive recognition?

Yes (*Please register them with enclosed form.*) No



P E N N S Y L V A N I A
.....
BANKERS ASSOCIATION
.....

Please complete and submit to:

Cindy Wallett
Pennsylvania Bankers Association
3897 North Front Street
Harrisburg, PA 171110

***Please enclose a glossy photograph of applicant for use in official program materials, or e-mail a hi-resolution photo to Cindy Wallett.**

THANK YOU TO OUR SPONSORS

Speaker Sponsors



Reception/Dinner Sponsors

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For registration questions, please contact Jill Ametrano.
Tel. (717) 255-6900
Fax. (717) 230-8557

For content questions, please contact Cindy Wallett.
Tel. (717) 255-6913
Fax. (717) 233-6362

For driving directions, visit pabanker.com and click on "PBA Groups."

Pennsylvania Bankers Association
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