PA Bankers
2017 Convention:
MARCO ISLAND

JOIN US IN PARADISE
Pennsylvania Bankers Association (PA Bankers) Chair Joe Bower and its Board of Directors and staff invite you to PA Bankers 2017 Convention along the white-sand beaches and deep blue waters of the Paradise Coast, May 10-13, 2017. Take in three days of networking, inspiring speakers and topical discussion at the JW Marriott Marco Island Beach Resort in Marco Island, Fla.

This unique property offers beautiful beaches, adventurous excursions, a plethora of recreational activities and shopping locations, deluxe accommodations, and more. Whether dining at one of nine delectable restaurants, sipping cocktails at Kane’s unique rum bar on the beach, playing a round of golf on one of two scenic 18-hole golf courses, indulging in tropical luxury at the Spa by JW, or seeking adventure at Tiki Tribe Discovery Day Camp, there truly is something for everyone at JW Marriott Marco Island.

Featured speakers will include legendary Florida State University (FSU) football coach Bobby Bowden, who will share the leadership strategies that led to his 33 consecutive winning seasons at FSU, and company culture expert Juliet Funt, who will help attendees cut through the clutter and discover the formula for true productivity at work and in their everyday lives.

This year’s convention will also explore cybersecurity to succession planning to financial forecasts, and discuss the state of the state – and state of the country – in a post-election world. Panel discussions will include feedback from fintech, Millennial bankers and investment bankers.

Join us on the Paradise Coast this May 10-13, 2017!
ABOUT MARCO ISLAND

Marco Island, a small island at 6-miles long and 4-miles wide, is the northernmost island of the Ten Thousand Islands chain and the southernmost tip of the Paradise Coast. Marco Island features some of the world’s most beautiful white-sand beaches and offers access to both the Gulf of Mexico and the mangrove-lined estuaries of the islands.

Along with the draw of its 5,000-year history, Marco Island features lush tropical foliage, over 200 species of birds – including the American Bald Eagle – and plenty of activities and adventures for outdoor enthusiasts. The rich, blue waters of the Gulf attract tourists of all ages and thrill levels to participate in local activities such as sunbathing, fishing, boating, shelling, snorkeling, windsurfing, ecotours, shopping and more!

Source: Marco-Island-Florida.com, ParadiseCoast.com

DID YOU KNOW...?

• There are five species of sea turtles that live in the Gulf of Mexico. Only one species, the Loggerhead (Caretta caretta), nests on Marco Island. It is a threatened species, one step down from the endangered status.

• Florida’s freshwater ponds, rivers and swamps are home to one of only two species of alligators left in the world.

• The Calusa Indians, the earliest inhabitants of Marco Island, were likely descendents of the early Mayans.

• “We saw the Green Flash!” At sunset or sunrise in Southwest Florida, scientists tell us that the top edge of the sun will sometimes be bright green. The green lasts only a second as the full spectrum of color increases or decreases, creating the “Green Flash.”

Source: Marco Island Area Chamber of Commerce
Enter a world of pure, tropical luxury at JW Marriott Marco Island Beach Resort. Featuring a new Spa by JW®, two private, 18-hole championship golf courses; spacious accommodations with luxurious amenities; up-to-date technology; and breathtaking views of the island, the world-class resort offers an exhilarating retreat.

Looking for adventure? Guests can enjoy water sports, parasailing, shelling cruises and sightseeing adventures on the gorgeous beaches or a trip to nearby Naples and Fort Myers.

Looking to treat yourself? Sip on tropical cocktails or indulge in delectable dishes at one of nine restaurants on property.

At JW Marriott Marco Island Beach Resort, guests can reconnect, revitalize and reward themselves through authentic and enriching experiences in an ambiance reminiscent of the Balinese islands.

Source: Marriott and ParadiseCoast.com
## CONVENTION PROGRAM

### WEDNESDAY, MAY 10, 2017

<table>
<thead>
<tr>
<th>Time</th>
<th>Event</th>
<th>Location</th>
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<tbody>
<tr>
<td>8 a.m.</td>
<td><strong>CONCURRENT SESSIONS</strong></td>
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<td>Concurrent A – Ario Restaurant</td>
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<td></td>
<td><strong>Cybersecurity</strong></td>
<td>Keith Morales, VP &amp; Information Security Officer</td>
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<td>1-4 p.m.</td>
<td><strong>REGISTRATION</strong></td>
<td>Palms Terrace</td>
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<td>1-3:30 p.m.</td>
<td><strong>WELCOME TO MARCO ISLAND RECEPTION</strong></td>
<td>Palms Terrace</td>
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<td>1:30–2:30 p.m.</td>
<td><strong>MILLENNIAL PANEL</strong> – Caxambas</td>
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<td><strong>Perspectives of the Millennial Mind</strong></td>
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<td>Moderator: Nicholas DeMedio, SPHR, Senior Associate, Mosteller &amp; Associates</td>
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<td>Panelists:</td>
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<td>J. Maxwell Khuri Relationship Manager The Huntington National Bank Moon Township, Pa.</td>
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<td>2:30–4:30 p.m.</td>
<td><strong>DIRECTOR SESSION</strong> – Caxambas</td>
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<td><strong>The Banking Landscape in a Post-Election Environment: How Quickly Things Change...or Do They?</strong></td>
<td>Griffin Financial Group New York, N.Y.</td>
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<td>6-7:30 p.m.</td>
<td><strong>CHAIR’S RECEPTION</strong> – Sunset Terrace</td>
<td>Joe’s BBQ Sponsored by: PNC</td>
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### THURSDAY, MAY 11, 2017

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<tr>
<th>Time</th>
<th>Event</th>
<th>Location</th>
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<tr>
<td>7-8 a.m.</td>
<td><strong>Sunrise $AVINGS - Increase Revenue, Reduce Expenses &amp; Improve the Customer Experience</strong> - Pavilion (includes continental breakfast)</td>
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<tr>
<td>7:15 a.m.</td>
<td><strong>REGISTRATION</strong></td>
<td>Palms Terrace</td>
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<td>7:30 a.m.</td>
<td><strong>CONTINENTAL BREAKFAST &amp; A “Cup of Joe”</strong></td>
<td>Palms Terrace</td>
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<td>8:50 a.m.</td>
<td><strong>THURSDAY OPENING CEREMONIES</strong> – <strong>“A Salute to America”</strong> - Palms Ballroom Presentation of the Colors - Marco Island VFW Post #6370 National Anthem - Cypress Lakes High School - Center for the Arts A Capella Group</td>
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<tr>
<td>9–11:20 a.m.</td>
<td><strong>GENERAL SESSION</strong> - Palms Ballroom</td>
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<td><strong>The State of the Association</strong></td>
<td>J. Duncan Campbell III, President &amp; CEO Pennsylvania Bankers Association Harrisburg, Pa.</td>
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<td>9:10 a.m.</td>
<td><strong>Pennsylvania Bankers Association Annual Business Meeting &amp; Introduction of PA Bankers’ Past Chairs &amp; Special Guests</strong> 50-Year Club Inductions Nominating Report &amp; Board Election Installation of Officers</td>
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<td>9:50 a.m.</td>
<td>Remarks from PA Bankers’ Chairman</td>
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<td>10:20 a.m.</td>
<td><strong>A View from Washington</strong></td>
<td>James Ballentine Executive VP, Congressional Relations &amp; Political Affairs American Bankers Association Washington, D.C.</td>
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CONVENTION PROGRAM

FEATURED SPEAKER
BOBBY BOWDEN
LEGENDARY COLLEGIATE FOOTBALL COACH

Bobby Bowden means a great many things to the game of college football. His remarkable success, engaging personality and love of people have made him the game’s top ambassador.

In trying to discover what makes a legend, Bowden himself suggests it may come from the very drive that inspires a person. “I just love to coach,” said Bowden matter-of-factly. “That may sound simple, but I think sometimes people like the things that go around coaching and not the actual job. I have always gotten my greatest pleasure out of breaking down film, learning about opponents and yourself, and then implementing a game plan to take advantage of your strengths and their weaknesses. I love to take a group of young men in the late summer and mold them into a team.”

Bobby Bowden is known as much for his affable charm as he is for his championship teams. He guided Florida State University to more than 300 victories, two national championships, 12 Atlantic Coast Conference titles, finishing in the top five in the country in 14 straight seasons; and he also led the Seminoles to Bowl Games in 28 consecutive seasons during his 34-year tenure. The patriarch of college football’s most famous coaching family, Bowden remains heavily involved in the Fellowship of Christian Athletes, annually awarding The National Bobby Bowden Award to a student-athlete for achievement on and off the field, including his conduct as a faith model in the community.

Bowden was inducted into the College Football Hall of Fame in 2006. He and his wife of sixty-one years, Ann, live in Tallahassee, Florida.

THURSDAY, MAY 11, 2017 (continued)

10:30 a.m.–11:45 a.m.  REGISTERED GUEST SESSION – Beach

Noon  Cooking on the Beach

11:20 a.m.  SNACK & STRETCH BREAK – Palms Terrace

11:45 p.m.  GENERAL SESSION – Palms Ballroom

Activity is Not Productivity: Raising the Execution through Reclaiming WhiteSpace

Juliet Funt, CEO
WhiteSpace at Work
Los Angeles, Calif.

12:45 p.m.  ADJOURNMENT/ AFTERNOON FREE

1-2 p.m.  LUNCH & LEARN WITH THE BAKER GROUP

Eyes Wide Open: A New Landscape for Interest Rate Risk - Caxambas

Jeffrey Caughron
President and CEO
The Baker Group
Oklahoma City, Okla.

9 p.m.  PABPAC DESSERT/NIGHTCAP RECEPTION - By Invitation Only

FRIDAY, MAY 12, 2017

7:15 a.m.  REGISTRATION/CONTINENTAL BREAKFAST & A “Cup of Joe”

7:30 a.m.  INVESTMENT BANKING PANEL – Palms Ballroom

Lessons Learned Through the M&A Experience
Emmett J. Daly, Moderator
Partner
Sandler O’Neill + Partners
New York, N.Y.

Scott Anderson
Co-Head of Depository Investment Banking
Keefe Bruyette & Woods, A Stifel Company

Charles K. Hull
Managing Director & Head of Investment Banking
Boenning & Scattergood
West Conshohocken, Pa.

Robert P. Hutchinson
Co-Head Financial Institutions Group, FIG Investment Banking
Piper Jaffray & Co.
Boston, Mass.

Mark McCollom
Senior Managing Director, Financial Institutions Group
Griffin Financial Group, LLC
Reading, Pa.

Thomas M. Petro
Director
Univest Bank and Trust Company
Souderton, Pa.
FRIDAY, MAY 12, 2017 (continued)

7:30 a.m. INVESTMENT BANKING PANEL (continued)
Jeffery M. Schweitzer
President and CEO
Univest Corporation of PA
Souderton, Pa.

8:00-8:50 a.m. REGISTERED GUEST SESSION - Beach
Yoga on the Beach

8:30 a.m. CONCURRENT SESSIONS

Concurrent A – Caxambas
A Dialogue on Bank/Fintech Partnerships
Moderator & Panelists TBD

Concurrent B – Ario Restaurant
The ALLL and CECL: Keys to a Successful Transition from Incurred Loss to Expected Loss for Community and Regional Banks
Ed Bayer, Managing Director
& Mike Riechers, Director
KPMG
Raleigh, N.C.

Concurrent C – Ario Private Dining Room
Case Studies in Security Incidents
Michael Barrack, Managing Director
Accume Partners
Henderson, Nev.

9:30 a.m. GENERAL SESSION - Palms Ballroom
Pa. Economic Outlook
Stuart G. Hoffman, Senior VP & Chief Economist
PNC Financial Services Group, Inc.
Pittsburgh, Pa.

10:45–11:45 a.m. GENERAL SESSION – Palms Ballroom
Called to Coach
Coach Bobby Bowden, Legendary Head Football Coach
Florida State University
Tallahassee, Fla.

Noon–1:15 p.m. ADJOURNMENT/ AFTERNOON FREE

1 p.m. GOLF TOURNAMENT
(Optional, Separate Registration Required) – The Rookery at Marco Clubhouse

7:30–10 p.m. THEME PARTY – Beach
Illuminate the Night
Co-sponsored by: Stevens & Lee and Griffin Financial Group LLC
Food and Beverages Sponsored by: PA Bankers Services Corporation

FEATURED SPEAKER

JULIET FUNT
HIGH-ENERGY HUMORIST, “REDEFINING WHAT’S IMPORTANT IN THE AGE OF NEVER ENOUGH”

Sponsored by:
FHL Bank Pittsburgh

Juliet Funt is the CEO of WhiteSpace at Work, a training and consulting firm that helps organizations, their leaders and employees flip the norms of business in order to reclaim their creativity, productivity and engagement. With thought-provoking content and immediately actionable tools, she has become a nationally recognized expert in coping with the Age of Overload.

Juliet helps attendees learn the pivotal difference between activity and productivity. She teaches them a streamlined method for personal process improvement – leading to more creativity and engagement. She helps executives, managers and teams answer the critical question “What thoughts deserve my full attention today?”

Juliet regularly wows audiences as a high-impact, high-energy speaker. Yet her deeper mission is to show organizations how WhiteSpace can change the negative patterns and behaviors that prevent them from achieving optimum results. Her clients include a number of Fortune 100 companies and span a wide array of industries, from financial services to technology, manufacturing to the military- executive workshops to audiences as large as 7,000.

Incredibly intuitive, Juliet successfully blends highly customized content with a keen understanding of clients’ needs in her programs and consulting work. With a unique blend of charisma, humor and tough love, she has the uncanny ability to connect with people at all levels, compelling them to make real, lasting change. Yet beneath her powerful assets, she is both authentic and accessible. As a busy corporate speaker and consultant, business owner, wife, and mother of three young boys, she practices on a daily basis the WhiteSpace concept she shares with clients.

Juliet Funt is a force for change in organizations around the world, helping them find their WhiteSpace, recharge their people and reclaim their passion for work.
Optional Activities

Convenion Tours

Exclusive AAA-Approved Everglades Airboat Excursion
Wednesday, May 10 • 9 a.m. (5-hr. tour with lunch)
*Please meet in hotel lobby 8:50 a.m. to depart at 9 a.m.
$150

Journey into nature’s secretly preserved wilderness made up of 1.2 million acres of grasslands and hardwood hammocks aboard a safari airboat. Watch the alligators as they lay in the warm sun, snakes as they quietly slither through the mangroves, or manatees as they raise their elusive heads out of the water for a breath of fresh air. Birds of all kinds feed along the shores. Recognized as the most unique ecosystem in the world, our tour guide will lead you through this natural wonder where you will encounter breathtaking panoramic views of the “River of Grass”, lush vegetation and tranquility. After your airboat ride, experience an authentic wildlife sanctuary, situated on 259 lush acres surrounded by Big Cypress National Park. At the sanctuary, you’ll have the opportunity to see 100+ alligators, some of the biggest crocodiles in captivity, as well as various wild cats, a snake and reptile exhibit, and a live alligator show.

- Excursion Length: approximately 4 hours
- Beverage: Complimentary bottled water
- Notes: Comfortable clothing, sunscreen and hats are recommended
- Capacity: 6 guests minimum, 160 guest maximum

10,000 Island Waverunner Guided Excursion
Wednesday, May 10 • 10 a.m. (90-minute tour)
*Please meet at the south beach hut at 9:30 a.m.
$175

Feel the sun on your shoulders and the wind in your hair as you explore the pristine backwaters of the 10,000 Islands on our unique 90-minute tour. Experience the native wildlife that resides in the mangrove forests while our expert tour guides highlight interesting facts about the nature and geography of the region. Yamaha waverunners are very stable, safe machines, which make navigating the backwaters a literal breeze so even a novice can enjoy the tour in comfort and style. Note: Registered individuals must bring their driver’s license.

PA Bankers Golf Tournament

Friday, May 12 • 1:30 p.m.
The Rookery at Marco - $189 per registrant (includes greens & cart fees and transportation)
Space is limited to 120 golfers
Shotgun start/Scramble format

Course Designers: Peter Jacobsen and Jim Hardy
Course Description: Set in shallow wetlands, and striking in beauty and challenge, the lakes and ponds surrounding The Rookery are home to everything from bald eagles, to alligators, to blue herons and many other types of water birds.

Course Features:
- More than 7,100 yards in length
- Fast greens
- Pristine turf condition
- The option to play from one of five teeing locations
- State-of-the-art GPS yardage system

(Source: JWMarco.com)
Accommodations/Travel

PA Bankers Group Room Rates

PA Bankers has negotiated group room rates with The JW Marriott from Sunday, May 7 - Monday, May 15 for convention attendees that range from $265-$599/night, depending on the room selection. Rooms are available on a first-come, first-serve basis. Visit www.pabanker.com and click on the convention page to view room options and descriptions.

Please note: Group room rates are available only through PA Bankers. Please visit www.pabanker.com to view the different rooms available and register for the convention. Once your registration is received, we will e-mail you a link to secure discounted room rates.

For more information about the hotel and its amenities, visit http://www.jwmarco.com/

Getting to The JW Marriott

Airport: Southwest Florida International Airport (RSW Fort Myers)
The airport is an approximately 50-minute drive from the hotel. To book your transportation to and from the airport, please go to this link to make your arrangements: https://nttreservations.com/pba.php

Transportation: Please note there is no Uber or Lyft from the airport. Transportation is available through NT&T. To book your transportation to and from the airport, please visit this link to make your arrangements:

https://nttreservations.com/pba.php