

## Retail & Small Business Banking Conference

September 22-24, 2010

Crowne Plaza Albany

State & Lodge Streets  
Albany, New York

**Updated  
Program**

New York Bankers Association  
99 Park Avenue, 4th Floor  
New York, NY 10016  
[www.nyba.com](http://www.nyba.com)

Phone: 212-297-1600  
Fax: 212-297-1683



NYBA's Annual Retail & Small Business Banking Conference is *the* in-state forum for retail and small business bankers.

At a time of significant change in the industry, innovative retail banks can lead the way in connecting with their customers, capturing new business, and enhancing the bank's bottom line.

This in-state conference is your chance to stay abreast of retail banking innovations and gain new insights on engaging customers, managing branch staff, increasing revenue and delivering retail excellence.

**Featured this year**—NYBA is pleased to welcome back *Disney Institute* for a *new program!* As a follow up to the '09 focus on Customer Service, this year's session will explore unique insights into **legendary leadership practices**. Don't miss this chance to inspire excellence throughout your organization!

### Who Should Attend? Your Retail Team!

- Senior retail executives committed to retail excellence
- Results-oriented small business relationship managers
- High-performing retail officers, branch administrators and branch managers who wish to enhance their people management skills

# Retail & Small Business Banking Conference

## Why Attend?

- ◆ Learn new insights on creating leaders who inspire others to strive for excellence
- ◆ Examine ways to turn the impact of **demographic change** and **generational differences** to your advantage
- ◆ Gain new perspectives on what drives the **small business customer**
- ◆ Seek out strategies to enhance **growth and revenue**
- ◆ Explore how to harness the power of **new technologies and payments channels**
- ◆ Share tips on selling strategies that make a **difference**
- ◆ Network with peers
- ◆ Explore **solutions** with industry service providers
- ◆ Enhance your retail franchise!

### We look forward to seeing you!

**Robert M. Fisher**, *Chairman*, NYBA Retail Banking Division  
*President & CEO*, Tioga State Bank

**David S. DeMarco**, *Program Chairman; Executive Vice President*, Glens Falls National Bank & Trust Company

## Leadership Excellence During Challenging Times

**Disney's Approach to Leadership Excellence...**  
another program from the renowned **Disney Institute!**

*Disney Institute* returns this year to present another in its core topics on which businesses can build a powerful and sustainable competitive advantage.

This year's session is designed to focus on the critical role leaders play in conveying the values, beliefs and strategies of your bank.

At Disney, leaders are constantly aware that they're "telling a great story," one that consistently complements and pursues the goals of the entire firm. Do your actions tell the story not only of who you are but of the behaviors you value? Join us and learn strategies to:

- Communicate leadership vision
- Improve team results
- Inspire commitment, passion and continuous leadership development
- Foster individual responsibility

No matter what role you play within the retail bank, your leadership strategies can make the difference. *Learn how the Disney model can work for you!*

## Agenda

### Wednesday, September 22, 2010

6:30—8:00 pm—Registration

7:00—9:00 pm—Reception/Dinner in Exhibit Area

### Thursday, September 23, 2010

7:30—8:30 am—Breakfast in Exhibit Area/Registration

8:30—10:00 am—General Session

#### **Welcome**

**David S. DeMarco**, *Program Chairman; Executive Vice President*, Glens Falls National Bank & Trust Company

#### **Disney's Approach to Leadership Excellence**

**Hugh Kincaid**, *Business Programs Facilitator*, Disney Institute

**Mary P. Flynn**, *Program Facilitator*, Disney Institute

10:00—10:30 am—Refreshment Break in Exhibit Area

10:30—12:00 noon—General Session

#### **Disney's Approach to Leadership Excellence (Cont.)**

12:00—1:00 pm—Lunch in Exhibit Area

1:15—2:15 noon—Concurrent Sessions I

#### **Financial Reform and the Retail Bank: Impact on Profitability and Practices**

**Roberta Kotkin**, *Moderator; General Counsel & Chief Operating Officer*, New York Bankers Association

**Sara A. Kelsey, Esq.**, Wilmer Cutler Pickering Hale & Dorr, LLP

**Lee A. Kremin**, *Banking Business and Consulting Manager*, FIS Consulting Services

- Analysis of the Dodd-Frank Act and its impact on retail banking activities and what it may mean for future revenue streams

#### **Capturing the Full Small Business Relationship**

**Janet M. Coletti**, *Moderator; Senior Vice President & Business Banking Manager*, M&T Bank

**David Krupski**, *Senior Vice President*, NBT Bank

**Nick Miller**, *President*, Clarity Advantage

- In over 50% of small business relationships, owners and employees bank elsewhere
- Explore strategies to maximize opportunities with your small business clients and increase overall retail profits

#### **Using Behavioral Selling to Drive Results**

**Dr. John J. Pelizza**, Pelizza & Associates

- From a trained psychologist and much-requested speaker, learn key behavioral principles to help you motivate customers to purchase your products and services



## Industry best practices, emerging trends, selling strategies, product design, leadership skills, generational differences, and more

2:15—2:45 pm—Refreshment Break in Exhibit Area

2:45—3:45 pm—Concurrent Sessions II

### Next Generation of Retail Deposit Products: What Will Drive Success?

**Mary Beth Sullivan**, *Managing Partner*, Capital Performance Group LLC

- Understanding the shift from a product-driven to needs-driven focus to engage potential customers
- Leading trends in customized product design, simplified pricing structures and relationship packages

### Enhancing Your Small Business Sales: Sales Action Planning

**Eric Baron**, *President*, The Baron Group

- Use a Territory Audit to assess the potential client base
- Develop a planning process to set goals and action steps and maximize face time with clients and prospects

### CyberCrime: Protecting the Bank and Your Customers from Online Fraud

**Thomas B. Hurbanek**, *Senior Investigator*, New York State Police Computer Crime Unit

**Daniel Komanski**, *Vice President*, *Fraud Prevention*, HSBC Bank USA

- Understanding the security issues bank customers face as they transact business online
- Best practices in addressing customer concerns and questions

4:00—5:00 pm—Concurrent Sessions III

### Next Generation Retail Delivery

**Mary Beth Sullivan**, *Moderator*; *Managing Partner*, Capital Performance Group LLC

**Frank Beardsworth**, *Executive Vice President*, PWCampbell

**Ward Howell**, *Director*, Q2ebanking

- The role and value of the branch as a sales and delivery channel going forward
- Leveraging online channels to strengthen relationships
- Strategies for maximizing channel investments

### Small Business Owners: Expectations of the Banking Relationship

**Patrick J. MacKrell**, *Moderator*; *President & CEO*, New York Business Development Corporation

**H. Douglas Hinkle**, *President*, Adirondack Electronics, Inc.

**Mike DeNisco**, *Owner*, MJD Furniture, LLC

**John Tattersall**, *President/Owner*, Frank Murken Products

- Gain a deeper understanding of the financial needs of small business owners in today's economic climate
- Insights into how business owners view their banking relationships

### Enhancing Internal Selling Skills

**Eric Baron**, *President*, The Baron Group

- Explore ways to use internal selling skills to sell ideas, gain support for initiatives and improve internal collaboration
- Focus on problem solving skills to manage resistance and build stronger internal relationships

5:45—6:30 pm—Reception in Exhibit Area

6:30—8:30 pm—Dinner

## Friday, September 24, 2010

7:30—8:15 am—Breakfast in Exhibit Area

8:30—9:30 am—General Session

### Space and Time Converge: A Banking Technology Forecast

**Lee Wetherington**, *Director of Strategic Insight*, ProfitStars, a Division of Jack Henry

- Explore the transition to Web 2.0, mobile access, social networking, remote deposit, micro cash management
- Assess what this means for your customers and the products and services your bank provides

9:30—9:45 am—Refreshment Break

9:45—10:45 am—Concurrent Sessions IV

### Mobile Banking & Payments

**Lee Wetherington**, *Director of Strategic Insight*, ProfitStars, a Division of Jack Henry

- A closer look into the growth of mobile banking solutions, including features, usability, metrics, and challenges
- Latest trends in mobile payments, including P2P models, Bling Nation, mobile remote deposit, and more

### Social Media as a Prospecting Tool

**Steven Jeffes**, *President & CEO*, Edgeup Marketing

- Learn tips and best practices on how to leverage growing social media channels to reach business prospects, encourage inquiries and build ongoing relationships

### Managing Generational Differences in the Workplace

**Kenneth W. Gronbach**, KGC Direct, LLC

- Greater insights into the values and beliefs that different generations bring to the workplace and the impact on management practices

10:45—12:15 pm—Closing General Session

### Charting the Course through Demographic Change

**Kenneth W. Gronbach**, KGC Direct, LLC

- A demographer, a futurist and generational marketer, Ken Gronbach offers fascinating insights into the macro shifts and sea changes in your markets and the customers you serve and what this means for products, services and delivery options in the retail bank.

12:15 pm—Conference Adjourns



#### Questions:

**Call:** 212-297-1662 or 212-297-1667

**Email:** mrobb@nyba.com or  
hyanofsky@nyba.com

**www.nyba.com**



**Crowne Plaza Hotel**  
**State & Lodge Streets**  
**Albany, NY 12207**  
**(518) 462-6611**  
**www.cpalbany.com**

The Crowne Plaza Albany is located in the heart of downtown Albany. The hotel is 20 minutes from the Albany airport and 15 minutes from the Albany Rensselaer Amtrak train station.

To make a reservation at the preferred room rate of \$134 single/double, call the hotel at 877-462-4441 by September 7, 2010 and mention Meeting Code—BZU. After that date, rooms are subject to availability.

Directions are available on the NYBA website at [www.nyba.com/education](http://www.nyba.com/education) and will be sent with registration confirmation.

### Registration Fees:

**\$425** NYBA members-first registrant

**\$375** additional registrants-member

**\$600** non-members

Add \$25 to registrations received after 8/20/10

**See registration form for single day registration**

*(members of neighboring state bankers associations may register at the member rate)*

Registration fee includes the cost of conference attendance, receptions, Wednesday and Thursday dinners, refreshment breaks, breakfasts, Thursday lunch, and program materials. Payment may be made by Visa or MasterCard, or by check.

### Cancellation Policy:

Cancellations made after 8/27/10 will be subject to a \$75 cancellation fee. No refunds will be issued for cancellations made after 12 noon, 9/14/10. There is no charge for substitutions, but call 212-297-1667 with names of replacements.

### Questions?

**Mary K. Robb** 212-297-1662 [mrobb@nyba.com](mailto:mrobb@nyba.com)

**Helene Yanofsky** 212-297-1667 [hyanofsky@nyba.com](mailto:hyanofsky@nyba.com)

### *The exhibit hall is your resource for business solutions*

Representatives from leading industry service providers are available to discuss your retail and small business banking needs, answer your questions and share insights on key trends and innovative solutions.

## NYBA Retail Banking Division—Executive Committee

### Chairman

**Robert M. Fisher**, *President & CEO*, Tioga State Bank

### Vice Chairman

**William E. Brown**, *Division Manager*, Citibank, N.A.

### Past Chairman

**Maria A. Grasso**, *Executive Vice President & COO*, Flushing Financial

**Thomas L. Amell**, *Eastern New York Regional President*, First Niagara Bank

**Eileen C. Bagnoli**, *President & CEO*, Pioneer Bank

**Janet M. Coletti**, *Senior Vice President*, M & T Bank

**Daniel R. Deegan**, *Executive Vice President/NY Region*, JPMorgan Chase Bank, N.A.

**David S. DeMarco**, *Executive Vice President*, Glens Falls National Bank & Trust Company

**Frank D. Filipo**, *Executive Vice President*, The Suffolk County National Bank

**Michael J. Gilfeather**, *Executive Vice President*, Hudson Valley Bank, N.A.

**Gregory J. Hartz**, *President & CEO*, Tompkins Trust Company

**Christopher D. Maher**, *Executive Vice President*, The Dime Savings Bank of Williamsburgh

**David E. Raven**, *President of Retail Banking*, NBT Bank

**John J. Witkowski**, *Executive Regional President*, Five Star Bank

### Ex Officio

**Michael P. Smith**, *President & CEO*, New York Bankers Association

## 4 Ways to Register

**Fax:** 212-297-1683 **Phone:** 212-297-1667

### Online:

[www.nyba.com/education/2010-Retail-Landing.html](http://www.nyba.com/education/2010-Retail-Landing.html)

### Mail:

Retail & Small Business Banking Conference  
New York Bankers Association  
99 Park Avenue, 4th Floor  
New York, NY 10016

For program updates, visit  
[www.nyba.com](http://www.nyba.com)

New York Bankers Association  
99 Park Avenue, 4th Floor  
New York, NY 10016  
[www.nyba.com](http://www.nyba.com)

