



Congress Park, Saratoga Springs

Senior Management Conference

- ◆ New York's 2008 Legislative Session
- ◆ Competitive Threats to Financial Services Firms
- ◆ Increasing Non-Interest Income
- ◆ Managing Enterprise Risk
- ◆ Small Business Strategies
- ◆ Enhancing Profitability
- ◆ Managing Credit Risk
- ◆ Retail Deposit Strategies
- ◆ Economy, Interest Rates and Bank Balance Sheets
- ◆ Future of Technology, Business and the Workplace

June 11-13, 2008 ◆ Saratoga Hilton ◆ Saratoga Springs

Program Highlights

Join your industry colleagues at this special conference designed for members of the bank's **senior management team**—CEO's, CFO's, COO's, chief risk, retail or credit officers should find the sessions of interest.

In response to requests, this year's program has been designed to provide more opportunities for **banker to banker discussions**. Taking a page from the Smaller Bank CEO Conference, participants will be asked to provide input on issues they would like to discuss. Industry experts and experienced facilitators will guide the discussions and offer perspectives where appropriate. Note: The peer group discussions on Thursday are limited to bankers only.

Even the general sessions will provide opportunities for dialogue and Q&A on strategic issues, including the economic environment, the competitive environment and the future workplace.

Program Benefits

- ◆ Explore new strategies for growing the business
- ◆ Share best practices during peer group discussions
- ◆ Examine the impact of competitive and economic challenges
- ◆ Assess opportunities to enhance organizational performance
- ◆ Network with industry colleagues and service members

Peer Group Discussions

One of the most valuable tools the **Senior Management Conference** provides is the opportunity for peer group discussions. This year's program will focus the discussion on topics bankers have identified as some of the most pressing issues:

- Increasing Non-Interest Income
- Managing Enterprise Risk
- Small Business Strategies
- Enhancing Profitability
- Managing Credit Risk
- Retail Deposit Strategies

Within these broad topics, participants will dictate the discussion. Once you're registered, we'll reach out to you for input on specific discussion items.

Discussion facilitators will include:

Robert E. Kafafian, President & CEO, Kafafian Group

Ken Proctor, Director of Risk Management, Brintech

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

In addition, peer group discussions over breakfast on Friday morning will give you the chance to continue the information sharing.

Activity Highlights

One of the key features of this program is the opportunity to network with your fellow bankers. The receptions, breakfasts and dinner are an especially enjoyable way to renew old friendships and meet new colleagues.

There is also time to enjoy the many attractions of Saratoga Springs, from restaurants and museums to historical sites.

And, don't miss the chance to play an extraordinary round of golf at the **Saratoga National Golf Club**.

Sponsorships Available

A number of events are available for sponsorship during the Senior Management Conference. All sponsors will be recognized in the program, in signage and from the lectern. Opportunities include:

- Entertainment
- Dinner Wine
- Refreshment Breaks
- Receptions
- Breakfasts

To sponsor an event, please call

Bill Foley - 212-297-1675; or

Mary Robb - 212-297-1662





PROGRAM

Wednesday, June 11

5:30-7:00 pm
Registration

6:00-7:00 pm
Reception

Open evening to enjoy the many
fine restaurants in Saratoga Springs

Thursday, June 12

7:15 am
Breakfast

7:30 am
Breakfast Program

New York's 2008 Legislative Session

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

Boxed In: Competitive Threats to Financial Services Firms

Ron Galloway, *Film Producer & Director*, *"Why Wal-Mart Works and Why That Makes Some People C-R-A-Z-Y"*

9:15 am
Peer Group Discussions

•**Increasing Non-Interest Income**
Robert E. Kafafian, *Facilitator*
President & CEO, Kafafian Group

•**Managing Enterprise Risk**
Ken Proctor, *Facilitator*
Director of Risk Management, Brintech

•**Small Business Strategies**
Mary Beth Sullivan, *Facilitator*
Managing Partner, Capital Performance Group, LLC

10:30 am
Refreshment Break

10:45 am
Peer Group Discussions

•**Enhancing Profitability**
Robert E. Kafafian, *Facilitator*

•**Managing Credit Risk**
Ken Proctor, *Facilitator*

•**Retail Deposit Strategies**
Mary Beth Sullivan, *Facilitator*

12 noon
Session Adjourns

12:30 pm
Golf Tournament
Saratoga National Golf Club

6:30 pm
Reception/Dinner
Saratoga National Golf Club

Friday, June 13

7:15 am
Breakfast – Peer Discussions

8:15 am
The Economy, Interest Rates and Bank Balance Sheets
Hugh Johnson, *Chairman*,
Johnson Illington Advisors, LLC

Joel L. Naroff, *Ph.D., President*,
Naroff Economic Advisors

10:00 am
The Future of Technology, Business, and the Workplace
Elliott Masie, *The Masie Center*

11:30 am
Adjournment

Presenters

Ron Galloway is the producer/director of the provocative film "Why Wal-Mart Works & Why That Makes Some People C-r-a-z-y" and author of *Wal-o-nomics*, which documents the business model that makes Wal-Mart a retail powerhouse. A former member of *Working Families for Wal-Mart*, he takes an intriguing look at Wal-Mart's attempts to enter the financial services industry and explores the implications for banks if it succeeds.

Hugh Johnson, Chairman and Chief Investment Officer of Johnson Illington Advisors, has more than 40 years of investment experience. Previously, he had been First Albany Corporation's Chief Investment Strategist and Chief Economist, and he was with the Firm for more than 25 years. He is nationally recognized for his forecasts on the economy, interest rates, and the domestic equity markets, and he appears regularly on CNBC and CNN to provide market insight.

Elliott Masie is an internationally recognized futurist, analyst, researcher and humorist on the critical topics of technology, business, learning and workplace productivity. He is the editor of Learning TRENDS, an Internet newsletter read by over 46,000 business executives worldwide, a regular columnist in professional publications, and heads The MASIE Center, a Saratoga Springs think tank focused on how organizations can support learning and knowledge within the workforce.

Joel L. Naroff, President and founder of Naroff Economic Advisors, advises companies on the risks and opportunities of economic developments. He has served as Chief Economist for Commerce Bank, First Fidelity Bancorp and First Union Corp, and serves as an economic consultant for Cumberland Advisors, and economic advisor to Brandywine Realty Trust. In 2007, he received the National Association of Business Economists Outlook Award as the top economic forecaster, and in 2006, was named a top economic forecaster by MSNBC.

About Saratoga National Golf Club

To visit the Saratoga National Golf Course is to enter a world of luxury. When this course opened on the site of a former horse farm in June 2001, it was recognized as one of the "Best New Courses in America."

Since then, Saratoga National has received numerous accolades and awards from *Golf Digest Magazine*, the National Golf Course Owners Association, *Golf for Women Magazine*, *Golfweek* and other publications. Golfers will enjoy a tournament Thursday afternoon followed by a reception and dinner at the Golf Club for all participants that evening.



Registration

\$395 NYBA members; \$545 non-members

Registration fee includes the cost of conference attendance, receptions, refreshment breaks, and conference materials. We accept Visa and MasterCard. Make checks payable to **New York Bankers Association**. Please mail or fax completed registration forms and payment to:

**Senior Management Conference
New York Bankers Association
99 Park Avenue, 4th Floor
New York, NY 10016 FAX: (212) 297-1683**

Cancellation Policy

Any registration cancelled on or after 5/28/08 will be subject to a \$75 cancellation fee. Registrations cancelled prior to May 28 will be refunded in full. No refunds will be issued for cancellations made after 12 noon, 6/6/08. Requests for refunds must be made in writing to the Association office. There is no charge for substitutions, but please call 212-297-1666 with names of replacements.

Hotel Reservations

To make a reservation, please use the enclosed form and return it directly to the Saratoga Hilton. Room rates are \$175 single and \$191 double. The NYBA room reservation block will be held until May 12, 2008. Saratoga Hilton, 534 Broadway, Saratoga Springs, NY 12866 (518) 584-4000

Questions?

If you have any questions about the Senior Management Conference or need additional information, please contact:

Fred Corden, 212-297-1674, fcorden@nyba.com

Mary K. Robb, 212-297-1662, mrobb@nyba.com

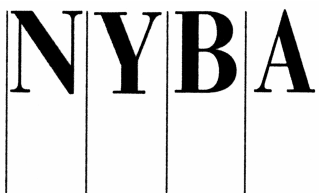
Directions

From the South: Take New York State Thruway (I-87 North) to exit 24. Take Adirondack Northway (I-87) to exit 15. Turn left off exit. At the 5th traffic light, turn left onto Rock Street. At stop sign turn right onto Maple Ave. The Saratoga parking lot is on your right.

From the East: Take Massachusetts turnpike-West to New York Thruway, take exit B-1 (I-90 Bypass) to I-787 North for approximately 6 miles to Route 7-west for approximately 2 miles to Adirondack Northway (I-87) for approximately 22 miles to exit 15. Turn left off exit. At the 5th traffic light, turn left onto Rock Street. At stop sign turn right onto Maple Ave. The Saratoga parking lot is on your right.

From the West: Take New York State Thruway (I-90 East to exit 24). Take Adirondack Northway (I-87 North) to exit 15. Take left at exit. At the 5th traffic light turn left onto Rock Street. At stop sign, turn right onto Maple Ave. The Saratoga parking lot is on your right.

From the North: Take Adirondack Northway (I-87 South) to exit 15. Take right at exit. At the 4th traffic light turn left onto Rock Street. At stop sign, turn right onto Maple Ave. The Saratoga parking lot is on your right.



**New York Bankers Association
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