

# 2020 FALL DIGITAL SYMPOSIUM

*October 5-8*



**BHCA**  
BANK HOLDING COMPANY ASSOCIATION

# 2020 FALL DIGITAL SYMPOSIUM

## A 'real' welcome to a 'virtual' event

Welcome to the 2020 Fall Digital Symposium presented by the Bank Holding Company Association. The pandemic has forced us to reformat our traditional Fall Seminar into a digital event, but we think you are going to find this year's version to be as educational as any of our previous conferences. Thank you for registering. While we can't offer the face-to-face networking that is typically quite important at our events, we offer unprecedented convenience this year, delivering the educational presentations right to your desktop.

Our 2020 format, featuring a separate theme each day, is a great way to take a deep dive into a particular topic and cover a lot of ground over the course of the entire event. We decided to preserve the M&A focus of our Fall event by devoting the first day of our 2020 Symposium to that topic. You might think the pandemic has shut down M&A activity, but as we will hear from our presenters, there is activity now and there is surely more to come.

Our profitability theme, set for Tuesday, gives us an opportunity to make the most of our new data dashboard service. BHCA members received emails this summer about the new service. I find the information in the dashboard to be very interesting and useful. Tuesday also features thoughts on making the most of your existing customer relationships, and a look at what one bank is doing to make the most of technology.

Our panel on Wednesday should provide a valuable look at what regulators are focusing on during this unusual period. This will also be an opportunity for you to ask your regulator any questions that may be on your mind.

I am really looking forward to Thursday, when we will hear from two entertaining experts on both the political and economic outlook. In today's world, those two outlooks are intertwined and should be considered as such as you make plans for your holding company's future.

If you have registered for this event without being a BHCA member, I strongly urge you to consider joining. We are the only association organized around the importance of holding companies. Contact me or our managing director, Tom Bengtson, to learn more about membership.

Thanks again for being a part of our 2020 Fall Digital Symposium. I hope you enjoy the event and I look forward to seeing you (either virtually or in person) at a future Bank Holding Company Association event!



**Harry Wahlquist**

*2020 BHCA President*

*Midwest Bancorporation, Inc.*

*Eden Prairie, Minn.*

# Monday, October 5th

## The Community Bank M&A Landscape: the Impact of the Pandemic and other Factors

Curtis Carpenter and Kirk Hovde, The Hovde Group.

*This M&A overview from experts at one of the nation's leading investment banking firms provides a deep analysis of the current environment for buyers and sellers.*

## Acquirers' Panel: Three Deals that Happened and One that Didn't

Hear from our panelists:

**Greg Kistler**, Central Bancshares, Inc., Muscatine, Iowa

**Mike Daniels**, Nicolet Bancshares, Inc., Green Bay, Wis.

**Peter Johnson**, Eagle Bancorp, Helena, Mont.

*An Up-close look at deals in three states: Central Bancshares' acquisition of Walcott Trust & Savings Bank; Nicolet Bankshares' deals to buy Advantage Community Bank of Dorchester, Wis., (which closed this summer) and Commerce State Bank of West Bend, Wis., (which was called off this spring); and Eagle Bancorp's deal to purchase Western Holding Company of Wolf Point, Mont.*



### Kirk Hovde

*Managing Principal & Head  
of Investment Banking*

**Hovde Group LLC  
Chicago**

Kirk Hovde is responsible for leading Hovde Group's investment banking practice, as well as evaluating the financial and strategic options of financial institutions. He performs financial analyses and valuations, facilitates M&A transactions and capital offerings, and assesses the impact of national and regional trends on the financial services industry.

Hovde was formerly with Deloitte & Touche LLP, Chicago, where he provided assurance services, including regular financial audit and Sarbanes-Oxley attestation engagements, and special projects for acquisitions and divestitures.

Hovde has a Bachelor of Business Administration degree in accounting and finance, and investment and banking, from the University of Wisconsin-Madison. He is a Certified Public Accountant in Illinois, has series 7, 24, 63 and 79 FINRA licenses, and has passed Level II of the CFA Program.



### Curtis Carpenter

*Senior Managing Director*

**Hovde Group LLC  
Austin, Texas**

Curtis Carpenter is principal and head of investment banking for Hovde Group, working from Austin, Texas.

Carpenter has been involved in nearly 100 successful mergers representing both buyers and sellers. Prior to joining Hovde, Carpenter worked at Sheshunoff & Co Investment Banking; prior to that, he was CFO at a financial institution and worked in the audit department of KPMG in Dallas.

Carpenter has been a recognized industry specialist and frequent speaker at national and state conferences, and is frequently quoted by reporters working for the Wall Street Journal, Bloomberg and CNBC. Carpenter is a registered representative with FINRA and holds Series 62 and 63 licenses.



# Monday, October 5th (continued)



**Peter Johnson**  
*President, Chief Executive Officer*  
**Eagle Bancorp Montana, Inc.**  
Helena, Mont.

Peter Johnson has served as President and CEO of Eagle Bancorp since December 2009. He has also served as President and CEO of Opportunity Bank since 2007. Prior to being named President, Johnson served as the company's Executive Vice President and Chief Financial Officer. He joined the Bank in 1981.

Johnson serves on the Montana Independent Bankers Association board of directors and has been appointed to serve as the Montana delegate to the ICBA federal delegate board of the Federal Reserve. He is the Chair of St. Peter's Health Foundation board and a Past Chairman of both the Helena Area Chamber of Commerce and the Diocese of Helena Finance Council in Helena, Mont. He is a 2017 Leadership Montana graduate and also a member of the Independent Community Bankers of America's Political Action Committee. He served as a member of the Federal Reserve Board Community Depository Institution Advisory Council from 2010-2012.



**Michael E. Daniels**  
*President/CEO*  
**Nicolet National Bank**  
Green Bay, Wis.

Michael Daniels graduated from St. Norbert College in 1986, and began his banking career with Associated Bank. During 1993-95, he was President and CEO of

Effingham Bank & Trust in Rincon, Ga. He returned to Green Bay, Wis., in 1995 and became Senior Vice President and Commercial Banking Group Manager at Associated Bank. He left Associated in March of 2000 with Bob Atwell to form Nicolet National Bank, which has grown internally and by acquisition to \$4.0 billion in assets. He serves as President and CEO of the bank and EVP of Nicolet Bankshares, Inc. Daniels is active in the community serving on several boards and working with non-profit groups, including founding President of the Nicolet Foundation.



**Gregory Kistler**  
*President, CEO, Director*  
**Central Bancshares, Inc.,**  
Muscatine, Iowa

Greg Kistler has been associated with Central Bancshares, Inc., Muscatine, Iowa, since the company's acquisition of F&M Bank, Galesburg, Ill., in 2002. He has served as Director, President and CEO of the company since 2010, and is Chairman of the subsidiary banks, CBI Bank & Trust, Muscatine, and F&M Bank. He was President and CEO of F&M Bank from 1996 to 2008, and CBI Bank & Trust from 2008 to 2012, and has been in the banking industry for more than 35 years. Kistler has an MBA degree from the University of Iowa, and is a graduate of Western Illinois University. He has been involved in numerous community and industry organizations, including past board memberships of both the Illinois Bankers Association and the Iowa Bankers Association.

Central Bancshares has assets of \$1.1 billion, with 16 locations in eastern Iowa and western Illinois.

## Notes

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# Tuesday, October 6th

## Stabilize Core Earnings by Reinforcing Existing Relationships

Tom Hershberger,  
Cross Financial

*The banking industry can expect asset quality issues as the pandemic and slow economic recovery begin to impact business cash flows. What are the anchors that bankers should be managing to minimize potential losses? The foundational answer is already at the bank...current customers and core earnings. Today is the perfect time to develop your relationship retention strategies.*



### Tom Hershberger

President/CEO  
Cross Financial  
Lincoln, Neb.

Tom Hershberger is the CEO of Cross Financial, a consulting firm in Lincoln, Neb., that helps community banks optimize their business planning, staff development, research and branding. Hershberger's experience includes branch and marketing management, and time as a community bank president.

Hershberger is the author of Marketing Financial Services, a textbook and online education series offered by the American Bankers Association. Hershberger is a faculty member for the Graduate School of Banking at the University of Wisconsin, the Schools of Banking in Iowa, Kansas and Nebraska. He also serves as an instructor for the Independent Community Bankers of America.



### Tim Kosiek

CPA, Partner  
Baker Tilly  
Minneapolis

Tim Kosiek, CPA, is a partner in the financial services group with Baker Tilly. He joined the firm in 2009. Kosiek focuses on depository institutions, credit intermediaries and specialty/structured finance entities. He began his public accounting career in 1980 with an international firm where he exclusively served financial services companies until 2000. In

## Data: The Foundation of a Successful Strategic Plan

Tim Kosiek, Baker Tilly

*Customers give their banks a lot of data about their financial needs and habits. Coupled with other forms of publicly available information, this customer data is the key to developing a strategic focus that will take your bank to the next level of profitability.*

## The MY ALERUS Story

Jon Hendry, Alerus Financial

*The Chief Information Officer explains how he created a digital banking app that helps customers make smarter decisions "that'll turn financial stresses... into confidence." The personal financial hub helps customers manage financial challenges such as overcome debt and save for retirement.*

addition, between 2000 and 2007, Kosiek served as the Chief Financial Officer of a \$5 billion diversified financial service company.

Kosiek leads financial statement, internal audit and advisory services engagements for a wide range of financial services companies, including banks, consumer finance and other specialty/structured finance companies. He also has extensive experience helping banks manage regulatory challenges.



### Jon Hendry

Senior Vice President,  
Chief Information Officer  
Alerus Financial  
Grand Forks, N.D.

As Chief Information Officer, Jon Hendry brings a wealth of knowledge in information technology to Alerus. He oversees all technology systems and is responsible for delivering new and innovative technological solutions to consumers. Throughout his nearly 30-year career with Alerus, he has played an integral role in implementing many technological advances for the benefit of Alerus customers, including debit cards, ATMs, internet banking, bill pay, and mobile banking, among others.

Hendry also served as director of the consumer segment for many years. In that role, he developed and implemented strategies for expanding the consumer portfolio in all Alerus markets by aligning sales, marketing and product leadership. Additionally, he was responsible for the growth and customer service of the company's retail banking division.

Hendry attended the University of North Dakota.

# Wednesday, October 7th

## Industry Challenges from the Regulators' Point of View

Hear from regulatory panelists:

Christine Gaffney, SVP, Supervision, Regulation & Credit, Federal Reserve Bank of Minneapolis

James LaPierre, Regional Director, Kansas City Region, FDIC

Nathen Perry, Associate Deputy Comptroller, Central District, OCC

Max Zappia, Deputy Commissioner of Commerce, State of Minnesota

Melanie Hall, Conference of State Bank Supervisors, Montana Division of Banking

*How has the pandemic and recession affected the outlook of the banking industry regulators? We have assembled representatives from the regulatory agencies to give us a first-hand account.*



### Christine Gaffney

*SVP for Supervision,  
Regulation and Credit*

**Federal Reserve Bank of  
Minneapolis**

Christine Gaffney is Senior Vice President for Supervision, Regulation and Credit (SRC) at the Federal Reserve Bank of Minneapolis, where she oversees the consumer and safety and soundness supervision of state member banks and bank holding companies in the Ninth District. She is also responsible for the bank's lending to Ninth District depository institutions and for managing the resulting credit risk.

Gaffney joined the bank in 2001 in the SRC department as a consumer affairs examiner. She continued in the examination role until 2008. During that period, she spent one year at the Board of Governors and four years as key support for the System's examiner training efforts. She managed SRC's quality assurance and training functions before becoming an Assistant Vice President in 2011 and then Vice President in 2014 over the credit, payments systems risk, statistical and structure reporting, and support services areas.

Gaffney has a Bachelor of Arts from the University of Jamestown in North Dakota.



### James LaPierre

*Regional Director, Kansas City*

**Federal Deposit  
Insurance Corporation**

James LaPierre was appointed Regional Director in the FDIC's Kansas City Region in September 2005. He has

oversight of all aspects of risk management and consumer compliance supervisory activities for the region. LaPierre joined the FDIC in 1986 as a bank examiner in the Concord, N.H., field office in the Division of Supervision and Consumer Protection. In 1991, he joined the Boston regional office of the Division of Resolutions and Receiverships as Resolutions Operations Supervisor. In 1993, he relocated to the Washington office as Senior Resolutions Specialist. In 1994, LaPierre became Special Assistant to the Deputy to the Chairman and Chief Operating Officer, a position he held until 1997. That year he was selected as Deputy Executive Secretary in the FDIC's former Office of the Executive Secretary where he was responsible for the general oversight and supervision of each of the office's program areas.

In 2002, LaPierre rejoined the Division of Resolutions and Receiverships as Assistant Director for Franchise and Asset Marketing in the Dallas office. In June 2005, he was named Deputy Regional Director in Dallas, where he was responsible for the FDIC's field operations relating to closed bank activities.

LaPierre is a 1986 honors graduate of the University of New Hampshire, where he received a Bachelor of Science Degree in Business Administration.



### Nathen Perry

*Associate Deputy Comptroller,  
Central District*

**Office of the Comptroller  
of the Currency**

Nathen Perry has worked as a National Bank Examiner for the OCC since 1986. He serves as an Associate Deputy Comptroller for the Central District, managing eight field offices. Perry has worked in several community bank field offices throughout the country in various leadership

# Wednesday, October 7th (continued)

capacities including compliance examiner and Assistant Deputy Comptroller. He served as a commercial credit specialist in the OCC's Midsize Bank Division and as Acting Examiner in Charge of TD Bank in the OCC's Large Bank Division. Perry was Executive Assistant and Assistant Chief of Staff for acting Comptroller of the Currency John Walsh in Washington, D.C.

He became a Certified Fraud Examiner in 2003 and serves as the OCC's Central District fraud expert. Perry is a graduate of the University of Idaho with a degree in finance.



## Max Zappia

*Deputy Commissioner  
of Financial Institutions*

**State of Minnesota  
Department of Commerce**

Max Zappia serves as the Deputy Commissioner of the Financial Institutions Division. In this role, he leads the Financial Institutions team responsible for regulation of state chartered banks, credit unions and non-depository financial institutions licensed in the state (including finance companies, trust companies, mortgage-related businesses and money transmitters). Regulatory activities of the Financial Institutions Division include onsite examinations, licensing, applications processing and statewide analysis.

Since joining the Commerce Department in 2009, Zappia has also served as Chief Examiner of Banking and Regional Program Director. He holds an economics degree from Metropolitan State University and is currently working on a graduate degree in banking, with a certificate of executive leadership, from the University of Wisconsin-Madison.



## Melanie Hall

*Chair-Elect | Conference of State  
Bank Supervisors*

**Montana Commissioner  
of Financial Institutions**

Melanie Hall is the Commissioner of the Montana Division of Banking and Financial Institutions. She provides overall leadership to the Division which is responsible for the supervision of all state chartered banks and credit unions. In addition, the division licenses and examines more than 500 non-bank financial entities including mortgage lenders, mortgage servicers, and mortgage brokers, consumer loan companies, sales finance companies, deferred deposit lenders and escrow businesses.

Hall is the current Chair-Elect of the Board of Directors of the Conference of State Bank Supervisors (CSBS) and the former Chair of the CSBS Education Foundation Board of Trustees. She serves as the Chair of the State Supervisory Committee which is the functional committee responsible for coordination of multistate examinations with the CFPB and on the State Liaison Committee of the FFIEC which is responsible for coordination of state and federal financial regulation.

Hall obtained a Bachelor of Arts degree in Economics from Eckerd College in St. Petersburg, Fla., and a juris doctor degree from Tulane Law School in New Orleans. Prior to serving as Commissioner, she was an attorney in private practice dealing with civil litigation. Commissioner Hall was appointed by Chair Jelena McWilliams to sit on the FDIC Advisory Committee of State Regulators. She also serves on the Board of the Montana Council on Economic Education.

## Notes

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# Thursday, October 8th

## The Great Adaptation – The Road to Recovery

KC Mathews, UMB Financial

*After a severe recession due to a global societal shock, a public health crisis, we are adapting and are now on the road to recovery. What will the recovery look like? How will we adapt? Gain insights into the trends impacting the economic environment and obtain information to help make effective planning and investment decisions during this engaging presentation.*



### KC Mathews, CFA

*Executive Vice President/  
Chief Investment Officer*

**UMB Financial  
Kansas City, Mo.**

KC Mathews joined UMB in 2002. As Executive Vice President and Chief Investment Officer, Mathews is responsible for the development, execution and oversight of UMB's investment strategy. He is chairman of the Market and Economic Research Committee, Asset Management Investment Committee, Asset Allocation Committee and Asset Management Policy Committee. Mathews has more than 25 years of experience in investment analysis and management for individuals, families, business owners and charitable organizations. He frequently provides economic commentary as a regular contributor on Bloomberg Radio, Bloomberg TV, CNN Money, CNBC TV and TheStreet.com.

Prior to joining UMB, Mathews was a Vice President and Manager of the portfolio management group at Bank of Oklahoma for nine years. He was also employed by Kidder, Peabody & Co for five years.

Mathews has a Master of Business Administration from the University of Notre Dame after completing a bachelor's degree at the University of Minnesota. He also attended the ABA National Trust School at Northwestern University and completed an advanced education program in investment management at the Harvard Business School.

Mathews is a member of the CFA Institute. He is past president of the Kansas City Analyst CFA Society and a past president of the Oklahoma Society of Financial Analysts. Mathews sits on the board and executive committee for Junior Achievement and is also currently

## The Political Landscape: An In-Depth Look

Dr. David Schultz, Hamline University

*The 2020 elections are shaping up like no other election cycle in U.S. history. Elections are always touted as "the most important ever" but this time it may actually be so.*

a board member of Operation Breakthrough. He is a member of the advisory board for the University of Central Missouri's Harmon College of Business Administration, serves on the faculty of the School of Banking, and has taught finance and investments at several universities.



### David Schultz

*Professor of Political Science  
Hamline University  
St. Paul, Minn.*

David Schultz is a Professor of Political Science at Hamline University who teaches across a wide-range of American politics classes including public policy and administration, campaigns and elections, constitutional law, health care policy, environmental policy, and government ethics. He is also a professor of Law at the University of Minnesota teaching constitutional law, state constitutional law, professional responsibility, election law, and other classes. Schultz has a B.A. and M.A. in political science and philosophy, a J.D. and LL.M. in law, a Ph.D. in political science, and a masters degree in astronomy.

A three-time Fulbright scholar who has taught extensively in Europe and Asia, Schultz is the author of more than 35 books and more than 200 articles on various aspects of American politics, election law, and the media and politics. Prior to teaching, Schultz also served as a city director of code enforcement, zoning, and planning in Binghamton, NY, and worked as a housing and economic planner for a community action agency.

## Notes

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dbunbury@bell.bank

Bell Bank provides correspondent banking services to community banks across the Midwest.



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Craig Collins, President  
ccollins@onebeacon.com

Intact Insurance Financial Services, formerly OneBeacon Financial Services, provides insurance and risk management solutions for community banks. As a member of Intact Insurance Specialty Solutions, we offer a comprehensive suite of coverages available through select Independent agents. Focusing solely on financial services, our underwriting and claims staff includes experts who understand the unique challenges of the industry.



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Financial Institutions  
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Eide Bailly is a top-25 CPA firm serving more than 800 financial institution clients whose assets range from \$20 million to more than \$7 billion. Services include tax, audit, directors' examinations, internal audit, loan file reviews, regulatory compliance consulting, BSA/AML and ACH examinations, compilations, benefit plan audits, tax credits, cost segregation studies, core processing consulting and technology contract negotiation assistance, FFIEC IT exams, technology and cybersecurity consulting, forensic services, and regulatory reporting assistance, succession planning, bank merger analysis and assistance, bank stock valuations, bank acquisition assistance and assistance with the preparation of applications and notices to federal and state regulatory agencies.



## Fredrikson & Byron, P.A.

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Karen L. Grandstrand, Shareholder/Chair of Bank & Finance Group  
kgrandstrand@fredlaw.com

Fredrikson & Byron is a leading law firm representing financial institutions throughout the Midwest. The firm's Bank & Finance Group represents more than 150 banks and bank holding companies. Our clients look to us to provide strategic counsel that is grounded in a strong understanding of the banking industry and a knowledge of the bank's business goals and position within the industry. We advise clients on various government programs, the evolving regulatory landscape, capital and liquidity issues, as well as mergers and acquisitions, finance, loans and loan workouts, securities, insurance, tax, corporate, estate planning, real estate, bankruptcy, employment law, antitrust and litigation.



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winthrop.com | 612-604-6400  
Edward J. Drenttel, Attorney/Shareholder  
edrenttel@winthrop.com

Our Banking & Finance practice area attorneys are well-versed to serve our client's diverse needs in mergers and acquisitions, enforcement and regulatory issues, securities, insurance, tax, corporate, estate planning, real estate, bankruptcy, employment law, antitrust, commercial lending and community banking. Winthrop & Weinstine's Banking & Finance attorneys represent clients both small and large locally, throughout the Midwest and nationally.



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luke.jacobson@bmo.com

BMO Harris Bank is a full-service provider of correspondent services to community banks.



### United Bankers' Bank

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United Bankers' Bank, the nation's first bankers' bank, is a whole-sale bank providing correspondent banking services to community banks across the country, from the Pacific Northwest to the Ohio Valley.

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Reinhart is a full-service business law firm with offices in Milwaukee, Madison, Waukesha, Chicago, Rockford, Phoenix and Denver. The firm has a large banking and finance and financial institutions regulatory practice.



### Wipfli LLP

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Traci Hollister, Partner  
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Wipfli's Financial Institutions Practice serves more than 800 financial institutions across the country. Our mission is to educate, advise and assist financial institutions in successfully navigating the complex environment they face. Let our professionals help with regulatory compliance, profit improvement, risk management, strategic planning, board governance, human resources, cybersecurity, audit or tax needs.



### UMB Bank

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### Malzahn Strategic

malzahnstrategic.com | 763-307-3104

Marci Malzahn, President  
mmalzahn@malzahnstrategic.com

Malzahn Strategic provides management consulting services to Community Banks in the areas of Strategic Planning, Enterprise Risk Management, Treasury Management, EOS® Implementation, Board Services, Senior Management Coaching, Organization Structure, and Best Practices Consulting all designed to help leadership teams gain traction and strengthen their institutions. Our consultants offer over 50 years of combined, real world, banking and business experience to help you succeed in an increasingly competitive environment.



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Doug Krukowski, Senior Vice President  
doug.krukowski@ici-consulting.com

ICI has an amazing team of experienced fintech professionals who partner with our financial institution clients to ensure they are using the best core solution to support their strategic plans, maximize the cost effectiveness of all technology vendor relationships, and improve the quality of those relationships and services delivered.

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# BHCA

## BANK HOLDING COMPANY ASSOCIATION

The BHCA exists to provide education and business connections critical to the vitality of bank holding companies.



INSIGHTS | NETWORKING | SEMINARS

## CONTACT US!

*Tom Bengtson, Managing Director*

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[www.thebhca.org](http://www.thebhca.org)

*Modest dues based on  
the size of your organization.*

**39**

Years the BHCA  
has been serving  
bank holding  
companies

**1,200**

Bank owners,  
directors, officers and  
vendors who attended a  
BHCA event in the past  
two years

**200+**

BHCA  
Holding Company  
and Associate  
Members