At Pentegra our difference is your advantage.

With more than 70 years of experience built working with banks like yours, Pentegra can help you design a retirement plan and benefits financing solution that helps improve your bottom line while positioning your bank to attract, reward and retain the talent key to your success—to help your bank strengthen its competitive advantage.

Learn more about our unique retirement plan solutions for banks. Contact us at 800-872-3473, or visit us at www.pentegra.com.
We encourage you to share your thoughts about the convention. Comment on speakers and sessions, and bring our conference to the online social media community.

Please take time to share your content on Twitter, Facebook and Instagram, as well as other social media sites you regularly visit online.

Twitter

• Tweets about this conference should be tagged with #WVBankers2018, please include the hashtag in your tweets.
• If you’d like us to retweet your post, tag us directly - @wvbankers anywhere in the tweet.

Facebook

• Post comments, photos and video on the www.facebook.com/WVBankers page. We will be posting convention content throughout the event.
• Tag yourself and fellow attendees in any conference related posts.

Instagram

• Come follow us on instagram.com/wvbankers. We will be posting convention pictures throughout the event.
• Share your convention moments with us by tagging us in your pictures and using #WVBankers2018

NO OTHER FIRM

No other accounting or consulting firm offers more knowledge of community banks’ challenges and opportunities than S.R. Snodgrass.

SNODGRASS
The Banking Experts™

www.srsnodgrass.com/banking
(800) 580-7738
Welcome to the 2018 WVBankers Annual Convention

Welcome to the 2018 West Virginia Bankers Association Annual Convention and thank you for your participation in this signature event of our organization. We can all look forward to an interesting week of topics to be discussed, good food to be eaten, and hopefully good weather to enjoy the grounds of The Greenbrier, one of America’s great resorts.

Banking in general, and community banking in particular, are cornerstones of our local economies. This past year was a year of meaningful financial reform for our industry. The recent passing of S. 2155 helped to reduce several of the unintended consequences of previously enacted laws impacting our industry. It has been ten years since the great recession, and it is good to see national decision-makers adopting a more balanced approach to regulation of our industry. Your continued efforts and support of our Association’s many activities to keep our industry strong are appreciated.

WVBankers, under the leadership of President and CEO Sally Cline, has had another successful year. We continue to make progress against many of our strategic goals and the organization is well positioned for the future. Our strategic focus areas are to increase member engagement, enhance our lobbying and PAC effort, implement a plan for new products and services, and refresh our education program. During the year we also updated our logo to ensure consistency of brand across the state.

Our products and services continue to provide value to our members and those services expanded throughout the year. The Association will soon sponsor a new closed Multiple Employer 401(k) Plan for its member banks. We are pleased to be able to meet the needs of our member banks through the sponsorship of this plan.

Thank you to Sally and the staff of the West Virginia Bankers Association for coordinating this convention and a thank you to The Greenbrier for hosting us again for this our 125th convention year. The future is unlimited for WVBankers and its members. Thank you for the chance to serve as Chairman of this prestigious group. It has been a great professional and personal honor for me.

Todd Clossin
Chairman, WVBankers Association
President & CEO, WesBanco Bank, Inc.
Registration Center
The Registration Center is located in Colonial Alcove. The Center is where you may obtain registration materials, leave messages and receive general information.

Registration Hours
Sunday, July 29
Noon – 5 p.m.
Monday, July 30
7 a.m. – Noon
Tuesday, July 31
7 a.m. – Noon

Name Badges
Badges are included in your registration packets and are required for entry to all official convention venues and functions.

Closing Banquet
If the Closing Banquet menu does not fit your dietary needs, (i.e. allergies, vegetarian meal, etc.) please contact Darrell in conference services (ext. 5328) as early as possible to make any type of special dietary arrangements.

Wine Pre-Order
If you plan to purchase wine for the banquet dinner, we highly recommended pre-ordering wine prior to the event. Pre-ordered wines will be on the table when the doors open. There may be a 30 minute wait on wine ordered during the banquet. For your convenience, a wine list and order form is enclosed in your registration packet. An attendant will be available to take your order during the General Sessions.

Registration List
A list of all convention attendees is included in your registration packet.

Dining Reservation Cancellation Policy
The Greenbrier has the following dining reservation cancellation policy: “A cancellation fee of $25 per person does apply if cancellation occurs within 24 hours of the reservation. A “no show” fee of $50 per person will occur if a guest does not honor their reservation.” Example: If you have a reservation for 4 people and only 3 (or less) show, you will be charged the per person “no show” fee.

Key Cards Sponsored by:

Convention Bags Sponsored by:
Sunday, July 29

12 – 5 p.m. ......................... Registration (Colonial Alcove)

12 – 3 p.m. ..... Exhibitor Setup (Colonial Hall)

2:30 – 5 p.m. ............ Welcome Refreshments (Colonial Lounge)

6:30 – 7:30 p.m. ............ Welcome Reception (Colonial Hall/Exhibit Area)

7:30 – 9:30 p.m. ............... Kick-Off Dinner (Kate’s Mountain)

Monday, July 30

7:00 – Noon. .................... Registration (Colonial Alcove)

7:30 – 8:30 a.m. ............ Buffet Breakfast (Colonial Hall)

8:30 – 10:00 a.m. .......... First General Session (Colonial Hall)

James Nester
Partner Sponsor,
Lumos Networks

Jeff Szyperski
Chairman-Elect,
American Bankers Association

Keynote - Betsy Hubbard
Founder and President
Mindset Digital

10:00 – 10:30 a.m. Refreshment Break (Exhibit Hall)

10:30 – 11:45 a.m. Breakout Sessions

• Investing Along a Flattening Line
  FTN Financial
  (Eisenhower Parlor A)

• The Digital Future is NOW - Become Competitive in the Electronic Mortgage Revolution
  Old Republic National Title & Pavasso
  (Eisenhower Parlor C)

Tuesday, July 31

7:00 – Noon ...................... Registration (Colonial Alcove)

7:30 – 8:30 a.m. ............ Buffet Breakfast (Colonial Hall)

8:30 – 9:45 a.m. ........ Breakout Sessions

• Cybersecurity in Banking: How to Defend Against Cyber Threats in 2018
  Bailey & Glasser LLP
  (Eisenhower Parlor A)

• Optimizing Credit and Managing Risk to Improve Bank Performance
  Dixon Hughes Goodman LLP
  (Eisenhower Parlor C)

10:00 a.m. ..................... Refreshment Break (Exhibit Hall)

10:15 a.m. – Noon.......... Second General Session (Colonial Hall)

Keynote - Michael Smerconish,
SiriusXM Radio Host

12:00 - 2:00 p.m. Exhibit Area Breakdown

6:30 - 7:15 p.m. ...... Cocktails on the Terrace (Colonial Terrace)

7:30 - 10:30 p.m. .......... Annual Banquet (Colonial Hall)

Entertainment - The Company Men

Wednesday, August 1

11 a.m. .......................... Checkout

Lunch on Your Own
Check-In Hospitality  
Sunday, July 29 - Colonial Lounge  
2:30 p.m.

Room not ready? Don’t fret! Stop by the registration and exhibit area - socialize with a glass of wine or other refreshments.

Sponsored by:

Welcome Reception  
Sunday, July 29 - Colonial Hall  
6:30 p.m. - Jeans & Casual Attire

Lumos invites you to kick off convention activities with long-time friends and new acquaintances during the opening cocktail reception in Colonial Hall. Visit with our exhibitors before hopping a bus to Kate’s Mountain for our kick-off dinner.

Kick-off Dinner - Kate’s Mountain  
Sunday, July 29 - Kate’s Mountain  
7:30 p.m. - Jeans & Casual Attire

Head on up to Kate’s Mountain for our opening night buffet dinner. Come casual and enjoy an evening of good food, fun and relaxation.

Cocktails & Dinner Courtesy of our Partner Sponsor:

Cocktails on the Terrace & Closing Banquet  
Tuesday, July 31 - Colonial Terrace & Colonial Hall  
6:30 p.m. - Black Tie Optional

Join your colleagues and their guests for a night of food, music and fun, this is your time to relax and celebrate.

Banquet Entertainment Sponsored by:

Chairman’s Reception  
Monday, July 30 - Colonial Hall  
6:15 p.m.

Join WVBankers Chairman Todd Clossin and his wife Paula for cocktails and hors d’oeuvres before having dinner on your own.

Kate’s Mountain Transportation  
Sponsored by:

GuardianBridge LLC

Investors Title  
Investors Title Insurance Company

FTN Financial
Jeffrey (Jeff) M. Szyperski

Vice Chairman, American Bankers Association
Chairman, President and CEO
Chesapeake Bank

Jeff Szyperski is chairman, president and CEO of Chesapeake Financial Shares, Inc. and Chesapeake Bank, a $785 million institution based in Kilmarnock, VA. He is also chairman of Chesapeake Wealth Management.

Jeff is a past chairman of the Virginia Bankers Association (2012–2013) and a past Executive Committee member. He currently serves on the VBA’s board of directors and is chairman of the VBA Education Foundation. He is also a past chairman of ABA’s Audit Committee, and currently serves as chairman of ABA’s Membership Council.

Jeff is a former senior manager for KPMG Peat Marwick in Raleigh, NC, and is chairman of the Lancaster County Economic Development Authority. He is a graduate of the University of North Carolina at Chapel Hill; the Graduate School of Banking at Louisiana State University and holds CPA (inactive) and CFP designations.

He serves on the Saint Mary’s School board of trustees, is a past chairman and member of the Chesapeake Academy board of trustees, and a past chairman and member of the Rappahannock Westminster-Canterbury, Inc., board of trustees.

Betsy Hubbard, President and Founder, Mindset Digital

The challenge today is no longer getting your message out. The challenge is getting your message in – so hyper-distracted audiences will engage with you. Learn three shifts that will dramatically change the way you communicate in a new digital age.

Betsy Hubbard helps leaders in Fortune 100 firms and healthcare organizations get up to speed in a digital age. She is fascinated by the digital revolution and passionate about helping professionals make the most of technology. Betsy has trained thousands and delivered keynotes to more than 50,000 people across the world—from Utah to Ukraine.

Before founding Mindset Digital, Betsy transformed the Kiplinger Program in Public Affairs Journalism at The Ohio State University into the first social media fellowship for journalists and taught graduate courses on the impact of digital media on public policy at the John Glenn School of Public Affairs.

Keynote Speaker Sponsored by:
Michael Smerconish’s daily interaction with his listeners across the country gives him a grassroots perspective on the critical matters facing our country from the state of our economy, the budget deficit, the future of health care and immigration to the divisiveness of political partisanship and civil discourse across the country.

Using the perfect blend of analysis and humor, he delivers an engaging, thought-provoking and balanced dialogue on today’s issues, the 2016 Presidential election and the possible long-term implications of the polarization in politics over the coming years.

Michael A. Smerconish is the host of The Michael Smerconish Program on SiriusXM Channel 124, the host of CNN’s Smerconish on Saturday mornings, newspaper columnist and author.

Keynote Speaker Sponsored by:

FHLBank

P IT T S B U R G H

Continuing Education Credits Available!

Sign in sheets will be available for each session. Please make sure to sign in and sign out. Email addresses will be required for each attendee requesting credit hours.

Insurance: 4.0 CE - License number will be required and WVBankers will process the credit hours.

Attorneys: 5.10 MCLE credits including 1.5 Office Management Credits - Bar number is required and WVBankers will process the credit hours.

Accountants: 5.5 CPE Self-reporting - A certificate of attendance will be emailed within 14 days after convention.
Monday, July 30 - First General Session
Colonial Hall 8:30 a.m.

After our buffet breakfast in Colonial Hall, the First General Session kicks off with welcoming remarks from Chairman Clossin and then moves right into what’s going on inside the Washington beltway, followed by The New Realities of communication in a digital age.

Speakers:

James Nester
Executive Vice President of Congressional Relations & Public Policy, Lumos Networks

Jeffrey Szyperski
Chairman-Elect, American Bankers Association
“Washington Update - Congressional Relations and Public Policy”

Betsy Hubbard
President and founder Mindset Digital
Keynote - “The New Realities”

Sponsored by:
American Bankers Association
CenterState Bank
Conley CPA Group

Tuesday, July 31 - Second General Session
Colonial Hall 10:15 a.m.

Following the morning’s breakout sessions and refreshment break, the Second General Session focuses on Association business and ends with a keynote delivered by SiriusXM and CNN Host, as well as a New York Time’s best selling author, Michael Smerconish.

Michael Smerconish
SiriusXM Radio Host
Keynote - “Divided We Stand”

Sponsored by:
The Bankers’ Bank of Kentucky
Jackson Kelly
Pacific Coast Bankers’ Bank

Break Station Sponsored by:
Lumos is proud to be the Partner Sponsor of the WVBankers 125th Annual Convention.

Lumos Networks' Investment in West Virginia

<table>
<thead>
<tr>
<th>Year</th>
<th>Total Investment</th>
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</thead>
<tbody>
<tr>
<td>2014</td>
<td>$13,237,768.08</td>
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<td>2015</td>
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<tr>
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</tr>
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<td>$61,754,165.13</td>
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The first customer-focused 100G wave circuit in the history of Lumos was recently installed in the state of West Virginia.

COMPLETED 2/16/18

TOTAL ROUTE MILES 3,274.44

KEY LUMOS STATS IN WEST VIRGINIA

- 5,000 Total broadband data circuits
- 557 Enterprise Customers
- 22 Hospitals/Medical Centers
- 804 Active on-net Enterprise Bldgs
- 147 Planned on-net Enterprise Bldgs
- 37 Higher Education Institutions
- 10 Financial Institutions
- 424 On-net Cell Towers
- 84 WV Employees

ON TIME CUSTOMER DELIVERIES (FIBER BUILDS)

<table>
<thead>
<tr>
<th>Year</th>
<th>Percentage</th>
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<tbody>
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<td>2016</td>
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Our Commitment to West Virginia

Lumos Networks’ Investment in West Virginia

**CAPITAL INVESTMENT**

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**ON-NET CELL TOWERS** 424

**WV EMPLOYEES** 84

**ON TIME CUSTOMER DELIVERIES (FIBER BUILDS)**

- 2016 ................................................... 96%
- 2017 ................................................... 97%

The first customer focused 100G wave circuit in the history of Lumos was recently installed in the state of West Virginia. COMPLETED 2/16/18
As the Fed continues to raise short-term rates, it is almost a certainty the yield curve will continue to flatten. This will have a big impact on the risk-reward profile of your investment portfolio and may require changes to your current approach. This session will examine which structures and strategies best balance out this changing risk-reward profile. The session will also provide an update on the impact of tax-reform on tax-free municipals, a key sector for many West Virginia banks.

Steve Twersky is executive vice president and manager of the Portfolio Strategies Group at FTN Financial Capital Markets. In addition, Steve is responsible for managing the full depository institution support platform for FTN Financial. As manager of the Portfolio Strategies Group, Steve assists clients with all aspects of investment portfolio and balance sheet management including regulatory, tax, and accounting issues. In his broader role, Steve helps ensure that FTN Financial's comprehensive service package for depository institutions remains relevant to the continually changing banking environment.
The digital mortgage is here and happening faster than expected. Success in today’s changing environment requires the ability to adapt and meet consumers' demands. If your business doesn’t evolve, your competitors will. In this session, we will discuss where to start and how to implement a digital strategy to ensure you stay competitive, retain current customers, and attract new ones.

**Brian Gartley** has been in the West Virginia real estate title industry since 1996 and is currently Vice President and State Manager for Old Republic National Title Insurance Company. His current responsibilities at Old Republic Title include business development, Title insurance policy underwriting, preparing and delivering seminars, claims management, supporting the title agent with new technologies, IOLTA escrow accounting overview audit and office procedures. Brian’s direct efforts in working to grow Old Republic National Title have yielded some significant results. Increasing total market share in WV for Old Republic from 5% in 2003 to 35% in 2017. Daily he works with attorneys and bank owned title agencies across the State of WV and effectively works to resolve both residential and commercial real estate title issues.

**Nancy G. Pratt** is the Vice President of Partner Relations and Government Affairs for Pavaso. She provides team leadership in attaining company goals, and manages the strategic relationships for the growth of the company. She is responsible in maintaining the relationships at Federal and State level, understanding key regulatory issues and laws that pertain to the operations of Pavaso. She is involved with Sales Support and strategy of the promotion and development of the Digital Mortgage Solutions throughout the Title agent network and lender segment of the industry.
In order to build a strong defense against cyber-attacks, banks must adopt proactive, modern and agile strategies to rapidly identify and respond to digital security risks. This session will help bankers to understand the risks associated with technology and provide them with advice that will help to protect their customers' assets as well as their own. Best practices will be discussed that will reduce the risks faced by banks and help to create a culture of cyber security at their institution.

Jonathan Deem is a transactional lawyer in the firm’s Washington, DC, and Charleston, WV offices. His practice areas include mergers and acquisitions, commercial real estate transactions, commercial litigation, financial services, corporate finance and entrepreneurial transactions.

Before joining Bailey & Glasser, Jonathan was General Counsel to Governor Joe Manchin of West Virginia. Jonathan later served as Chief of Staff and Senior Advisor to Manchin following his election to the United States Senate in 2010. Jonathan represents clients in the natural resources, technology, real estate and financial sectors.

Rob Dixon is the Director of Information Systems Security at Advantage Technology. Rob is charged with leading the Information Security Services Team in delivering advisory services, security compliance testing, awareness training and other professional security services. Rob has 20 years of industry experience in information security with a strong background in security operations, applied threat intelligence, policy & operational procedure development, incident management, malware research, network defense architectures, network penetration testing, intrusion prevention technologies, endpoint protection and analysis and counterintelligence control operations.
Optimizing Credit and Managing Risk to Improve Bank Performance

Presented by Dixon Hughes Goodman LLP

Eisenhower Parlor C - 8:30 a.m. - 9:45 a.m.

Understand your bank’s credit mark, data and ALLL factors will be paramount to performance metrics as your institution prepares for CECL implementation, M&A or fair value considerations. Join DHG in this session to discuss strategic credit considerations to make the most of your bank’s performance.

Lori Charlebois has more than 25 years of public accounting experience, focusing on audits of financial institutions and mortgage banks with emphasis in internal controls of all industries. A majority of Lori’s public accounting career has been in the financial institution industry, serving banks from $200 million to $60 billion in assets, including SEC and non-SEC banks. With this experience, Lori provides leadership and guidance for growing banks to help them address their strategy and implement their goals.

In addition to external audits, Lori also specializes in internal auditing and has developed tailored audit programs for the banking industry. She works with her clients to develop unique resolutions that will strengthen controls and work within the client’s resources and philosophies.

David Ruffin has more than 42 years of experience in the banking industry with a focus on credit risk. He has 27 years of experience as a business owner and banking industry consultant. David helps lending institutions evaluate credit risk—both traditional transactional credit risk and the emerging more macro portfolio focus. David assesses all aspects of the credit process and credit culture—pertaining to a financial institution’s day-to-day activities, as well as within the integration challenges of a prospective merger or acquisition. Through his experience as a practicing banker and managing a credit consultancy firm, David has worked with management teams and boards of directors to create value by assessing the quality of loan review, credit talent, underwriting, servicing and loan approval protocols.

He has presented at more than 100 conferences for state bankers associations and financial organizations on pertinent credit issues facing the industry throughout the U.S. David’s presentation topics include current trends in credit, stress testing, enterprise risk management, construction real estate concentrations, loan review effectiveness and the importance of credit culture. David has served as a subject matter witness in various cases and jurisdictions.
Special Note from the WVBankers

Professional networking, education about industry trends and innovative new services lie at the heart of our Convention experience. Enjoy your visit and remember to honor and thank our industry partners and sponsors each and every time you enter the Exhibit Area.

Thank you very much for your cooperation and your support of our exhibitors.

EXHIBITORS

AaSys Group, Inc.  Pray Construction
ATM Solutions  Promontory Fulfillment Services
The Baker Group  Promontory Interfinancial Network
Bankers Healthcare Group  SBS Cybersecurity
Bank Financial Services  Stationers, Inc.
Compliance Alliance  Visible Equity
Deluxe Corporation  WVBankers Insurance Group
Federal Reserve Bank of Richmond  WV State Treasurer’s Office - Board of Treasury Investments
Gemalto Company  

Breakfast Buffets Sponsored by:
1:00 p.m. - Meadows Course

The Baker Group is pleased to sponsor this year’s convention golf competition. Prizes will be awarded to first place champions, second-place runners-up, longest drive and men’s and women’s closest to the pin.

The Meadows course began as a 9-hole course named Lakeside. Designed by Alexander H. Findlay, it opened for play in 1911. In 1923, Seth Raynor redesigned the course while he was on the property updating The Old White TPC and building the original Greenbrier Course.

In 1962, Lakeside was expanded to an 18-hole routing by architect Dick Wilson, who used dirt excavated during the construction of The Bunker to expand the course. Years later, in 1999, Bob Cupp once again redesigned the golf course, at which point it officially became known at The Meadows.

After sustaining substantial damage during the flood of 2016, The Meadows underwent a full restoration and reopened for play during the summer of 2017. This new and exciting routing features dynamic green complexes, breathtaking mountain vistas and our signature stacked sod bunkers throughout the course.

Format: Best Ball Scramble

Handicap: Net prizes will be awarded by the Callaway System for the selected 18 holes.

Scores: Score cards must be turned in at the Pro Shop at the end of each round. No cards will be accepted after 6 pm on Monday.

Tournament Sponsored by:

THE BAKER GROUP
Portfolio Management & Asset / Liability Strategies
CELEBRATE
Cocktails on the Terrace & Annual Banquet

Tuesday, July 31
Colonial Terrace & Colonial Hall
Black Tie Optional

6:30 p.m. - Cocktails on the Terrace
7:30 p.m. - Annual Banquet

Mingle with friends and colleagues under a magnificent mountain sky at our cocktail reception on Colonial Terrace. Afterwards, head indoors for our delicious banquet followed with entertainment by The Company Men.

Floral Arrangements Sponsored by:

THE COMPANY MEN are a nationally recognized pop vocal group which has performed over a 1000 shows around the world. They have enjoyed a residency for the past two years on Norwegian Cruise Line’s flagship The Escape and Pride of America. They have shared stages with legendary artists, such as Mariah Carey, Colbie Caillat, Daughtry, Chaka Khan, Natalie Cole and most recently Billy Idol and Sheena Easton.

Unlike any other four-man vocal group touring today, THE COMPANY MEN uniquely interweave today's Top 40 hits with re-imagined classics of the last six decades, blending songs by some of your favorite artists including Sam Smith, The Four Tops, Michael Jackson, Katy Perry, Adele, The Temptations, Sam Cooke, The Weeknd, Billy Joel, Prince, Meghan Trainor, Bruno Mars, Michael Bublé, Nick Jonas, The Eagles and many more.

Entertainment Sponsored by:

Investors Title
Investors Title Insurance Company
Managing a bank compliance program is really complicated. No doubt you have questions. Compliance Alliance has answers. Learn how this resource can be at your fingertips – contact: Natalie at (888) 353-3933 or info@compliancealliance.com
WVBankers has a for-profit subsidiary, ProServ Corp. The company looks for opportunities to partner with companies offering products & services to our members.

Through our endorsement process, our member banks receive discounts on products & services and ProServ Corp receives royalties/commissions.

Through our endorsed products program, we put the combined buying power of all West Virginia Banks to work for you.

Recently passed legislation—the Economic Growth, Regulatory Relief, and Consumer Protection Act—makes most reciprocal deposits no longer brokered. This means more deposits in local banks that can be used for local lending, bank growth, and community prosperity.

Contact Erich Buckenmier, Regional Director, at (866) 776-6426 x3354 or stop by our booth.
RELAX
Activities at The Greenbrier

The Greenbrier offers an unparalleled tableau of recreational activities, outdoor adventures and unique hotel experiences to delight, intrigue, challenge and stimulate the widest range of interests. For more information visit The Greenbrier website or review the daily printed activities sheet delivered to your room.

The concierge desk, located in the Lower Lobby is available to answer your questions or provide you with additional information.

Indoor Activities:

- Adventure Zone (Guests between the ages of 3 and 14)
- Afternoon Tea
- Art Colony
- Board Games in the Lobby Areas
- Bowling
- Bunker Tour
- Casino Club
- Christmas Shop
- Culinary Demonstrations
- Indoor Tennis & Fitness Center
- History Tour
- Indoor Pool
- Laser Tag
- Presidents’ Cottage Museum
- The Greenbrier Shops
- The Greenbrier Spa
- Movie Theatre

Outdoor Activities:

- Alpine Tower
- Biking
- Carriage Rides
- Croquet
- Falconry
- Fly Fishing
- Golf
- Trap & Skeet Shooting
- Hiking
- History Tour
- Horseback Riding
- Horseshoes
- Meditation Trail
- Outdoor Tennis
- Shuffleboard
- Off Road Adventures

Casino Dress Code:

5 - 7 p.m.: Resort casual attire, including collared sport shirts, sweaters, jackets, dress slacks and walking shorts.

After 7 p.m.: Business casual attire. Jacket required for gentlemen; dresses, evening suits, dress slacks for ladies. Adults only - 21 years and older.

Casino Pass for Off Property Attendees:

If you are not staying at The Greenbrier and wish to visit the casino please visit the Convention Registration Desk. We will be glad to issue you a casino pass that is good for the duration of the convention.
THANKS!
The West Virginia Bankers Association would like to express its sincere appreciation to the following organizations for their financial and in-kind support which helped make our convention a success:

<table>
<thead>
<tr>
<th>Organization</th>
<th>Location</th>
<th>Role and Event</th>
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</thead>
<tbody>
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<td>American Bankers Association</td>
<td>Washington, DC</td>
<td>General Session Sponsor</td>
</tr>
<tr>
<td>Arnett Carbis Toothman LLP</td>
<td>Charleston, WV</td>
<td>Sunday Check-in Hospitality</td>
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<tr>
<td>The Baker Group</td>
<td>Oklahoma City, OK</td>
<td>Golf Tournament</td>
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<td>The Bankers’ Bank of Kentucky</td>
<td>Frankfort, KY</td>
<td>General Session Sponsor</td>
</tr>
<tr>
<td>Bowles Rice LLP</td>
<td>Charleston, WV</td>
<td>Program Back Cover</td>
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<tr>
<td>Brown Edwards &amp; Company, LLP</td>
<td>Christiansburg, VA</td>
<td>Banquet Centerpieces</td>
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<td>CenterState Bank</td>
<td>Concord, NC</td>
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<td>Community Bankers’ Bank</td>
<td>Midlothian, VA</td>
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<td>Conley CPA Group, PLLC</td>
<td>Fairmont, WV</td>
<td>General Session Sponsor</td>
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<td>Crews &amp; Associates, Inc.</td>
<td>Little Rock, AR</td>
<td>Tuesday Breakfast Buffet</td>
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<td>Deluxe Corporation</td>
<td>Shoreview, MN</td>
<td>Convention Registration Bags</td>
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<td>FHLBank Pittsburgh</td>
<td>Pittsburgh, PA</td>
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<td>Investors Title Insurance Co.</td>
<td>Chapel Hill, NC</td>
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<td>Jackson Kelly PLLC</td>
<td>Charleston, WV</td>
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<td>Lumos Networks</td>
<td>Charleston, WV</td>
<td>Reception &amp; Dinner at Kate’s Mountain</td>
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<td>Shelton, CT</td>
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<td>S.R. Snodgrass, P.C.</td>
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<td>Parkersburg, WV</td>
<td>Monday Breakfast Buffet</td>
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<td>Pittsburgh, PA</td>
<td>Monday Refreshment Break</td>
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<td>Wheeling, WV</td>
<td>Chairman’s Reception</td>
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<td>Fairmont, WV</td>
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<td>West Virginia Housing Development Fund</td>
<td>Charleston, WV</td>
<td>Monday Keynote Speaker</td>
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We’ve Got Game

…and we know our X’s and O’s. From regulatory compliance and mergers and acquisitions to corporate structure, expansion and more, our all-star bench of playmakers regularly assist banks and holding companies of all sizes with a wide variety of issues affecting the financial services industry. And with seven offices strategically positioned throughout the region, we enjoy quite the home field advantage!

To up your game, contact Sandy Murphy, Captain of the Bowles Rice Banking and Financial Services Team, at (304) 347-1131 or smurphy@bowlesrice.com.

The members of the Bowles Rice Banking team, pictured above: (l-r) Amy Tawney, Ben Thomas, Elizabeth Frame, Managing Partner Tom Heywood and Sandy Murphy.