

Credit Conference

February 13 & 14, 2020 • Omni Nashville Hotel



#TBACredit

Thursday, February 13

8:00 a.m. **REGISTRATION/HOT BREAKFAST (Exhibit Hall)**

*Coffee sponsored by **Mauldin & Jenkins, CPA, LLC, Chattanooga***

9:00 a.m. **CALL TO ORDER/OPENING REMARKS (Ballroom West)**

***Colin Barrett**, President/CEO, Tennessee Bankers Association, Nashville*

***Robert Bradley**, TBA Credit Committee Chairman and Executive Vice President/Chief Risk Officer, Bank of Tennessee, Johnson City*

9:15 a.m. **GENERAL SESSION**

Vision 2020: An Economic Update for Tennessee Bankers

***Dr. Thomas Payne**, Dean, College of Business, Tennessee Tech University, Cookeville*

From trade policy to interest rates, the global, U.S., and Tennessee economies are increasingly interdependent. Emerging from the longest economic expansion in U.S. history, 2020 promises to be a year of unprecedented political, social, and economic change. You will not want to miss Dr. Payne's vision-inspiring analysis and indicator-based forecast focusing on monetary and fiscal megatrends, the talent gap, market volatility, and how these issues will impact your bank and the communities it serves.

10:10 a.m. **Investing in Your Bank Through The Southeastern Schools**

***Ronnie Boling**, Director of Schools, Tennessee Bankers Association, Nashville*

10:15 a.m. **The Graduate School of Banking at LSU**

***Scott Cocanaugher**, GSB at LSU Tennessee Banker Trustee, CEO, First Community Bank of Tennessee, Shelbyville*

10:20 a.m. **BREAK (Ballroom East)** *Sponsored by **KraftCPAs PLLC, Nashville***

10:45 a.m. **GENERAL SESSION**

Navigating the Next Decade of Banking

*Moderator: **Mott Ford**, TBA Chairman, Chairman/CEO, Commercial Bank & Trust Co., Memphis*

*Panelists: **Jelena McWilliams**, FDIC Chairman, Washington, D.C.*

***Greg Gonzales**, TDFI Commissioner, Nashville*

11:45 a.m. **LUNCH (Ballroom East)**

12:45 p.m. **LUNCHEON SPEAKER** *Sponsored by **Bankpak Security, Morrison***

One Revelation will lead a Revolution

***Richard Montanez**, Vice President, PepsiCo*

Montanez will share a unique yet dynamic presentation of his rise up the corporate ladder to one of PepsiCo's elite vice presidents from very humble means in which he refers to as "the beginning," not the bottom. He will share the secrets he used while driven by passion and a quest for purpose that led him to one of the biggest revelations he would ever come across in a lifetime. That would go on to create a revolution that shook up and changed corporate America forever. And the end result was the birth of a billion-dollar product, also known as America's favorite snack—Flamin' Hot Cheetos.

2:00 p.m. **Workshop I: How's the Pulse of Your Loan Portfolio? Let's Stress It and See (Ballroom F)**

***Justin Cary**, Senior Vice President, Southern Bank of Tennessee, Mount Juliet*

***Jason Price**, Senior Manager, Elliott Davis, LLC, Franklin*

Regardless of where we are in the current economic cycle, bankers need to understand the weak points of their commercial real estate loan portfolios. Stress Testing can appear complicated and lack meaningful insight to take action. Questions can arise concerning construction and development bucket management—top down or bottom up approaches; assumptions used in adverse scenarios; loss rates; capital thresholds. A consultant and a banker reveal their stress testing and risk management procedures for CRE and how they would apply the results.

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Workshop II: Tennessee Agriculture in a Global Environment: Trade, Tariffs, and the Bottom Line (Ballroom JK)

Dr. Joey E. Mehlhorn, Professor of Agricultural Economics, University of Tennessee Martin, Martin

It is important to understand domestic and international factors that impact Tennessee agriculture producers in the age of uncertainty. U.S. exports continue to be a vital part of agriculture's revenue and directly impacts every Tennessee farm and rural community. Today's producers and lenders need to understand how global issues can affect their bottom line and how they can position themselves for the future. U.S. agriculture is facing increased competition and the trade landscape has changed, which will lead to increased risk and opportunity. Navigating these challenges is a priority for any producer looking to survive and thrive in the new global economy.

Workshop III: Qualified Opportunity Zones: What, Why and Where (Ballroom GH)

Deanna Dibin, Partner, Carr, Riggs & Ingram, LLC, Nashville

Matt Von Lunen, Chief Economic Development Officer, GNRC, Nashville

Opportunity Zone investments, the new incentive added by the Tax Cuts and Jobs Act of 2017, could be the most significant tax break in decades for taxpayers. The Opportunity Zone program provides federal tax incentives for investing and is designed to drive long-term investment to low-income communities in need of revitalization.

The workshop speakers will help attendees define Qualified Opportunity Zones and learn the potential incentives for investing in Qualified Opportunity Zones. Attendees will also learn where opportunity zones are across the state and hear about current projects utilizing these zones. Attendees will leave this workshop with a better understanding of Qualified Opportunity Zones and be able to address general Qualified Opportunity Zone questions from their loan customers.

Student Workshop: Banking 101 (Cumberland 1 & 2)

3:00 p.m. COFFEE BREAK (Ballroom East)

Afternoon Break Snacks Sponsored by Southeastern Commercial Finance, Birmingham, Ala.

3:30 p.m. Workshop IV: Problem Loans—The Good, the Bad, and the Ugly (Ballroom F)

Moderator: Wendy Geurin Smith, Member, Shuttleworth, PLLC, Memphis

Panelists: Rob Demonbreun, Partner, Carr, Riggs & Ingram, LLC, Nashville

Marc McNamee, Member, Neal & Harwell, Nashville

Steve Curnutte, Principal, Tortola Advisors, Nashville

Kevin Horne, EVP/CCO/COO and Area President, Mountain Commerce Bank, Knoxville

A panel discussion will cover underwriting, documentation, risk rating monitoring, workouts, and restructuring. Hear best practices and war stories from a banker, loan review consultant, work out attorney, and a bad debt purchaser.

Workshop V: Using Appraisals as a Tool for Underwriting (Ballroom GH)

Moderator: Charlie Hooks, EVP/Chief Credit Officer, Sumner Bank & Trust, Gallatin

Panelists: Zach Dorris, MAI Principal, The Z. Dorris Group, Nashville

Jeff Garvin, MAI Chief Appraiser, First Horizon Bank, Memphis

Rex Garrison, MAI, SRA, A-GRS, Owner, Garrison Appraisal Services, Johnson City

Andy Davis, Chief Credit Officer, First Farmers and Merchants Bank, Columbia

This panel will discuss:

- Ordering the appraisal/establishing the scope
- Appraisal process (key elements)
- Appraisal review/underwriting questions that the appraisal should answer
- Key elements used from the appraisal to mitigate risk in underwriting
- How the appraisal report is used in the overall underwriting process

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3:30 p.m. Workshop VI: Construction Lending Primer/Review (Ballroom JK)

Richard Hamm, Advantage Consulting & Training, Huntsville, Ala.

This is a review of best practices for underwriting, structuring and monitoring construction loans, as well as practices and processes that can protect your bank and help recognize potential red flags. The session is intended to be a broad overview of commercial and residential construction lending and will touch briefly on a variety of topics, such as reviewing plans, budgets and appraisals, tracking progress and draws, and reconciling the final product to the expected value.

Student Workshop: Speed Banking—Career Insights (Cumberland 1 & 2)

5:00–6:30 p.m. Reception, Entertainment, and Grand Prize Drawing in the Exhibit Hall

*Sponsored by **Financial PSI**, Nashville & **CRS Data**, Knoxville*

*Grand prize drawing sponsored by **First National Bankers Bank**, Birmingham, Ala.*

Friday, February 14

7:30 a.m. BREAKFAST (Broadway West Prefunction)

*Coffee sponsored by **Bankers Healthcare Group, LLC**, Syracuse, N.Y.*

8:30 a.m. CALL TO ORDER (Ballroom West)

Robert Bradley, TBA Credit Committee Chairman and Executive Vice President/Chief Risk Officer, Bank of Tennessee, Johnson City

8:30 a.m. CashPlease—Serving Your Community with Small Dollar Lending

Alex Schuettler, Regional Account Manager, Velocity Solutions, LLC, Franklin

Customers demand access to short-term, small-dollar loans. Learn how by using CashPlease, banks can provide this customer service in a compliant and efficient manner.

8:45 a.m. 2020 Priorities and Strategies in Economic Development

Bob Rolfe, Commissioner of Economic Development State of Tennessee, Nashville

9:15 a.m. State and Federal Legislative Update

Amy Heaslet, Executive Vice President/ General Counsel, Tennessee Bankers Association, Nashville

9:30 a.m. BREAK (Broadway West Prefunction)

9:40 a.m. GENERAL SESSION: Banking & The Legal Cannabis Industry (Ballroom West)

Mark Haden, Principal, The Helios Companies, Denver, Colo.

Discussing the opaque banking nature of a new, burgeoning (and federally illegal) industry.

10:30 a.m. GENERAL SESSION: Innovation and the Digital Transformation Journey

Dave Hunkele, Head of Banking as a Service, Live Oak Bank, Wilmington, N.C.

Learn why platforms matter, how we should think about innovation and its connection to technology, and how we compete and win going forward.

11:30 a.m. Wrap-Up/Adjourn

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2019-2020 CREDIT COMMITTEE

Chairman: Robert Bradley, Executive Vice President/Chief Credit and Risk Officer, Bank of Tennessee, Johnson City
Anne Anderson, Professor of Finance, MTSU, Murfreesboro
Scott Bagwell, Executive Vice President & Market President, Reliant Bank, Springfield
Joel Beavers, Regional Credit Officer, SmartBank, Knoxville
Justin Cary, Senior Vice President, Southern Bank of Tennessee, Mt. Juliet
Tina Cline, First Vice President/Chief Compliance and CRA Officer/Audit Manager, First Century Bank, Tazewell
Andrew Davis, Chief Credit Officer, First Farmers and Merchants Bank, Columbia
Philip Fons, Chief Credit Officer, InsBank, Nashville
Nina Gourley, Audit Manager, Watkins Uiberall, PLLC, Memphis
Emily B. Gray, Senior Vice President/Senior Credit Officer, The Hardin County Bank, Savannah
Charles Hooks, Executive Vice President/Chief Credit Officer, Sumner Bank & Trust, Gallatin
Kevin W. Horne, Executive Vice President/Chief Credit Officer/Chief Operating Officer & Area President, Mountain Commerce Bank, Knoxville
Christopher Jernigan, Credit Administrator, The Farmers Bank, Portland
Kevin Jessee, Chief Credit Officer, Citizens Bank, Bristol, TN
Monte Jones, Community President, Commercial Bank & Trust Co, Jackson
James W. Kiser, Senior Commercial Banking Officer, New Peoples Bank, Bristol, VA
Charlie Koon, Vice President of Corporate & Military Business Development, F&M Bank, Clarksville
John Noonan, First Vice President, Community Bank Real Estate Solutions, Hickory, NC
Jason Price, CPA, Senior Manager, Elliott Davis, LLC, Franklin
Rick Sample, City President, Home Banking Company, Savannah
Elizabeth W. Sims, General Counsel and Corporate Secretary, FirstBank, Nashville
Wendy Geurin Smith, Member, Shuttleworth, PLLC Memphis
Brad Snider, Senior Consultant, ProBank Austin, Brentwood
David Spivey, Manager, Carr, Riggs & Ingram, LLC, Nashville
Terry M. Todd, Executive Vice President/Chattanooga Market President, Reliant Bank, Chattanooga
Melody Vollman, Senior Vice President, Southeastern Commercial Finance, LLC, Memphis
Taylor Walker, Senior Vice President/Northern Regional President, Wilson Bank & Trust, Hendersonville
Steve Weaver, Senior Loan Officer, Commercial Loan Manager, BancorpSouth Bank, Memphis
Timothy E. Wilson, Executive Vice President, The Bank of Jackson, Jackson

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Bankers Healthcare Group, LLC, Syracuse, N.Y.—Morning Coffee Station
Bankpak Security, Morrison – Speaker Richard Montañez Sponsor
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Crowe LLP, Franklin—Mobile App
CRS Data, Knoxville—Reception Co-sponsor
Elliott Davis, Nashville—Wifi
Financial PSI, Nashville—Reception Co-sponsor
FNBB and FNBB Capital Markets, Birmingham, Ala.—Pocket Agendas and Grand Prize Drawing
Kirkland Group, Goodlettsville—Notepads and Pens
KraftCPAs PLLC, Nashville—Coffee Station Mid-Morning
Mauldin & Jenkins CPA, LLC, Chattanooga—Morning Coffee Station
PNC Capital Markets, LLC, Pittsburgh, Penn. – Attendee list
Pugh CPAs, Knoxville—Registration Desk Charging Station and Candy Basket
ServisFirst Bank, Birmingham, Ala.—Hotel Key Cards
Southeastern Commercial Finance, LLC, Memphis—Afternoon Break Snacks



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EVENT APP INFO

The *Credit Conference* App is available for phones, tablets, and computers! *Sponsored by Crowe LLP, Franklin*

1. Open or download the Guidebook App, or visit Guidebook.com/guides
2. Tap “Find Guides” on the bottom right and tap the blue box that reads “Have a passphrase?”
3. Type **tbacredit20** and tap “Download Guide”
4. Tap: “Open” and be sure to “Check in Here!” to be entered to win a drawing for using the app.

LEGISLATIVE RECEPTION

Join us the night before *Credit Conference* for the TBA's *Legislative Reception*
Wednesday, February 12, 2020, 5-7 p.m.

NEW LOCATION!

Renaissance Nashville Hotel

Grand Ballroom 3

611 Commerce Street, Nashville

Early Registration: \$50

Contact Penny Powlas to register at ppowlas@TNBankers.org

615-244-4871 or 800-964-5525

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General Information

Special Needs

If you have a special need that may affect your participation in this program, or special dietary requests, please contact us detailing your needs at least 10 days before the program.

Cancellation Policy

Cancellations received in the TBA office 5 business days prior to the scheduled program will be refunded in full. Due to facility guarantees, cancellations received less than 5 business days prior to the scheduled program are not refundable. Substitutions are welcome. Registrants who do not attend the program or send a substitute will be responsible for the entire registration fee.

Inclement Weather Policy

Cancellations due to inclement weather are refundable, minus a late cancellation fee of \$50 for a one-day program or \$75 for a two-day program. Please call the TBA office at 615-244-4871 or 800-964-5525 x 150 concerning the status of a program due to inclement weather. This will provide information concerning program status, cancellation fee, and refund requests. You may call the program site phone number to check the status of the program.

Attire

Business casual attire is appropriate for all TBA programs. Because of temperature variations in meeting rooms, please bring a sweater or jacket for your comfort.

Photography/Audio/Video Policy

During TBA events, the Association and its staff regularly take photographs to highlight the speakers or participants, and opportunities available to its member companies, and the industry at large. By attending a TBA event, attendees give TBA permission to use any attendee's voice and image in any such archival or promotional recording, photograph or streaming activity. For more information, please contact the TBA communications team at 615-244-4871 or 800-964-5525.

Antitrust Policy

Federal Antitrust laws prevent the discussion of certain pricing or market control actions among competitors. It is also a violation for the TBA to facilitate or permit such discussions at TBA meetings and events. Care should be exercised by both TBA staff and bankers, as antitrust liability is often established through circumstantial evidence. Please be conscious of the TBA antitrust policy and assist us in maintaining good corporate governance practices. For more information, please contact the TBA legal team at 615-244-4871 or 800-964-5525.

Additional Information

Advance Preparation: No advance preparation is required for this program.

Prerequisites: Previous experience in the lending arena is helpful.

Program Level: Intermediate to advanced

Delivery Method: Group-Live

TBA Contact

Monique White

Director of Education

mwhite@TNBankers.org

800-964-5525 or 615-244-4871

www.TNBankers.org

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Continuing Education Credit

Attendees qualify for 9 hours of Continuing Professional Education (CPE) credit in the area of Specialized Knowledge. In accordance with the standards of the National Registry of Continuing Professional Education (CPE) Sponsors, CPE credits have been granted based on a 50-minute hour.

Tennessee Bankers Association is registered with the National Association of State Boards of Accountancy (NASBA) as a sponsor of continuing professional education on the National Registry of CPE Sponsors. State boards of accountancy have final authority on the acceptance of individual courses for CPE credit. Complaints regarding registered sponsors may be addressed to the National Registry of CPE Sponsors (150 Fourth Avenue North, Suite 700, Nashville, TN, 37219-2417). Visit their website at www.nasba.org.

This program has not been pre-approved for continuing education (CE) credit by ABA Professional Certifications. Attendees who require CE credits should go to <https://www.aba.com/Training/Certifications/Pages/CEProviders.aspx> for further instructions.

For additional continuing education information, administrative policies or complaints, call the TBA education department at 615-244-4871 or 800-964-5525.

HOTEL INFORMATION

The Omni Hotel is holding a block of rooms on a first-come, first-served basis at a special group rate of \$254 single/double per night. To make reservations, visit <https://bit.ly/2CprJng> or contact Omni Reservations at 800-THE-OMNI (800-843-6664) and request the Tennessee Bankers Association *Credit Conference* to receive the special group rate.

The deadline for making hotel reservation at this special conference rate is Tuesday, January 21, 2020. When the allotted room block is sold, room rates will return to standard prices on a space-available basis, even if it is BEFORE the January 21 deadline. Please make your reservations early.