



2010



IBANYS Annual Convention

August 29-31, 2010

High Peaks Resort

Lake Placid, New York



2010



IBANYS Annual Convention

August 29-31, 2010 | High Peaks Resort | Lake Placid, New York

Conference Schedule At-A-Glance

Sunday, August 29

12:00 p.m. - 4:00 p.m.

- **Exhibitor Set-up**

12:30 p.m.

- **Half Day Hike in the High Peaks Region**
leave from Hotel Lobby

1:00 - 5:00 p.m.

- **Golf Tournament - White Face Club**
(transportation leaves from Hotel Lobby
at 12:30 p.m.)

6:00 - 9:00 p.m.

- **Registration**
Welcome Reception/Dinner

Monday, August 30

7:00 - 10:00 a.m.

- **IBANYS Board of Directors Meeting**

8:00 - 8:30 a.m.

- **Optional Run/Walk**

9:00 - 10:00 a.m.

- **Breakfast**

9:30 - 11:30 am.

- **Optional SURVIVE Institute!**

10:00 - 1:00 p.m.

- **CEO/Sr. Mgmt. & Directors Tracks**

1:00 p.m.

- **Lunch**

2:00 - 4:00 p.m.

- **Optional Skating at the Olympic Center**

2:00 - 3:30 p.m.

- **CEO/Sr. Mgmt. & Directors Joint Session**

3:30 - 4:30

- **Break in Exhibits**

4:30 - 6:00 p.m.

- **CEO/Sr. Mgmt. & Directors Tracks**

6:30 - 7:00 p.m.

- **IBANYS Board Cocktails with Exhibitors**

7:00 - 10:00 p.m.

- **Silent Auction Reception/Dinner**

Tuesday, August 31

8:00 - 9:00 a.m.

- **Breakfast**
FHLBNY Update by Al DelliBovi

8:00 - 11:00 a.m.

- **Exhibitor Teardown**

9:00 a.m. - 11:00 a.m.

- **Business Session**

11:00 a.m. - Noon

- **Joint Closing Session/
Health & Wellness Seminar**
Prize Drawings

Noon

- **Lunch**

NEW THIS YEAR!

2010 Board Training Track - 1 day

An educational track designed specifically to address the educational needs of the bank director.

Board Track only pricing available.

Board Member - Cocktails with Exhibitors

Exhibitors will have an opportunity to join IBANYS Board of Directors for a 30 minute informal cocktail reception on Monday evening.

Agenda

Start	End			
<i>Sunday, August 29, 2010</i>				
1:00	5:00 p.m.	Note: NEW DAY! - Golf Tournament - White Face Club		
12:30		Transport from High Peaks to White Face Club <i>(Transportation pickup at front lobby 12:30 p.m.)</i>		
12:30		Half Day Hike in the High Peaks Region of the Adirondacks leave from Hotel Lobby		
6:00	9:00 p.m.	Welcome Reception/Dinner -Location: Poolside weather permitting, please dress accordingly		
<i>Monday, August 30, 2010</i>				
7:00	10:00 a.m.	Board of Directors Meeting		
8:00	8:30 a.m.	Run/Walk - leave from Hotel Lobby		
9:00	10:00 a.m.	Breakfast		
9:30	11:30 a.m.	Spouse Program - Survive Institute, Debbie Gardner		
		CEO & SR. MANAGEMENT TRACK		
		DIRECTORS TRACK		
10:00	11:30 a.m.	<table border="0" style="width: 100%;"> <tr> <td style="width: 50%; vertical-align: top;"> <p>The New Bank Operating Model-What's Next?</p> <p>The last eighteen months has arguably been one of the most difficult periods bankers have ever experienced. The result of going through this is a "new norm" for banking which will present new challenges, but can also offer new opportunities. Discuss what has changed and how banks will need to adapt their operating models to succeed in this new era of banking. Learn what is next in critical areas including asset quality trends, new ways to go after transaction accounts, lending practices, and key metrics to focus on to manage bank performance and long-term franchise value.</p> <p><i>Kevin Tweddle, Fiserv - Bank Intelligence Solutions</i></p> </td> <td style="width: 50%; vertical-align: top;"> <p>The Real Job of the CB Director in a Dramatically Changing Environment</p> <p>On what we hope is the tail end of the most dramatic recession suffered by this country in any of our memories, the job of the director has changed. In this session we will address the changed environment, the directors' real job, the level of involvement that is appropriate by outside directors, the merger and acquisition landscape, the need to take advantage of opportunities and "hunker-down" philosophy. Hear the new "10 Commandments for Bank Directors"</p> <p><i>Jeffrey Gerrish, Gerrish McCreary Smith</i></p> </td> </tr> </table>	<p>The New Bank Operating Model-What's Next?</p> <p>The last eighteen months has arguably been one of the most difficult periods bankers have ever experienced. The result of going through this is a "new norm" for banking which will present new challenges, but can also offer new opportunities. Discuss what has changed and how banks will need to adapt their operating models to succeed in this new era of banking. Learn what is next in critical areas including asset quality trends, new ways to go after transaction accounts, lending practices, and key metrics to focus on to manage bank performance and long-term franchise value.</p> <p><i>Kevin Tweddle, Fiserv - Bank Intelligence Solutions</i></p>	<p>The Real Job of the CB Director in a Dramatically Changing Environment</p> <p>On what we hope is the tail end of the most dramatic recession suffered by this country in any of our memories, the job of the director has changed. In this session we will address the changed environment, the directors' real job, the level of involvement that is appropriate by outside directors, the merger and acquisition landscape, the need to take advantage of opportunities and "hunker-down" philosophy. Hear the new "10 Commandments for Bank Directors"</p> <p><i>Jeffrey Gerrish, Gerrish McCreary Smith</i></p>
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11:30	1:00 p.m.	<table border="0" style="width: 100%;"> <tr> <td style="width: 50%; vertical-align: top;"> <p>Visit Exhibits</p> <p>Find out about the latest trends in technology and new services available for community bankers.</p> <p>Visit the Exhibits for a CHANCE TO WIN AN APPLE IPAD!</p> </td> <td style="width: 50%; vertical-align: top;"> <p>A New Era In Asset/Liability Management: What Directors Need to Know to Stay Ahead of the Curve</p> <p>The effectiveness of a bank's asset/liability management process is often difficult for directors to understand and assess. And given the profound changes affecting the industry today, it has never been more important for Directors to know what questions to ask in their oversight of the ALCO process.</p> <p>During this session, Matt will discuss the shifting focus that has occurred in the ALCO process over the past year and the key issues that can keep an ALCO process from being effective. In addition, we will discuss the key issues facing the industry relative to funding, liquidity management, managing interest rate risk and capital planning.</p> <p><i>Matt Pieniazek, Darling Consulting</i></p> </td> </tr> </table>	<p>Visit Exhibits</p> <p>Find out about the latest trends in technology and new services available for community bankers.</p> <p>Visit the Exhibits for a CHANCE TO WIN AN APPLE IPAD!</p>	<p>A New Era In Asset/Liability Management: What Directors Need to Know to Stay Ahead of the Curve</p> <p>The effectiveness of a bank's asset/liability management process is often difficult for directors to understand and assess. And given the profound changes affecting the industry today, it has never been more important for Directors to know what questions to ask in their oversight of the ALCO process.</p> <p>During this session, Matt will discuss the shifting focus that has occurred in the ALCO process over the past year and the key issues that can keep an ALCO process from being effective. In addition, we will discuss the key issues facing the industry relative to funding, liquidity management, managing interest rate risk and capital planning.</p> <p><i>Matt Pieniazek, Darling Consulting</i></p>
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1:00	2:00 p.m.	Lunch		

(continued)

Agenda

Start	End			
Monday, August 30, 2010				
JOINT CEO/SR. MANAGEMENT/DIRECTORS PROGRAM				
2:00	3:30 p.m.	<p>Regulator Panel</p> <p>A regulatory panel to discuss the current issues having a direct impact on the community banks of New York State. John Buhrmaster, President, First National Bank of Scotia will moderate, and the panel will discuss the effects of financial reform legislation on community banks, examination trends, and the health of community banking in New York State from the Banking Department's perspective.</p> <p><i>Jennifer Kelly, Senior Deputy Comptroller, Office of the Comptroller of the Currency</i></p> <p><i>Regina Stone, Deputy Superintendent of the Foreign and Wholesale Banks Division, New York State Banking Department</i></p> <p><i>John J. Ruocco, Asst. Vice President, Regional & Community Banking Organizations Bank Supervision, Federal Reserve Bank of New York</i></p>		
2:00	4:00 p.m.	Spouse Program - Skating Party at the Olympic Center		
3:30	4:30 p.m.	Break with Exhibitors - Visit the Exhibitors for a change to win and Apple iPad!		
		CEO & SR. MANAGEMENT TRACK		
		DIRECTORS TRACK		
4:30	6:00 p.m.	<table border="0" style="width: 100%;"> <tr> <td style="width: 50%; vertical-align: top;"> <p>Community Banks and Social Networking</p> <p>Social media is one of the hottest and most talked about topics on the marketing scene right now. In this 90 minute session, we'll share with you the full results of our proprietary research conducted among bank customers on the subject of social media. We will discuss key trends in social networking venues like Facebook, LinkedIn, Twitter, and MySpace. You will also gain a deeper understanding of the social networking habits among bank customers, their perceptions of these social networking sites, and the role that banks might play in this emerging media venue.</p> <p>In addition, we will discuss some of the pro's and con's of social networking for community banks and share some practical examples of what other banks are doing in this space. You will walk away from this session with deeper insight and the appropriate tools to both evaluate the opportunity, and plan the most effective social media strategy for your bank.</p> <p><i>Peter Stackpole/Trev Stair, Stackpole & Partners</i></p> </td> <td style="width: 50%; vertical-align: top;"> <p>Changes in Community Bank Executive/Director Compensation Trends and Best Practices in Executive Compensation</p> <ul style="list-style-type: none"> • Changes in CEO Compensation • Compensation tools to retain your top talent • Incentive Plans - Opportunity Levels vs Actual Payouts • Designing Compensation Plans - What you need to know <p>Trends and Best Practices in Board of Director Compensation</p> <ul style="list-style-type: none"> • Changes in Board Compensation • Equity vs. Cash • Best Practices Going Forward <p>Board Governance Considerations</p> <ul style="list-style-type: none"> • Federal Reserve and Sound Incentive Practices • Compensation Plans and Risk Assessments • Regulatory Updates <p><i>Gayle Appelbaum, Founder & Managing Director, Amalfi Consulting</i></p> </td> </tr> </table>	<p>Community Banks and Social Networking</p> <p>Social media is one of the hottest and most talked about topics on the marketing scene right now. In this 90 minute session, we'll share with you the full results of our proprietary research conducted among bank customers on the subject of social media. We will discuss key trends in social networking venues like Facebook, LinkedIn, Twitter, and MySpace. You will also gain a deeper understanding of the social networking habits among bank customers, their perceptions of these social networking sites, and the role that banks might play in this emerging media venue.</p> <p>In addition, we will discuss some of the pro's and con's of social networking for community banks and share some practical examples of what other banks are doing in this space. You will walk away from this session with deeper insight and the appropriate tools to both evaluate the opportunity, and plan the most effective social media strategy for your bank.</p> <p><i>Peter Stackpole/Trev Stair, Stackpole & Partners</i></p>	<p>Changes in Community Bank Executive/Director Compensation Trends and Best Practices in Executive Compensation</p> <ul style="list-style-type: none"> • Changes in CEO Compensation • Compensation tools to retain your top talent • Incentive Plans - Opportunity Levels vs Actual Payouts • Designing Compensation Plans - What you need to know <p>Trends and Best Practices in Board of Director Compensation</p> <ul style="list-style-type: none"> • Changes in Board Compensation • Equity vs. Cash • Best Practices Going Forward <p>Board Governance Considerations</p> <ul style="list-style-type: none"> • Federal Reserve and Sound Incentive Practices • Compensation Plans and Risk Assessments • Regulatory Updates <p><i>Gayle Appelbaum, Founder & Managing Director, Amalfi Consulting</i></p>
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6:30	7:00 p.m.	NEW! - IBANYS Board Member Cocktail Party with Exhibitors		
7:00	10:00 p.m.	Silent Auction Reception/Dinner		

Agenda

Start	End	
Tuesday, August 31, 2010		
8:00	9:00 a.m.	<p align="center">Breakfast</p> <p align="center"><i>Federal Home Loan Bank of New York Update, Al DelliBovi, President & CEO</i></p>
9:00	11:00 a.m.	<p align="center">Business Session</p> <p align="center">ICBA Update, Salvatore Marranca, Chairman-Elect Outgoing/Incoming President's Message <i>Robert M. Fisher, President & CEO, Tioga State Bank</i> <i>Paul Mello, President & CEO, Solvay Bank</i> Passing of the Gavel</p> <p align="center">CEO Forum - Open Discussion with Legislators & Bank CEO's <i>Led by IBANYS Executive Committee</i></p>
11:00	Noon	<p align="center">Joint Closing Session/Prize Giveaways</p> <p align="center">Communicating with Your Mind and Body</p> <p>Dr. Pelizza will share the latest principles that govern effective communication. Participants will learn how to communicate with power in their business and personal lives. The application of these principles will create energy, balance, and improve productivity in their lives.</p> <p><i>Dr. John Pelizza, Pelizza and Associates</i></p>
Noon		Closing Lunch

Hotel Floorplan





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Registration Information

Registrant Name: _____

Spouse/additional registrant name: _____

Company: _____

Mailing Address: _____

City/State/Zip: _____

Phone: _____ Contact e-mail: _____

Method of Payment:

Check Enclosed Mastercard Visa Card Number: _____

Exp. Date: _____ Signature cardholder: _____

Registrations (per person)

- Banker/Associate \$495.00
- Spouse/Additional Exhibitor 370.00
- Exhibitor (includes one registration) 795.00
- Booth Preference: _____
- One-Day Directors Track Only 199.00

Optional Events:

- Sunday:
- Half Day Hike in the High Peaks no fee
 - Golf Tournament - now on Sunday 105.00

Name: _____

Name: _____

Please indicate handicap:
A: 0-9 B: 10-15 C: 16-22 D: 23 & over

Monday:

- Footrace/Fun Wak no fee
- Survive Institute - Debbie Garner no fee
- Skating Party - Olympic Center no fee

Meal Tickets for guest staying outside hotel:

Hotel guests with IBANYS room block are NOT required to purchase tickets. Meals are included in room charge. All guests staying outside IBANYS room block must purchase meal tickets to attend meal functions:

- Sunday Reception/Dinner \$85.00
- Monday Breakfast 20.00
- Monday Lunch 25.00
- Monday Reception/Dinner 85.00
- Tuesday Breakfast 20.00
- Tuesday Lunch 25.00

Cancellation Policy: NO REFUNDS will be made for cancellations after August 10.

Questions? Contact Vicki Miller or Rhonda Van De Wal at 518-436-4646 or email vickim@ibanys.net



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Exhibitor Information

Act now to receive the following benefits:

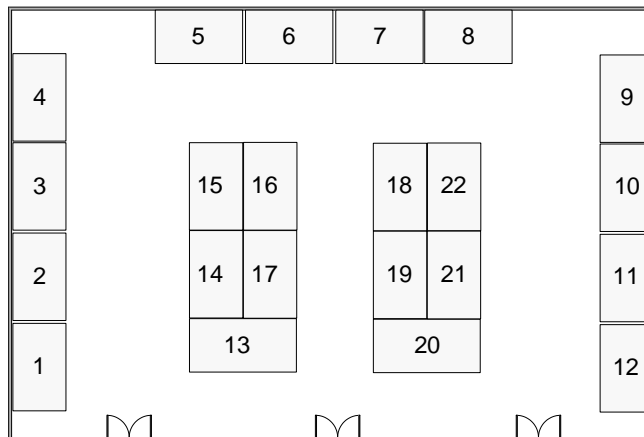
- **NEW THIS YEAR:** Board Member/Exhibitor Cocktail Reception, Monday 6:30 - 7:00 p.m.
- One full registration to the entire conference included in booth fee.
- Complimentary attendee mailing lists before and after the Conference to maximize your marketing efforts.
- Company Listing and Description in the Official Program given out on-site to all attendees. The listing includes company name, address, telephone, fax, email, and Web address.

In addition, by participating in the full Conference, you will:

- Hear from nationally recognized speakers, regulatory personnel and local government leaders.
- Participate in educational sessions conducted by leading topical experts.
- Be able to network in a social atmosphere while enjoying the hospitality of Lake Placid.

We are always interested in special displays and show attractions. If your company has an idea which you feel will add to the show's attraction, please contact us.

Exhibit Kit: A complete Exhibitor Information Kit containing all the necessary policies, procedures and order forms for drayage, electrical service, furniture rental, cleaning, etc., will be mailed to each exhibitor after confirmation of space assignments. Spectrum Associates is the official service contractor for the 2010 show. A service center will be open during the show. **Spectrum Associates | 570-331-2400. Booths are assigned on first-come/first-served basis.**



Exhibitor Move-in
Sunday, August 29
12:00 - 4:00 p.m.

Exhibitor Move-out
Tuesday, August 31
8:00 - 11:00 a.m.



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Sponsorship Information

Contact Name: _____

Name for program book listing: _____

Company: _____

Mailing Address: _____

City/State/Zip: _____

Phone: _____ Contact e-mail: _____

Method of Payment:

Check Enclosed Mastercard Visa Card Number: _____

Exp. Date: _____ Signature cardholder: _____

Festivities:

- Silent Auction Recpt. sponsored by FHLBNY
- Sunday Evening's Reception \$7,500
- Video Production 2,000
- Door Prizes 1,500
- Welcome Gift's 750
- sponsored by Roosevelt & Cross

Speakers:

- Headline Speaker sponsored by ICBA
- Debbie Gardner - SURVIVE Institute \$1,500

Sporting Events:

- Golf Cart Advertisements \$1,000
- Tournament Awards 2,000
- Golf Highlight Video Production 1,800
- Golf Tournament Refreshments 1,000
- co-sponsorships 500
- Footrace & Fun Walk 1,000
- Golf Balls 1,000
- co-sponsorships 500
- Closest-to-the-Pin Prizes 1,000
- co-sponsorships 500

Exhibits:

- Monday's Exhibit Prize \$1,000
- co-sponsorships 500
- Coffee Breaks co-sponsorships 500

Promotional Materials:

- Program Booklet \$ 500

Sponsors will receive:

- É Collective ad of convention sponsors in convention Program Booklet.
- É Signage during event
- É Recognition at the convention by Association President
- É Recognition in post-convention coverage on website

This conference combines a balance of casual networking time and educational programming. Sponsorships are great platforms to position your company; as a sponsor you associate your company with one of our events and you are able to connect with your target audience, expose your brand, and leverage your advertising dollars in a cost effective manner.

Deadline:

Every effort will be made to provide full recognition for any participation in sponsorship opportunities. However, to assure proper recognition in marketing materials, payment and high resolution logo must be received by August 1, 2010.



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Things to do...

Golf Tournament - Now on Sunday

Day/Time: Sunday - 1:00 p.m.

Location: White Face Club

Transportation will be provided at 12:30 p.m. in hotel lobby. Boxed lunches will be provided.

Please drop your clubs with bellmen at check-in so we may transfer your bag to the club prior to the event. PLEASE MARK YOUR BAGS.

Half Day Hike in the High Peaks Region of the Adirondacks

Day/Time: Sunday - 12:30 p.m.

Location: Leave from hotel Lobby

No experience necessary. You should be reasonably fit and have good athletic or hiking shoes.

SURVIVE INSTITUTE - Debbie Gardner

Day/Time: Monday - 9:30 a.m.

Location: Gothic Room

As founder of the Survive Institute, an organization that teaches crime survival workshops, Gardner doesn't promote the average self-defense methods. She and her husband Mike have made it their mission to teach people how to protect and empower themselves and their loved ones with memorable, simple, streamlined techniques.

Afternoon Skating Party at the Olympic Center - Skate where History was made!

Day/Time: Monday - 2:00- 4:00 p.m.

Location: transportation will depart at 1:45 p.m. from hotel lobby

In the heart of Lake Placid, this is where miracles are made. It was at the Olympic Center, in 1980, that the US men's hockey team toppled the Soviet Union on its way to winning the gold medal. This is where 16-year old figure skater Sonja Henie won a gold medal in 1932 and charmed the world and where, half a century later, speedskater Eric Heiden struck gold five times in 1980.

Spa Services:

Escape to a place where beauty and well-being converge - the High Peaks Aveda Concept Spa and Salon for massages, facials, manicures or pedicures. Appointments can be made through the Concierge at 518-523-4411 or directly with the Spa & Salon at 518-523-1602.

OR, for a the FULL Spa Experience visit the SPA SANCTUARY at the Mirror Lake Inn.

What Is The Spa Sanctuary? There are men's and ladies' separate areas appointed with marble and mahogany, plush sitting areas including fireplaces, whirlpool, steam rooms, lockers and grooming areas and a host of spa treatments to choose.

For more spa information or spa reservations at the Spa Sanctuary at Mirror Lake Inn please call (518) 302-3010.



INDEPENDENT BANKERS ASSOCIATION of New York State
Sunday, August 29- Tuesday, August 31, 2010

RESERVATION FORM

_____ Mark (X) For arrivals prior to Sunday, August 29 or for attendees staying past Tuesday, August 31, the room rate will be \$165.00. Guests convert to the daily Full American Plan rates below starting with dinner on Sunday, August 29.

Mark (X) on line by rate selection.

DAILY FULL AMERICAN PLAN RATES:

Arrival Date: _____

Departure Date: _____

_____ Single Occupancy- \$276.60

_____ Double Occupancy- \$194.10 per person

Rates include overnight room, dinner on the evening of arrival and breakfast and lunch on the following day, and service charge. Tax is excluded.

- The cut-off date for making reservations is Monday, August 2, 2010. A deposit of \$175.00 per room is required with reservations made by credit card or check. Reservations received after the above date will be subject to availability. Tax exempt forms must accompany the reservation.

- Cancellations must be received by Friday, August 20, 2010 to avoid forfeiture of deposit.

- Final payment arrangements for your stay will be in the form of cash, check or credit card.

- Check-in time is 4:00 p.m. and Checkout time is 11:00 a.m.

Name _____ Roommate _____

Company/Affiliation _____ Email _____

Street _____ City/State/Zip _____

Telephone # _____ Fax # _____

Please submit only ONE form per room

CC# _____

Exp _____

Check \$ _____

I have read and agree with the above reservation policies

X _____

Mail, fax or email form as noted below.

PHONE CALLS WILL NOT BE ACCEPTED

High Peaks Resort

2384 Saranac Avenue, Lake Placid, NY

12946

Fax 518-523-1120

Email: reservations@highpeaksresort.com

Confirmation will be faxed or mailed using the information provided on this form.

Package Total \$ _____

Conf# _____ Agent _____

Date _____