



Navigating Change: *The Champions of Main Street*

Annual Convention
October 23-25, 2011
Gideon Putnam Hotel



Schedule of Events

Sunday, October 23

Early arrivals: On Sunday, you are encouraged to explore all of the wonderful things Saratoga Springs has to offer. For those choosing to arrive early, IBANYS is offering two activities beginning at noon.

- 11:00 a.m. Registration
 - 12:00 – 5:30 p.m. Golf at Saratoga National (Optional)
 - Convention officially begins
 - 7:00 – 8:00 p.m. Dinner and Reception
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Monday, October 24

- 6:30 – 7:00 a.m. Run/Walk
- 7:00 – 8:30 a.m. Registration in Vendor Hallway
- 7:00 – 8:30 a.m. Breakfast with the Vendors—Continental Breakfast will be served in the Exhibit Hall
- GENERAL SESSION BEGINS:**
 - 8:45–9:00 a.m. Paul Mello—Chairman’s Welcome
 - 9:00–9:15 a.m. Frank Capaldo—State and Future of IBANYS
 - 9:15–9:45 a.m. State Report—William Crowell, Legislative Counsel, IBANYS
- 9:45–10:05 a.m. John Edelen, Senior Vice President, Federal Home Loan Bank of NY
- 10:15–11:00 a.m. **CONCURRENT SESSIONS:**
 - "New York Confidential-New Laws and Litigation Affecting Community Banks"
 - Cliff Weber/Hinman, Howard & Kattell, LLP
 - What’s Next in Capital and Liquidity Management (Attendees: Please bring a copy of your S&B Performance Risk Essentials) - Jay Brew/SEIFRIED & BREW
- 11:15 – 1:15 p.m. Vendor Hall Opens for Lunch—One boxed lunch will hold a ticket to win a iPad.
- 2:00 – 3:30 p.m. Spouse/Guest Program—Saratoga Walking Tour (see Tour page)
- 1:30 – 2:15 p.m. **CONCURRENT SESSIONS:**
 - Serious Stuff: Balancing Your Fiduciary Duties & Responsibilities—A Compliance Overview for Directors: The Relationship Between Management and Bank Directors — A Source of Opportunity, Anxiety, or Neither
 - Keith Clark/Shumaker Williams, P.C.
 - Money, Money, Money! Don’t Give It Away: Keys to Payments Profitability
 - Jim Diezemann/MasterCard
- 2:30 – 3:15 p.m. **CONCURRENT SESSIONS:**
 - Is Your Bank’s Mojo Rising?: Repositioning for Higher Rates - Robert DiPasquale/PNC Bank
 - Lead, Follow or ? Investing Now and in the Future — Wade Oliver/Vining Sparks IBG/ICBA Securities
- 3:30 – 4:15 p.m. **CONCURRENT SESSIONS:**
 - Community Banking: Past, Present, and Future. A Review of Profitability, Valuation, and Culture
 - Mike Jamesson/Jamesson Associates
 - Don’t Get Caught Without Your Media Hat On!/Social Media: The Dark Side —Joe Russo/Alliance Bank
- 5:15 p.m. Vendor Hall Re-Opens
- 5:30 – 7:00 p.m. Reception & Auction with the Vendors
- 7:00 – 8:00 p.m. Keynote Speaker—“Mr. President”** *Please note: Security will be on site before and during speech.
- 8:00 – 9:00 p.m. Dinner/Years of Service Awards
- 9:30 p.m. Chairman Hospitality Room/Cigar Bar

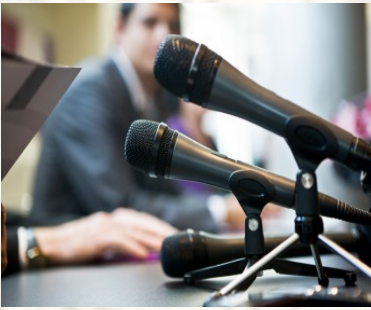
Schedule of Events (continued)

Tuesday, October 25

- 7:00 – 8:30 a.m. Breakfast with the Vendors
Continental Breakfast will be served in the Exhibit Hall
- 8:45 – 9:15 a.m. General Session with special guest “Speaker”
- 9:20 – 9:40 a.m. **GENERAL SESSION**
Brian Cooney –Vice President & Legislative Counsel, ICBA
- 9:45– 10:45 a.m. **A POSITIVE LOOK AT COMMUNITY BANKING-A Panel Discussion**
- 11:00 – 11:45 a.m. **CONCURRENT SESSIONS**
Expansion Opportunities: The Sherlock Holmes Analysis, Banking out of Recession—Gary Keith/M&T
Use It or Lose It: REFI Commercial Debt Using the 504 Loan Program—Andrew Linehan/NYBDC
- 12:00 – 12:15 p.m. Lunch Begins
- 12:15 –1:00 p.m. **Keynote Speaker—Dick Morris**
- 1:00 p.m. Prize Drawings/Adjourn



Schedule of Events (continued)



Workshop Topics

- **NY Confidential: AN EXECUTIVE BRIEFING.**
- Use It or Lose It: REFI Commercial Debt Using the 504 Loan Program—Andrew Linehan/NYBDC
- Serious Stuff: Balancing Your Fiduciary Duties & Responsibilities—A Compliance Overview for Directors: *The Relationship Between Management and Bank Directors – A Source of Opportunity, Anxiety, or Neither*— Keith Clark/Shumaker Williams, P.C.
- Money, Money, Money! Don't Give It Away. Keys to Payments Profitability — Jim Diezemann/MasterCard
- Is Your Bank's Mojo Rising?: Repositioning for Higher Rates — Robert DiPasquale/PNC Bank
- Lead, Follow or ? Investing Now and in the Future — Wade Oliver/Vining Sparks IBG/ICBA Securities
- Community Banking: Past, Present, and Future. A Review of Profitability, Valuation, and Culture — Mike Jamesson/Jamesson Associates
- Don't Get Caught Without Your Media Hat On!/Social Media: The Dark Side —Joe Russo/Alliance Bank
- Expansion Opportunities: The Sherlock Holmes Analysis, Banking out of Recession — Gary Keith/M&T
- What's Next in Capital and Liquidity Management (Attendees: Please bring a copy of your S&B Performance Risk Essentials) — Jay Brew/SEIFRIED & BREW

Early Arrival Events



Golf Outing—Saratoga National Golf Course

Sunday, October 23 —12:30 p.m.—Transportation departs 12:00 from hotel
Saratoga National Golf Club, designed by Roger Rulewich, first opened for play in 2001.

Saratoga National was listed on the 2005 "100 Best Public Courses in America" by Golf Digest Magazine and named 2005 "Golf Course of the Year" but the National Golf Course Owners Association. Saratoga National was also ranked "#5 Best New Upscale Public Golf Course in America" by Golf Digest in 2001

Measuring from 5,009 to 7,237 yards, this par 72 championship layout is a mix of styles. It is constructed on a former horse farm with many wetland areas throughout. Water comes into play often and 16 holes require forced carries off the tee. Though generally an open flat course, there is some elevation to the fairways and the large greens play fast.

Fee: \$205 per person. Transportation and boxed lunches will be provided.

Spouse/Guest Tours



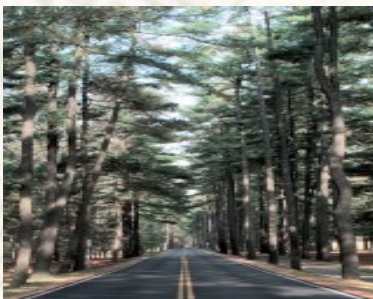
Saratoga History Tour with Charlie & Dave

Monday, October 24—2:00 p.m.

Depart from Hotel Lobby at 2:00 p.m. with expected return at 3:30 p.m.

Take a walk back in time as your guides describe how Saratoga was carved from the vast wilderness forest to its rise to "The Resort Destination" for visitors in the 1800's. The springs, the architecture and the stories that help to define this great resort location are all found in the many tours provided this season.

Fee: \$20 per person. Covers tour and transportation



On Your Own

Saratoga Spa State Park

The Gideon Putnam Hotel is nestled within the Saratoga Spa State Park, distinguished by its classical architecture and listed as a National Historic Landmark. It is noted for its diverse cultural, aesthetic and recreational resources. In addition to the nationally known Saratoga Performing Arts Center, the Spa Little Theater, the National Museum of Dance, and the Lincoln mineral baths, the park offers a serene setting for a long walk, an invigorating jog or a quiet opportunity to relax and unwind.



Roosevelt Baths

Indulge in the legendary Roosevelt Baths at Gideon Putnam Resort's New York spa. Just steps from the resort, the effervescent Roosevelt Baths in Saratoga Springs are the cornerstone of our luxury spa experience. Select your spa treatment and make an appointment today.

To book your spa experience, please call the Roosevelt Baths & Spa at 800-452-7275, ext 4. or enter <http://www.gideonputnam.com/Spa.aspx>



Shopping

Saratoga shopping is considered some of the best entertainment Saratoga Springs has to offer! Get your dose of retail therapy as you browse trendy, upscale clothing stores in downtown Saratoga Springs with the latest fashions, and explore the elegant, one-of-a-kind boutiques scattered throughout downtown Saratoga. Browse antique and book stores, find that special piece of jewelry, fun and unique toys, or one-of-a-kind specialty gifts.

For more information on things to do in Saratoga enter: <http://discoversaratoga.org/conferences/bankers>

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Registration Form

Ways to Register:

Fax (518) 436-4648

Mail: IBANYS | One Commerce Plaza, Suite 704

E-mail: vickim@ibanys.net

Albany, NY 12210

A confirmation will be emailed to you. This form is designed to register one person and spouse/guest. Please duplicate this form when registering others from your bank/organization.

Name _____ Name for Badge _____

Spouse Guest _____ Name for Badge _____

Children's names (if attending) _____

Bank/Organization _____

Address: _____

City/State/Zip _____

Phone _____ Fax _____

Email _____

Early Arrival Options—Saturday, October 23

Golf at Saratoga National Golf Course	\$205 per person	Handicap(s) _____	# Attending _____	Sub-Total \$ _____
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Spouse/Guest Programs

Saratoga History Tour	\$20 per person	# Attending _____	Sub-Total \$ _____
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Registration Fees

Reg Fees

	Reg Fees	# Attending	Sub-Total \$
Banker / Associate.....	\$525	_____	_____
Bank Director / Sr. Management.....	\$450	_____	_____
Spouse / Guest	\$295	_____	_____
Non-Member Bank	\$650	_____	_____
Children Age 7-17	\$99	_____	_____
Children Under 7.....	FREE	_____	_____

Packages—(see Day Package Sheet for details)

Sunday Pass.....	\$108	# Attending _____	Sub-Total \$ _____
Monday All-Access Pass.....	\$399	_____	_____
Tuesday Half-Day Pass.....	\$140	_____	_____

Meal Tickets*- Only for guests staying outside the Gideon Putnam Hotel

Sunday Reception / Dinner.....	\$108	# Attending _____	Sub-Total \$ _____
Monday Breakfast.....	\$25	_____	_____
Monday Lunch	\$35	_____	_____
Monday Reception / Dinner.....	\$135	_____	_____
Tuesday Breakfast.....	\$25	_____	_____
Tuesday Lunch	\$35	_____	_____

..... Totals: _____

*Hotel guests within the IBANYS room block at the Gideon Putnam Hotel are NOT required to purchase meal tickets. Meals are included in the room charge. All guests staying outside IBANYS room block must purchase meal tickets to attend meal functions.

Payment

Check Payable to IBANYS MasterCard Visa Discover

Full refund less \$75 on or before 10/12. Full refund less \$150 on or before 10/19. No refunds will be given after 10/19.

Credit Card No. _____ Signature _____

Print Cardholder Name _____ Expiration Date _____

Accommodations Form

Ways to Register:

Fax (518) 583-2832

Mail: Gideon Putnam Hotel

24 Gideon Putnam Road | Saratoga Springs, NY 12866

(518) 226-4700

Name _____

Bank/Organization _____

Address: _____

City/State/Zip _____

Phone _____ Fax _____

Email _____

Room Rates/per day **Includes Dinner, Breakfast and Lunch with group each day.** (Tax and Service Charges are additional)

- \$277.00 Single Standard Room
- \$385.00 Double Standard Room—2 people
- \$337.00 Suite—Single
- \$445.00 Suite—Double - 2 people

***There are a limited number of room available on Saturday October 22, 2011. These rooms do not include meals.**

- \$187.00 Single Standard
 - \$205.00 Double Standard
 - \$247.00 Single Suite
 - \$265.00 Double Suite
-

Payment Information—Only credit cards are acceptable for deposits.

Arrival date _____ Departure date _____ Check in: 4:00 p.m./Check out: 11:00 a.m.

- Charge \$_____ to
- American Express
- Discover
- MasterCard
- Visa

Credit Card No. _____ Signature _____

Print Card Name _____ Expiration Date _____

Cut-Off Date: October 10, 2011

Reservations received after the above date accepted on a space and rate availability basis and cannot be guaranteed at the conference rate.

Deposit Policy

All reservations must be accompanied by a first night's room deposit guaranteed with a major credit card.

Cancellation Policy

All individual guest rooms that have been reserved must be cancelled 72 hours or more prior to arrival to receive the deposit refund.

All reductions to a guest's reserved length of stay must be received 72 hours or more prior to arrival. If a reduction in room nights is made within 72 hours of arrival, the guest will be required to pay for the full original reserved length of stay.

All early departures, no shows and late arrivals will be charged the contracted nightly rate for each night the reserved room is not occupied by the individual.

Registration/Day Package Fees

Full Registrants	Before 10/1	After 10/1	Includes
Banker / Associate	\$525	\$600	Access to Entire Event (1)
Bank Director / Sr. Managers.....	\$450	\$500	Access to Entire Event (1)
Spouse / Guest	\$295	\$370	Access to Entire Event (1)
Non-Member Bank	\$650	\$775	Access to Entire Event (1)
Children Age 7-17	\$99	\$150	Access to Entire Event (1)
Children Under 7	FREE		Access to Entire Event (1)
Day Guest Packages—(see Day Package Sheet for details)			
Sunday Pass.....	\$108	\$135	Sunday Reception/Dinner
Monday All-Access Pass.....	\$399	\$475	Monday Events/Meals
Tuesday Half-Day Pass.....	\$140	\$190	Tuesday Events/Meals



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Booth Fees:

		Before 10/1	After 10/1	# of Booths	Sub-Total
Single Booth	Booth Choice _____	\$900.....	\$1,100	_____	_____
Double Booth	Booth Choice ____/____	\$1,500.....	\$1,800	_____	_____
Additional Exhibitor in Booth		\$295.....	\$370	_____	_____

(Booths include sign, 6' table, two chairs and waste can. All booth fees include registration for (1) one person.) Booth will be assigned first-come, first serve.

Name _____ Name for Badge _____

Additional Exhibitor _____ Name for Badge _____

Bank/Organization _____

Address: _____

City/State/Zip _____

Phone _____ Fax _____ Email _____

Payment Information: Check payable to IBANYS Discover MasterCard Visa

Credit Card No. _____ Signature _____

Print Card Name _____ Expiration Date _____

Exhibitor Schedule

Sunday, October 23

10:00 a.m. Exhibit Set-up

Monday, October 24

7:00–8:30 a.m. Breakfast with Exhibitors

12:00–2:00 p.m. Vendor Hall Opens for Lunch

NEWI - Boxed lunches will be stationed at vendor booths for pickup by registrants. One guest will pick up a lucky lunch with a prize ticket to win an iPad.

5:45 p.m.–7:00 p.m. Vendor Hall Re-opens for Silent Auction.*

NEWI - This year we will arrange Silent Auction items at vendor booths. *Please indicate below if you would like a silent auction item to be displayed at your booth during the event. Note: A silent auction item donated by your company will be displayed at your own booth.

Yes! I would like to display a silent auction item at my booth. Silent Auction display option based on first-come, first serve.

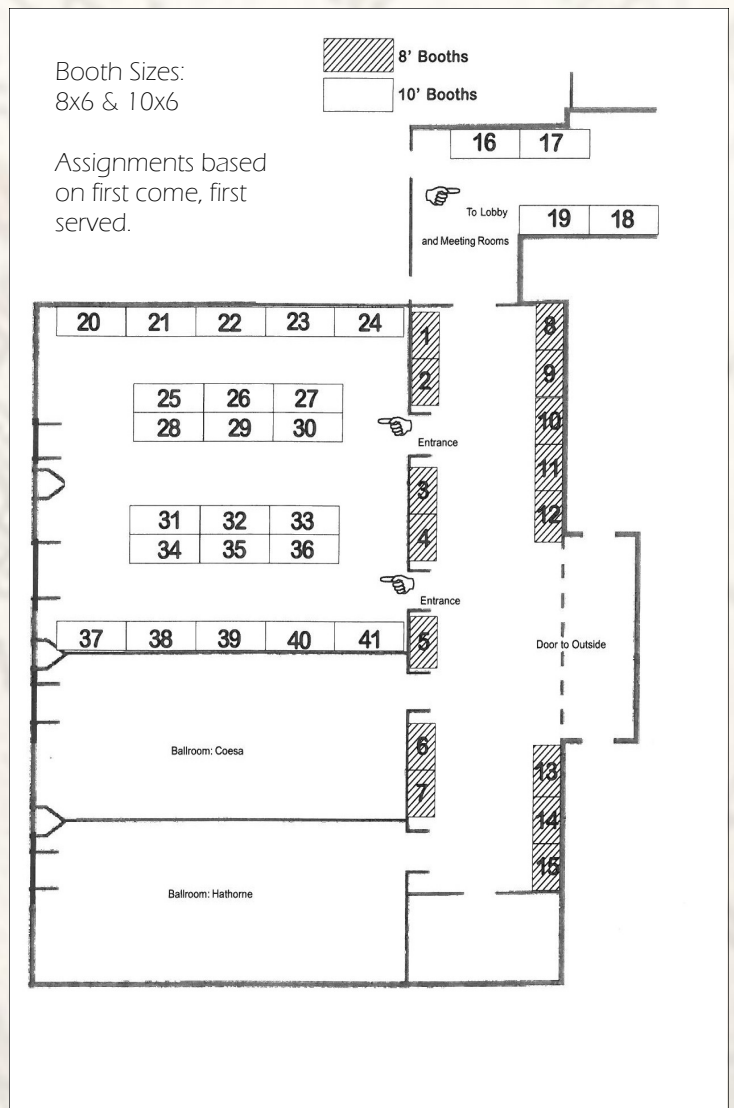
Tuesday, October 25

7:00–8:30 a.m. Breakfast with Exhibitors

8:30 a.m. Begin Tear Down
Booths must be taken down by 11:00 a.m.

By completing and signing this form, I am agreeing that I understand that IBANYS assigns booth space on a first-come, first-served basis, and that my booth placement may be changed within reason. I understand that my booth space will not be assigned until IBANYS receives my full payment, and that my company will not be listed on any correspondence until said payment is received. I further understand that all booth personnel must also be registered as convention attendees, and must pay admission accordingly. I agree that IBANYS will retain my payment in the event that my booth representatives are unable to attend, and that IBANYS is not responsible for any loss of money or property from booth abandonment, theft, accident, injury, or any other causes. I have read and am aware that this provision is an express condition of this registration agreement, and that all agreements herein shall be construed in accordance with the laws of the State of New York.

6 hours of dedicated exhibit time with bankers



Sponsorship Form

Name _____

Bank/Organization _____

Contact name to be listed in program booklet _____

Address: _____

City/State/Zip _____

Phone _____ Fax _____ Email _____

Please provide a brief description of the services you provide: _____

Payment: Check Payable to IBANYS MasterCard Visa Discover

Credit Card No. _____ Signature _____

Print Cardholder Name _____ Expiration Date _____

Sponsorships are available on a first-come, first-serve basis. Please check choice of sponsorship.

Magellan(\$5,000 & Up)*

- Silent Auction Reception - Monday (\$8,500)
- Sunday Evening's Welcome Reception (\$7,500)
- Headline Speaker - "Mr. President" (\$7,500)

Columbus(\$2,500 & \$4,999)*

- Banquet Dinner Wine - Monday (\$2,000)
- Audio Visual Production Video - Monday (\$2,500)
- Closing Speaker - Dick Morris (\$3,000)

Ponce de Leon (\$1,500 & \$2,499)

- Banquet Decor/Centerpiece - Sunday (\$1,500)
- Tote Bags (joint Logo w/IBANYS) (\$1,500)
- Door Prizes - Tuesday (\$1,500)
- Golf Tournament Refreshments - Sunday (\$1,500)
- Golf Tournament Video - Sunday (\$1,500)
- Cigar Bar - Monday (\$1,500)
- Women's Gifts (\$1,500)

da Gama (\$750 & \$1,499)

- Golf Balls - Sunday (\$1,000)
- Exclusive Golf Hole Sponsorship (\$1,000) 1 taken
- Closest-to-the-Pin Prizes - Sunday (\$1,000)
- Transportation during event (\$1,000)
- Exhibit Prizes - Mon/Tues (\$1,000)
- Refreshment Break - Monday (\$1,000) 1 taken
- Refreshment Break - Tuesday (\$1,000)

General Sponsorship (Any Level)

- General Sponsorship—Amount \$ _____
- Program Booklet _____

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.

All sponsorships include:

- Advanced member registration list.
- Interaction with target market.
- Recognition on the convention page of IBANYS website
- Sponsor ID Ribbon with badge
- Signage with company name and logo at sponsored event, or on sponsored product where applicable.
- Verbal acknowledgement at event where appropriate.
- Signage listing of all convention sponsors (by level)
- Opportunity to provide promotional items for attendees
- Recognition in the July/August editions of the *Inside IBANYS* e-newsletter.
- Opportunity to bring raffle items for daily giveaways.

***Megellen Sponsorship:** In addition to regular sponsor benefits sponsor receives:

- (1) Complimentary Booth w/first choice of location
- (1) Complimentary Additional Registration
- Sponsor Banner to hang in Booth
- "Magellan Sponsor" signage to be displayed at all IBANYS events
- 24x36 Sponsor Sign

***Columbus Sponsorship:** In addition to regular sponsor benefits, sponsor receives:

- (1) Complimentary Additional Registration w/booth purchase
- Sponsor Banner to hang in Booth—when applicable
- "Columbus Sponsor" signage to be displayed at all IBANYS events
- 18x24 Sponsor Sign



Navigating Change:

The Champions of Main Street

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Gideon Putnam Hotel

 **independent**
BANKERS ASSOCIATIONSM
of New York State, Inc.
Community Bankers. Serving the Community, Serving You!