



## IBANYS 2015-16 Year in Review

As IBANYS prepares for the coming year, I want to make sure you are fully informed about, and comfortable with, what we've been doing on your behalf this past year. 2016 has been a busy one for your association.

- First and foremost, IBANYS continued building on our foundation of a sound fiscal condition, strong and growing membership and effective, productive performance. We have added 8 new banks and 15 new associate members over the last 15 months. Our veteran, experienced staff works to bring the programs, products, representation and information your bank needs. Our chief priorities are to BRING VALUE to our membership and provide every tool possible to lighten your load and help you continue to serve your customers and local communities. It's what you are about, and it's our job to help you succeed.
- Our educational programs, designed with input from our membership, provide important information and insights. Attendance increased at all meetings by an average of over 15%. We held regional Regulatory Compliance, Bank Directors, and Cybersecurity conferences; Human Resources Conference; Lending Conference, and our two largest meetings: The CFO Senior Management Conference and Annual Convention. We also continued to offer a wide array of webinars. And, we will co-hosting a "New Leaders" conference in December to identify and recognize the next generation of leaders for New York community banks.
- We have continued offering new products and services to benefit members, by reducing cost and/or increasing efficiencies. Such programs help us develop recurring revenue streams for IBANYS. We need to explore new ways to provide tangible value, and develop and enhance operating efficiencies – for IBANYS, and to help banks examine their own as well. These include such concepts as:

--*Excelsior Growth Fund* (EGF), a nonprofit Community Development Financial Institution formed by New York Business Development Corporation (NYBDC) that provides innovative financial solutions and business advisory services to underserved small businesses in New York State through a fast, simple and secure online lending platform.

--The "*My Wellness Resource Card*" that offers a low-cost, non-traditional program to help community banks to save time and money. It helps provide on demand health care from U.S. board-certified doctors, and offers banks and firms an alternative way of providing health benefits to employees while controlling health care costs.

--We have a partnership with the Buffalo Bills Alumni Foundation to support their "*Cure the Blue*" program to raise funds and awareness regarding prostate cancer research. We hope you'll join us in this long overdue effort and help support this very worthwhile cause.

We also launched our new IBANYS *Innovation Committee* to review presentations on products and services to help increase revenue and efficiency, and reduce expenses. We continue to seek new ideas to help community banks. Of course, on an ongoing basis, our partnerships with associate members and preferred providers provide benefits to our banks, the firms themselves, and to the Association. That's the kind of symmetry and value that we need to continue to add.

- We are preparing to roll out a new and improved website, and update the look of our communications.
- On the government relations front, we have been active in Albany and Washington on state and federal legislative and regulatory issues –proposing proactive legislation, and playing strong defense by stopping major new proposals to expand credit union powers and authorities. Our Government Relations Committee meets weekly by phone to review issues and formulate positions.
- We continued to use our communications efforts to raise the visibility and presence of our banks, industry and the Association through our weekly e-newsletters, quarterly magazine *Banking New York*, op-ed articles and news releases, and guest articles in industry and trade publications.

So yes, it *has* been a busy and successful year. We have worked hard to make sure IBANYS serves the needs and interests of our members. Yet, there is so much more we need to accomplish together. IBANYS is a member-driven organization. We operate from the grass roots, from the ground up. To succeed, we need to remain forward-thinking...open to new ideas, new suggestions on what our members want and need. If we are to continue to succeed, YOUR participation and support is essential. It is YOUR association. That's what makes IBANYS unique. The work goes on, and we're in it together.

**On behalf of our officers, board and staff: Thank you for all that you do. Let's keep moving forward together. Please feel free to call with any questions.**

Sincerely,



John J. Witkowski  
President & CEO