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2012 GSB Session Dates

Graduate School of Banking
August 12-24, 2012

Bank Technology Management School
April 22-27, 2012

Human Resource Management School
April 15-20, 2012

Senior Management Seminar
August 19-22, 2012

Financial Managers School
September 23-28, 2012

GSB Online Seminar Series
Ongoing Throughout the Year

GSB’s Lessons Hit Home

Students Reminded to Stand Tall, Stay Involved and Strive for Excellence

For two weeks in August, many students on the University of Wisconsin-Madison campus wore a unique kind of Badger red t-shirt.

Those t-shirts, worn by the graduating Class of 2011 read “Proud to be a banker” – and it showed.

This year, nearly 620 students arrived on campus for one of GSB’s August resident sessions, including 509 students in the graduate school, 51 students in the Human Resource Management School, 24 in the Advanced HR Seminar and 32 in the Senior Management Seminar.

There were 194 students in this year’s Freshmen class which is up slightly over last year and demonstrates the continued demand for advanced management education, succession planning and leadership development in the financial industry.

Among the 2011 attendees were 21 international students from six countries— including Anguilla, Egypt, Grenada, Mongolia, St. Lucia and St. Kitts.

GSB students come from banks of all sizes and types, but many of them are vice presidents or assistant vice presidents (59 percent); many are 40 or younger (67 percent); and often, they have 15 years or less experience in banking (64 percent). Nearly half come from banks at or under $250 million in assets. A sense of optimism, perhaps stronger than in recent years, colored discussions both in the classroom and outside of it.

“Some of us have seen lending get a little better in recent months, and we’ve been talking about that,” said junior class president Michelle Gross, vice president and information systems officer at State Bank of Bement in Bement, Ill.

Increasing regulatory burden remained a recurring theme incorporated into many courses.

“Every topic we’ve had every day is something we’re all dealing with at home,” Gross said. “One thing GSB does very well, through their advisory council and the professors they have on campus, is to keep classes relevant.”

Throughout their time on campus, instructors and speakers reminded bankers of an additional professional obligation.

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Brendon Wilkinson has run up against a challenge or two in his 40 years.

In 2008, his wife, Michele, was diagnosed with breast cancer as he started the 25-month program at GSB. Two years later, the couple signed up for the national Ironman competition in Madison, having never before competed in a triathlon. Last June, he was promoted and became president of a $78 million bank in a county hit especially hard by the recession.

Perseverance has played more of a role than luck for Wilkinson, whose father and grandfather were bank presidents. After graduating from St. Norbert College in 1993, he took a teller position with Valley Bank in Madison. He found a mentor to help guide him into the management training program, which landed him his first business banking role.

But then, his career took another turn when he had the opportunity to buy a photography studio business with family members. “This was at a time when many of the larger banks were regionalizing, so I decided to take off my tie and make a change,” Wilkinson said. The business had five locations and employed about 50 people in the Madison area.

Eight years later, around the time that Wilkinson graduated from the Executive MBA program at the University of Wisconsin-Madison, he connected with Bill Albright, then-president at First Community Bank. Albright was developing his bank’s succession plan and saw Wilkinson’s potential. Wilkinson came on board as a vice president in 2007.

The following year, he enrolled at the Graduate School of Banking. Given his wife’s recent cancer diagnosis at the time, “there were some cloudy days and interesting balancing acts taking place between school, work and family life, but I am happy to say she is now doing well,” he said.

The economic meltdown was in full swing when Wilkinson first came to GSB. “I was fortunate to have Jim Johannes as an instructor,” he said. “Jim’s take on the Fed’s monetary policy and Tom Farin’s pricing analytics were especially useful back at work.”

He looks back on late-night study sessions at the Nitty Gritty and Bank Sim as especially memorable. “As with any educational experience, what you learn from your peers is as important as what you learn in the classroom – GSB was no exception,” he said. “My experiences provided a professional network of industry peers who I continue to keep in touch with to this day.”

Michele Wilkinson, a fitness instructor, didn’t let chemotherapy stand in the way of her goals. She continued to run races, including the Chicago Marathon, and completed a triathlon during that time. The couple had watched a friend compete in the Ironman, and in 2010, they decided to go for it.

“We signed up for the race for a number of reasons, but the most notable was to put an exclamation point on the successful completion of Michele’s cancer therapy,” Wilkinson explained.

With her cancer in remission, they took turns training in the early morning and evenings while the other cared for their two children, ages 12 and 9.

In September 2010, Michele crossed the Ironman finish line wearing her trademark pink cape, hand-in-hand with Brendon after swimming 2.4 miles, biking 112 miles and running a 26.2-mile marathon. In all, she has raised $24,000 for the Susan G. Komen for the Cure affiliate in Madison.

In the year ahead, Brendon Wilkinson will literally hit the ground running, both as president of the bank and an athlete.

“Together, the pace of regulatory changes, record-low mortgage interest rates and a slow-to-improve economy in Rock County will surely keep me busy,” he said. “Outside of work, Michele and I are participating in the Twin Cities Marathon this October – and we are considering another run at Ironman in 2013.”
HR Management School Moving to April

Students May Also Choose to Attend Remotely

GSB’s well-known Human Resource Management School is moving to spring, rather than taking place concurrently with the GSB session in August. It will be offered again April 15-20, 2012, in Madison. The change is in response to student requests and will also provide scheduling flexibility for faculty who teach in other GSB programs.

And, for the third time, the HR Management School will be offered via live webcast for those who wish to participate remotely. Those who choose the online option will have access to live, streaming video and audio each day and the ability to interact with other students. Sessions are also recorded in case your schedule does not allow you to participate in some, or all, of the live sessions during the School.

The flexibility to attend in April or via remote connection makes the HR Management School unique – as does the program content, said lead instructor Terry Saber, director of strategic advisory services for Wipfli.

“The HR Management School equips students to align their human resources strategic plan with the bank’s overall strategic plan,” Saber said. “We make sure that HR managers learn the business of banking so they can sit on senior management teams and talk the language.”

Saber, who has taught at GSB for 25 years, also points out that faculty members come from a variety of backgrounds, including academics, consulting, and financial services companies. As a result, the curriculum changes each year to keep up with real world issues.

Participants in the program range from senior executives to vice presidents, assistant vice presidents, HR managers and HR staff, and they come from banks ranging in size from under $25 million to more than $1 billion in assets.

“While we encourage students to take advantage of the networking benefit of attending the residential program in Madison, distance education is a growing option for those who cannot be away from their banks or their families during the week the school is offered,” said Becky Westphal, assistant vice president of professional development at GSB. “Our students requested it and we gladly took the steps to allow remote participation.”

Scholarships are also available specifically for the HR Management School. Distributed through GSB’s sponsoring state bankers associations, they pay $925 toward tuition.

In addition, the Prochnow Foundation offers one at-large scholarship award.

For more information about the school, see www.gsb.org/hr.htm.
"Bankers need to be engaged in the political and regulatory process now more than ever as the CFPB and other requirements of Dodd-Frank are implemented. The basis for our business is relationships, and that goes far beyond relationships with our customers to include relationships with our governmental representatives and our regulators. Now is the time to be involved," said commencement speaker Craig Goodlock, chairman and CEO of Farmers State Bank in Munith, Mich.

Renowned endurance athlete and financial services consultant Juli Lynch encouraged students to help whomever is "hurting the most" within their organizations to bring everyone up to a high-performing level. She illustrated this point with details from her grueling experience in a 10-day adventure race that aired on the Discovery Channel. The lone woman on a team of Navy SEALS, Lynch pushed herself to the limit of what she thought was possible.

"There was a part of me that had to dig inside and find the courage to not allow that part of me that was questioning whether I was absolutely crazy to go and do this," Lynch said.

"Banking is not the same as it was for our fathers, is it?" she continued. "There are challenges all around at this time, for you as bankers … and yet whenever there’s challenge that requires courage, and whenever there’s risk, there’s opportunity. So one of the questions for you to ask yourself while you’re here is, ‘Am I up for the risk? Can I find more excitement in all the bad news, the bad press about banking, the bad things that are happening financially – can I get excited about that because I can see there’s an opportunity to push beyond the limits that we’re seeing right now to create something new?’"

Lynch’s presentation was one of three bonus sessions offered through the GSB Distinguished Speaker Series. Event sponsors included Bankers Bank, Madison, Wis.; Federal Home Loan Bank of Chicago; Federal Home Loan Bank of Des Moines; Wind River Financial, Madison, Wis.; and Wipfli LLP, Minneapolis.

Kent Stickler, a GSB instructor and president of Stickler Learning, Inc., offered intriguing insight into emotional intelligence and the research of Daniel Goleman.

"It used to be these skills – emotional intelligence, or EQ – were nice to have; now they’re a must-have," Stickler said.

Yuri Maltsev, a former adviser to top Russian officials and currently a professor of economics at the University of Dallas and Carthage College, told a cautionary tale of adopting socialist practices.

"The U.S. has a chance to learn from the mistakes of others," he pointed out.

Recordings from the Distinguished Speaker Series are available at www.gsb.org/geb_speakers.htm.

PHOTOS: GSB Seniors enjoy time with friends on the lakefront UW Union Terrace following an evening keynote presentation at the GSB session in August.

Proud GSB Bankers Share Insights on Being a Banker Today

“I am proud to be a community banker because I get to explain to the first time car buyer with no credit how the entire system works and see the excited expression on their face when you tell them, yes, go buy that car! I am proud to be able to deliver goodie bags to our farmers during harvest and teach our high school seniors about credit and how it can affect them. I am proud when I go to Washington, D.C. or Springfield, Ill. and talk to our legislators about all of the good things our banks are doing for our communities and their people. Banking may have changed over the years, but I’m very proud to be a part of a profession that takes care of its customers, employees and community.”

- Michelle Gross
Vice President and Information Systems Officer
State Bank of Bement, Bement, Ill.
GSB Class of 2012
"I disagree with those who say there's a need to restore integrity to banking. Did any of you compromise your principles and thus cause the financial crisis? Have any of you acted with less integrity because times were tough? I know my bank's reputation is the most valuable asset we possess, and I will not, and have not, compromised my integrity, nor that of my bank for any reason, let alone to meet some esoteric financial goal. Ask your customers. My guess is they continue without reservation to place their faith in you to safeguard their money, their personal information, and their financial well-being."

– Craig Goodlock
Chairman and CEO of Farmers State Bank, Munith, Mich.
GSB Class of 1992

"The banking industry is the most intricate piece in the puzzle that is not just our financial system, but better yet our economic model. Serving our communities is our vital purpose. I have great pride in knowing that each day bankers such as myself continue this practice with great integrity and personal satisfaction!"

– Nick Hadley
Vice President, Community Bank of Pleasant Hill, Pleasant Hill, Mo.
GSB Class of 2011

"Banking continues to be an exceedingly worthwhile profession and the work that we do has a positively profound impact on the lives of our customers, our communities, and collectively, on our nation as a whole. I'm proud to be called a banker and honored to work with so many fine and caring professionals in our industry."

– Greg Smitley
President & CEO, MarkleBank, Markle, Ind.
GSB Class of 1999
GSB Welcomes New Trustee Rose Oswald Poels

Comprised of the chief executives from its sponsoring state bankers associations, as well as representatives from the Banker Advisory Board and Academic Committee, the GSB Board of Trustees recently welcomed Rose Oswald Poels. Poels became the new president and CEO of the Wisconsin Bankers Association in May, succeeding Kurt Bauer in the role.

Poels has been in the banking industry for more than 20 years. She joined WBA in 1993 in the legal department. Most recently, she managed several departments and served as general counsel for the WBA subsidiary Financial Institution Products Corporation.

In addition to teaching many industry schools and programs, she has been a GSB instructor for the past five years and has served as section leader of Law and Regulation in Banking.

Serving as chair of the Board of Trustees is Joe Witt, president and CEO of the Minnesota Bankers Association; as vice chair is Rick Clayburgh, president and CEO of the North Dakota Bankers Association; and as secretary is Chuck Stones, president, Kansas Bankers Association.

GSB extends its gratitude to immediate past chair Linda Koch, president and CEO of the Illinois Bankers Association, for her leadership.

Joining them on the Board are:
- George G. Beattie, president, Nebraska Bankers Association;
- Roger M. Beverage, president and CEO, Oklahoma Bankers Association;
- James R. Biery, president, CEO and treasurer, Pennsylvania Bankers Association;
- Ballard W. Cassady Jr., president and CEO, Kentucky Bankers Association;
- Don A. Childears, president and CEO, Colorado Bankers Association;
- Max Cook, president, Missouri Bankers Association;
- S. Joe DeHaven, president and CEO, Indiana Bankers Association;
- Curtis A. Everson, president, South Dakota Bankers Association;
- Eric Sandberg, president and CEO, Texas Bankers Association;
- John K. Sorensen, president and CEO, Iowa Bankers Association;
- Michael M. Van Buskirk, president and CEO, Ohio Bankers League;
- Rob Fouberg, senior vice president and general counsel Dacotah Bank, Aberdeen, S.D.;
- Alex Williams, president and CEO, Halstead Bank, Halstead, Kansas; and,
- James M. Johannes, associate dean for executive education and director, Puelicher Center for Banking Education, and Aschenbrener professor of banking & finance at the School of Business, University of Wisconsin-Madison.

Banker-Led Course Earns Positive Reviews

Three banking experts stepped up to teach a new senior-year course at the Graduate School of Banking.

Their expertise came from real life, and their credentials spoke for themselves. Called Leadership Lessons Learned: Forward to Execution, the course shared best practices as part of the senior class’ leadership curriculum that was moderated and developed by GSB Section Leader, Terry Saber.

Instructors were Mike Jacobson, president and CEO of the $361 million Nebraskaland National Bank in North Platte, Neb.; Greg Smitley, president and CEO of the $334 million MarkleBank in Markle, Ind.; and Jeff Voss of J.M. Voss and Associates, Frankfort, Ill.

Students rated the class highly – one senior described it as the best course of his GSB experience.

For more information about the next GSB session, which begins on Aug. 12, 2012, see www.gsb.org/gbp.htm.
Popular New School Puts Bank IT Officers to the Test

The first-ever session this spring filled quickly, the fall session was near capacity, and the spring 2012 session is already two-thirds full. So, we encourage IT professionals to register now for the next Technology Management School, April 22-27 in Madison.

IT professionals and information security officers have a job like no other at the bank – now there is a school designed specifically for them.

Students leave the school armed not only with the in-depth knowledge taught in lectures, small group discussions and interactive labs, but also an extensive contact list of IT colleagues at banks across the country. They’re also connected with faculty members – academics and consultants who have extensive backgrounds and expertise working primarily with financial institutions – with daily experience in the IT field.

Curriculum for the week-long school focuses on both the business of banking and IT management. Areas of study include:

- Managing information technology
- Emerging bank technologies
- Disaster recovery and incident response planning
- IT risk assessment
- IT regulatory issues
- Information security and data privacy
- IT bank simulation labs that cover web application attacks and network penetration
- Bank profitability analysis
- Asset/liability management
- Bank competition and regulatory environment

Students stay at the Fluno Center for Executive Education on the University of Wisconsin-Madison campus, and daily meals are included.

Register early, as this program is expected to fill quickly. Go to www.gsb.org/IT.htm.

GSB and SBAs Partner on Workshops

Joint Programs with State Associations Feature Popular Instructors, Topics

For the past two years, the Graduate School of Banking has been partnering with state bankers association to offer one-day programs on location.

One example is a hands-on, interactive workshop led by Robert McGoffin on Today’s Community Bank Model: There is No ‘Normal’ Anymore. McGoffin is an experienced bank consultant who operates www.askourbanker.com, an instructor at GSB, and the lead instructor for the GSB Senior Management Seminar.

The community banking program focuses on several key areas, including improving the bank’s efficiency ratio; growing loans and/or deposits in this economy; raising non-interest income; reducing interest expenses; and, using affordable technology and electronic banking to remain competitive.

Another program is Reinventing A/L Management in Challenging Times: Making it Make Sense and Make Money, taught by Tom Farin, CEO of Farin & Associates, a widely known banking industry lecturer and consultant who serves on the GSB faculty and is the lead faculty for the GSB Financial Managers School.

The A/L workshop examines critical topics such as capital planning; managing risk/return; using cost-effective non-core funding; loan and deposit pricing; the ALCO process and more.

“These new, one-of-a-kind joint programs have generated a positive response already,” said Kathy Kienitz, assistant vice president, marketing & banker relations at GSB. “Many bank executives are eager to attend programs led by GSB’s well-known instructors, and they help us get out the word to others.”

For more information on dates and locations of these workshops and others – or to custom-design a new program, please contact GSB’s Becky Westphal at 800-755-6440.
2011-12 GSB Banker Advisory Board

These banking leaders, who are GSB graduates, endorse the program and serve as advisors to GSB on curriculum, marketing and leadership development issues. GSB encourages you to contact them. For complete contact information, please visit gsb.org/alumni_board.htm

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