Two successful spring programs kicked off the 2014 Graduate School of Banking season on the University of Wisconsin-Madison campus, offering specialized training to bankers working in information technology and human resources.

The Bank Technology Management School, March 30 - April 4 at the Fluno Center, drew 46 bank IT professionals from around the country. An introduction to the business of banking helped students put into context the work they do every day, providing a thorough overview of bank profitability, asset/liability management and regulation. Next, students delved into various aspects of the information technology officer role, including IT project management, vendor management, risk assessment and incident response planning. Other sessions guided attendees through emerging technologies and the process of strategically evaluating which of them best meet the needs of a particular institution.

Another key focus of the weeklong program was staying ahead of the latest regulatory exam “hotspots” in information technology. Students received first-hand exposure to some of the hacking threats their banks may face, learning how to prevent and mitigate potentially dire situations through penetration testing, vulnerability reports and other techniques.

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Alumni Profile: Mike Adelman
Next Generation Education, Outreach Important to New Association Executive

Mike Adelman says his career has been an example of being in the right place at the right time and making the most of the right opportunities.

The president & CEO of the Ohio Bankers League since January, Adelman started as an intern in the Ohio House of Representatives in 1991 after earning a master’s degree in public administration at Ohio University.

He became a fiscal analyst for the state’s House Republican Caucus. His next role, as capital development analyst for the Ohio Board of Regents, gave him experience working with universities and colleges on their construction projects. Next, he worked as a budget analyst in the Ohio Office of Budget Management, and then as an administrator in the Department of Taxation.

In 2003, he joined the OBL staff as vice president of state government relations. “I had a great network of connections within the Legislature, the Executive Branch and a variety of different industries,” Adelman said. “It was a great way to parlay my experience and relationships and really begin to learn the real meat and potatoes of banking so that I could advocate for the industry.”

Early on Mike Van Buskirk, then president & CEO of the League, encouraged him to attend the Graduate School of Banking.

“It was a little daunting. I had been out of college for 15 years at that point and had never worked at a bank. But I viewed it as an opportunity where I could really learn a lot more about the fundamentals of banking and develop a network of great bankers from around the Midwest that I could call on to help educate me,” Adelman said.

He found his group – bankers from Ohio, Wisconsin, Nebraska, South Dakota and West Virginia – when he started the three-year GSB program in 2006. They were all at relatively the same point in their careers and around the same age, and their conversations helped Adelman connect what he learned in the classroom to the issues that bankers encounter.

Adelman called upon members throughout Ohio for the intersession projects, one of which involved working with lending portfolio data for a bank over the course of two years. “They gave me great access to information and the people within their institution, and they were really kind in hearing me through on my recommendations,” he said.

That meant putting in significant extra time outside regular working hours. “I really didn’t do any all-nighters back in my college days, but I caught myself doing some all-nighters to stay on track for GSB. Between having a full-time job and my family, I needed to be able to find the time to get the work done,” Adelman said. He and his wife, Carrie, have three daughters. The oldest is now a high school freshman and his identical twins are in seventh grade, active in academics and athletics.

Leading OBL’s staff of 17 and membership of 200 banks and thrifts, Adelman continues to make banking education a top priority.

About three years ago, OBL’s Board of Directors established a group of 15 bankers to brainstorm ideas for developing additional “bench strength” to better prepare the industry for the outflow of baby boomers. The association’s Next Generation Advisory Board came up with its own bylaws, goals and a plan to pursue them.

They landed on two key goals. The first is to draw new people into the industry and become “deliberate” bankers. This means reaching out not only to individuals with a background in finance, accounting or economics, but also those with information technology, human resources, marketing and communications, legal and other backgrounds, Adelman explained.

“There’s a lot of great talent looking at other fields from day one. We thought, why don’t we try to get to them sooner so we can bring some of that talent our way?” he said.

The advisory board is still working on a specific action plan, which may include creating a statewide internship program, setting up a speakers’ bureau for outreach to college students, and developing a degree-granting banking program at an Ohio college.

The second goal was to launch the OBL Next Generation of Bankers Conference. The first conference last fall drew 150
Community banking is not for the faint of heart—an intense regulatory burden, succession planning, consolidation, governance, tight margins, talent management and more all contribute to significant challenges for community bankers. It’s not enough to merely survive, but to thrive despite the challenges. That's entirely possible and realistic, but it requires a keen understanding of the important issues of the day. Unprecedented, challenging times create new and continued opportunities for enhanced performance. The key is agile leadership, effectively staying abreast of current issues, and a passion for the industry.

The 2014 Advanced Management Forum (October 29-31 at the Fluno Center for Executive Education on UW-Madison campus) will address the critical issues facing community bankers with an emphasis on thriving and prospering not simply surviving.
GSB Online Seminars Offer A Wide Variety of Programs Across All Areas of Bank

**A/L MANAGEMENT**

- Bond Strategy: Preparing for the Fed’s Exit Plan
- Capital Planning Webinar Series
- Credit Risk: Management & Integration with A/L Management
- Daily Dose of Derivatives - An Essential Part of Bank Management
- Enterprise Risk and the ALCO Process: Building Your Capital Buffer through ALCO Stress Testing
- Interest Rate Risk Basics: Managing Earnings and Value at Risk
- Liquidity Risk: Basics - Measuring and Managing
- Managing a Dynamic ALCO
- Managing Deposit Costs in a Rising Rate Environment
- The Fundamentals of Loan Pricing

**GENERAL BANKING**

- Ag Lending in a New Business Climate
- Understanding the Business of Banking and Factors that Drive Profitability

**HR MANAGEMENT**

- Coaching for Better Performance
- Delegating for Effectiveness
- Eight Habits of Effective Bank Managers
- Employment Law Update
- Handling Conflict in the Workplace
- Interviewing Skills for Better Hires
- Managing Generations in Today's Workplace
- Win the Talent War! Robust Talent Management and Holistic Succession

**HSA TRAINING PROGRAMS**

- Advanced HSAs
- HSA Basics

**IRA TRAINING PROGRAMS**

- Establishing and Amending IRAs
- IRA Basics
- IRA Beneficiary Distributions
- IRA Contributions
- IRA Conversions and Recharacterizations
- IRA Reporting

**LENDING**

- A Practical Guide to Consumer Lending
- Advanced Tax Return Analysis for the Banker
- Analyzing the Company's Liquidity Position Using the Cash Conversion Cycle
- Business Cash Flow Basics and Global Cash Flow Integration Issues for Lenders and Analysts
- Calculating and Maintaining the Allowance for Loan and Lease Losses
- Commercial Real Estate Appraisals: Reviewing and Interpreting
- Commercial Real Estate Cash Flow: Analyzing Income Producing or Rental Real Estate, Plus Global Cash Flow Issues
- Financial Statement Projections: Going Beyond Historical Ratio and Cash Flow Analysis to Make a Simplified and Effective Forecast
- Global Cash Flow Analysis: Examples, Issues and Obstacles
- Implementing and Disclosing ARMs Program
- Key Ratio Analysis: Calculating the Numbers Correctly
- Keys to Understanding Personal and Global Cash Flow from Tax Returns
- Loan Underwriting Mistakes
- Monitoring and Updating Real Estate Values: Using Real Estate Cash Flow and Other Resources Beyond the Initial Underwriting
- Overlooked Evidence - Getting More Info from Personal Financial Statements
- Problem Loan Identification and Prevention
- SBA 504/CDC Loan Guaranty Program
- SBA 7(a) Loan Guaranty Program
- SBA Express Loan Programs
- SBA Guaranteed Small Business Lending Overview
- Successful Workout Strategies for Problem Loans
- Understanding C&I Loan Structuring, Loan Agreements and Covenants
Underwriting Business Acquisition Loans for Small Companies Using Credit Risk Ratings to Determine Asset Quality
Who Stole My Borrower? Innovations in Small Business Lending

**MANAGEMENT**

- 2014: The Economic Outlook and Bond Portfolio Strategy
- Board Succession: Best Practices
- Common Mistakes in Mergers and Acquisitions
- Enhancing Shareholder Value through Corporate Transactions
- Five Ways to Improve the Value of Your Organization
- It’s Time for Subchapter S
- Leverage the Middle of Your Organization
- Reducing the Cost of Regulatory Compliance
- Risk Management for Community Banks
- Survival of the Fittest! New World Strategies for Every Community Bank to Ponder
- Survive and Thrive: Six Strategic “Must Dos” and Best-Practice Strategies
- Three Ways to Improve Your Strategic Planning

**MARKETING**

- Creating Compelling Advertising for Community Banks
- Money Saving, Money Making Marketing Ideas
- The Evolution of Social Technology - Are You Keeping Up (and Connecting) with Your Customers?

**RELATIONSHIP BANKING**

- Build an Effective Referral Program in 60 Days
- Essentials to Improve Your Business Development Program
- Getting in the Door with Prospects
- Managing the Customer Experiences - It’s a Bottom Line Necessity
- Recipe for an Effective Sales Environment
- The First Three Calls on a Prospect: Proven Techniques for Building Momentum

**TECHNOLOGY**

- Easy To Use Audit Tools that Won’t Break the Bank
- Emerging Technologies and Security Update: The Road Ahead
- Five Steps to a Successful IT Risk Assessment
- IT Audit for Community Banks
- Security Awareness and Social Engineering
- Social Media for Financial Institutions and Regulatory Expectations
- The Evolving Role of the Information Technology Professional

**Online Seminars**

**Take On Specific Security Issues**

GSB’s popular Online Seminars cover topics in many core areas, including A/L management, compliance, director education, funding, human resources, HSAs, IRAs, lending, management, marketing, relationship banking, and technology.

In addition to the new Bank Security School, upcoming information technology and information security seminars include:

- Operational and Technology Due Diligence (May 13)
- Penetration Testing: Start-to-Finish (May 19)
- Hacking Headlines (May 20)
- Security Awareness and Social Engineering (May 7; offered again Nov. 12)
- Five Steps to a Successful IT Risk Assessment (Sept. 10)
- IT Audit for Community Banks (Sept. 24)

One registration fee grants unlimited access to the seminar when it’s offered and for 90 days after that. It’s a cost-effective way to train multiple staff people when it’s convenient for them, without time away from the bank. See http://gsb.org/online-seminars/overview.php for a complete list of upcoming seminars.
New School Arms Information Security Officers With Knowledge

Target, Facebook, The New York Times, the National Security Agency, the Federal Reserve and JP Morgan Chase were among the many entities that had to deal with major public security breaches in 2013, exposing the personal information of millions to data thieves.

For banks, the stakes are even higher when personal information is compromised. Financial institutions lost an estimated $1.5 billion from phishing attacks alone last year.

GSB’s new Bank Technology Security School aims to better prepare information technology and information security staff for the daily business of safeguarding banks and their customers. The school, which will be held Sept. 28 through Oct. 3 at the Fluno Center in Madison, provides in-depth sessions on topics including:

- The business of banking;
- Information security laws and regulations;
- Responsibilities that an IS professional must manage, including assessments and testing;
- Using virtualization infrastructure;
- Maintaining a strong network defense, including mobile and wireless security;
- Network penetration/hacking and ethical web hacking; and
- This is a very hands-on program that utilizes hacking labs and application sessions to reinforce concepts learned.

Registrations must be received by Aug. 29, but early registration is encouraged as many programs fill early. For more information, see http://gsb.org/is/Technology-Security-Overview.php

GSB Supports State Banking at these Upcoming Events

The Graduate School of Banking is pleased to support a variety of quality events for bankers. Through a combination of sponsorships, advertising and exhibiting, GSB has been involved with a number of outstanding offerings this year, including but not limited to:

- National Education Directors Forum
- Caribbean Association of Banks Conference
- Illinois Bankers Association – ONE Conference and Annual Convention
- Indiana Bankers Association – Mega Conference and Future Leadership Conference
- Iowa Bankers Association – Annual Convention, Leadership Institute and School of Banking
- Kansas and Nebraska Schools of Banking
- Kansas Bankers Association – Young Bankers
- Kentucky Bankers Association General Banking School
- Tri-State Leadership and HR Conference - Nebraska, Missouri and Kansas
- Michigan Bankers Association BEST Conference
- Minnesota Bankers Association – Senior Management Conference and Commercial Lending School
- Missouri Bankers Association – School of Bank Management and Young Bankers
- North Dakota/South Dakota Annual Convention
- North Dakota Bankers Association Bank Management Conference and CFO, HR and IT Peer Groups
- South Dakota School for Experienced Ag Lenders and Dakota School of Lending Principles
- Ohio Bankers League – HR Conference and Young Bank Leaders Conference
- Wisconsin Bankers Association Bank Executives Conference and HR Conference
- Texas Bankers Association HR, IT and CFO Conferences
- Nebraska Bankers Association IT Conference and Annual Convention
Financial Managers School Keeps CFOs Up to Date

Registration Open Now for September Program

Bank profitability, accounting, asset/liability management, financial reporting and regulation are just some of the issues that demand banks’ chief financial officers attention.

The weeklong Financial Managers School, Sept. 21-26 at the Fluno Center on the UW-Madison campus, integrates a case study that will be used daily to cover must-know information for CFOs at community financial institutions.

“In this program, we really emphasize the steps that bank CFOs need to take to be in compliance with changing regulations as well as to effectively manage performance,” said lead instructor Tom Farin, president & CEO of Farin & Associates, Inc.

Class time includes lectures, small group discussions and computer simulations covering a wide range of subjects, including:

• Developing an effective capital planning strategy;
• Using the annual planning process to respond to change and make effective decisions on risk-return tradeoffs;
• Analyzing peer and trend analysis to develop a risk management profile with effective measures and goals;
• Examining interest rate risk and the measurement systems of gap, duration, dynamic income at risk, static and dynamic value at risk;
• Using an A/L model to evaluate risk-return tradeoffs;
• Communicating financial information to management for responsible decision-making;
• Evaluating liquidity risk management strategies and funding options;
• Reviewing investment portfolio management strategies and investment policy issues;
• Examining effective credit risk management including loan policy, tracking issues, and integration with the ALCO process;
• Pricing loans using benchmark securities;
• Installing an effective deposit pricing process with decision-making tools for choosing the best retail and wholesale funding options;
• Making better decisions by measuring the profitability of the organization, lines of business, products and customers; and
• Using profitability analysis tools in the product development process.

Attendees can earn 44 continuing professional education credits at the school, which is jointly sponsored by GSB and the Financial Managers Society. For more information or to register, see www.gsb.org/fms/Financial-Managers-overview.php.

...“Alumni Profile: Mike Adelman “ continued.

bankers; the next is planned for September. “We’re building on the momentum from last September and looking for ways to plug these bankers in,” Adelman said. For example, OBL will have a booth staffed by bankers that it can take to career fairs around the state.

Establishing a uniform state banking charter for Ohio’s banks, thrifts and savings & loan institutions is another major focus of Adelman, his staff and members. They hope to introduce and enact the change next year.

With a membership that has been growing even throughout the recession, OBL is positioning itself well for the future. “We’re working hard to make sure that we’ve got the best products and services, education and grassroots lineup possible so that we’re returning value back to the members that need it more than ever,” Adelman said.

As the head of one of GSB’s sponsoring organizations, he is now a trustee for GSB as well. “I’m honored beyond words to be a trustee, and I’m really excited to have a new opportunity to give back,” he said.
2013-14 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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