



Pennsylvania Association
of Community Bankers

CONVENTION

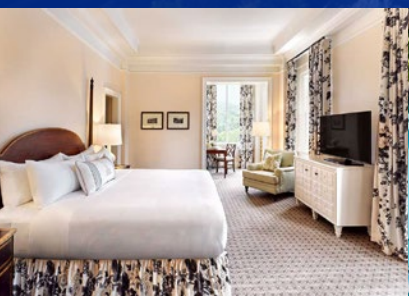
September 19-21

2024

The Homestead
Hot Springs, VA



CONVENTION REGISTRATION



YOU'RE INVITED!

PACB's 117th Annual Convention arrives September 19-21 at The Omni Homestead Resort in Hot Springs, Virginia!

For this year's convention, we have planned a variety of educational programs, speakers and events, all focused on providing you with innovative ideas and creative ideas designed to keep our community bank strong and profitable!

Grow Your Banking Knowledge!

This year, PACB again provides our experienced bank members, associate members, and preferred providers an exceptional opportunity to learn from industry providers, exceptional speakers and presenters on a variety of subjects of interest in the community banking industry.

You can be a part of the shared vision of success and growth by participating in an exchange of ideas at the education sessions, connecting with other session attendees, providing you with many learning opportunities and new strategies to implement at your community bank.

Network with Exhibitors and Sponsors

Convention guests will connect with event exhibitors and sponsors offering innovative solutions to meet your bank's needs and challenges. New services and products will be presented, giving attendees the opportunity to create new relationships that can contribute to your bank's success, strengthen current vendor relationships, and create new ones!

Mix Business with Pleasure!

The PACB Annual Convention is an excellent venue to mix business and pleasure. Board members and executive management have a unique opportunity to engage in entrepreneurial and strategic conversations that may not occur elsewhere. The relaxed atmosphere at The Omni Homestead Resort can spur new conversations, ideas and partnerships, reaping many benefits for your organization!

Enjoy The Omni Homestead Resort

The Omni Homestead Resort has been delighting vacationers—including 23 U.S. presidents—for over 250 years. A \$140 million renovation aims to restore historic character to this Allegheny Mountain destination, from the Great Hall to the guest rooms and the bathhouses at the iconic Warm Springs Pools. This one-of-a-kind resort in Hot Springs, VA, features a two-acre water park and top-ranked golf courses, including the nation's oldest first tee in continuous use. Deepen the experience with a soothing massage at The Spa at Omni Homestead. Enjoy area favorites at eight charming restaurants and bars and taste wines from fine regional vintners. However you choose to spend your Hot Springs vacation at The Omni Homestead Resort, it's guaranteed to be memorable.

Scott Patton

PACB Chair
President and CEO
Mercer County State Bank
Sandy Lake, PA



Kevin Shivers, CAE SHRM-CP

President and CEO
PACB
Harrisburg, PA



KEYNOTE SPEAKER

SPONSORED BY



Friday, September 20, 2024

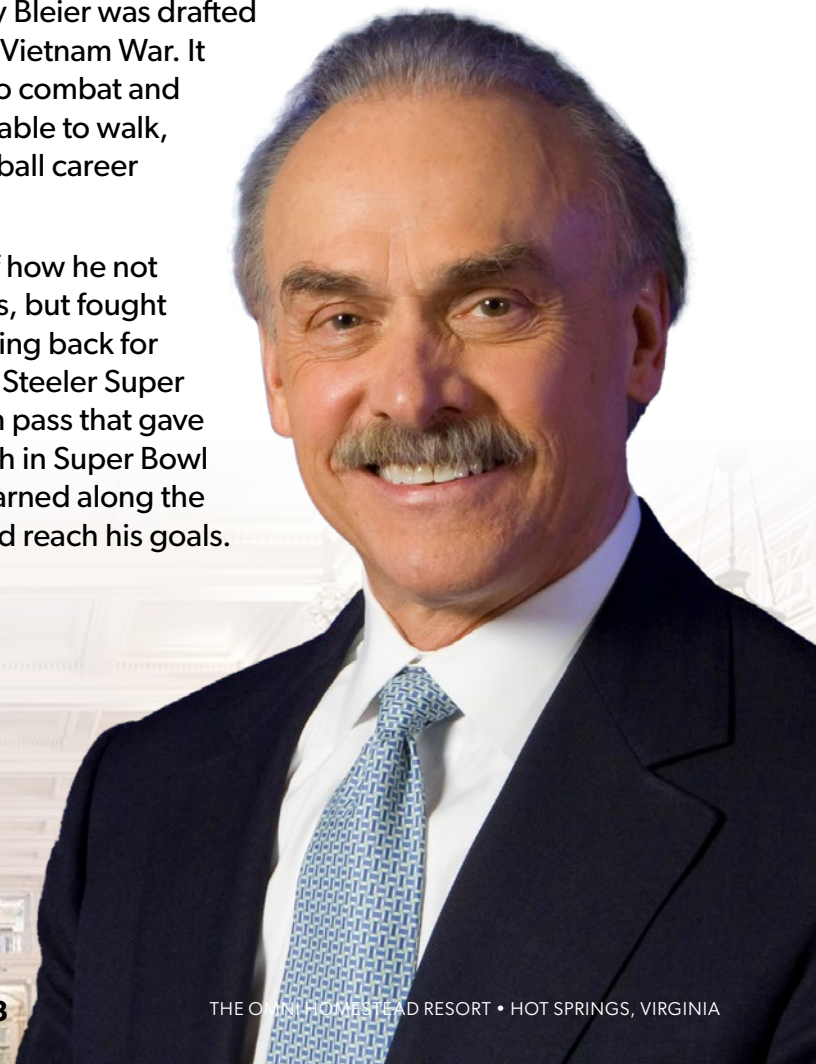
PACB CONVENTION KEYNOTE SPEAKER

ROCKY BLEIER

*Former Pittsburgh Steelers running back,
U.S. Army veteran and author*

After joining the Steelers in 1968, Rocky Bleier was drafted into military service at the height of the Vietnam War. It was during his service he was thrust into combat and seriously wounded, leaving him barely able to walk, potentially ending his professional football career before it began.

Rocky will share his remarkable story of how he not only healed from his debilitating injuries, but fought his way back, becoming a starting running back for the Steelers and playing in the first four Steeler Super Bowl victories, catching the touchdown pass that gave the team a lead it would never relinquish in Super Bowl XIII. He will also share the lessons he learned along the way to help him overcome adversity and reach his goals.



SPONSORS

THANK YOU

PACB wants to thank the organizations who have made early commitments to serve as **sponsors** for the 2024 Annual Convention! Their support and dedication to community banking is appreciated and applauded. Additional sponsors will join us as the event date approaches. Please check www.pacb.org for sponsor updates!



AGENDA AT-A-GLANCE

Wednesday, September 18, 2024

2:00 p.m. – 5:00 p.m.

Registration & Information

Exhibitor Registration & Installation

1:00 p.m. – 2:30 p.m.

PACB Services Board Meeting

3:30 p.m. – 5:00 p.m.

PACB Board Meeting

6:00 p.m. – 8:30 p.m.

Legacy Dinner: Celebrating PACB's Past Chairs

Invitation only — PACB Past Chairs, PACB Board & Community Bank CEOs

Thursday, September 19, 2024

8:30 a.m. – 5:00 p.m.

Registration & Information

8:30 a.m. – 10:00 a.m.

Morning Mixer: Breakfast with the Exhibitors

9:00 a.m. – 12:00 p.m.

Impactful Actions: Spouse Breakfast & Community Service Project supporting Caitlin's Smiles

10:00 a.m. – 11:00 a.m.

Refresh: Beverage Break

10:00 a.m. – 10:50 a.m.

Empowering Minds: Education Sessions

11:00 a.m. – 11:50 a.m.

Empowering Minds: Education Sessions

12:00 p.m. – 1:00 p.m.

Networking Exchange: Lunch with the Exhibitors

1:00 p.m. – 2:45 p.m.

General Session:

- 1:00 p.m. – 2:15 p.m.:

Opening Ceremonies & Annual Meeting

- 2:15 p.m. – 2:45 p.m.:

ICBA Washington Report – Brad Bolton, ICBA Past Chair

2:45 p.m. – 4:00 p.m.

Refresh: Beverage Break

3:00 p.m. – 3:50 p.m.

Empowering Minds: Education Sessions

4:00 p.m. – 4:50 p.m.

Empowering Minds: Education Sessions

6:00 p.m. – 10:00 p.m.

Touchdown Tailgate Party: Chair's Welcome Dinner

(All registered attendees & exhibitors invited)

Friday, September 20, 2024

8:30 a.m. – 5:00 p.m.

Registration & Information

8:30 a.m. – 10:00 a.m.

Morning Mixer: Breakfast with the Exhibitors

10:00 a.m. – 12:00 p.m.

General Session:

- 10:00 a.m. – 11:00 a.m.:

Legislative Panel

- 11:00 a.m. – 12:00 p.m.:

Keynote Speaker

12:00 p.m. – 1:30 p.m.

Networking Exchange: Lunch with the Exhibitors

1:30 p.m.

ENJOY! Free Time in the Afternoon & Evening

Join an organized gathering of golf with your peers planned by PACB.

Contact Tricia Willhide to sign up or for more information.

Saturday, September 21, 2024

8:30 a.m. – 10:00 a.m.

Registration & Information

8:30 a.m. – 9:45 a.m.

CEO Discussion: Breakfast Session

8:30 a.m. – 9:45 a.m.

Director's Discussion: Breakfast Session

8:30 a.m. – 9:45 a.m.

Morning Meet-Up: Networking Breakfast

All convention attendees outside of Bank CEOs and Directors welcome

9:45 a.m. – 11:00 a.m.

Refresh: Beverage Break

10:00 a.m. – 10:50 a.m.

Empowering Minds: Education Sessions

11:00 a.m. – 11:50 a.m.

Empowering Minds: Education Sessions

12:00 p.m. – 1:00 p.m.

Farewell Luncheon

EXHIBITORS

THANK YOU

PACB wants to thank the organizations who have made early commitments to serve as **exhibitors** for the 2024 Annual Convention! Their support and dedication to community banking is appreciated and applauded. Additional exhibitors will join us as the event date approaches. Please check www.pacb.org for exhibitor updates!

aunalytics



deluxe



AGENDA

NEW - Director's Track!

PACB is dedicated to supporting your community bank board. New this year, you will find education sessions curated especially for community bank directors. The sessions created for directors are indicated with a star. ★

WEDNESDAY, SEPTEMBER 18, 2024

- 2:00 p.m.–5:00 p.m. **Registration & Information**
Exhibitor Registration & Installation
- 1:00 p.m.–2:30 p.m. **PACB Services Board Meeting**
- 3:30 p.m.–5:00 p.m. **PACB Board Meeting**
- 6:00 p.m.–8:30 p.m. **Legacy Dinner: Celebrating PACB's Past Chairs**
Invitation only — PACB Past Chairs, PACB Board and Community Bank CEOs

THURSDAY, SEPTEMBER 19, 2024

- 8:30 a.m.–5:00 p.m. **Registration & Information**
- 8:30 a.m.–10:00 a.m. **Morning Mixer: Breakfast with the Exhibitors**
- 9:00 a.m.–12:00 p.m. **Impactful Actions: Spouse Breakfast & Community Service Project supporting Caitlin's Smiles**

This year, our project will be creating Bags of Smiles for Caitlin's Smiles, which will include handmade cards, activity kits, art supplies and toys. These Bags of Smiles will be donated to children in various medical facilities throughout Pennsylvania.

Caitlin's Smiles is a 501(c)(3) nonprofit based in Harrisburg, PA that delivers arts and crafts activities to children in medical facilities throughout PA and surrounding states. It's named in honor of Caitlin Mary Hornung, who fought brain cancer for nearly four years. During those years of treatment, she kept a positive attitude by finding joy in creating art. Four years after her passing, her mother began Caitlin's Smiles, keeping her daughter's smiling spirit alive.

- 10:00 a.m.–11:00 a.m. **Refresh: Beverage Break**

10:00 a.m.–10:50 a.m.

Empowering Minds: Education Sessions

Hidden Deposits: The Untapped Potential of Merchant Services

Sarah Humphrey, Director of Sales, Fitech by Deluxe



In the Fitech led session, we will discuss the direct relationship between optimized merchant services and deposit growth. You'll gain insight to real life examples and success stories that illuminate how to maximize the benefits of recurring income and a diversified revenue stream with merchant services. Whether you want to overhaul your merchant services or simply fine-tune your program, this session will get you started on the path to profitability.

LEARNING OBJECTIVES:

1. A clear understanding of the relationship between merchant services and deposits.
2. Strategies for optimizing merchant services to drive deposit growth.
3. Guidance from real-world success stories.

Strategies for Safeguarding Success: Mitigating Risk within your Branch Network

Glenn Grau, Executive Vice President, Sales, PWCampbell



This session will focus on mitigating risk within your branch network, whether optimizing existing locations or expanding into new markets. During this session, we will explore the critical role that understanding market demographics plays in tailoring financial services and branch environments to meet the specific needs of customers across different generations. Furthermore, we will explore the art of site selection and its impact on mitigating risk in bank expansion. We will cover how factors such as accessibility, competitive landscape, economic conditions, regulatory environments, and community

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engagement, help banks identify potential risks and challenges in expanding to new locations and allow for informed decisions that minimize risks and maximize opportunities for growth.

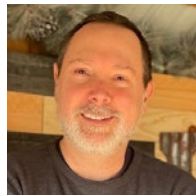
By combining a deep understanding of market demographics with strategic site selection practices, banks can chart a path to having a successful network of branches that aligns with the needs and aspirations of the communities they serve. Join us as we explore how these core elements can serve as a compass guiding banks toward sustainable growth and success.

LEARNING OBJECTIVES:

1. Understand the importance of market demographics in tailoring financial services and branch environments to meet the specific needs of customers across different generations.
2. Identify key factors in site selection for bank expansion to mitigate risks and maximize opportunities for growth.
3. Strategies for optimizing existing branch locations and expanding into new markets by combining a deep understanding of market demographics with strategic site selection practices.

★ Move Your Board from Tactical to a Strategic Asset

*Jeffery Marsico, President,
The Kafafian Group*



Break from “we’ve always done board meetings this way” and endless tactical discussions to discussion on strategy, risk management, financial dialogue, board education and executive sessions.

LEARNING OBJECTIVES:

1. Characteristics of a strategic versus tactical board.
2. Agendas that honor director responsibilities without the tactical grind.
3. Characteristics of good board composition.

11:00 a.m.–11:50 a.m.

Empowering Minds: Education Sessions

The Role of Artificial Intelligence in Revolutionizing Banking

*Thomas Grottke, Member,
Managing Partner and CEO,
The NBS Group LLC*



Artificial Intelligence (AI) has emerged as a transformative force in the banking sector, revolutionizing various aspects of operations, customer service, risk management, and decision making process. We will explore and discuss the applications of AI in banking, its potential benefits, challenges and prospects.

LEARNING OBJECTIVES:

1. Applications of AI in banking
2. Benefits of AI in banking
3. Challenges, considerations and future outlook

Increase Net Interest Margin and Win More Deals!

Dan Roderick, CEO, Strunk



In this session, we will explore how virtually every community bank in the country overprices their largest, most profitable customers, and underprices their smallest least profitable customers. The implication of this dynamic is we all lose out on profitable opportunities and potentially are at risk of losing highly profitable customer relationships. At the same time, we are leaving money on the table when pricing customer relationships that are marginally profitable or unprofitable for the bank. Many factors should be considered when setting rates on loans and deposits—what are they? We will discuss the factors that will allow your bank to maximize net interest income and grow profitably.

LEARNING OBJECTIVES:

1. What factors are drivers of loan and deposit profitability?

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2. How do I empower my lenders with the information they need to succeed?
3. What opportunities exist to increase net interest income and how can I win more profitable business?

★ Strategic Planning and Governance: Getting It Right in Today's Banking Environment

Stephen Donahoe, Partner,
Kilpatrick Townsend & Stockton LLP



This presentation will discuss the key interplay between strategic planning and corporate governance and will focus on the ways that strong governance can help a bank formulate and execute its strategic objectives. Topics will include areas that are important for banks of all sizes – from large public companies to small mutuals – such as the strategic planning process, board refreshment and diversity, executive and director succession planning and board-level and institution self-assessments. The discussion will also address how effective corporate governance can help institutions reduce strategic and regulatory risk and capitalize on business opportunities and conversely how banks can use business opportunities and strategic initiatives to address succession, refreshment and governance challenges.

LEARNING OBJECTIVES:

1. The importance of developing, implementing and continuously refining an effective strategic plan.
2. The continued emphasis on Board refreshment and director/officer character and fitness.
3. The value of thoughtful executive and director succession planning and self-assessments.

12:00 p.m.–1:00 p.m. **Networking Exchange:
Lunch with the Exhibitors**

1:00 p.m.–2:45 p.m. **General Session**

- 1:00 p.m.–2:15 p.m.

Opening Ceremonies & Annual Meeting

Welcome and Opening Remarks

Presented by **Kevin Shivers**, President
& CEO, PA Association of Community
Bankers



Annual Meeting

Presented by **Scott Patton**, President &
CEO, Mercer County State Bank



Secretary / Treasurer's Report

Presented by **Charles Trump**, President
& CEO, First Federal Savings and Loan of
Greene County



- Review of Financial Statements
- Presentation of Board Members Elected to Serve
- Presentation of Officers Elected to Serve
- Salutes

Introduction of Incoming Chair and Chair's Remarks

2023-2024 Chair, **Scott Patton**

Remarks From Incoming Chair

2024-2025 Chair, **Charles Crawford, Jr.**, Chairman & CEO, Hyperion Bank



PACB President & CEO's Report **Kevin Shivers**

Recognition of PAC Contributors

Chuck Leyh, Chair – FirstPAC, President
& CEO, Enterprise Bank



Adjournment of Annual Meeting

- 2:15 p.m.–2:45 p.m.
ICBA Washington Report
Brad Bolton, ICBA Past Chair



2:45 p.m.–4:00 p.m. **Refresh: Beverage Break**

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3:00 p.m.–3:50 p.m.

Empowering Minds: Education Sessions

Understanding the Relationship between Credit Cycles and Interest Rates

*Will Craycraft, Consultant,
HUB | Taylor Advisors*



Credit conditions are often indicators of banks' willingness to lend that helps sustain, inflate, or deflate economic activity. When economists discuss changes in the federal funds rate, the most discussed relationships are unemployment, gross domestic product, and inflation expectations. Credit conditions are frequently overlooked! This session evaluates the federal funds rate, lending activity, asset quality trends, and net interest margin to see how your institution could be impacted during the next rate cycle. Preparing for these inevitable changes can often be a lengthy process involving evaluating historical experiences, credit concentration migration, and loan pricing disciplines. Implementing these steps is not only a best practice, but a necessary exercise in protecting shareholder value.

LEARNING OBJECTIVES:

1. Determine how credit cycles and interest rates impact lending activity, asset quality, interest rate margin, and ultimately, profitability.
2. Recognize where we currently are in the credit and rate cycle.
3. Develop strategies to protect your bank from credit losses and prevent ROA and ROE compression.

The New CRA Final Rule: Preparing Your Program, Systems & Staff

*Steffani Jenkins, CRA Liaison,
ICBA CRA Solutions*



The Community Reinvestment Act (CRA) was enacted to encourage banks to help "meet the credit needs of their local communities, including low—and

moderate—income (LMI) neighborhoods, in a safe and sound manner." Over the last several years, the regulatory agencies have revised the CRA to strengthen its original intent while modernizing it to reflect current banking practices. The final rules have finally been issued and now we know what changes to expect. Join us to learn more!

This session will dive into the rules and provide best practices for preparing your CRA program to meet the upcoming regulatory expectations, including the impact the new rules have on asset size determination for performance tests, standards under the new tests, and activities to be considered for community development. No matter the size of your bank, this program will provide a comprehensive review of the applicable rules and provide best practices for updating policies, procedures, and practices.

LEARNING OBJECTIVES:

1. Understand the definition of "small," "intermediate" and "large" bank under the new rule along with key evaluations and important dates.
2. Learn about the new retail lending assessment Areas and how to comply.
3. Learn about community development activities, the new community development finance test, its requirements and what qualifies.

★ Fulfilling Your Fiduciary Duty in a Challenging Business Environment

*Reginald S. Evans, Partner,
Bybel Rutledge LLP
Erik Gerhart, Partner,
Bybel Rutledge LLP*

Today's business and banking environment is challenging in ways never experienced previously by boards of directors. This presentation will explore how fulfilling fiduciary duties have changed and how it has remained the same and how boards and board members can "up their game."



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LEARNING OBJECTIVES:

1. What is and to whom do we owe our fiduciary duty?
2. How has the fulfillment of our duty evolved over the years since the “GFC?”
3. How do we/I know if we got it right?

4:00 p.m.–4:50 p.m.

Empowering Minds: Education Sessions

Maximizing Your Bank’s Return — on People

Karen DiGioia, Vice President and Practice Lead, Herbein HR Consulting



During the widespread transformations and uncertainties impacting workplaces worldwide, it’s important not to overlook one foundational fact—ultimately, the success of any organization revolves around its employees. However, retaining and attracting talent today is incredibly challenging. According to a 2023 Gallup poll, 1 in 2 U.S. employees are open to leaving their job. The Burning Glass Institute’s Labor Market Tightness Index is as high as it’s been at any time in the last half-century. With these staggering statistics in mind, how can employers attract and keep the talent needed to maintain a thriving business?

LEARNING OBJECTIVES:

1. The state of the labor market and the importance of achieving an organizational shift in mindset from looking at people as expenses to seeing them as an investment crucial for overall success.
2. Key areas to invest in to maximize your ROT: Talent Acquisition, Talent Engagement and Organizational Development, Total Rewards.
3. Explore key questions you should be asking to assess your organization’s performance and readiness to maximize its ROP.

Battle Tested! Leadership Lessons from the Battle of Gettysburg

Dean Dusingberre, Co-Chair, Financial Institutions Group, Stevens & Lee



Dwight D. Eisenhower said that “leadership is the art of getting someone else to do something you want done because he wants to do it.” At Gettysburg, Union and Confederate commanders faced a series of challenges in getting someone else to do something under the enormous stress of battle. How they responded and the results they obtained contain critical lessons for today’s leaders.

LEARNING OBJECTIVES:

1. Examine leadership principles and concepts, including emotional intelligence, succession crises, effective communication and strategic vision.
2. Review historical analysis of Gettysburg and how tactics from the 1863 battlefield can help today’s business leaders.

★ Corporate Governance — How to be a Better Director

Nicholas Bybel, Jr., Partner, Bybel Rutledge LLP



This presentation will examine the evolution of the director’s role and how the expectations of directors have changed in recent years. It will explore how better board governance can increase the probability of better board decisions and corporate outcomes. It will start with a discussion of governance (and cultural interactions therewith) at a 30,000 foot level and bring governance in for a safe landing with practical governance actions and next steps.

LEARNING OBJECTIVES:

1. What is “Better Board Governance?”
2. How do we implement it?
3. What stands in the way of “Better Board Governance” and how to avoid the roadblocks.

6:00 p.m.–10:00 p.m. **Touchdown Tailgate Party: Chair’s Welcome Dinner**

(All registered attendees & exhibitors invited)

AGENDA

FRIDAY, SEPTEMBER 20, 2024

8:30 a.m.–1:30 p.m. **Registration & Information**

8:30 a.m.–10:00 a.m. **Morning Mixer: Breakfast with the Exhibitors**

10:00 a.m.–12:00 p.m. **General Session**

- 10 a.m.–11 a.m. — **Legislative Panel**
- 11 a.m.–12 p.m. — **Keynote Speaker**

12:00 p.m. - 1:30 p.m. **Networking Exchange: Lunch with the Exhibitors**

1:30 p.m. **ENJOY! Free Time in the Afternoon & Evening**

Join an organized gathering of golf with your peers planned by PACB. Contact Tricia Willhite to sign up or for more information.

Check out the array of activities available at [The Omni Homestead Resort & Spa.](#)

SATURDAY, SEPTEMBER 21, 2024

8:30 a.m.–10:00 a.m. **Registration & Information**

8:30 a.m.–9:45 a.m. **CEO Discussion: Breakfast Session**

8:30 a.m.–9:45 a.m. **Director's Discussion: Breakfast Session**

8:30 a.m.–9:45 a.m. **Morning Meet-Up: Networking Breakfast**

All convention attendees outside of Bank CEOs and Directors Welcome

9:45 a.m.–11:00 a.m. **Refresh: Beverage Break**

10:00 a.m.–10:50 a.m. **Empowering Minds: Education Sessions**

The New Model of Recruitment & Retention: It's All About Employee Engagement



Lisa Fabiaschi, VP Business Development, COCC

Attracting, developing and retaining top talent has become a continued priority for financial institutions. Beyond the push of attracting millennials, it's

about fostering a culture of employee engagement and inclusion. Learn about how one progressive employer has been able to blend the need for new talent while keeping a diverse workforce engaged in the mission throughout the employee's entire lifecycle. These initiatives must be a focus for all leaders, and building out an environment of diversity and inclusion must start at the beginning.

LEARNING OBJECTIVES:

1. Attracting, developing and retaining top talent.
2. Fostering a culture of employee engagement and inclusion.
3. Building out an environment of diversity and inclusion.

★ Yes, There Are Two Paths You Can Go On, Yet There is Still Time to Change the Road You Are On — Organic & Inorganic Growth in Today's Banking World



Nicholas Bybel, Jr., Partner, Bybel Rutledge LLP

John Putman, Managing Director, Commonwealth Advisors, Inc.



Growth is elemental not just for survival, but for a thriving well performing financial institution. This presentation will examine the "nonexclusive" and sometime simultaneous paths of organic and inorganic growth. It will examine the opportunities and challenges to successfully executing this dual strategy.

LEARNING OBJECTIVES:

1. Why is growth essential?
2. How do we achieve quality & sustainable growth?
3. What are the risks and rewards of organic and inorganic growth?

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Panel Presentation with FHLBank Pittsburgh

Moderator: Allison Karakis,
Director, Government
Relations, FHLBank Pittsburgh



Panelists: Brendan McGill, Chair of Board of
Directors, President & CEO, Harleysville Bank;
David Paulson, Chief Operating Officer, FHLBank
Pittsburgh

Policy discussions around FHLBanks have increased over the last few years. Learn more about the broader policy landscape impacting FHLBanks and the tools to help positively impact the conversation.

11:00 a.m.–11:50 a.m.

Empowering Minds: Education Sessions

Walking a Tightrope

**Colin Taggart, Cybersecurity
Principal, Plante & Moran, PLLC**



In today's operating environment, cybersecurity risk is one of the top risk management concerns for many banks. During this session, we dig into why it's imperative for bank directors and executives to be actively involved in overseeing the management of technology and cybersecurity risks.

LEARNING OBJECTIVES:

1. To provide attendees with a comprehensive understanding of the current landscape of cybersecurity risks that banks face, and why it is critical for bank directors and executives to take an active role in risk management.
2. To offer actionable insights on how bank directors can effectively oversee and implement technology and cybersecurity strategies to mitigate risks, including best practices and key considerations.
3. To facilitate a robust discussion between panelists and attendees, aiming to address real-world challenges and questions concerning the integration of cybersecurity measures into overall bank governance.

Balance Sheet Risks and Opportunities for 2024

**Jim Reber, President and CEO,
ICBA Securities/Stifel**



With the absolute levels of interest rates and fluctuating loan/deposit levels, managing the balance sheet's exposure to liquidity, interest rate and credit risk continues to be paramount. We will explore aggregate industry sensitivities across these risks. We will also review industry profitability over recent years and quarters.

LEARNING OBJECTIVES:

1. Access interest rate scenario and its impact on banks profitability.
2. Identify pockets of value for both assets and liabilities.
3. Discuss the bond markets expectations for future Federal activity.

★ Knowing the Financial Statement and Metric Warning Lights & Red Flags

**Shawn A. Kaciubij, CPA, CPE,
Principal & Director of Risk Advisory
Group, S. R. Snodgrass**



This presentation will "dive and drill down" on financial statement items and financial metrics that are leading indicators of financial health and stress. This discussion will better enable directors to gauge and evaluate the execution of the company's strategic plan and the warning signals of a capital allocation derailment.

LEARNING OBJECTIVES:

1. Identify and interpret key financial statement indicators.
2. Recognize early warning signs of financial distress.
3. Evaluate strategic plan execution through financial metrics.

12:00 p.m.–1:00 p.m. **Lasting Impressions:
Farewell Luncheon**

CONVENTION REGISTRATION

To register through PACB as an attendee, please visit:
<https://web.pacb.org/events/2024-PACB-Annual-Convention-9596/register>

Attendee Standard Registration Pricing

- \$1,675.00 Member
- \$1,875.00 Non-Member

Registration for Spouse/Guest/Child (18+)

- \$850.00 Member
- \$1,050 Non-Member

Registration for Child (under 18)

- \$350.00 Member
- \$550.00 Non-Member

PACB Convention Cancellation/Refund Policy

- Cancellations made **on or prior to July 31** are eligible for an 80 percent refund.
- Cancellations made **between August 1-31** are eligible for a 50 percent refund.
- Any cancellations made **after August 31** are not eligible for a refund.
- Convention registrations are transferable.
- Any transfer, cancellation or refund request must be made in writing.

HOTEL INFORMATION

HOTEL REGISTRATION

With PACB's special group rate of up to 40 percent off the regular room rate for a variety of room types, there is no better time to visit The Omni Homestead Resort!

Room rates are single/double occupancy and include the discounted resort fee of \$29 per room, per night. The resort fee includes use of fitness center and indoor pool, access to family pool complex, in-room coffee, nightly movies, Southern Social Hour, wired and wireless internet connectivity in guest rooms and public space, and on-property transportation.

- Traditional Guest Rooms \$358*
- Deluxe Guest Rooms \$378*
- Deluxe View Guest Rooms \$398*

**There is no charge for children 0-17 years old staying in the same room as their parents. There will be an additional package rate of \$25 for each adult (18+) beyond two in a room. All room rates are per room, per night and are exclusive of appropriate state and local taxes, fees and assessments, which are currently 14.3 percent and are subject to change without notice.*

HOTEL RESERVATIONS

For hotel reservations,
please use the following link:

<https://bookings.omnihotels.com/event/homestead-virginia/pacb-09122024>

Or call 800-838-1766, mention PACB or the PA Association of Community Bankers for PACB's special group rate.

Our special group rate is available until August 16, 2024, OR until all the rooms in the block are sold out, whichever occurs first.

PACB's Hotel Cancellation Policy: A deposit of one night's room and tax will confirm your reservation. Should you need to cancel your room reservation, a full refund will be provided for cancellations made fifteen (15) days prior to your check-in date. For cancellations made inside of fifteen (15) days prior to your check-in date, your deposit will be forfeited.



HOTEL RESTAURANTS

American Audubon Dining Room

Fine dining and dancing can be found in the elegance of the American Audubon Dining Room. This restaurant offers a refined continental cuisine with regional influences served across multiple courses. Open for breakfast, afternoon tea and dinner. Reservations are recommended and dress code is encouraged.

Jefferson's Restaurant

Jefferson's Restaurant is an elegant, yet casual dining experience. A modern American grill featuring regional influences, Jefferson's offers a hand-picked selection of the best regional and prime meats. Jefferson's serves dinner daily. Choose whether you dine indoors in a setting wrapped in rich wood paneling or take in a dramatic view of the Casino Lawn on the outdoor terrace. Reservations for dinner are strongly recommended.

Jefferson's Taproom

Jefferson's Taproom features a variety of soups, salads, sandwiches and more with large screen TVs for watching your favorite sports. The bar's 10-tap system offers popular draft beers and regional brews. The Taproom is open year-round for lunch and dinner.

Martha's Market

Sunny, light and bright describe the new bistro-style look and feel of Martha's Market, the resort's popular, all-day outlet. Signature coffees, grab and go snacks and sandwiches and a delightful ice cream display are highlighted by the improved efficiency and convenience of the design which flows seamlessly into the adjoining Washington Library.

Pioneer Picnic

Conveniently located in the Casino building, Pioneer Picnic provides a new, fast-casual, family-friendly dining experience that honors the cuisine of the region. The wrap-around porch and grand lawn invite guests to dine outside, surrounded by breathtaking mountain views.

Presidential Lounge

Designed for spirit and wine connoisseurs, the Presidential Lounge features a selection of high end bourbon, scotch, gin and wine and is conveniently located adjacent to the Great Hall.

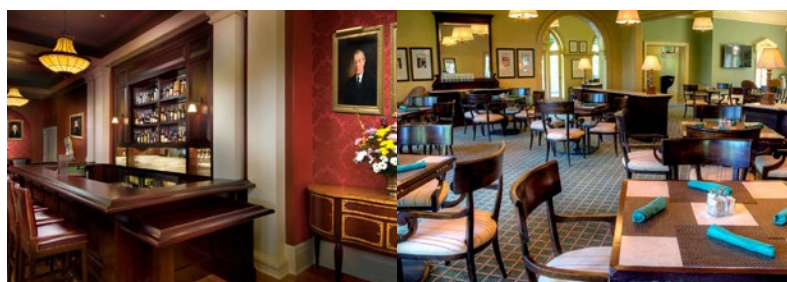
Rubino's

Rubino's at The Cascades serves breakfast sandwiches and smoothies as well as salads, sandwiches and more for lunch. *Please note that Rubino's is located on the second floor of an historic building. Built in the late 1800s, it is not fully accessible to all guests with disabilities.*

Theater 1923

This 1923 addition to the resort receives a classic, yet modern update with the viewing area converted from theater seats to comfortable sofa settees, lounge chairs and side tables ideal for a variety of events from movie nights to magic shows. New audio-video technology allows for the transformation of the projection booth into an elegant, signature cocktail bar.

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HOTEL RESTAURANTS

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Virginia Wine Experience

Located near the resort's grand Dining Room, the Virginia Wine Experience focuses solely on the wines of Virginia, showcasing the history of winegrowing from the founding of Jamestown in 1607 through today. Guests can select from distinct wine flights or wines by the glass at the Tasting Parlor, with bottles available for purchase. Each month, a prominent Virginia winery is profiled, and guests can meet with the winery owner/vintner and enjoy an exclusive, private dinner which will be complemented with wines from the featured winery.

Woody's

Named after our beloved long-tenured associate Woodrow "Woody" Pettus, Woody's menu features delectable soups, salads, sandwiches and entrées with an Italian flair along with our popular craft pizzas. Woody's is located in the Casino building and is conveniently situated near the Old Course and Allegheny Springs.

More information on Omni's restaurants can be found at <https://www.omnihotels.com/hotels/homestead-virginia/dining>

HOTEL ACTIVITIES

The Omni Homestead Resort offers a variety of resort activities, including:

- Two historic golf courses
- Hiking/biking
- Indoor and outdoor pools
- Horseback riding
- KidsClub Adventure Days
- Four clay tennis courts
- Zip line tour
- Allegheny Springs, with waterslides, a lazy river, a family pool and a water play zone
- Spring-fed indoor pool
- The Spa at The Omni Homestead with a multitude of treatments
- Natural hot springs for soaking
- State-of-the-art fitness center
- Lawn games, including badminton and volleyball
- Nightly movies
- Southern Social Hour

More information and additional activities can be found at <https://www.omnihotels.com/hotels/homestead-virginia/things-to-do/resort-activities>

