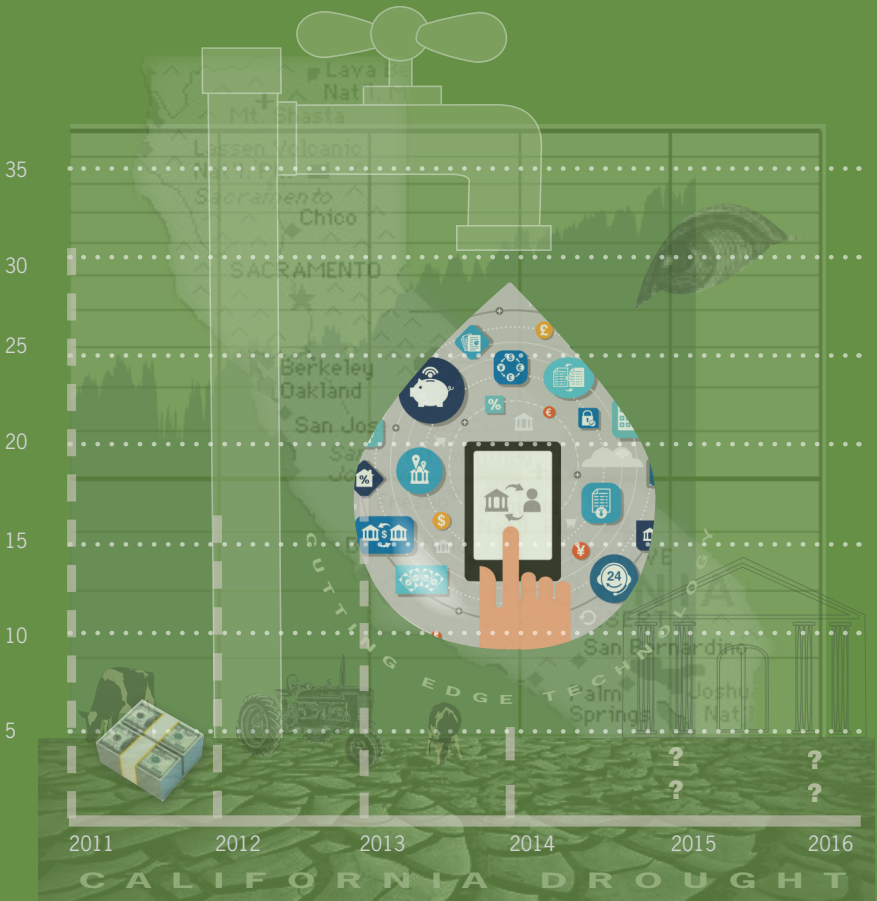




29th Annual Lenders Conference

Omni Rancho Las Palmas Resort • Rancho Mirage, California



March 13 - 16, 2016



29th Annual Lenders Conference

Omni Rancho Las Palmas Resort • Rancho Mirage, California

WHO SHOULD ATTEND

- Chief credit officers
- Chief lending officers
- DeNovo officers
- Loan administrators
- Credit administrators

WHY YOU SHOULD

CBA's Lenders Conference is an essential opportunity for chief lending officers, chief credit officers, credit administrators and loan administrators to convene with peers, regulators, economists and inspiring speakers who shape this program.

CONFERENCE TASK FORCE

Phillip Bond, *Conference Chair*
EVP, Chief Credit Officer
Farmers & Merchants Bank of Long Beach

Cheryl Dawson-Voight,
Conference Vice Chair
SVP, Chief Credit Officer
Merchants Bank of California, NA

Bill Pollard, *Immediate Past Chair*
SVP, Regional Lending Manager
Pacific Coast Bankers' Bank

Craig Carney
EVP, Chief Credit Officer
Tri Counties Bank

Greg Hickel
SVP, Senior Credit Administrator
Avidbank

Doug Kraft
Partner
Kraft Opich, LLP

Gene May
EVP, Chief Credit Officer
First Choice Bank

The California Bankers Association invites you to join fellow bankers and industry experts at our 29th Annual Lenders Conference. We'll return to the beautiful Rancho Las Palmas Resort in Rancho Mirage, March 13-16, 2016.

Join us for our annual golf tournament and welcome reception on Sunday, full conference days Monday and Tuesday, and conference close on Wednesday morning.

On Monday, Dr. Esmael Adibi will kick off the conference and brief us on what to expect for the remaining quarters of 2016. CBA's Kevin Gould and Leland Chan will return with the informative legislative, regulatory and litigation update, followed by the first run of the breakout sessions. We will conclude the afternoon by repeating our three breakouts focusing on construction lending, asset-based lending/asset-based audits and digitized files.

Tuesday, we will start the day with a CRE update provided by Gary London and Garrick Brown. The general session will be followed by the run of our second set of breakouts, which will run twice and include an agricultural lending outlook, and cover topics including ALLL and stress testing. This is a great opportunity to gather with your colleagues and discuss what's happening in your bank and industry today, and share what you're doing to managing your challenges.

We look forward to seeing you in 2016.

March 13 - 16, 2016

Program At-A-Glance (Subject to Change)

Sunday, March 13, 2016

- 9:00 a.m. – 4:00 p.m. Exhibitor Set-Up in Marketplace
-
- 11:00 a.m. – 4:00 p.m. Annual Golf Tournament
-
- 4:00 p.m. – 6:30 p.m. **Registration Opens**
Sponsored by Kraft Opich, LLP
-
- 5:00 p.m. – 6:30 p.m. Welcome Reception in Marketplace
-

Monday, March 14, 2016

- 7:30 a.m. – 6:00 p.m. **Registration Open**
Sponsored by Kraft Opich, LLP
-
- 7:30 a.m. - 8:30 a.m. Breakfast in Marketplace
-
- 8:30 a.m. – 8:45 a.m. Conference Welcome
-
- 8:45 a.m. – 10:00 a.m. **U.S. and Economic Outlook**
Dr. Esmael Adibi
Director
A.Gary Anderson Center of Economic Research
Chapman University
-
- 10:00 a.m. – 10:30 a.m. Refreshment Break in Marketplace
-
- 10:30 a.m. – 12:00 p.m. **CBA Legislative, Regulatory and Litigation Update**
Leland Chan
SVP, General Counsel
California Bankers Association
Kevin Gould
SVP, Director, State Government Relations
California Bankers Association
-
- 12:00 p.m. – 1:20 p.m. **Lunch and Golf Tournament Awards Presentation**
-
- 1:30 p.m. – 3:00 p.m. **Concurrent Sessions - Series I**
 - Construction Lending
 - Asset-Based Lending/Asset-Based Audits
 - Digitized Files
-
- 3:00 p.m. – 3:30 p.m. Refreshment Break in Marketplace
-
- 3:30 p.m. – 5:00 p.m. **Concurrent Sessions - Series II**
Repeat Series I
-
- 5:00 p.m. – 6:30 p.m. Reception in Marketplace
-

Tuesday, March 15, 2016

- 7:30 a.m. – 5:00 p.m. **Registration Open**
Sponsored by Kraft Opich, LLP
-
- 7:30 a.m. – 8:30 a.m. Breakfast in Marketplace
-
- 7:30 a.m. – 8:30 a.m. Vendor Showcase and Focus Group
-
- 8:45 a.m. – 9:00 a.m. Welcome and Introductions
-

Program At-A-Glance (Subject to Change)

Tuesday, March 15, 2016 *continued*

9:00 a.m. – 10:15 a.m.

CRE Update

Gary London

President

The London Group Realty Advisors, Inc.

Garrick Brown

Vice President of Research

DTZ

10:15 a.m. – 10:45 a.m.

Refreshment Break in Marketplace

10:45 a.m. – 12:00 p.m.

Concurrent Sessions - Series III

- Ag Lending Outlook
 - ALLL New Model
 - Stress Testing – Geo Coding
-

12:00 p.m. – 1:30 p.m.

Lunch

1:30 p.m. – 2:45 p.m.

Concurrent Sessions – Series IV

Repeat Series III

2:45 p.m. – 3:15 p.m.

Refreshment Break in Marketplace

3:30 p.m. – 5:00 p.m.

General Session - TBD

5:00 p.m. – 6:30 p.m.

Exhibitor Recognition Reception and Prize Drawings in Marketplace

Sponsor/Exhibitor Information

For a detailed list of sponsor and exhibitor opportunities for this event, please visit calbankers.com/lenders16.

Why you should sponsor or exhibit:

- Maximize your company's brand awareness and increase your market position
- Gain direct access to CBA member banks and institutions in an exclusive environment
- Raise your profile above your competitors
- Learn about the issues confronting today's financial service leaders and gain valuable insight into potential solutions
- Shape or reinforce a positive perception of your company with California's bank executives
- Support the California Bankers Association, the largest non-profit banking organization serving the California financial services industry

Marketplace Booth Package Prices

CBA Affiliate Member \$2,995
Non-Member \$4,495

To secure a sponsorship or exhibit booth for this event, please contact:

Rosemary Mignano

Event Sponsor and Exhibitor Development Coordinator
rmignano@calbankers.com
(916) 438-4435

Program At-A-Glance (Subject to Change)

Wednesday, March 16, 2016

7:30 a.m. – 11:30 a.m.	Registration Open <i>Sponsored by Kraft Opich, LLP</i>
7:30 a.m. – 8:45 a.m.	Breakfast and Roundtable Discussions
8:45 a.m. – 9:00 a.m.	Welcome and Introductions
9:00 a.m. – 10:15 a.m.	Regulator Panel
10:15 a.m. – 10:25 a.m.	Refreshment Break
10:30 a.m. – 11:30 a.m.	Closing Keynote – TBD
11:30 a.m.	CBA Grand Prize Drawing and Conference Adjourns

Location and Accommodation Information



Omni Rancho Las Palmas Resort
41-000 Bob Hope Drive
Rancho Mirage, CA 92270-4497
(866) 423-1195

Hotel accommodations can be made by calling the Omni Rancho Las Palmas resort directly at (866) 423-1195. The CBA rate is \$219*, single or double occupancy, plus

taxes and fees. Please make your reservations by February 12, 2016. Rooms are limited and may sell out before this date. Requests after this date will be accepted on a space-available basis at the hotel's prevailing rates.

The resort check-in time is 4:00 p.m. and check-out time is noon

Travel Information

American, Delta and Alaska/Horizon airlines fly into the Palm Springs Airport. Consult Expedia, Orbitz or directly with the airline websites for the best available flights and airfares.

Ground Transportation

The Omni Rancho Las Palmas is roughly a 25-minute cab ride from the Palm Springs Airport. To reserve a rental car at the airport, call Budget car rental at (800) 772-3773. For a discounted rate, refer to the CBA ID #U051957. If you decide to rent a car later, Hertz has a desk at the hotel.

Parking

Valet and self-parking are available at the resort are complimentary for attendees.

Dining and Entertainment

The resort has two restaurants, a café and two lounges. The concierge can assist you with making dinner reservations at the hotel or nearby restaurants.

Recreational Activities

The Omni Rancho Las Palmas offers a 27-hole golf course, 25 tennis courts, an outstanding spa, fitness center, fitness trails for hiking or jogging, and an onsite whirlpool and spa pool. The concierge is available to assist guests with planning off-site activities.

What to Wear

The attire for the conference is business casual. Temperatures range from 90 degrees during the day to 65 degrees at night. The general session rooms can be cold, so bring a sweater or jacket, just in case.

General Information

The 29th Annual Lenders Conference will be held at the Omni Rancho Las Palmas Resort. The CBA registration desk will open at 4:00 p.m. on Sunday, March 13. Please refer to the program at-a-glance for the daily schedule. The program will adjourn at noon on Wednesday, March 16.

Registration Fees

Early bird by February 5, 2016		After February 5, 2016		Golf Fee
CBA Member	\$845	CBA Member	\$1,045	\$150
Non-Member Bank	\$1,295	Non-Member Bank	\$1,595	\$150
Spouse	\$495	Spouse	\$495	\$150

Cancellation Policy

Substitutions are allowed, at no additional cost. Written notice is required for all substitutions/cancellations. The full registration fee will be refunded if written notice is received by February 12, 2016, and 50 percent if by February 26. No refunds will be provided after February 26. Registrations made on or after February 26 are not subject to refund.

Evening Events

Please join us for several opportunities to relax, enjoy good food and network with your banking colleagues. Our evening events include receptions Sunday, Monday and Tuesday. Exhibitor prize drawings will be held Tuesday evening.

Spouse Attendees

Registration for spouses includes all meal functions and social activities. Spouses are welcome to enjoy the many amenities of the resort.

Golf Tournament

Our annual golf tournament is scheduled for Sunday, March 13, from 11:00 a.m. to 4:00 p.m. at the Omni Rancho Las Palmas Country Club. The fee includes a golf cart for each twosome, a boxed lunch and prizes. The hotel's bell desk will store your golf bags upon arrival. Please meet at the Omni Rancho Las Palmas Country Club golf shop by 10:30 a.m. to confirm your participation and meet team members. The fee to golf is \$150.00 for all participants. Please contact the golf shop directly to reserve any equipment in advance at (760) 862-4551 ext. 2.

CBA Staff Contact

For more information about the 29th Annual Lenders Conference, please contact:

Cynthia DeOliver

VP, Director of Events Management
(916) 438-4401
cdeoliver@calbankers.com

Christie Zook

Events Management Specialist
(916) 438-4418
czook@calbankers.com

You may also visit us online at calbankers.com/lenders16.

REGISTRATION FORM



29th Annual Lenders Conference

Omni Rancho Las Palmas Resort • Rancho Mirage, California

March 13 - 16, 2016

REGISTRATION INFORMATION

One registrant per form. Photocopy form for additional registrants (Please print clearly):

Bank/Firm _____

Mr. Ms. Last Name _____ First Name _____

Badge Name _____ Title _____

Email Address (required for confirmation) _____

Telephone Number _____ FAX Number _____

Address _____

City _____ State _____ Zip+4 _____

Spouse Name _____

Alternate email address (for additional confirmation) _____

THREE WAYS TO REGISTER

ONLINE
Visit www.calbankers.com/lenders16

FAX this form to: (916) 438-4315 (credit cards only)

MAIL your check to:
California Bankers Association
Attn: Accounting Dept - A/R
1303 J Street, Ste 600
Sacramento, CA 95814
*please also fax a copy to (916) 438-4315

GOLF TOURNAMENT • Sunday, March 13, 2016

Foursomes will be determined by Golf Chair

1. _____

2. _____

3. _____

4. _____

EARLY-BIRD REGISTRATION FEES by Feb. 5

CBA Member: \$845 Golf Fee: \$150

Non-Member Bank: \$1,295 Golf Fee: \$150

Spouse: \$495

REGULAR REGISTRATION FEES after Feb. 5

CBA Member: \$1,045 Golf Fee: \$150

Non-Member Bank: \$1,595 Golf Fee: \$150

Spouse: \$495

METHOD OF PAYMENT

Check (Payable to California Bankers Association)

Credit Card: Charge \$ _____ to my Visa MC AmEx

_____ Exp. _____

Cardholder's Name _____

Zip+4 _____

Signature _____

CANCELLATION POLICY

Substitutions are allowed, at no additional cost. Written notice is required for all substitutions/cancellations. The full registration fee will be refunded if written notice is received by February 12, 2016, and 50 percent if by February 26. No refunds will be provided after February 26. Registrations made on or after February 26 are not subject to refund.

HOTEL ACCOMODATIONS

Hotel accommodations can be made by calling the Omni Rancho Las Palmas Resort at (866) 423-1195. The CBA rate is \$219, single or double occupancy, plus taxes and fees. Rooms are limited, please make your reservations by Friday, February 12, 2016. If the CBA room block reaches capacity before this date, the hotel may accept reservations on a space-available basis at the prevailing rates.

REGISTRATION QUESTIONS?

Contact **Lori Black**, at
(916) 438- 4415 or
lblack@calbankers.com.

Submission of this form to CBA constitutes acceptance of the fees and policies outlined. Please allow 48 hours to process your registration. Confirmation will be emailed to the address(es) provided.

FOR CBA USE ONLY

CRM _____	REG ID _____
2530-300330 _____	IND ID _____
CK# _____ AMT _____ DATE ISS _____	DATE _____
CORP PERS DATE DEP _____ BY _____	CONF SENT DATE _____
	CANCELLED DATE _____

Sunday, March 13th

Join us for the

29th Annual Lenders Golf Tournament

Shot gun start time: 11:00 a.m.



Adjacent to the spectacular Omni Rancho Las Palmas Resort is the stunningly beautiful Ted Robinson designed, 27-hole golf course that is the centerpiece of Rancho Las Palmas Country Club.

Three distinct nine-hole layouts add a unique flavor to every round played at our Palm Springs golf resort. The gently rolling terrain, palm-tree lined fairways, and incredible mountain vistas are classic California desert golf at its very best. The generous fairways of this very player-friendly course wind their way throughout the resort, and with six lakes and infamous Ted Robinson bunkering, provides a memorable challenge for even the best of players.

Register Today!

**Questions about the golf tournament, please contact
Christie Zook at (916) 438-4418
or czook@calbankers.com**