

TARDY BIRD SPECIAL

by [Steve Brown](#)

Banking conferences always feature an "Early Bird" special to give you an incentive to sign up early. Our Executive Management Conference (EMC), however, is the only one we know of that extends the idea with a "Tardy Bird" special. After all, this is the good old USA and everyone procrastinates, so we added one more bird to help you out.

We know times are tough right now for community bankers, and you need to stretch your conference dollars. That is why the Tardy Bird cost to attend is only \$549 (with an additional \$89 for the pre-conference banking simulation). If you are only going to attend a few conferences this year and are seeking to get the most bang for your buck, might we recommend you come to our EMC at about 60% to 75% LESS than the cost of other large conferences. To help, we will hold the Tardy Bird rate for a few more days to the end of this week. Don't delay and register now.

When thinking of conferences, we know price is important, but content matters more. If you have already been to our conference, you know this is one of the most exciting and thought provoking ones you can attend every year. Golfing doesn't happen here and the information flow is fast and furious. While the glowing lights of the conference will give you a strange tan you cannot easily get rid of, the trade off is that you will learn many new ideas and immediate opportunities that you can use to assist your bank in enhancing performance. Our intensive approach to this conference, combined with banker-to-banker interaction, will leave you overflowing with solutions and a new perspective. Here are just some of the subjects we will be covering this year: what opportunities lie within Dodd Frank and how you can produce a strong return even with limited loan growth; lessons from other community bankers that have been able to consistently improve their core deposit balances; what to expect in M&A from the experts in the field; the theory and practical application behind balancing risk and reward when it comes to credit, interest rates and liquidity; key strategies to beat the larger banks at their own game; new products you should know about and consider to enhance your franchise value; a specific regulatory checklist of things to watch out for in the next year and interactive sessions to gain feedback in real-time. You will be certainly be tired when you leave, but you will also be fully informed and educated.

Finally, to entice you just a bit more, consider the location - San Francisco. After all, who doesn't like to eat sourdough bread, ride the cable cars and shop in Union Square during conference breaks? San Francisco is known for its Golden Gate Bridge; Victorian architecture, scenic views, steep and sometimes curvy streets; the largest Chinatown outside of Asia and the oldest in the US; a chocolate factory; Fisherman's Wharf and of course fog. As if that weren't enough, in 2010, Conde' Nast rated San Francisco the #1 US city to visit in their Readers' Choice Awards. So, if you haven't visited San Francisco in awhile, pack your bags and come to the conference.

The clock is ticking, so register now to get the Tardy Bird discount and still catch the worm. Join us at the landmark Palace Hotel May 18 through 21. We are sure you will not only enjoy the conference, but learn plenty of new ideas to help your bank in this very critical time in the banking industry.

BANK NEWS

Bank of America

In its first investor day since 2007, the CEO of BofA said he does not expect the bank to grow assets for several years and will focus on expenses as well as expanding the bank's wealth management business to generate growth. He also indicated the residential mortgage business was in "recovery mode" and would be "business as usual" by 2012.

Credit Unions

Sen. Mark Udall (D, CO) is expected to introduce legislation this week that would increase the amount of assets credit unions can lend to small businesses from 12.25% of assets to 25%.

Interchange

The OCC urged the Fed's to take another look at their proposed interchange regulations saying that the rate cap approach lacks flexibility and that the proposal is too limiting when it comes to cost deductions. Items like network switch fees, for example, are not allowed yet are a standard and identifiable cost.

Dividend Rumors

The talk is that the Fed/Treasury will give guidance to several large banks regarding payment of dividends within two weeks.

Short Sales

A survey by the CA Association of Realtors found 67% of real estate agents said banks took more than 60 days to respond to short sale offers.

iPad Banking

BB&T becomes the first bank to launch a dedicated app that takes full advantage of some of the iPad's features. Previous attempts by banks have been just reformatting of existing iPhone apps.

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