

Registration Form  
**2019 DIRECTORS INSTITUTE®**  
**THURSDAY, JUNE 20, 2019**

Hershey Country Club • 1000 East Derry Road • Hershey, PA 17033

\$385 per person (1-4 attendees) • \$360 per person (5-9 attendees) • \$335 per person (10+ attendees)

**Attendee Information** *(Please list additional attendees on a separate page)*

Name: \_\_\_\_\_  
 Title: \_\_\_\_\_  
 Email: \_\_\_\_\_

**Payment Information**

Contact Name: \_\_\_\_\_  
 Institution: \_\_\_\_\_  
 E-mail: \_\_\_\_\_  
 Street Address: \_\_\_\_\_  
 City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_  
 Tel: \_\_\_\_\_ Fax: \_\_\_\_\_

Please make checks payable to **BYBEL RUTLEDGE LLP and mail to:**  
**1017 Mumma Road, Suite 302, Lemoyne, PA 17043**

Please contact Debra Steele with any questions at (717) 731-1700 or steele@bybelrutledge.com.

**BREAK OUT SESSION PREFERENCES**

To provide appropriate accommodation, please place an "X" indicating your preference during each breakout session. However, you are not obligated to attend the "tracks" indicated.

	TRACK 1	TRACK 2	TRACK 3
Breakout Session 1			
Breakout Session 2			

*All registrations for the Directors Institute® Seminar are subject to a 20% cancellation fee. Refunds of registration fees for cancellation requests received between 10 and 6 business days prior to June 20, 2019, will be limited to 50%. No refund of registration fees will be available for cancellation requests received 5 business days or less prior to June 20, 2019, or for "no shows." All requests for refunds must be in writing and sent to the above address. All registrations received by any means of communication are subject to the foregoing cancellation provisions. No refunds will be available in the event of cancellation of the event due to weather conditions, acts of management of the Hershey Country Club, directives of civil authorities, disruption of utility services, acts of God and similar events beyond the reasonable control of the Directors Institute.®*



**June 20, 2019**  
**Hershey Country Club**  
 1000 East Derry Road  
 Hershey, PA 17033



*In collaboration with:*



# Overview

The Directors Institute® is Pennsylvania's premier educational program for directors and senior executives of Pennsylvania financial institutions. As part of the examination process, financial industry regulators increasingly are focused on the types and amount of director education afforded or required by the regulated institution and attending the Directors Institute® Seminar assists directors and executive officers in fulfilling these important regulatory obligations.

The Directors Institute® Seminar canvasses current issues facing financial institutions and their boards as well as surveys comments from prior participants to create an annual program that is relevant, topical and addresses the educational needs of those institutions. The Directors Institute® Seminar is co-sponsored by the Pennsylvania Bankers Association and the law firm of Bybel Rutledge LLP who invite various experts in their field to give of their time and knowledge to make presentations on topics relevant to directors and executive officers of financial institutions.

Past attendees have found the smaller and more focused breakout sessions to be extremely valuable in maximizing director participation. This year's breakout sessions will feature distinct tracks focused on (1) Enterprise Risk Management, (2) Organizational Challenges and (3) Lending Issues.

By attending this year's Directors Institute® Seminar, you will gain insight about:

- Trends for successful boards, now and in the next decade;
- Current issues in ALCO;
- 2019 economic outlook; and
- Shareholder relations and activism.

# Schedule

## 2019 DIRECTORS INSTITUTE® SEMINAR

THURSDAY, JUNE 20, 2019

7:30 – 8:30 a.m.

### Registration and Continental Breakfast

Keystone Lobby

8:30 – 8:45 a.m.

### Welcome

*Duncan Campbell, CEO, Pennsylvania Bankers Association*

Keystone Ballroom

8:45 – 9:45 a.m.

### Trends for Successful Boards Now and in the Next Decade

*Nicholas Bybel, Jr., Esquire, Bybel Rutledge LLP*

Keystone Ballroom

9:45 – 10 a.m.

### Refreshment Break

Keystone Lobby

10 – 11 a.m.

### Current Issues in ALCO

*James Clarke, Ph.D., Principal, Clarke Consulting*

Keystone Ballroom

11 a.m. – Noon

### 2019 Economic Outlook

*Bill Adams, Vice President and Senior Economist,*

*PNC Financial Services Group*

Keystone Ballroom

Noon – 1:15 p.m.

### Luncheon

Traditions

1:15 – 2:15 p.m.

### Shareholder Relations and Activism

*Donald Musso, President & CEO*

*FinPro, Inc.*

## BREAKOUT SESSION ONE

2:15 – 3:15 p.m.

### Track One: Enterprise Risk Management Cyber Breach Responses and Cyber Insurance

TBD

Keystone Ballroom

### Track Two: Organizational Challenges Banking the Medical Marijuana Industry in Pennsylvania

*Carter D. Frantz, Esquire, Bybel Rutledge LLP*

McCarthy Room

### Track Three: Lending Issues What Directors Need to Know About Loan Workouts and Bankruptcy

*Eric L. Brossman, Partner, Bybel Rutledge LLP*

Weitzel Room

3:15 – 3:30 p.m.

### Refreshment Break

Keystone Lobby

## BREAKOUT SESSION TWO

3:30 – 4:30 p.m.

### Track One: Enterprise Risk Management Emerging Issues in Audit and Compliance

*Barry Pelagatti, Partner, Audit Services Group, RKL LLP*

Keystone Ballroom

### Track Two: Organizational Challenges Employment Issues That Directors Need to Know

*Catherine E. Walters, Esquire, Bybel Rutledge LLP*

McCarthy Room

### Track Three: Lending Issues Regulatory Perspectives on Lending Risk

• *Wendy Spicher, Deputy Secretary for Depository Institutions,  
Pennsylvania Department of Banking and Securities*

• *Julie Howland, Assistant Regional Director, Federal Deposit  
Insurance Corporation - New York*

Regional Office

Weitzel Room