

This is the premier event for Executives of Community Development Banking Institutions (CDBIs) -- banks, thrifts and credit unions that are both sound financial performers and superior generators of community development impact. The conference is packed with presentations on Actionable Strategies that have been or can be used to enhance this double bottom-line focus of CDBIs.

Tuesday, November 06, 2007

Time

7:45 AM — 8:45 AM	<i>Continental Breakfast and Registrations</i>
8:45 AM — 9:15 AM	<p>Introduction to Conference and Thoughts on the CDFI Banking Industry The CDFI industry has grown rapidly since the formation of the CDFI Fund and has delivered superior economic and community development impact in the distressed parts of the country. NCIF is focused on growing the CDFI industry among the larger universe of depository financial institutions by identifying and commemorating their social impact and bringing in resources and best practices from mainstream and social investors. Saurabh Narain, Chief Fund Advisor, NCIF</p>
9:15 AM — 10:30 AM	<p>Investor Panel CDBIs will hear about specific strategies that can be used to access deposits, debt (including NMTC debt) and/or equity from mainstream and social investors. Focused on investor expectations from CDBIs in accessing these forms of funding. Carlton Jenkins, Trustee NCIF and Partner Yucaipa Funds and moderator Ed Powers, Co-founder, Banc of America Capital Access Funds Dan Letendre, Director, Merrill Lynch CDC Eliza Webb, Sr. Business Planning & Analytics Manager, Fannie Mae's Community Lending Group Matthew Hickey, Vice President, National City Bank, IL</p>
10:30 AM — 10:45 AM	<i>Break</i>
10:45 AM — 12:00 PM	<p>Growth through acquisitions or organic; integrating and managing scale Panelists will present on challenges and opportunities faced by CDFIs achieving scale, integrating bank charters into a bank holding company and growing through acquisitions. Michael Berry, Managing Editor, Profit Wise, Federal Reserve Bank of Chicago and moderator Debbie Wright, Chairman and CEO, Carver FSB, NY Phil Baldwin, Chairman and CEO, Southern Bancorp, AR David Reiling, CEO, Sunrise Banks, MN</p>
12:00 PM — 1:30 PM	<p>Lunch Keynote Speech Honorable Sheila Bair, Chairman, Federal Deposit Insurance Corporation With Comments and Introduction by Ron Grzywinski, Chairman and Co-Founder, ShoreBank Corporation</p>
1:30 PM — 2:45 PM	<p>Development Impact at and through CDFI Banks and Credit Unions Hear perspectives on the measurement of development impact at depository financial institutions; hear a large bank perspective on its expectations on impact generation through CDFIs; NCIF Social Performance Metrics and how they can be used to allocate funds Joe Schmidt, Fund Advisor, NCIF on NCIF Social Performance Metrics and moderator Bob McGill, CEO, Neighborhood National Bank, CA Randy Chambers, CFO, Latino Community Credit Union, NC Kathryn Clay, Vice President, PNC Bank NA</p>
2:45 PM — 3:00 PM	<i>Break</i>
3:00 PM — 4:00 PM	<p>Products to Combat the Foreclosure Crisis associated with Sub Prime Loans Panelists will discuss successful initiatives to combat foreclosures associated with the sub prime loan crisis Matthew Roth, Fund Advisor, NCIF and moderator Alden J. McDonald, CEO, Liberty Bank and Trust, LA Bruce Gottschall, Executive Director, Neighborhood Housing Services, Chicago Angela Kelcher, Senior Business Manager, Fannie Mae's Community Lending Group</p>
4:00 PM — 5:15 PM	<p>Public private partnerships, community investing Panelists will discuss ways in which they can attract public dollars through CDFI Fund programs, Banking Development Districts and through potential clarifications in the CRA Qs and As. David J. McGrady, Chairman, NCIF and moderator Scott Lindquist, Partner, Sonnenschein, Nath and Rosenthal LLP on "Winning Strategies for NMTC Programs" Dee Sims, CEO, Legacy Bank, WI on using NMTC for banks Denise Pease, Assistant Comptroller, City of New York on Banking Development Districts Barry Wides, Deputy Comptroller, Community Affairs, Office of Comptroller of Currency on changes in CRA</p>
5:15 PM — 6:45 PM	<i>Networking reception in the evening</i>

Wednesday, November 07, 2007

Time

7:45 AM — 8:30 AM	<i>Continental Breakfast and Registrations</i>
8:30 AM — 9:00 AM	Keynote Speech Honorable Kim Reed, Director, CDFI Fund
9:00 AM — 10:15 AM	Mergers, Acquisitions, Liquidity for Investors - Raising Capital from Public Markets Providing liquidity to common stock investors is critical as banks tap the mainstream investor markets. CDFI Banks grapple with the pros of more capital with the cons of volatility, liquidity and information needs of mainstream investors. Hear experiences of a large CDFI bank as it contemplates raising capital; from an investment bank on the state of the markets and investor expectations and from Nasdaq about its PORTAL that can be used by issuers of private capital. George Surgeon, EVP and CFO, ShoreBank - moderator and panelist Fred Price, Managing Principal, Sandler O'Neill John Jacobs, Executive Vice President, NASDAQ
10:15 AM — 11:30 AM	Retail Financial Service Strategies to Serve Underserved Communities CDBIs struggle to provide financial services the underserved communities given the high cost of delivery. This panel will discuss successful strategies for low cost branching strategies, new retail strategies that banks can use and on using demand segmentation to hone in on 'Need States' of customers. Saurabh Narain, Chief Fund Advisor, NCIF and moderator Dr. Bala Venkatesh, Director, Economic Center for Excellence, The Cambridge Group on Demand Strategies Bill Dana, CEO Central Bank of Kansas City, MO on Stored Value and Debit Cards Steve Reider, CEO, Bancography on Successful Branching Strategies for Underserved Communities Kevin Downs, Strategy Executive, West Monroe Partners on Retail Strategies for CDFIs
11:30 AM — 11:45 AM	<i>Break</i>
11:45 AM — 1:00 PM	Ethnic Populations, Rural Poor and the FDIC Small Dollar Loan Program Hear about holistic development banking in rural America, alternatives to pay day lending, focus on banking to the Hispanic populations and about the Small Dollar Loan Program which is being piloted by the FDIC. Ellen Seidman, EVP, ShoreBank and Former Director, Office of Thrift Supervision Angela Duran, President, Southern Good Faith Fund, AR on Development Banking in Rural Markets David Flores, CEO, Nuestro Banco, NC on banking to Hispanic Markets Ed Jacob, CEO, Northside FCU, IL on Alternatives to Pay Day Lending Andrew Stirling, FDIC, Program Manager, Small Dollar Loan Program
1:00 PM — 1:05 PM	Closing Remarks
1:05 PM	Grab and Go Lunches - Lunch Boxes available for all participants
