

# TRAIN TO RETAIN

[icba.org/education](https://icba.org/education)

## FEBRUARY 2023 TRAINING GUIDE

- » Are Your Bankers Certified?
- » 2023 Seminars, Institutes, and More.
- » Coming Soon: Check Your Ad and BSA/AML Training Videos

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# Repurpose pledged funds for balance sheet flexibility.

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Terms and conditions apply. A list identifying IntraFi Network insured depository institutions at which funds may be placed through IntraFi Network Deposits may be found at <https://www.intrafi.com/network-banks>.



## A NEW YEAR'S READING LIST

It's more important than ever to commit to lifelong learning, but it's as challenging as ever to make time for it. Taking education out of the classroom can be as easy as planning a reading list. Here are great suggestions from ICBA Bank Education Committee members:

- » **The Fred Factor, Mark Sanborn**—The most recommended book on this list, The Fred Factor uses the true story of a community-minded mail carrier to educate readers on making a real difference daily and building strong relationships.
- » **The Five Dysfunctions of a Team, Patrick Lencioni**—Told from the perspective of a CEO whose team's dysfunction threatens to bring her company down, this fable reveals why teams frequently struggle and often fail—with advice on how not to.
- » **Becoming a Person of Influence, John C. Maxwell & Jim Dornan**—This classic teaches how to interact more effectively with others, whether you're a bank leader or a parent.
- » **The Advantage, Patrick Lencioni**—This popular work on organizational health is recommended as a great group read for leadership teams.
- » **The Speed of Trust, Stephen M.R. Covey**—It's no surprise that trust is essential, but this book argues it's a key competency in our global economy, with advice on how to grow it.
- » **Great Leaders Grow, Kenneth H. Blanchard & Mark Miller**—This read advocates that personal growth is critical to leadership success and offers help designing a unique growth plan.
- » **Results That Last, Quint Studer**—It may have been written for the medical profession, but one of our members loved this book so much, he asks every new team member to read it.
- » **The Go-Giver Leader, Bob Burg & John David Mann**—A parable about a chair manufacturer forced to modernize to survive, this was chosen as an end-of-year gift for all supervisors at the bank of one of our members.
- » **Make Your Bed, William H. McRaven**—Written by an admiral who trained as a Navy Seal, this intriguingly titled book shares principles gleaned in basic training that can change how we work.
- » **Thank You for Being Late, Thomas L. Friedman**—A much-lauded guide to overcoming stress while surrounded by accelerations in technology, globalization, and the environment, this is a must read!

Thank you to Shane Pilarski, Aaron Pantan, Brenda Foster, Martha Haymaker, Jason Jones, Josh Pape, Noah Wilcox, Frankie Cole, and Emily Mays for their contributions.



Be well,

Lindsay LaNore  
Chief Learning & Experience Officer  
Community Banker University

For more thought leadership on the future of work, read Lindsay LaNore's monthly column in *Independent Banker* magazine at [independentbanker.org](http://independentbanker.org)

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# 2023 LIVE EVENTS

Led by renowned industry experts, our certification institutes, seminars, and conferences address current bank regulations, operational procedures, marketplace trends, the latest technology, and more.

- » Virtual and in-person delivery.
- » Dates and locations are subject to change.
- » Always refer to [icba.org/seminars](https://icba.org/seminars) for the most current information.

*\* Virtual Institute Split Over Two Weeks.*

## ICBA Credit Analyst Institute<sup>SM</sup>

Examine the evolving role of the credit analyst and critical functions such as financial analysis, overall business risk, legal liability, and customer relationship needs.

March 28–30	Virtual
Aug. 15–17	Virtual
Oct. 1–4	Bloomington, MN

CPE credits: 27.5  
ICBA member: \$1,699

## Fraud Seminar

Participate in interactive breakout sessions and group discussion, learn to identify fraud and protect bank assets. Topics include elder fraud, conducting investigations, social engineering, and more.

April 4–6	Virtual
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CPE credits: 22  
ICBA member: \$695 before March 3





## ICBA Commercial Lending Institute<sup>SM\*</sup>

Learn to efficiently identify and analyze opportunities, assess, and mitigate risks, and structure and manage commercial loans.

April: 4–6 and 11–13 Virtual

Aug. 20–25 St. Louis, MO

CPE credits: 47

ICBA member: \$2,299

## Bank Director Forums

Hear about the latest industry trends and gain market insights from renowned subject-matter experts. Sessions run from 8:30 a.m. to noon to accommodate busy schedules.

April 13 Virtual

May 1 Virtual

June 1 Virtual

Sep. 7 Virtual

CPE credits: 4.5 per session

ICBA member: \$395

ICBA member and Bank Director Program subscriber: \$295

## ICBA IT Institute<sup>SM\*</sup>

Learn how information technology solutions are evolving and allowing community banks to increase efficiency, improve service capabilities, and better safeguard customers.

April 18–20 and 25–27 Virtual

Oct. 15–19 Bloomington, MN

CPE credits: 38

ICBA member: \$2,699

## Agricultural Credit Analysis Seminar

Review how agricultural lending works, its role in the community banking industry, and current lending challenges.

April 26 Virtual

Aug. 2 Virtual

CPE credits: 9

ICBA member: \$395 before March 17

ICBA member: \$395 before July 7



**Register for both seminars  
and **SAVE \$100**  
with code **MULTI\_LR****

### **Loan Review Seminar**

Review policies and procedures to ensure timely identification of problem credits, asset quality, and accuracy.

**April 18–19** Virtual

CPE credits: 13

ICBA member: \$595 before March 28

### **Advanced Loan Review Seminar**

Discuss common loan level challenges and study portfolio topics such as concentrations, changes in loan terms, trends in the economy, and their effect on your loan review.

**April 20–21** Virtual

CPE credits: 13

ICBA member: \$595 before March 28

### **Community Bank Mergers & Acquisitions Seminar**

Explore all aspects of a community bank acquisition transaction from both the buyer's and seller's perspective.

**April 24–25** Bloomington, MN

CPE credits: 10

ICBA member: \$495 before March 24

### **ICBA BSA/AML Institute<sup>SM</sup>**

Identify emerging areas of customer, product, and geographic risk, such as banking marijuana-related businesses and their potential effects on your bank's BSA/AML program.

**May 2–4** Virtual

**Aug. 7–9** Bloomington, MN

**Nov. 7–9** Virtual

CPE credits: 20

ICBA member: \$1,699

### **FDICIA Seminar**

Cover key FDICIA facts including auditing and enhanced reporting requirements as well as audit committee responsibilities. Learn what steps to take to successfully implement FDICIA to satisfy audit and regulatory guidelines.

**May 3–4** Bloomington, MN

CPE credits: 12

ICBA member: \$595 before April 5



**Register for both seminars  
and **SAVE \$100**  
with code **MULTI\_CR****

### **Call Report Seminar**

Discuss each call report schedule and review real-life challenges of completing a call report.

**May 10** Virtual

CPE credits: 9

ICBA member: \$595 before April 12

### **Advanced Call Report Seminar**

Take a deep dive into complex areas of the call report.

**May 11** Virtual

CPE credits: 9

ICBA member: \$595 before April 12

**Register for both seminars  
and **SAVE \$100**  
with code **MULTI\_CFSA****

### **Financial Statement Analysis Seminar**

Learn to assess the credit worthiness of a borrower by reviewing the role of accountants, the calculation of key ratios, and the use of financial statements in the credit decision process.

May 16 Virtual

CPE credits: 9

ICBA member: \$395 before April 15

### **Cash Flow Analysis Seminar**

Study the mechanics of business cash flow statements and how to perform a complete credit analysis so that you can determine a business' ability to repay with confidence.

May 17 Virtual

CPE credits: 9

ICBA member: \$395 before April 15

### **ICBA Audit Institute<sup>SM\*</sup>**

Learn everything from defining the audit function, developing a risk model and audit plan, to designing and executing the audit program by examining the audit assets, liabilities, operations, and bank information systems.

May 16–18 and 23–25 Virtual

Sept. 17–22 Bloomington, MN

CPE credits: 49.5

ICBA member: \$3,299

### **Cash Flow Analysis Seminar**

Study the mechanics of business cash flow statements and how to perform a complete credit analysis so that you can determine a business' ability to repay with confidence.

May 17 Virtual

CPE credits: 9

ICBA member: \$395 before April 14

### **ICBA Compliance Institute<sup>SM\*</sup>**

Receive a detailed study of the relevant areas of regulatory compliance with a focus on real-life scenarios you will encounter in a compliance role.

June 6–8 and 13–15 Virtual

Oct. 1–6 Bloomington, MN

CPE credits: 44

ICBA member: \$2,899

### **Commercial Real Estate Lending Seminar**

Review the new construction process, title work, appraisals, environmental reports, draw requests, and early warning signs of trouble in your project or borrower.

June 14 Virtual

CPE credits: 9

ICBA member: \$395 before April 13

### Analyzing Your Bank's Financial Statement Seminar

Learn to assess strengths and weaknesses using your bank's balance sheet and income statement. Survey today's marketplace and apply what you've learned to build a CAMELS rating.

June 15 Virtual

CPE credits: 9

ICBA member: \$395 before May 13

### ICBA Risk Management Institute<sup>SM</sup>

Discover strategies surrounding bank governance, credit risk, interest rate risk, liquidity risk, operational risk, compliance risk, and legal risk.

June 26–28 St. Louis, MO

CPE credits: 22.5

ICBA member: \$1,699

### Vendor Management Seminar

Relationships with third-party vendors are commonplace and many provide a strategic advantage—however the rewards aren't without risk. Learn what it takes to implement a sound vendor management program.

Aug. 1–2 Virtual

CPE credits: 12

ICBA member: \$595 before July 7

### Troubled Loans Seminar

Review liquidity versus solvency issues, management and industry strength, and the latest credit risks.

Aug. 3 Virtual

CPE credits: 9

ICBA member: \$395 before July 7

### CFO Forum

Tackle the top issues facing CFOs today including tax and accounting strategies, deposit funding sources, risk management, cybersecurity, and more.

Aug. 14–15 Kansas City, MO

CPE credits: 13.5

ICBA member: \$695 before July 14

### Community Bank Human Resources Seminar

Discover critical HR requirements all community bank HR professionals must know and discuss emerging legal issues affecting community banks.

Aug. 16–18 Kansas City, MO

CPE credits: 19

ICBA member: \$695 before July 14

### Advanced IT Seminar

Evaluate emerging technologies, optimize processes, and learn how to meaningfully measure your bank's IT operations.

Aug. 22–24 Virtual

CPE credits: 16

ICBA member: \$595 before July 25

### ICBA Bank Security Institute<sup>SM</sup>

Ground yourself in the bank security basics and learn about situations you may not be prepared for.

Aug. 28–30 Bloomington, MN

CPE credits: 21

ICBA member: \$1,699



## ICBA Consumer Lending Institute<sup>SM</sup>

Review all aspects of the application process, financial statement analysis, credit analysis, loan structure, compliance, documentation procedures, and closing.

Sept. 10–13      Bloomington, MN

CPE credits: 25.5  
ICBA member: \$1,699

## Community Bank Marketing Seminar

Over three days packed with critical marketing information engage with other community bank marketers and learn how to propel your marketing efforts to the next level.

Sept. 20–22      Nashville, TN

CPE credits: 21  
ICBA member: \$695 before Aug. 23

## IT General Controls Seminar

Learn best practices to monitor your bank’s internal controls and ensure adequacy and compliance with bank policies and procedures.

Oct. 11–12      Virtual

CPE credits: 12  
ICBA member: \$495 before Sept. 13

## Annual Directors Conference

Designed for community bank directors, learn about today’s most pressing corporate governance issues.

Oct. 11–13      Carlsbad, CA

CPE credits: 13.5  
ICBA member: \$1,095  
ICBA member/Bank Director  
Program pricing: \$895

## Annual Current Issues Certification Conference

This four-day conference focuses on key issues and trends related to auditing, BSA/AML, regulatory compliance, security and fraud, and offers the very latest information, tools, best practices, and training to assure that you are up-to-date and compliant. Attend one day or all four!

- » Day One—Audit Issues
- » Day Two—Lending & Deposit Compliance Issues
- » Day Three—BSA/AML Issues
- » Day Four—Fraud & Physical Security Issues

Sept. 25–28      Virtual

Oct. 23–26      San Antonio, TX

CPE credits: 8 per day  
ICBA member: \$1,345 (4 days)    \$995 (3 days)    \$695 (2 days)    \$395 (1 day)



# ONLINE TRAINING

## It's Time for a Fresh Approach

Are your staff ready for 2023? Transform employee professional development with our award-winning learning management system that now includes 425+ courses!

With all four subscription plans your bank:

- » Has access to the full course library.
- » Can train all its staff on one platform.
- » Receives new and updated courses on a regular basis.
- » Can create a culture of learning in your bank.

And, if you've ever wished that you could log in-house and external staff training into one system, we've added a new functionality to the Custom Plan that allows you to do just that!

If you're considering a new way to keep your employees' skills sharp give us a call today and request a demonstration!

**“** I would absolutely recommend Community Banker University's online training to others. It's user friendly, the tracking is excellent, and ICBA provides great customer support when needed.”

*Tammy Hoffman, Chief Administrative Officer  
First Community Bank and Trust  
Standard Plan Subscriber*

# ONLINE TRAINING PLANS

	STANDARD	CUSTOM	PREMIUM	CLOUD DELIVERY
minimum subscription ▶	1 year	1 year	3 years	1 year
<b>Access to more than 425+ courses</b> covering Compliance, Security, Management, Information Technology, Customer Service and Sales, Teller Training, Human Resources, Audit, HSA/IRA, and Personal Development	✓	✓	✓	<b>DOES YOUR BANK HAVE A LEARNING MANAGEMENT SYSTEM (LMS)?</b> If yes, choose our Cloud Delivery Plan.  <b>Access 425+ courses and upload your bank's policies and procedures</b> directly from your learning management system through our seamless cloud integration.
<b>Email alerts for enrollment reminders—</b> options vary by plan type	✓	✓	Customizable	
<b>Enroll employees in courses by job function—</b> options vary by plan type	✓	✓	Customizable	
<b>Access to usage and enrollment reports</b>	✓	✓	Customizable	
<b>Upload your bank's policies and procedures</b> into 60+ pre-selected courses		✓	✓	
<b>Track in-house classroom and outside training</b>		✓	✓	
<b>Import your own custom courses</b>			✓	
<b>Store and use custom human resources data,</b> such as job title or hire date, for reporting and automated course assignment			✓	
<b>Export training course completions</b> for import into human resource system			✓	
<b>YEARLY PRICE FOR ICBA MEMBERS</b>	\$649	\$1,299	\$6,499/yr + one-time \$2,500 setup fee	\$2,499/yr + one-time \$2,500 setup fee
<b>YEARLY PRICE FOR NON-MEMBERS</b>	\$1,999	\$2,999	\$9,999/yr + one-time \$2,500 setup fee	\$3,999/yr + one-time \$2,500 setup fee

# ONLINE CERTIFICATES

Our certificate programs help enhance professional skills, offer practical training, make it easy to explore career growth, and add more value to your organization. Certificate programs are 100% online, allow for flexible, self-paced learning at an affordable price, and don't require ongoing CPE. Bank-wide subscriptions renew at a discounted price.

	Course Topics	CPE Credits	ICBA Member Enrollment	Nonmember Enrollment
<b>Auditing</b>	<ul style="list-style-type: none"> <li>» Introduction to Auditing</li> <li>» Auditing Assets and Liabilities</li> <li>» Compliance Auditing</li> <li>» Specialty Auditing and IT</li> <li>» Communicating the Results</li> </ul>	27	\$999/ individual	\$2,499/ individual
<b>Compliance</b>	<ul style="list-style-type: none"> <li>» Lending Regulation</li> <li>» Bank Secrecy Act</li> <li>» Deposit Regulation</li> <li>» Other Federal Regulations</li> </ul>	17	\$499/ individual	\$1,499/ individual
<b>Human Resources Generalist</b> <i>(Federal or California Specific)</i>	<ul style="list-style-type: none"> <li>» HR Law</li> <li>» Leaves of Absence</li> <li>» Performance Management</li> <li>» Employee Coaching</li> </ul>	8	\$499/ individual	\$899/ individual
<b>Principles of Banking</b>	<ul style="list-style-type: none"> <li>» Banking Landscape and Structure</li> <li>» Banking Finance</li> <li>» Products and Services</li> <li>» Capital Adequacy, Asset Quality, Management Earnings, Liquidity, and Sensitivity (CAMELS)</li> </ul>	7	\$499/ individual  \$999/ bankwide	\$999/ individual  \$1,999/ bankwide
<b>Teller Specialist</b>	<ul style="list-style-type: none"> <li>» Teller Basics</li> <li>» Customer Service</li> <li>» Checks</li> <li>» Compliance</li> </ul>	10	\$199/ individual  \$449/ bankwide	\$399/ individual  \$899/ bankwide
<b>Universal Banker</b>	<ul style="list-style-type: none"> <li>» New Deposit and Loan Requirements</li> <li>» Customer Relationship-Building</li> <li>» Cross-Selling</li> </ul>	20	\$499/ individual  \$999/ bankwide	\$1,299/ individual  \$1,999/ bankwide



## Train Everyone In Your Bank For Less

# UNLIMITED WEBINAR PASS

### WHY WEBINARS

Each year, we produce nearly 100 webinars so that everyone in your bank—from the frontline to the C-suite—can keep their fingers on the pulse of emerging trends and important regulatory issues.

Led by industry experts, these 60–90-minute sessions cover everything from credit basics to corporate governance. And, if you can't attend in real-time you have on demand access to the webinar recording, plus any presentations or exhibits that were distributed, when available.

### SUBSCRIBE TODAY FOR:

- » 12 months of in-depth learning on topics from BSA to climate risk.
- » Real time and on demand viewing options.
- » The ability to download and archive webinar recordings to create your own learning library.
- » And, more!

ICBA member price: \$1,495

*[icba.org/unlimitedwebinars](https://icba.org/unlimitedwebinars)*





## YOUR BANK'S ENTIRE BOARD OF DIRECTORS HAS FULL ACCESS TO:

**Only \$795 for  
ICBA Members**



# BANK DIRECTOR PROGRAM

Attorney-staffed Governance  
Helpline for on-the-spot advice

Employment guidance with the  
ICBA Employment Law Hotline

20 online compliance, risk,  
and governance training  
courses for directors

Expert insights delivered  
through the bimonthly  
Bank Director News

Bank Director  
Video Series

Compliance  
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To learn more, contact Cindy Salzl, Bank Director  
and Webinar Specialist, at [cindy.salzl@icba.org](mailto:cindy.salzl@icba.org)  
or 800-422-7285 ext. 7336.

[icba.org/bankdirectorprogram](https://icba.org/bankdirectorprogram)





# 2023 ANNUAL DIRECTORS CONFERENCE

It's all good in Carlsbad, Calif. Renowned for its sandy beaches and world-class sporting events, Carlsbad is hosting the 2023 Annual Directors Conference, Oct. 11–13, 2023!

## UNWIND AND GET DOWN TO BUSINESS

Retreat with your entire board and collaborate with your peers throughout this two-day conference. Learn about today's most pressing corporate governance challenges including credit risk, human resources issues, and more. Take part in hot-topic educational sessions, a round table discussion group, a banker panel, and networking opportunities.

## REGISTRATION IS OPEN!

The Annual Directors Conference will be held at the Omni La Costa Resort & Spa in Carlsbad. ICBA Bank Director Program subscribers receive preferred pricing.

*Bookmark [icba.org/adc](https://icba.org/adc) to register and stay informed.*



# COMING SOON



A new resource from Community Banker University.

## **ALWAYS KNOW YOUR ADVERTISING IS ACCURATE, TRANSPARENT, AND COMPLETE IN ITS MESSAGING**

The advertising requirements of Regulation Z and Regulation DD are convoluted. To ensure that an advertisement complies requires checking and rechecking the regulations.

Check Your Ad takes the guesswork out of determining the appropriate requirements for deposit and lending advertisements allowing your marketing team or other bank personnel to check an ad without assistance from the compliance officer.

Simply choose the type of advertisement—Closed End Lending, Open End Lending, or Deposit—and Check Your Ad walks you through a step-by-step review of each appropriate requirement. Once complete you can generate a report and you'll know whether the advertisement is in compliance or needs revisions. Saved reports can be used as proof of compliance.

*Look for more information this spring at [icba.org/education](https://icba.org/education)*





## BSA/AML Videos

Stay compliant and satisfy annual BSA/AML training requirements.

Our popular BSA/AML Video Training Series is being updated with live action, fresh content, best practices, and the latest hot topics. These videos are everything your team needs to stay compliant with BSA/AML annual training requirements.

### **PURCHASE ONLY THE VIDEO TRAINING MODULE(S) YOU NEED OR THE ENTIRE FIVE-PART SERIES**

The BSA/AML Video Training Series allows you to offer training that is specific to employees in the following job categories:

1. BSA officer and staff
2. Frontline and operations staff
3. Lenders and lending staff
4. Senior management and the board of directors
5. General staff

*Banks that belong to ICBA's Bank Director Program receive discounted pricing.*

**Individual  
modules start  
at \$199**

**Only  
\$699 for  
the entire  
series!**



 **SCAN ME**



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**LINDSAY LANORE**  
Chief Learning and  
Experience Officer  
[lindsay.lanore@icba.org](mailto:lindsay.lanore@icba.org)



**CINDY SALZL**  
Bank Director and  
Webinar Specialist  
[cindy.salzl@icba.org](mailto:cindy.salzl@icba.org)



**SHIRLEY RINGHAND**  
Senior Vice President,  
Certification, Seminars, and  
the Bank Director Program  
[shirley.ringhand@icba.org](mailto:shirley.ringhand@icba.org)



**JULIE WOIDA**  
Seminar and  
Certification Specialist  
[julie.woida@icba.org](mailto:julie.woida@icba.org)



**MANDY SNYDER**  
Vice President,  
Online Training, Products,  
and Compliance  
[mandy.snyder@icba.org](mailto:mandy.snyder@icba.org)



**LORI BRAEGELMANN**  
Online Training Specialist  
[lori.braegelmann@icba.org](mailto:lori.braegelmann@icba.org)



**EDITH PEÑA**  
Senior Training and  
Development Specialist  
[edith.pena@icba.org](mailto:edith.pena@icba.org)



**NANCY OLSON**  
Administrative Assistant  
[nancy.olson@icba.org](mailto:nancy.olson@icba.org)



**LAUREL WORMS**  
Universal Learning and  
Product Specialist  
[laurel.worms@icba.org](mailto:laurel.worms@icba.org)



**JENNY FORSCHEN**  
Education Content and  
Compliance Specialist  
[jenny.forschen@icba.org](mailto:jenny.forschen@icba.org)

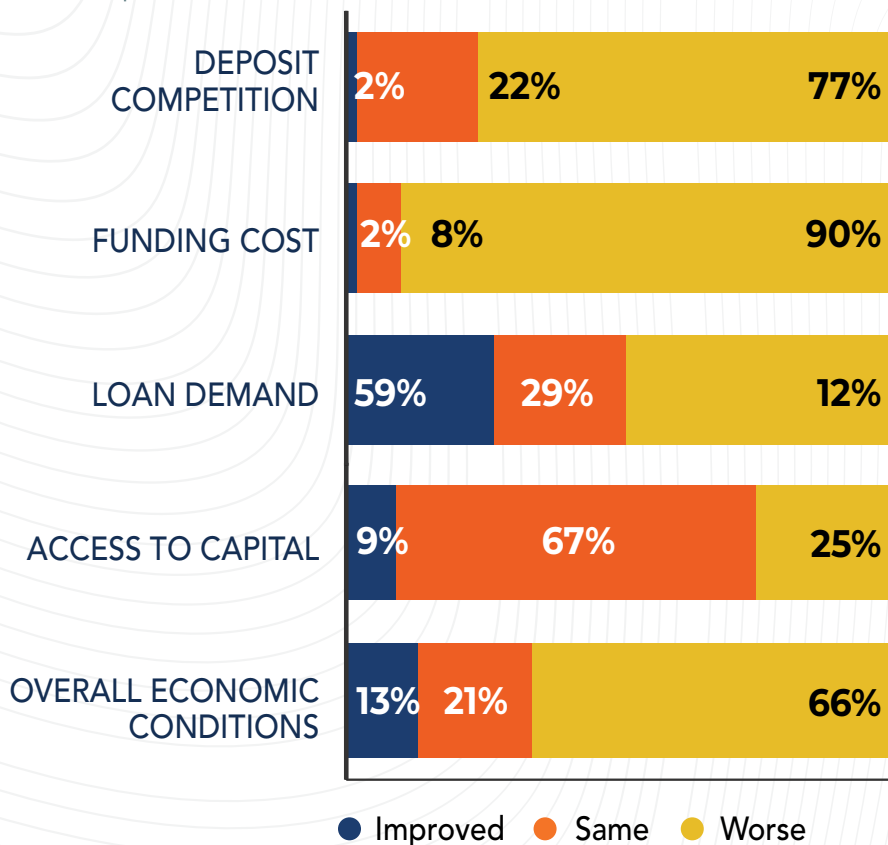
*Community Banker University Mission Statement: To develop and deliver a comprehensive curriculum of best-in-class education for community bankers through innovation, collaboration, creativity, and teamwork.*





# BANK EXECUTIVE BUSINESS OUTLOOK SURVEY TOP LINES

Expectations over the next 12 months



To see the full results including regional breakouts, visit  
[IntraFi.com/press-insights/bank-survey-reports](https://IntraFi.com/press-insights/bank-survey-reports)

The IntraFi Bank Executive Business Outlook Survey is completed on a quarterly basis and incorporates responses from hundreds of unique banks as provided by C-level bank executives, defined as CEOs, presidents, and CFOs from across the country. The survey is published by IntraFi with data released every fiscal quarter.



Source: IntraFi Network  
Bank Executive Business  
Outlook Survey, Q2 2022

Join us to sharpen  
your skills and  
collaborate with  
your CFO peers  
from across the  
country.

**GET THE LATEST ON:**

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**The CFO  
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