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Focused on Progress
Thank you for joining us for the 2019 Annual Summit of the Colorado Bankers Association. Over the next day and a half, you will gather information and insight to forge into the future, stronger and better equipped to lead your banks and your industry.

Each of our presenters is a respected expert in his or her field and will share with you a wealth of information on topics ranging from regulations and agricultural conditions to what bankers can expect related to the state’s housing market and the seemingly ever-present issue of providing financial services to the marijuana industry, as well as what will result from the damaging oil and gas legislation that came as part of a difficult 2019 legislative session.

We will also focus on a prognosis for the state’s economy, learn about the effects of the 2018 election results on our state and hear from new leaders in the FDIC and the OCC. It is unprecedented for any state association to feature one industry federal regulator, let alone two, so this is a very special opportunity. We are also fortunate to have with us our new state bank commissioner.

In addition, we invite you to enjoy the irreplaceable networking opportunities with your peers, public officials and top banking vendors from across the country. Your attendance at this event demonstrates your commitment to your industry and to your community. Thank you for your continued support.

Best regards,

Don Childears

President and CEO
Colorado Bankers Association
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Thursday, May 30 - emcee: Brendan Zahl, 2019 CBA chairman, EVP NBH Bank

8:30 a.m.-8:40 a.m.  **In the rearview mirror: My year as CBA Chairman**
Brendan Zahl
Colorado Bankers Association 2019 Chairman
EVP, Director, Residential Banking, Colo. Springs Market President
NBH Bank

8:40 a.m.-9:30 a.m.  **The Comptroller of the Currency’s viewpoint on banking today**
Joseph M. Otting
Comptroller of the Currency, U.S. Dept. of Treasury
Interim director of the Federal Housing Finance Agency

9:30 a.m.-9:40 a.m.  **Break**

9:40 a.m.-10:20 a.m.  **From CPA to the ABA – A federal update from ABA’s 2019 chairman who never planned to be a banker**
Jeff Szyperski
CEO, Chesapeake Bank, Virginia
Chairman, American Bankers Association

10:20 a.m. -10:30 a.m.  **Break**

10:30 a.m. -11:15 a.m.  **Oil and Gas: Fueling the future?**
Dan Haley, CEO, Colorado Oil and Gas Association
Interviewer: Jim Cole, Colorado Legislative Services

11:15 a.m.-12 p.m.  **Data-driven policy**
Chris Brown, Director of Policy and Research, REMI
Earl Wright, co-founder and chairman, CSPR

12 p.m.  **Recognition of Rep. Tracy Kraft-Tharp**

12 p.m. -1 p.m.  **Lunch (open lunch)**
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<tr>
<th>Time</th>
<th>Event Description</th>
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<tr>
<td>1 p.m.-1:45 p.m.</td>
<td><strong>Vulnerable and vital: Agriculture’s impact on Colorado and its economy</strong></td>
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<td>Stuart Pattison, President - Western Division, TBK Bank</td>
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<td>Tom Lipetzky, Director, Marketing Programs, Colo. Dept. of Agriculture</td>
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<td></td>
<td>Dr. James G. Pritchett, Executive Associate Dean, College of Agricultural Sciences, Colorado State University</td>
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<td>Moderator: CBA Treasurer Nathan Ewert, President of Consumer Banking Adams Bank and Trust</td>
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<td>1:45 p.m.-2 p.m.</td>
<td><strong>Break</strong></td>
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<td>2 p.m.-3 p.m.</td>
<td><strong>Political landscape: What the heck happened? Where are we headed?</strong></td>
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<td>Senator Chris Holbert</td>
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<td>Jenifer Waller, COO, Colorado Bankers Association</td>
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<td>3 p.m.-3:15 p.m.</td>
<td><strong>Break</strong></td>
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<td>3:15 p.m.-4 p.m.</td>
<td><strong>Cryptocurrency: What’s it worth – this minute?</strong></td>
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<td>John Collins, Partner, FS Vector</td>
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<td>4 p.m.-4:45 p.m.</td>
<td><strong>Housing update</strong></td>
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<td>John Covert, Director, Metrostudy</td>
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<tr>
<td>4:45 p.m.-6 p.m.</td>
<td><strong>Reception</strong></td>
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Friday, May 31 - Emcee Joanne Sherwood, CBA chair-elect, President and CEO, Citywide Banks

8:05 a.m.-8:50 a.m.  Rolling (legal) papers: Are we any closer to a Congressional solution to the ‘cannabis conundrum’?
James Ballentine, EVP, American Bankers Association
Melissa Kuipers Blake, partner, Brownstein Hyatt Farber Schreck

8:50 a.m.-9:05 a.m.  Advocating for your industry, bank, community and economy
Tom Ashley, Regional President - Southern Colorado, ANB Bank

9:05 a.m.-9:15 a.m.  Advocates of the year

9:15 a.m.-9:25 a.m.  Break

9:25 a.m.-10:10 a.m.  Bursting our bubble? Is Colorado headed toward an economic downturn or will it dodge a bullet?
Patty Silverstein, President and Chief Economist
Development Research Partners

10:10 a.m.-10:45 a.m.  Political overview
Kelly Maher, Executive Director, Compass Colorado
Don Childears, President/CEO, Colorado Bankers Association

10:45 a.m.-11:30 a.m.  Banking commissioner panel
Ken Boldt, Colorado Bank Commissioner
Kelly Lammers, Deputy Director, Finance Institutions, State of Nebraska
Moderator: Chris Jensen, Region Manager, Chase Bank

11:30 a.m.-12:15 p.m.  $500 and a dream: Perspective from the FDIC’s new Chairman
Jelena McWilliams, Chairman, FDIC

12:30 p.m.-1:30 p.m.  Annual membership luncheon – All attendees welcome!
Interested in how government legislation and regulation impacts our industry? Contact Mike Bintner at mike@coloradobankers.org.

Just as “relationship banking” is important to your bank’s success, building solid and lasting interactions with public officials is critical and these relationships are essential to our industry’s viability. We need to build these relationships now. CBA’s Center for Bank Advocacy immerses participants in a selective leadership experience, and the duration of the program is overseen by CBA’s highly accomplished advocacy professionals. The course culminates with participants learning by doing—with the creation and presentation of an Action Plan on a topic relevant to his or her bank and traveling to Washington D.C. And upon completion, participants will join the highly enthusiastic alumni in a continuing advocacy of your bank, the banking industry, and their future.

“The Center for Bank Advocacy reopened my eyes to advocacy and provided me tools I could immediately implement with colleagues and clients. Furthermore, the program provided knowledge to execute conversations with public officials and firsthand utilize the advocacy skills obtained in the program with Colorado lawmakers in Washington D.C.”

Jennifer Luce
Executive Vice President, FirstBank
Leading CBA’s advocacy alumni committee

Did you know?

1/3 of CBA’s Board of Directors and Government Affairs Committee are Advocacy Alumni?
MR. TOM ASHLEY
Tom Ashley is the Southern Colorado Regional President for ANB Bank. He joined ANB in June 2016 as community bank president for Colorado Springs. He had worked as broker associate with Aspen Snowmass Sotheby's International Realty and spent 15 years with FirstBank. He is a graduate of Colorado State University and the University of Wisconsin's Graduate School of Banking.

MR. JAMES BALLENTINE
James Ballentine is the EVP of Congressional Relations and Political Affairs for the American Bankers Association (ABA). James has been involved in banking and public policy for nearly 30 years. As an 18 year veteran of ABA, James leads the association's Congressional Affairs and advocacy team and is responsible for managing and directing ABA’s legislative and political operations.

MR. KEN BOLDT
Ken Boldt is State Bank Commissioner. Mr. Boldt administers the Colorado Banking Code and is responsible for the regulation of state-chartered banks, trust companies, money transmitters, and the Public Deposit Protection Act. He joined the Division in April 2012 as a Supervising Examiner, became the Deputy Bank Commissioner on November 2013. He began his career with the FederalReserve Bank in 1979 in Kansas City and transferred to Denver in 1984.

MR. CHRIS BROWN
Chris Brown is the Director of Policy and Research with the Common Sense Policy Roundtable where he leads the research efforts of CSPR and REMI to provide insightful, accurate and actionable information on the implications of public policy issues throughout the state of Colorado. Prior to joining CSPR in September of 2017, Chris spent close to a decade working for REMI.

MR. JIM COLE
Jim Cole is an owner and a partner of Colorado Legislative Services lobbying firm. He has more than 30 years of success in public policy, politics, government, energy, healthcare, financial services, transportation, state budget, local government, education and the nonprofit sector. His firm has represented the Colorado Bankers Association since the early 1980s.

MR. JOHN COLLINS
John Collins is a founding partner at fintech advisory firm, FS Vector, based in Washington, DC. He served as Head of Policy for Coinbase and the Vice President of International Policy at the Bankers Association for Finance and Trade, the international subsidiary of the American Bankers Association. John served as Senior Professional Staff for the U.S. Senate Committee on Homeland Security and Governmental Affairs and led Congress’ first work into digital currencies in 2013.
MR. JOHN COVERT
John Covert, Director of Metrostudy’s Colorado-New Mexico Region, has been researching and analyzing housing markets since 1999. He is responsible for all operations there including surveying, consulting and managing local client relationships. Prior to joining Metrostudy, Covert was the research manager for the Denver and Salt Lake offices of The Meyers Group.

MR. NATHAN EWERT
Nathan Ewert has more than 22 years of experience in the banking industry. Currently he serves as President of Consumer Banking with Adams Bank & Trust. He joined the bank in 2010 as Regional President after more than a decade with HSBC. He is responsible for directing and managing the bank’s consumer and mortgage lending functions in 19 branches across three states. He serves as a member of Adams Bank & Trust’s Executive Strategy Team.

MR. DAN HALEY
Dan Haley serves as President and CEO for the Colorado Oil and Gas Association. In his role, he oversees the policy and public affairs for COGA. Founded in 1984, the Colorado Oil & Gas Association’s (COGA) mission is to foster and promote the beneficial, efficient, responsible and environmentally sound development, production and use of Colorado oil and natural gas.

SENATOR CHRIS HOLBERT
Chris Holbert is Republican minority leader of the Colorado Senate. He represents the 30th District since January 6, 2015. Formerly he represented the 44th District in Colorado’s House of Representatives. Prior to seeking elected office, he focused on trade association management with focus on executive leadership, marketing, communications and government affairs.

MR. CHRIS JENSEN
Chris Jensen is Managing Director and the Colorado Region Manager for Middle Market Banking for JP Morgan Chase, and he chairs the local market leadership team representing all lines of business in the region. Chris has a variety of banking experience at JPMorgan Chase in both Investment and Commercial Banking. He joined the firm in 1986.

MS. MELISSA KUIPERS BLAKE
Dubbed “The Negotiator” by ColoradoBiz Magazine and a “power lobbyist” by Colorado Politics, Melissa Kuipers Blake is a leading lobbyist and seasoned political strategist with more than 20 years of national political experience at the local, state and federal levels of government. Melissa leads negotiations for her clients at Brownstien Hyatt Farber Schreck between elected officials throughout the country and in Washington, D.C.
**REP. TRACY KRAFT-THARP**  
With over 30 years of experience in the private, public, and nonprofit sectors, Tracy Kraft-Tharp has dedicated her life to serving the people in our community that need help the most, whether running her own small business or through her experience in social work, nonprofit management, teaching and legislative advocacy. She represents the people of House District 29 in Arvada.

**MR. KELLY LAMMERS**  
Kelly Lammers is the Deputy Director of Financial Institutions with the Nebraska Department of Banking and Finance. He is responsible for managing the Department Financial Institution licensing and examination operations which includes Nebraska chartered banks, credit unions, trust companies, money transmitters, and mortgage bankers to name a few of the 28 licensing types.

**MR. TOM LIPETZKY**  
Tom Lipetzky is the Director of Marketing Programs for the Colorado Department of Agriculture, a position he has held since 2006. He has responsibility for the state’s agricultural marketing programs including export development, domestic and direct marketing programs, Colorado Proud, the Colorado Wine Industry Development Board and the state’s eight market order programs.

**MS. KELLY MAHER**  
Kelly Maher is the executive director of Compass Colorado, a center-right, free-market advocacy organization. Kelly has worked on every level of state and federal candidate and issue campaigns and has more than 15 years in politics. She received an Economics Degree from the University of Colorado at Colorado Springs.

**MS. JELENA MCWILLIAMS**  
Jelena McWilliams was sworn in as the 21st Chairman of the FDIC on June 5, 2018. Ms. McWilliams was Executive Vice President, Chief Legal Officer, and Corporate Secretary for Fifth Third Bank in Cincinnati, Ohio. Previously she worked for the U.S. Senate as Chief Counsel and Deputy Staff Director with the Senate Committee on Banking, Housing and Urban Affairs, and previously as Assistant Chief Counsel with the Senate Small Business and Entrepreneurship Committee.

**MR. JOSEPH OTTING**  
Joseph M. Otting was sworn in as the 31st Comptroller of the Currency on November 27, 2017. In December 21, 2018, President Donald J. Trump designated Comptroller of the Currency Joseph M. Otting to be the Acting Director of the Federal Housing Finance Agency (FHFA). Prior to becoming Comptroller of the Currency, he was President of CIT Bank and Co-President of CIT Group. He also served in roles at U.S. Bancorp, Union Bank of California and Bank of America.
MR. JEFF SZYPERSKI
Jeff Szyperski is the 2018-19 chairman of the American Bankers Association. He is president and CEO of Chesapeake Financial Shares, Inc. and Chesapeake Bank. He currently serves on the VBA's board of directors and is chairman of the VBA Education Foundation. He is also a past chairman of the ABA's Audit Committee and a past chairman and current member of the ABA's Membership Council.

MS. JOANNE SHERWOOD
Joanne Sherwood is President and CEO for Citywide Banks in Denver. She has more than three decades of experience in banking and has been with Citywide since 2000. She has contributed significantly to the growth of Citywide. She serves as a mentor to up-and-coming lenders and has developed a program to assist and support women as they progress up the ranks.

MS. PATTY SILVERSTEIN
Patricia Silverstein is the president and chief economist of Development Research Partners, a real estate analysis and economic development research company founded in 1994. Ms. Silverstein's expertise is in economic research and economic development, including industry cluster studies and strategic economic development planning. She serves as the consulting chief economist for the Metro Denver Economic Development Corp. and the Denver Metro Chamber of Commerce.

MR. EARL WRIGHT
Earl Wright co-founded Asset Management Group over 40 years ago, which became AMG National Trust Bank, in Greenwood Village. He is co-founder and chairman of the Common Sense Policy Roundtable (CSPR), a non-profit free enterprise think tank which uses REMI dynamic econometric modeling of Colorado's economy to assess the impact of public policies and proposed legislative actions.
CBA: WHAT WE DO

• Mission: Provide economic opportunities for Coloradans through a sound and competitive banking environment by advocating public policy consistent with that, and enhancing banking’s skills, image and unity.

• Motto: Helping Coloradans realize dreams and creating a stronger economy by building better banks.

CBA STAFF: WORKING FOR YOU

Don Childears
President and CEO

Mike Bintner
Education Director

Jenifer Waller
COO and SVP

Brandon Knudtson
Membership Director

Amanda Averch
Communications Director

Lindsay Muniz
Office Manager
We thank and recognize the following individuals for their service over the past year.

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EVP, Colorado Springs  
Market President, NBH Bank

**CHAIRMAN-ELECT**
Ms. Joanne Sherwood  
Division President  
Citywide Banks

**TREASURER**
Mr. Nathan Ewert  
President of Consumer Banking  
Adams Bank and Trust

**BOARD MEMBERS**
Ty Aslin, Bank of America  
Michelle Banaugh, Wells Fargo  
Mike Brown, Alpine Bank  
Shawn Cole, Bank of the West  
Mark Driscoll, First National Bank, Ft. Collins  
Nathan Ewert, Adams Bank and Trust  
Mark Hall, Vectra Bank  
Chris Jensen, JP Morgan Chase  
Dennis King, Home Loan State Bank  
Tim Laney, National Bank Holdings Co.  
Brian Larson, FirstBank  
Christian Lewis, Independent Bank  
John Montoya, ANB Bank  
Michael Noesen, Guaranty Bank  
Shawn Osthoff, Bank of Colorado  
Joanne Sherwood, Citywide Banks  
Troy Stalter, US Bank  
Bill Sullivan, Colorado State Bank and Trust  
Tom Tulodzieski, KeyBank  
Andy Wykstra, BBVA Compass  
Scott Wylie, First Western Trust Bank  
Brendan Zahl, NBH Bank

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Don Childears, CBA, President/CEO  
Jennifer Waller, CBA, COO and Senior Vice President

**ADVISORY MEMBERS**
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Tamara Byrd, Bank of Colorado  
Bill Mitchell, Bankers’ Bank of the West
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Wells Fargo
The Colorado Bankers Association represents more than 95 percent of the $146 billion in assets within the 135 banks operating in Colorado.

CBA focuses on improvements that increase benefits for customers, value for shareholders, and a stronger business climate for our local economies.

On behalf of the 21,944 men and women who work in a Colorado bank, CBA works with government to continually improve the banking industry in this rapidly changing environment.

CBA also provides industry-specific information and education to bankers, offers bank insurance, acts as a partner between bankers and servicers and provides other miscellaneous services.

CBA advocates economic opportunities for all Coloradans through a sound and competitive banking environment by advocating supportive public policy, and enhancing banking’s skills, image and unity.
Stinson Leonard Street has changed its name to Stinson.
Though our name has changed, you can expect the same commitment to your business.

Stinson’s banking attorneys have broad experience in matters related to financial services, including commercial lending, mergers and acquisitions, regulations and compliance, litigation and payment systems. Bank on our reputation and knowledge.

Our Colorado Offices:
6400 South Fiddlers Green Circle, Ste. 1900 \ Greenwood Village, CO 80111 \ 303.376.8400
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