THE RISK MANAGEMENT ASSOCIATION

Central Iowa Chapter

Message from the President

With election season upon us it's once again time to hit the polls and exercise our civic duty, then quickly move to celebrating the return of auto and drug-maker commercials during your nightly newscast. And while the differences in our opinions become even more evident during this process, it's a great reminder that it's those differences that make us a stronger, more unified country. With each generation there are new and/or different issues and concerns, which ultimately require open-mindedness and tolerance to ensure that the country as a whole continues to move forward.

Banking is no different. The industry continues to evolve as advances in technology and shifts in cultural and generational demands require new ways of delivering services and products to an ever-changing customer. And to move forward we as bankers must develop new ways of thinking and approach our customer's experience from completely different angles.

The RMA's Mission Statement is to: "help our members use sound risk management principles to improve institutional performance and financial stability, and enhances the risk management competency of individuals through information, education, peer sharing, and networking." Through your membership in the RMA you gain access to the tools and experiences that facilitate the new way of thinking that our industry continually demands.

Rob Kistner, Credit Department Manager, Vice President, West Bank
RMA Central Iowa Chapter President

Fall/Winter - 2018 Newsletter

Welcome New Members!

Conor Hanley, Raccoon Valley Bank
Daniel Koesters, Federal Agricultral Mortgage
Alexander Radig - Student - Iowa State Univ.
Megan Winge - Bankers Trust Company

Counties Within the Central Iowa Chapter

Adair, Adams, Appanoose, Boone, Butler, Calhoun, Carroll, Cerro Gordo, Clarke, Dallas, Davis, Decatur, Emmet, Floyd, Franklin, Greene, Grundy, Guthrie, Hamilton, Hancock, Hardin, Humboldt, Jasper, Keokuk, Kossuth, Lucas, Madison, Mahaska, Marion, Marshall, Mitchell, Monroe, Palo Alto, Pocahontas, Polk, Poweshiek, Ringgold, Story, Tama, Taylor, Union, Wapello, Warren, Wayne, Webster, Winnebago, Worth and Wright

Celebrating the Leaders at RMA's Chapter Leaders Conference

by Stephen Krasowski for the September 2018 RMA *Journal*

Over 200 RMA chapter leaders representing 72 chapters from across the country and Canada gathered at the Sheraton Charlotte Hotel in Charlotte, N.C. June 20-22 for the RMA Chapter Leaders Conference (CLC) to learn, network, and make new friends.

In her welcoming address, RMA President and CEO Nancy Foster emphasized that "we continue to be challenged by risks like cybersecurity, by competition both inside and outside of the industry, and with constant regulatory change, and there's no one better positioned to help the industry more than RMA today."

RMA Chair Robert Messer remarked that "we're here because we want things to be better, and you all have the awesome responsibility in what makes RMA such a special organization—you're leading our volunteers. If you don't do the work, it's not going to be done, and if the work's not done, things won't get better."

Messer, senior executive vice president and chief financial officer, American National Bank of Texas, noted that, as chapter leaders and volunteers, there are several things that need to be done. He said you need to scan the fringes of the organization and recognize that when good people come forward in the chapter you need to engage them by giving them something meaningful to do. The second thing is to create clear expectations of what needs to happen. The third thing is to give the volunteers candid feedback, both good and bad. He said you have to recognize and reward based on the clear expectations you set. The fourth thing is dealing with volunteers who are not doing their jobs. Finally, he said, one of the most important responsibilities in your role as a volunteer is always recruiting new volunteers.

"The lifeblood of RMA and any organization is dependent upon our ability to attract, retain, motivate, and engage quality people to help us with our effort. If we ever lose the ability to do that, then we've lost," said Messer.

Read the entire article in the upcoming September edition of The RMA Journal
https://www.rmahq.org/thermajournal/

2018-2019 Central Iowa Chapter Officers & Board

<u>President</u>
Rob Kistner (West Bank) Tel: 515-222-2391 (rkistner@westbankstrong.com)
<u>Second Vice President</u>
Bruce Whited (Bank Iowa) Tel: 515-226-2426 (bwhited@bankiowabanks.com)
<u>Secretary</u>
Drew Conley (US Bank) Tel: 515-245-6157 (drew.conley@usbank.com)
<u>Treasurer</u>
Brad Boerner, CRC (First American Bank) (Brad.Boerner@1934.bank) Tel: 515-440-9821

<u>Board of Directors</u>
- Greg Cole - NCMIC (GCole@ncmic.com) Tel: 515-313-4561
- Troy Thompson - Bankers Trust Company (tthompson@bankerstrust.com) Tel: 515-245-5211
- Angi Bright - Community State Bank (abright@bankcsb.com) 515-252-1189
- Peggy Bishop - Federal Home Loan Bank (mbishop@fhlbdm.com) 515-362-8258
- Matt Cronin - Success Bank (cronin@success.bank) Tel: 641-664-2006
- Grant Rolfes, CPA - CliftonLarsonAllen (grant.rolfes@CLAconnect.com Tel: 515-346-3665

In the Spotlight:

Peggy Bishop
Federal Home Loan Bank

Peggy Bishop has served as an RMA Central Iowa Chapter Board Member for three years. Her experience covers retail banking, commercial lending, loan administration, loan review, compliance and operational risk.

Originally from New York, Bishop began her banking career with Chase Manhattan Bank, N.A. Upon her move to Des Moines, Iowa, in 1993 she joined Bankers Trust where she worked in Loan Review, Compliance, Vendor Management and Enterprise Risk areas.

Following her tenure at Bankers Trust, she orchestrated the start-up of Regulatory Navigations Services, which provided regulatory compliance, enterprise risk and OREO management consulting services to financial institutions in the Midwest. In late 2011, Bishop was recruited by Community State Bank (CSB) as Chief Credit Officer, and was later named Director of Compliance at QCR Holdings, after CSB was acquired by QCR Holdings.

In 2017, Bishop joined the Federal Home Loan Bank of Des Moines as its SVP of Operational Risk and Compliance.

Upcoming Training Opportunities

Structuring Commercial Loans II
December 6 - Des Moines
Please register before November 20!

The objective of Structuring Commercial Loans II is to improve the probability that the financial institution will be repaid by providing participants with an understanding of the fundamental principles behind structuring seasonal, working capital, and term debt. In addition to the topics covered in Structuring Commercial Loans I, this program adds a complex (holding company) financing transaction in which a management group is purchasing the company. Issues related to capital structure and the positioning of senior and subordinated debt, as well as an analysis of bridge loans, will be discussed.

More Information and Registration

Commercial Real Estate Lending II: Underwriting
February 26 - Des Moines

Commercial Real Estate Lending II: Underwriting is a one-day course provides a best-practices approach to quantifying cash flows of various styles of Commercial Real Estate (CRE) property for underwriting. Topics include 1) the analytics necessary for a unified analysis for loan consideration, including measuring cash flow for debt service and assessing quality of its sources, 2) the lease review process 3) alternative methods to reach a valuation, 4) testing loan performance under adverse conditions, and 5) creating a loan structure that helps preserve cash flow.

More Information and Registration

Training Opportunities in Nearby RMA Chapters

Nov. 13, 2018 - Problem Loan Workouts - Dubuque, IA
Nov. 14, 2018 - Relationship Management Skills for Commercial Lenders - Dubuque, IA
Nov. 16, 2018 - Principles and Practices of Credit Administration - Wausau, WI
Nov. 29, 2018 - Analyzing Business Tax Returns - Waukesha, WI
Nov. 30, 2018 - Writing About the Risk - Beloit, WI

Jan. 14, 2019 - Advanced Loan Documentation and Structuring - Madison, WI
Jan. 29, 2019 - Global Cash Flow II: A Real Estate Portfolio Perspective - Waukesha, WI

Feb. 5, 2019 - Structuring Commercial Loans I - Wichita, KS
Feb. 7, 2019 - Asset-Based Lending for Non Asset-Based Lenders - Chicago, IL
Feb. 7, 2019 - Cash Flow Refresher for Experienced Bankers - Omaha, NE
Feb. 8, 2019 - Essentials of Loan Documentation - Waukesha, WI
Feb. 25, 2019 - Essential Elements of Credit Presentations - Madison, WI

Mar. 8, 2019 - What Flavor is Your Cash Flow - LaCrosse, WI
Mar. 12, 2019 - Commercial Real Estate Lending II: Underwriting - Dubuque, IA
Mar. 13, 2019 - Global Cash Flow II: A Real Estate Portfolio Perspective - Dubuque, IA
Mar. 15, 2019 - Writing About the Risk - Waukesha, WI
Mar. 19, 2019 - Business Writing for Bankers - Appleton, WI
Mar. 19, 2019 - Global Cash Flow I: Foundations in GCF Concepts - Dubuque, IA
Mar. 20, 2019 - Cash Flow Analysis II: Applied Concepts - Dubuque, IA

Apr. 2-3, 2019 - Financial Statement Analysis - Chicago, IL
Apr. 5, 2019 - Lending to Nonprofit Organizations - Appleton, WI
Apr. 9, 2019 - Detecting Problem Loans - Dubuque, IA
Apr. 10, 2019 - Problem Real Estate Loans - Dubuque, IA

Apr. 11, 2019 - Understanding and Interpreting Real Estate Appraisals - Dubuque, IA
Apr. 16, 2019 - Financial Statement Analysis - Dubuque, IA
Apr. 17, 2019 - Detecting Problem Loans - Oconomowoc, WI
Apr. 18, 2019 - Problem Loan Workouts - Oconomowoc, WI
Apr. 18, 2019 - Understanding and Interpreting Real Estate Appraisals - Cedar Rapids, IA
Apr. 26, 2019 - Understanding and Interpreting Real Estate Appraisals - Eau Claire, WI

May 6, 2019 - Global Cash Flow I: Foundations in GCF Concepts - Chicago, IL
May 6, 2019 - Commercial Real Estate Lending I: Introduction - Wichita, KS

To find out more information on any of these classes, please visit the website for the appropriate RMA Chapter.

The letters CRC after a credit professional's name speak volumes. What will the CRC designation say about you?

The **Credit Risk Certification (CRC)** is the only recognized professional designation for credit and lending professionals, and earning it gives you added credibility among colleagues and clients alike.

As a credentialed risk professional through RMA, you demonstrate a commitment to the credit risk industry and a level of industry knowledge that has been recognized by an objective, outside organization.

Apply by January 31, 2019 for the Spring CRC testing window!

The application deadline for the Spring 2019 testing window (March 4 – April 13, 2019) is January 31, 2019, so be sure to **apply today**.

Learn more about the exam. Prove to your employer that you have the skills necessary to successfully manage the challenges of today's financial environment.

Student Memberships

RMA's Student Resource Center provides the tools you need to differentiate yourself—and position yourself—as a strong candidate to potential employers in the banking industry.

With your free student membership, you can achieve the following through the Resource Center:

Build your network and gain financial risk management professional development through a mentor. Words of praise from established industry professionals can speak volumes to potential employers.

Get practical experience through **internship opportunities**. Internships offer financial risk management activities for students and the experience you gain increase your chances of getting a job in banking after graduation.

Strengthen your resume with inclusion of your RMA membership. Doing so illustrates your financial risk management professional development, making you more attractive to employers and demonstrating your real-world experince.

Apply for an **RMA Foundation scholarship**. Students in an undergraduate

Get the latest industry trends and research information with free downloads of Study Packs, compilations of articles by subject, and with a digital subscription to The RMA Journal®, RMA's award-winning publication.

Use the Members Forum on the RMA Xchange to learn about the day-to-day challenges and opportunities real bankers face. Engage in real-time discussions and post your own questions to get information you need for reseacrh papers.

Earn the Credit Essentials Certificate and distinguish yourself from other candidates by validating your knowledge on commercial credit risk analysis topics.

Supplement your university education with RMA's free online courses program interested in the banking industry are eligible to apply.

Gain insight beyond the textbook with free recorded Web seminars on a variety of financial risk management topics, the RMA blog, and regulatory updates and bulletins.

and Banking 101 webinar series. These resources can help you prepare for the Credit Essentials Certificate, learn about the industry, build a fundamental knowledge about banking, and demonstrate your financial risk management professional development.

RMA Central Iowa Chapter
http://community.rmahq.org/centraliowa