

Risk Management Association

THE SPREADSHEET

<http://community.rmahq.org/pugetsound/home>



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UPCOMING EVENTS

February 2, 2016
"Grow or Stall.
An Economic & Real Estate
Forecast for 2016."

Featuring: Matthew Gardner

March 1, 2016
"Waterfront Seattle"

Featuring: Marshall Foster

April 5, 2016
"National/State
Economic Outlook"

Featuring Michael Parks

For more details go to:
<http://community.rmahq.org/pugetsound/home>

Developing
Professionals

Winterfest

Networking Social

Everyone is Welcome

See Registration
details on page two.

FROM OUR CHAPTER PRESIDENT



A Note From the President

Happy New Year and welcome to 2016! This is a year certain to bring changes that will present challenges, as well as opportunity within the banking industry. To begin with, we will see a great debate on the direction the county should be taking through the presidential election process. The field of candidates presents greatly diverging ideologies and philosophies that will certainly make for well fought discussions that will eventually dictate the direction our economic ship's rudder is turned.

Already this year has started

with the Fed Board and Chair Janet Yellen raising the target funds rate, with indications that more increases are to come. What will happen with inflation? Will it remain at its current pace? Will the oil prices continue to stay low creating issues positive and negative depending on your perspective? The markets have started the year moving downward with oil prices continuing to drop and the China economy continuing to have issues. What do these issues mean for you? The Risk Management Association is certainly a great tool to help you see the challenges and provide you with information for you to arrive at the answers that will ensure the security and stability of your institution.

How could these unknowns affect you and your institution? How will different out-

comes change how investors see the direction the economy is headed? If these are questions you are asking yourself, an opportunity to get an educated perspective is available with the next RMA dinner meeting featuring Matthew Gardner, a well-respected economist. Matthew always has great insights and perspectives on the changing economy and this is a chance to ask him your questions as well as discuss the issues with colleagues during the social hour and dinner.

Last month's CEO night brought great perspective of the direction the banking industry is going and the issues surrounding it by three well respected bank CEOs. February's dinner will bring a chance to connect with past and present colleagues and friends and hear the insights of a well-respected economist.

George Naumann

The February 2, 2016 Dinner Meeting

Social Hour: 5:30 · Dinner: 6:15

"Grow or Stall. An Economic & Real Estate Forecast for 2016."

Register by Wednesday, January 27, 2016

About Mr. Gardner ... As Chief Economist for Windermere Services Company, Matthew is responsible for analyzing and interpreting economic data and its impact on the real estate market on both a regional and national level; he has over 25 years of professional experience both in the U.S. and U.K.

RMA Member Fee \$85.00 - click on link to pay using PayPal

https://www.paypal.com/cgi-bin/webscr?cmd=s-xclick&hosted_button_id=QN4QZLSEJARUU

Non-Member Fee \$95.00 - click on link to pay using PayPal

https://www.paypal.com/cgi-bin/webscr?cmd=s-xclick&hosted_button_id=8PRKQ2JMF2BKU

If you have registration questions, please contact Bonnie McGoldrick,

Chapter Administrator on (206) 282-0158 Website <http://community.rmahq.org/PugetSound/Home>

EDUCATION PROGRAMS

2015-2016

NATIONAL CLASSES

February 8, 2016

Structuring Commercial
Loans I

March 4, 2016

Lending to Non-Profit
Organizations

April 7-8, 2016

Global Cash Flow I:
Foundations in GCF
Concepts
(2-day Course)

June 3, 2016

Detecting Problem
Loans

All classes are to be
held at
Evergreen
Business Capital,
13925 Interurban
Avenue, #100,
Seattle, WA 98168

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NEW REGIONAL MANAGER—KELLY CARR



Kelly M. Carr is the Western Regional Manager for Chapters and Community Banks at the Risk Management Association (RMA). She began this position in July 2015. In the role, Carr works with 27 RMA chapters and more than 200 member community banks in a twelve-state region. In the ten years prior to joining Carr held various banking positions, including vice president, private banker; exposure commercial real estate special accounts officer, commercial real estate analyst at BMO Harris Bank, and commercial real estate portfolio

specialist at SunTrust Banks.

As a banker, she also served in various roles for the local RMA Chapters in Sarasota, FL and Milwaukee, WI including Chapter Vice President, Communications Officer and Secretary.

Carr graduated from the University of Central Florida with a Bachelor of Science in Finance and Marketing and from the University of South Florida with a Bachelor of Science in Accounting.

Developing Professionals

Come join the RMA Developing Professionals Group for a Winterfest Social at the Rhein Haus bar on Capitol Hill on January 28, 2016. Everyone is welcome and encouraged to come network and mentor this enthusiastic group of banking professionals. Other individuals will be there including CPAs, attorneys and students interested in the banking industry. The cost to attend is \$20 and includes food and two drinks as well as Bocce ball. This will be a fun event and a chance to spend time with your colleagues.

Registration and payment will be through PayPal. Please click on the link below:

https://www.paypal.com/cgi-bin/webscr?cmd=_s-xclick&hosted_button_id=WVP6MGM2QY54N

EVENT SPONSORS YOU COULD BE A SPONSOR

The Puget Sound Chapter of The Risk Management Association would like to thank event sponsors — **Access Business Finance, Advance Capital, Inc, Ameritrust CDC, Associate Earth Sciences, Columbia Capital, Dynamic Strategies, Evergreen Business Capital, Gilbraltar Business Capital, Northwest Business Development, Pacific Coast Bankers Bank, Parke Associates, Paynet, Peoples Bank, Private Valuations, Revitalization Partners, Riddell Williams, The Riley Group and Terracon.**

Our 2015-2016 dinner meetings are scheduled for October 6 (Real Estate Panel), November 3 (Sound Transit), December 1 (CEO Night), February 2 (Regional Economic Forecast), March 1 (Waterfront Seattle), April 5 (National/State Economic Outlook). We would love to have you join our growing list of sponsors for upcoming events. Contact Bonnie McGoldrick, Administrator, 206-282-0158, rma@secretarialassistants.com.