



AFT FALL SUMMIT

Where Your Roadmap to Success Begins

September 14-16, 2014

The Greenbrier

America's Resort

White Sulphur Springs, West Virginia

SUNDAY, SEPTEMBER 14

- 8:00 - 10:30** **Board of Directors Meeting**
- 12:00 - 5:00** **AFT Golf Outing For Golfers of Every Skill Level**
(See side bar for further information)
- 12:00 - 4:00** **Discover the Greenbrier**
Many activities and sites to see on this beautiful property. Most are complimentary to Fall Summit attendees and guests.
- 5:00 - 7:30** **Registration Open**
- 6:30 - 8:00** **Welcome Reception**
Celebrate the beginning of the Fall Summit and welcome the first attendees. Cocktails and ample hors d'oeuvres will complement conversation between friends and new acquaintances.

MONDAY, SEPTEMBER 15

- 7:30 - 3:00** **Registration Open**
- 7:45 - 8:45** **First Time Attendees Orientation Breakfast**
By Invitation Only
- 7:45 - 8:45** **Buffet Breakfast**
- 8:45 - 9:00** **Welcome and Opening Remarks**
Dave Culbertson, President & GM Document Services Division, Computer Services, Inc., AFT President
- 9:00 - 10:15** **Keynote**
Relationship Economics
David Nour, CEO, The Nour Group, Inc.
- David Nour's most acclaimed keynote based on the best-selling book, Relationship Economics Updated & Revised (Wiley), delivered to more than 50 corporate, association, and academic forums. This session focuses on the quantifiable value of business relationships and a systematic process to identify, build, nurture and leverage personal, functional and strategic relationships. Of exceptional value to most audiences are the battle-tested best practices in bridging relationship creation with relationship capitalization this session offers (spouse/guests invited).
- 10:15 - 10:45** **Refreshment Break**
Sponsored by COCC
- 10:30 - 11:00** **Spouse/Guest Meet & Greet**
Continental Breakfast and information for activities and events during the 2014 Fall Summit. All Registered Spouses/Guests invited.
- 10:45 - 11:15** **Reaching Customer 3.0**
Jim Marous, Publisher, Retail Banking Strategies
- The traditional sales funnel in banking is dead. Today's customer is digitally engaged, socially active, always connected, and starts their financial institution shopping process online . . . sometimes completing the purchase process without ever walking into a branch. The importance of contextual engagement has never been more important and the standard of excellence is often set by non-financial industries. This session will provide a profile of today's consumer, what they expect, how they transact and what needs to be done to acquire them and build loyalty.

11:15 - 12:30 **Lunch and Work break**

12:30 - 1:30



The Path Ahead in Payments: From Mobile to Digital to Invisible

Lee Wetherington, AAP, is Director of Strategic Insight for ProfitStars®, a division of Jack Henry & Associates®

Is NFC dead? Is EMV justifiable? Is interchange hosed? How will financial institutions fare with the advent of mobile payments and mobile commerce? Are prepaid cards unhinging banking services from traditional checking-account providers? What exactly will be the transition from mobile banking to mobile payments? Will financial institutions be disintermediated by the likes of Google, Apple, Amazon, or PayPal? What about Bitcoin? Join Lee Wetherington for a forecast of the future of payments and a review of the best strategic and tactical positioning for the next 18 months.

1:30 - 2:00

Board Candidate Introductions & Campaign Remarks

2:00 - 2:30

Refreshment Break

Sponsored by BancVue

2:30 - 3:45

Panel Discussion - The Digital Banking Experience

Moderator: *Paul Koziarz, Chief Development Officer & President & General Manager Regulatory Compliance, Computer Services, Inc.*
Panel: *Mark Vipond, President and CEO, D3 Banking; Eric Fisher, Director of Sales & Marketing, Jwaala; Tom Shen, Founder, Chief Executive Officer & Chairman of the Board, Malauzai; Tim Ruhe, Vice President Business Development, Fiserv; Ben Wallace, Executive Vice President Operations & Technology, Orrstown Bank*

Today's consumer is accessing their financial needs through multiple digital channels with ever increasing technical demands. Our panel will discuss their views on how financial institutions can meet consumer expectations while justifying the cost.

3:45 - 6:00

Afternoon Business Break

6:00 - 9:00



Special Event

Operation Greek Island - The Bunker

Sponsored by FIS

The secret is out! Once a highly classified U.S. government relocation facility for Congress during the Cold War era (code name Greek Island), we will have a fascinating behind-the-scenes tour of the meeting rooms and sleeping quarters originally designed as a nuclear bomb fallout shelter carved deep into the mountainside beneath the hotel's West Virginia Wing. Sip cocktails and enjoy tasty appetizers while taking a guided tour of this legendary chapter in the Greenbrier's long history. We will then gather for a sumptuous All-American Dinner in the former Congressional Dining Room . . . which is today's Culinary Institute at the Greenbrier. Your Summit badge is your Top Secret security clearance for this specially arranged evening.

TUESDAY, SEPTEMBER 16

7:00 - 3:30

Registration Open

7:00 - 8:00

Breakfast

Sponsored by FPS Gold

Thanks to all of our Sponsors whose generous financial support

8:00 - 9:15

**CEO Keynote
Success in FinTech in an Increasingly Complex and Regulated Environment**

Gerrard Schmid, CEO, D+H



The increasing speed and complexity of regulatory changes is forcing Financial Institutions to focus on managing compliance risk. This increased compliance burden is shifting the landscape and expectations clients have of the FinTech Industry. These new expectations can only be addressed if FinTech companies re-examine their business models and transform from being suppliers to true partners in their clients' businesses.

The industry is focused on innovation, but that innovation is only relevant to our financial clients if it can pass the test of regulatory compliance. Gerrard Schmid, CEO of D+H, will share his unique insights on what these changes mean for the FinTech Industry and provide some proven strategies to be agile and successful in meeting the new realities of this increasingly challenging environment. And most importantly, how it affects the way FinTech Leaders need to build the right people, technology and customer engagement practices to succeed.

9:15 - 9:45

Refreshment Break

Sponsored by CUNA Strategic Services, Inc.

9:45 - 11:00

Interactive Session

Moderators: Wade Arnold, Managing Director, Profitstars and Tina Baker, Director Business Development, KIVA Group, Inc.

This lively open-forum session features topics of vital current interest taken directly from the audience and is always among the highest rated and most valuable summit sessions. An AFT "institution".

11:00 - 11:30

Refreshment Break

Sponsored by Q2 ebanking

11:30 - 12:00

Annual Business Meeting and Election

Help govern your association and elect new directors.

12:00 - 1:30

CEO Luncheon/Interactive Discussion

*Moderators: David Culbertson, President & GM Document Services Division, Computer Services, Inc., AFT President and Russ Bernthal, President, ProfitStars, AFT Program Chairman
Sponsored by D+H, By invitation only*

12:00 - 1:30

General Luncheon and Work Break

Sponsored by EFT Source

1:30 - 2:30

Today's VIBE (Viewpoint on Investing, Business and Economics)

John Augustine, CFA, Chief Investment Officer, Huntington Bank



Hear The Huntington Trust's Chief Investment Officer give our firms update and outlook on: Investment Strategies, Business Trends and Economic & Demographic Landscape

John has spent the last 20+ years as an investment manager, investment strategist and economic strategist for various financial institutions. He is currently the Chief Investment Officer for Huntington Bank in Columbus Ohio, joining the organization in May 2014.

2:30 - 3:00

Refreshment Break

Sponsored by Digital Check Corporation

3:00 - 4:00

The Power of Accountability

Walter Bond, NBA Player and Business Owner, No One Can Stop You But YOU!



The key to productivity is Accountability. Walter Bond's speech incorporates practical and innovative solutions to improve business performance. Poor accountability attributes to high turnover, poor performance, and less enjoyable work environment. Greater accountability increases your company's bottom line, decreases turnover, improved work culture, and increase team synergy.

Walter's stories give listeners a roadmap they can follow to reinvent themselves and recover the confidence they need to focus, align and deliver results. Drawing on lessons learned in the trenches both in sales and as an entrepreneur, Walter's presentations open up new ways of looking not only at business challenges but also the world (spouses/guests invited).

4:00 - 6:00

Afternoon Business Break

6:00 - 7:00

Farewell Party

Sponsored by Computer Services, Inc.

7:00

Networking with AFT Facilitated Group Dinners

Select a group to dine with at the many restaurants at the Greenbrier. Sign up at the AFT Registration Desk by 10:00 AM Tuesday.

AFT GOLF OUTING

Sunday, September 14, 2014, Greenbrier Meadows course



Join us at 12:00 PM on Sunday, September 14 for an enjoyable round of golf with other AFT members and guests at the Greenbrier's scenic and challenging Meadows Course.

Our golf events are designed more for fun and relationship-building than trophy-winning, but we also offer serious golfers an opportunity to demonstrate their skills in the individual competition. You can choose later from the Four Person Scramble or Individual Stroke Play divisions.

We have selected The Meadows Course for our event because of its mixture of scenic beauty and precision shot making. Most Greenbrier guests agree that the Meadows course, with its panoramic views of the surrounding mountains combined with its true test of golf, make this the most popular of the three Greenbrier courses.

High quality, brand name clubs and rental shoes are available. Registration is strictly limited to the first 36 persons who sign up. The \$149 registration fee includes greens fee, cart, practice range, box lunch, on-course refreshments and prizes.

Don't miss this fun event. Reserve your spot NOW! See registration form.

allows us to continue improving the quality of our conferences



DISCOVER THE GREENBRIER

Upon your arrival, please check in at the AFT registration desk for a detailed list of the daily featured activities. Before your arrival, please contact the Greenbrier for information and reservations for individual activities. The Greenbrier offers an unparalleled tableau of recreational activities, outdoor adventures and unique hotel experiences to delight, intrigue, challenge and stimulate the widest range of interests. Browse the website then call 855-453-4858 (Option 1) to reserve your activities during your visit to our 10,000-acre playground. See more at: <http://www.greenbrier.com/Activities/Outdoor>

HOTEL & TRAVEL INFORMATION

Reservations

The Greenbrier is now accepting room reservations for the AFT 2014 Fall Summit at the special AFT rate of \$285 for Intermediate Guest Rooms. You can reserve your room online or by phoning the toll free reservation line at (855) 423-4700. Be sure to mention you are attending the Association for Financial Technology (AFT) Fall Summit.

Resort fee

The following services and amenities are included in The Greenbrier's daily Resort Fee of \$35.00 per room, per day. Morning Coffee Service, Afternoon Tea, Historical Tours, on-property transportation, daily newspaper delivery, wireless internet connectivity, Champagne Toast in the Casino Club each evening, use of the resort Fitness Center, use of the resort's indoor and outdoor pools, local and toll free phone charges and entertainment provided daily by the Casino Club's Beverage Entertainers.

THE GREENBRIER RE-IMAGINED

Combining graciousness of the past with exceptional comforts of today, a new era of elegance awaits you at The Greenbrier. This renowned property offers 710 rooms, including 33 suites and 96 guest and estate houses.

The Greenbrier is widely regarded as one of the finest luxury



resorts around the world. Surrounded by the wondrous Allegheny Mountains, The Greenbrier offers exclusive services and amenities such as championship golf, fine dining, more than 55 activities, designer boutiques, our world-renowned mineral spa and a 103,000 square foot gaming and entertainment venue. See more at: <http://www.greenbrier.com>

RESORT POLICIES

Check-In Time: 4:00 p.m.
Check-Out Time: 11:00 a.m.

THIRD OR FOURTH PARTY OCCUPANCY

A fee of \$50 per person, per night applies for additional guests 18 years or older.

DEPOSIT POLICY

The Greenbrier deposit requirement is equal to one night's room and tax charges. When requesting reservations, please note arrival and departure dates carefully. Late arrival or early departure will cause forfeiture of deposit, unless cancellation or changes are made fourteen (14) days in advance. All major credit cards are accepted to secure your reservation.

HISTORIC PRESERVATION FUND

The Historic Preservation Fund (HPF) of 6.5% is collected to preserve and protect landscapes, buildings, and amenities that have played a meaningful role in The Greenbrier's past while carefully planning the continuous improvement for the future.

DRESS CODE POLICY

The Greenbrier enjoys the pleasure of hosting guests from all over the world. Throughout its 235-year history, many traditions have been established to make the visits of all its guests their most memorable experiences. The Greenbrier's Dress Code distinguishes the resort and is an important complement to the standards its guests expect and deserve. See more at: <http://www.greenbrier.com>

TRAVEL

GETTING THERE HAS NEVER BEEN EASIER!

The Greenbrier is located in White Sulphur Springs, West Virginia and conveniently situated off Interstate 64 just west of the Virginia/West Virginia border and just east of Lewisburg, WV (dubbed "Coolest Small Town in America" by *Budget Travel Magazine*, 2011).

DRIVING DIRECTIONS

By car, it is a scenic drive from both Charleston, WV and Washington, DC. See more at <http://www.greenbrier.com>

FLIGHTS

Commercial Flights
Greenbrier Valley Airport (LWB) (www.gvairport.com), served by United Airlines and Silver Airways, is located only 15 minutes away from The Greenbrier.
United (www.united.com) offers nonstop flights from Washington, D.C. (Dulles International Airport, IAD) and Silver Airways (www.gosilver.com) offers nonstop flights from Atlanta, GA (Hartsfield-Jackson International Airport, ATL). To check flight availability and rates, The Greenbrier recommends you use your preferred travel search engine: Expedia (www.expedia.com), Travelocity (www.travelocity.com), Kayak (www.kayak.com).

Thanks to the following AFT Member companies whose generous sponsorships have helped us present and outstanding 2014 Fall Summit:

Platinum Level – \$4,000



Gold Level – \$3,000



Silver Level – \$2,000



Bronze Level – \$1,000



MORE SPONSORSHIP OPPORTUNITIES AVAILABLE!



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