PEAK CONSULTING LLC

Peak Conference – Deposit and Loan Training

Wednesday, September 26th

5:00-7:00	Registration and Cocktail Reception-with appetizers *(Legends)*
7:00	Hospitality Suite Open- **Sponsored by Peak Consulting LLC**

Thursday, September 27th

7:30-8:30	Breakfast - Vendor Showcase *(Legends)*
8:30-9:30	Opening Session *(Scarlet)*
9:30-10:30	**Breakout Session:** • Name/Address/Relationships Concepts *(Rozier)* • Collateral Quick Check and System Usage *(Scarlet)*
10:30-11:00	Break - Vendor Showcase *(Legends)*
11:00-12:00	**Breakout Session:** • Sweep Processing *(Rozier)* • Escrow Automation *(Scarlet)*
12:00-1:15	Lunch - Vendor Showcase *(Legends)*
1:15-2:00	**Vendor Session** • Quest Analytics • LSI
2:00-2:45	**Breakout Session:** • Deposit Charge Off Automation *(Rozier)* • Credit Bureau Reporting *(Scarlet)*
2:45-3:30	**Breakout Session:** • Release Management *(Scarlet)* • Core Optimization and Other Hot Topics *(Rozier)*
3:30-4:15	Break - Vendor Showcase *(Legends)*
4:15-5:00	**Vendor Session** • Peak and Enablesoft
5:00-6:30	Cocktail Reception with appetizers *(Legends)*
6:30	Hospitality Suite Open- **Sponsored by Peak Consulting LLC**

PEAK CONSULTING LLC

Peak Conference – Deposit and Loan Training

Friday, September 28th

7:15-8:00 Breakfast - Vendor Showcase *(Legends)*

8:00-9:00 Closing Session - Vendor Raffles *(Scarlet)*

9:00-10:30 **Roundtable Discussions** (Potential topics listed below)

- Loans *(Scarlet)*
    - CECL Considerations
    - LCM Balancing
    - Supervisor Review of TMS Trans
    - LOS Systems/Challenges
    - Non-Escrow Tracking
    - Bring your Ideas!
- Deposits *(Rozier)*
    - EOY
    - ODP
    - Duplicate Names
    - Analysis
    - Exception Item Decisioning
    - Bring your ideas!

PEAK CONSULTING LLC

Peak Conference – Deposit and Loan Training

Breakout Sessions: Thursday, 9:30-10:30

Session: **Name/Address/Relationship Concepts**

Description: Are you comfortable with your current name, address, and portfolio data base? This course will help you better understand how names, addresses and portfolios work together in the Premier® software. Time will be spent discussing the features of each of these areas. There will also be discussion on the process of merging names and addresses. This session will review best practices for address changes and utilizing custom relationships.

Session: **Collateral Quick Check and System Usage**

Description: Wondering if your bank is a candidate that could use a collateral overhaul? Come to this session to get a free baseline analysis tool to use on your institution's loan portfolio. This session will provide a simple script to obtain basic, non-private, and non-sensitive information from your current collateral setup. Send this report to us and we can deliver our quick analysis that details many items that can be used to clean up and streamline your collateral usage. We will also be covering new and updated strategies for Collateral Merge, UCC Tracking, Real Time CLTV, LTV tracking for upcoming regulatory items such as CECL, and much more.

Breakout Sessions: Thursday, 11:00-12:00

Session: **Sweep Processing**

Description: Sweeps are an intricate part of day to day banking. However, they also create mild panic when the discussion turns to more complex sweeps. This course starts at the beginning to ensure a solid foundation in sweep set up. Best practices and helpful tips on sweeps will be highlighted during this session. There will be time for group discussion about more complex sweeps and other features that are available. Financial Institutions can offer these features to their customers who are looking for more complex sweep options between accounts.

Session: **Escrow Automation**

Description: Escrow can be easier! It does not have to be the time-consuming and manual process, that is has become every month. Come learn how to better handle escrow. This course will review the many opportunities around escrow processing. There are a variety of efficiencies that make the disbursement process much easier and less stressful. Escrow Analysis will also be discussed.

PEAK CONSULTING LLC

Peak Conference – Deposit and Loan Training

Breakout Session: Thursday, 2:00-2:45

Session: **Deposit Charge Off Automation**

Description: Learn how to no longer wrestle with manually charging off your deposit accounts. This session will review all Deposit Charge Off Automation features and implementation considerations. Tips on utilizing reports for daily review of charged off accounts and recovery tracking will also be covered.

Session: **Credit Bureau Reporting**

Description: When Credit Bureau reporting fails, figuring out the exact error can be a hassle and very time consuming. During this session, many considerations for accurate Credit Bureau reporting will be discussed. The course will cover best practices to identify and resolve errors. Bankruptcy reporting and the new compliance changes around notices will be explained.

Breakout Session: Thursday, 2:45-3:30

Session: **Release Management**

Description: Have you ever wished you knew what was coming up in the next software release or just wish there was a clean and easy way to digest the 100+ pages of release notes you get from your core vendor? The Release Management Session will start with our methodology on how to stay up to date on the latest releases. Peak's Release Management helps break down the information into manageable pieces. This will help you determine what is the highest and lowest priority for your financial institution, without wasting time trying to understand every line item released. This session will demonstrate Peak's Release Management platform and guide you through the best practice approach to managing the next software release.

Session: **Core Optimization and Other Hot Topics**

Description: Did you know that banks typically only utilize 25%-40% of their core functionality? The investment cost of the core is one of their largest expenses. Peak Consulting can help your bank maximize this investment by going through the Deposit and/or Loan core from A to Z. This complete customized review can help identify areas that need attention. Peak will share examples from prior experiences showcasing different ways to increase efficiency, add revenue, and reduce costs.

PEAK CONSULTING LLC

Peak Conference – Deposit and Loan Training

Roundtable Discussion: Friday, 9:00-10:00

Session: **Deposit and Loan Roundtable Discussion**

Description: "We loved having the opportunity to meet, network, and learn from peers in the industry!" is a comment we heard several times at our last Peak Conference. The Deposit and Loan roundtable discussions are open forums that provide more of this opportunity. These sessions are attendee driven and may include several topics. Clients that attend have an opportunity to discuss topics with Peak Fiserv Premier® experts, while also discussing in-depth best practices with their peers from across the country.

- Deposits Topics may include: End of Year Processing, Overdraft Protection Programs, Duplicate Name and Address clean up, Analysis, Exception Item Decisioning, etc.
- Loan Topics may include: CECL Considerations, LCM – Freddie MAC balancing, Premier® post 9.2, Payment Posting and Reversals, Supervisor review of TMS trans, Non-Escrow Tracking, Loan Origination Systems (Management and Integration), etc.

Since the topics will be discussed in a dynamic and open session, attendees are encouraged to think of topics beforehand and bring them to the session. This allows attendees to start discussions on specific topics they are currently working on.