PEAK CONSULTING LLC

Peak Conference – Deposit and Loan Training

Wednesday, September 25th

1:30-2:30 Welcome and Registration *(Legends)*

2:30-3:00 **Opening Session** *(Rozier)*

3:15-4:00 **Breakout Session:**

- Excel Tips and Tricks Session (Rozier)

4:15-5:00 **Breakout Session:**

- Project Management Session (Rozier)

5:00-7:00 Cocktail Reception-with appetizers *(Legends)*

7:00 Hospitality Suite Open-**Sponsored by Peak Consulting LLC**

Thursday, September 26th

7:30-8:30 Breakfast - Vendor Showcase - Registration *(Legends)*

8:30-9:30 **Breakout Session:**

- Overdraft Privilege Programs and Automated NSF Decisioning *(Rozier)*
- Advanced Collateral Management *(Crouch & Rogers)*

9:30-10:30 **Vendor Session – GOLD LEVEL SPONSOR**

- "Modernizing Retail Checking" with StrategyCorps – Mike Branton & Chris Garrelts *(Crouch & Rogers)*

10:30-11:00 Break - Vendor Showcase *(Legends)*

11:00-12:00 **Breakout Session:**

- Transaction Code Training and Posting Order *(Rozier)*
- Advanced Shadow Loan Accounting Considerations *(Crouch & Rogers)*

12:00-1:00 Lunch - Vendor Showcase *(Legends)*

1:00-1:30 **Vendor Session – SILVER LEVEL SPONSOR**

- Cloud Lending, a Q2 Company – Brad Johnson *(Crouch & Rogers)*

1:30-2:15 **Breakout Session:**

- Product Design Options *(Rozier)*
- Advanced Escrow Processing *(Crouch & Rogers)*

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2:15-2:45 **Vendor Session – SILVER LEVEL SPONSOR**

- LSI – Sam Johnson *(Crouch & Rogers)*
- The Core Point – Julia Hernandez *(Rozier)*

2:45-3:30 **Breakout Session:**

- Premier 9.5, 10.0 and Release Management *(Rozier)*
- Core Optimization and Other Hot Topics *(Crouch & Rogers)*

3:30-4:00 Break - Vendor Showcase *(Legends)*

4:00-5:00 **Vendor Session – GOLD LEVEL SPONSOR**

- Quest Analytics, LLC – Kraig Nellis *(Crouch & Rogers)*

5:00-5:15 Vendor Raffles *(Legends)*

5:15-6:45 Cocktail Reception with appetizers *(Legends)*

6:45 Hospitality Suite Open-**Sponsored by Peak Consulting LLC**

Friday, September 27th

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

8:00-8:30 Closing Session *(Crouch & Rogers)*

8:30-10:30 **Roundtable Discussions** (Potential topics listed below)

- Loans *(Crouch & Rogers)*
  - All Business Assets Collateral (UCC)
  - Loan Renewals
  - Loan Fee Considerations
  - Credit Bureau (Deceased Borrower, Payment Schedules, etc.)
  - Notable Program Corrections (Escrow Only Billing, Collateral, etc.)
  - Bring your Ideas!
- Deposits *(Rozier)*
  - Name and Address Merge Process
  - File Maintenance Review
  - Reg E Opt. In/ Good Funds
  - Deposit Fees
  - Conversion Processing
  - End of Year Processing
  - Bring your ideas!

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Breakout Sessions: Thursday, 8:30-9:30

Session: **Overdraft Privilege Programs and Automated NSF Decisioning**

Description: Overdraft Privilege Program best practices will be reviewed. We will also discuss the value of automatic decision plans and the options that are available for consistent NSF decisioning. We will take a look at examples of plans from basic to complex.

Session: **Advanced Collateral Management**

Description: In this session we will discuss how to get accurate LTV's on the system and some of the common challenges. Also, we will discuss some of the considerations for jump starting your clean-up project. Come to this session to get a free collateral baseline analysis tool to use on your institution's loan portfolio.

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

Session: **Transaction Code Training and Posting Order**

Description: Trancodes have been a popular topic this year on the deposit side. The session will focus on the Trancode setup process and how they work behind the scenes. Posting order best practice will also be discussed.

Session: **Advanced Shadow Loan Accounting Considerations**

Description: A popular topic with a lot of our clients, this session will take a more in depth look at more complex Shadow Loan Accounting scenarios with an emphasis on what happens when loans are being removed from Non-Accrual. We will give a brief overview of Shadow Loan Accounting basic setup on the core followed by many common scenarios including Cash Basis Non-Accrual, Non- Accrual Removal, Deferred Income Accretion and more.

Breakout Session: Thursday, 1:30-2:15

Session: **Product Design Options**

Description: How to use the core software and other solutions to create products that benefit both you and your customers. Examples of different types of Rewards checking products will be discussed.

Session: **Advanced Escrow Processing**

Description: Everyone's favorite topic…Escrow! Our session this year will focus on further automating opportunities surrounding disbursement processing, exception tracking, customer communication and more. We will discuss the potential of the core while also focusing on automation involving 3rd party software partners. New to escrow? Don't worry we will core system setup items that are critical for any escrow process.

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

Session: **Premier 9.5, 10.0 and Release Management**

Description: 2019 was a year dominated by major revamps to the loan system accompanied with some important deposit and security updates. We will shed some light on the major enhancements from the latest core releases, while also sharing our fundamentals for any effective Release Management program.

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

Description: Did you know that banks typically only utilize 25%-40% of their core functionality? 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 a few of the latest hot topics.

Roundtable Discussion: Friday, 8:30-10:30

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: Name and Address Merge Process, File Maintenance Review, Reg E Opt. In/ Good Funds, Deposit Fees, Conversion Processing, End of Year Processing, etc.
- Loan Topics may include: All Business Assets Collateral (UCC), Loan Renewals, Loan Fee Considerations, Credit Bureau (Deceased Borrower, Payment Schedules, etc.), Notable Program Corrections (Escrow Only Billing, Collateral, 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.