



PEER GROUP WRAP-UP Moravia, Iowa—Honey Creek Resort March 14-18, 2016

"The conference was really great! The variety and quality of speakers was excellent and I took something from each session!" - Kim Knes, Elgin State Bank (IL)



Bank Club directors and travel partners agree, Heritage Clubs International put on another terrific conference this year.

"It was great to be back this year. I love the changes to our schedule and hope that you will continue with the same type of schedule for next year. I liked the topics of the education sessions, it was something I could bring back to my management team. Keep up the good work!" -Diane Susong, CBCD, Home State Bank (Crystal Lake, IL)



"This was one of the best HCI shows I have ever attended. Good job!" -Cherie Westbrook, LVCVA - Southern Nevada Reg Office

"Attending HCI is worthwhile in every way. The guest speakers were great. I especially enjoyed Rob Bell. The Travel Expo and PTO Showcases are always excellent. A personal favorite is Banker's Education Open Mic. It is wonderful to hear feedback from others on a variety of subjects. I would have enjoyed more time." -Linda Cloutier, CBCD, Community National Bank (Newport, VT)



"Great job, seriously one of the best conferences I've been to. Truly felt respected as a supplier and staff was just a joy to work with, always available." -Jayne Nordstrom, Visit Lake County, IL



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HCI Peer Group 2016 Conference features top-flight education, fun, and much more....

Heritage Clubs International offered an unprecedented level of education at its 2016 Peer Group Conference, conducted March 14-18 at the Honey Creek Resort near Moravia in Southeast Iowa. Five consultants addressed the group on time management, leadership, merchant services, compliance and outstanding customer service. Club directors who served on HCI task forces gave reports on their work in two sessions. And there were peer exchange sessions for bankers and partners to discuss roundtable topics, as well as the always popular "open mic" session.



In addition, the conference included showcase presentations from each of the nine Preferred Tour Operators, as well as two mornings devoted to the Travel

Expo where every club director got the opportunity to have a scheduled appointment with every partner. The meal functions and late-evening hospitality sessions were hosted by partners and PTOs, who offered Irish Dancers for entertainment, information about unique destinations such as China and Malta, and party favorites such as a photo booth, music orchestrated by a disc jockey, and a bon fire.



Attendance at the 2016 conference was the largest club director attendance in several years and considered an outstanding conference, from the ranks of club directors as well as partners.

"Experts tell us things are getting better in the economy, although depending on where you are, growth is still pretty tepid," commented Jan Ruhde, director of the Millennium Club at Iowa Falls State Bank in Iowa Falls, Iowa, as she addressed bankers at the conference's opening ceremonies. Ruhde was serving her second year as Chair of Heritage Clubs International. "Of course, it's a presidential election year, a fact we could not miss here in Iowa with all the candidates criss-crossing the state prior to our caucuses. "With so much uncertainty in the economy and in our political landscape, it is important that we continue to provide reliable, dependable service through our bank clubs," Ruhde said. "We are going to have to do our very best to keep our current customers happy and even more if we expect to attract new customers and club members. Banking is all about relationships and many of those relationships start in our clubs.



"As always, it is important that you communicate with your bank's management," Ruhde said. "They need to know the value of your club, what it does for the bank, and what it does for the customer. Do you know how to communicate the value of your club to your bank management? Be sure to remind them of the relationship-building possibilities created by your club. A bank officer may spend more time with a prospect on one of your trips than he or she otherwise would over the course of a year or more without the benefit of club-sponsored travel."



This year's conference featured a first-time ever joint luncheon with an association of bank owners and bank holding company executives. The Bank Holding Company Association, which features membership made up of banking industry executives, sponsored the lunch on Tuesday, March 15. The BHCA conducted its own, separate seminar on March 15 at Honey Creek Resort, and the two groups came together for a joint luncheon. The event gave industry executives the opportunity to hear about bank clubs from the directors who run them.



Furthermore, the luncheon featured speaker Stevie Ray, who used humor and improvisation to describe strategies for improving communication. He urged people to avoid using words such as "no," "but" and "however." He encouraged members of the group to consider ways to respond to comments with the phrase, "yes, and..." The high-energy presentation had HCI members and BHCA members alike stretching their minds with word-play games that required participants to think on their feet.

Opening night, Monday, March 14, featured an "Iowa State Fair" theme presented by the Southeast Iowa Community Partners, the official hosts of the 2016 conference. In addition to live music, the evening featured comments from Patty Judge, a former Iowa Lt. Governor who declared her candidacy for the U.S. Senate. She said one of her most proud moments took place when she held public office and cut the ribbon at the grand opening ceremonies for Honey Creek Resort, which is located in an Iowa State park.



Later on Tuesday, Manish Nathwani of Shazam, an Iowa-based electronic funds transfer network, offered useful insight into the nation's payments system. Nathwani, who has more than 25 years of experience in the electronic payments industry, described the current payments landscape, identified the opportunities and potential pitfalls, and offered a glimpse of the future in his 40-minute presentation. Randy Dean, who



came back to the HCI Peer Group conference this year after a highly-rated presentation last year in West Virginia, showed club directors how to make the most of their cell phones and hand-held devices at the breakfast on Tuesday, March 15. He surveyed the technology options available today and offered tips for using apps effectively, organizing the programs on your cell phone and even offered insights into the operating systems that drive most cell phones.

Jeff Gayduk, publisher of Leisure Group Travel magazine, moderated a discussion between partners and club directors during a mid-day session on Wednesday, March 16. Following up on a successful similar session conducted at last year's conference, Gayduk guided participants through a series of questions designed to help club directors and partners better understand each other's roles and responsibilities. The 90-minute session was divided into 10-minute increments, with club directors moving from table to table. At the session's conclusion everyone got a chance to visit with everyone.



The dinner event that evening, sponsored by the Essex Culinary Resort & Spa and Vermont Chamber Tourism Network, featured video-recorded comments from the Governor of Vermont, Peter Shumlin. He invited HCI members to Vermont, the scheduled site of the 2017 Peer Group Conference March 13-17.



Rob Bell, a customer service expert who draws on more than two decades of experience with a major supermarket chain, energized the crowd at the Thursday breakfast on March 17. Using stories and anecdotes, Bell demonstrated that customers don't care how much you know until they know how much you care. He said teamwork, empathy, and example are powerful tools managers can use to inspire their employees.

An educational session that afternoon provided guidance for club directors to avoid practices which could violate UDAAP, the Unfair, Deceptive or Abusive Acts and Practices regulation. Linda Albrecht, a partner with the Eide Bailly accounting and consulting firm, provided examples of the kinds of practices which can get a banker in trouble. "The bank is literally liable for a customer making bad choices," she said. Banks have a "new duty" to do what is best for their customers, she said. "You need to know your customers well enough that you can determine what's best for them," she said. This latest trend in approach to bank regulation comes out of new laws passed since the financial crash of 2008. Although community banks had nothing to do with the crash, they are being caught up in the regulatory response to it. "Do you keep a customer complaint log?" Albrecht asked. "Do you have a policy for handing complaints?" These are among the numerous policy considerations made by bank management which could be significant for club directors, Albrecht said.



Globus Family of Brands, an HCI Preferred Tour Operator, hosted a festive St. Patrick's Day-themed party to close out the conference on March 17. There were green party favors for everyone as leprechauns (costumed Globus staff) circulated. Several award presentations were made that evening, including Certified Bank Club Director designations, board service acknowledgements, Spirit Award and Volunteer of the Year award. (See elsewhere in this newsletter for details.)

Two companies joined the selective ranks of HCI Preferred Tour Operator recently: Ozarks' Kirkwood Tour & Travel of Branson, Missouri, and Sceptre Journeys, of Rockville Centre, New York. Ozarks' Kirkwood is a receptive for the Branson area, which will host the HCI Peer Group conference in 2018. Sceptre Journeys specializes in small coach tours of spectacular destinations around the world. Both companies offered outstanding entertainment during events they sponsored at the 2016 conference.

Ozarks' Kirkwood sponsored the Tuesday dinner, featuring entertainment by comedian Paul Harris. Sharing stories from his Starlite Theatre show in Branson, Harris had the audience roaring with laughter. Sceptre Journey's made the most of its St. Patrick's Day luncheon sponsorship by bringing in dancers from the Foy School of Traditional Irish Dance, Des Moines, Iowa. The five performers delighted with their "River Dance"-like steps and a couple of songs out of the traditional Irish cannon.



Prior to the conference, the Southeast Iowa Community Partners conducted a lively Familiarization Tour, which was dubbed "The Magical Mystery Tour." It included stops in Albia, Centerville, Chariton, Fairfield and Ottumwa, Iowa. The tour, which took place from March 11-14, took in such sites at the American Gothic House & Visitor Center, the Maharishi University of Management, a Victorian stroll, and a Frontier Trading Post.



Certified Bank Club Director Program (a.k.a. CBCD)



Pictured from L-R: Linda Cloutier, Amber Thomas, Mary Busch, Amy Evans, Vicky Bauer, Don Ruhde

March 2016 Graduates:

- Vicky Bauer**, Century Bank - Shenandoah, IA
- Mary Busch**, First National Bank - DeKalb, IL
- Linda Cloutier**, Community National Bank - Derby, VT
- Melanie Davis**, Farmers Savings Bank and Trust - Vinton, IA
- Amy Evans**, D.L. Evans Bank - Boise, ID
- Ann Howe**, FreedomBank - Monona, IA
- Amber Thomas**, Central Bank Illinois - Geneseo, IL
- Cindy Cullins**, Relyance Bank - Pine Bluff, AR



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