

**Critical Issues in Strategic Planning for De Novo**

Community Bankers Association of Georgia  
De Novo Conference  
Ritz Carlton Hotel, Amelia Island, Florida  
January 29-30, 2007  
Jeffrey C. Gerrish, Speaker  
Philip K. Smith, Speaker

**Overview of the Role of the Bank Director**

Community Bankers Association of Georgia  
Bank Directors' College  
King and Prince Resort, St. Simons Island, Georgia  
February 9, 2007  
Philip K. Smith, Speaker

**Mastering the Mundane: Excelling at the Unusual**

Independent Community Bankers of America  
Outside Directors Retreat  
Hilton Marco Island Beach Resort, San Marco Island, Florida  
February 10-11, 2007  
Jeffrey C. Gerrish, Speaker  
Philip K. Smith, Speaker

**Practical Tips for "The Director's Job"**

American Bankers Association  
National Conference for Community Bankers  
Desert Springs Resort, Palm Desert, California  
February 19, 2007  
Philip K. Smith, Speaker

**Protecting Your Shareholder's Value**

Independent Community Bankers of America Bank  
Directors' Current Issues Session  
Hilton Hawaiian Village, Honolulu, Hawaii  
March 4, 2007  
Jeffrey C. Gerrish, Speaker

**18<sup>th</sup> Annual Bank Director Current Issues**

Independent Community Bankers of America Annual Convention & Techworld  
Hilton Hawaiian Village, Honolulu, Hawaii  
March 4, 2007  
Philip K. Smith, Moderator

**Directors & CEOs: Navigating Today's Challenging Marketplace**

Independent Community Bankers of America Annual Convention & Techworld  
Hilton Hawaiian Village, Honolulu, Hawaii  
March 5 and 7, 2007  
Jeffrey C. Gerrish, Speaker

**Avoiding the Pitfalls of Proxy Issues**

Western Independent Bankers  
2007 Annual Conference for Bank Presidents,  
Senior Officers & Directors  
Grand Wailea Resort, Maui, Hawaii  
March 20-21, 2007  
Philip K. Smith, Speaker

**Enhancing Shareholder Value: With or Without Sale**

Graduate School of Banking at Wisconsin Online Seminar  
March 27, 2007  
Jeffrey C. Gerrish, Speaker

**Enforcement Actions**

Community Bankers Association of Georgia  
Bank Directors' College  
Brasstown Valley Resort, Young Harris, Georgia  
May 5, 2007  
Philip K. Smith, Speaker

**Future of Community Banking**

Independent Community Bankers of America  
Emerging Leaders Forum  
Orlando, Florida  
May 20, 2007  
Jeffrey C. Gerrish, Speaker

**Current Trends to Enhance Value**

Independent Community Bankers of America  
Community Bank Financial Officer Forum  
Orlando Resort at Champions Gate, Orlando, Florida  
May 22, 2007  
Philip K. Smith, Speaker

**Enhancing Shareholder Value: With or Without Sale**

The Southwestern Graduate School of Banking  
Southern Methodist University, Dallas, Texas  
June 4-6, 2007  
Jeffrey C. Gerrish, Instructor

**Enhancing Value and Corporate Governance**

Western Independent Bankers  
Hyatt Regency, Huntington Beach, California  
June 6, 2007  
Philip K. Smith, Speaker

**Enhancing Shareholder Value: With or Without Sale**

Colorado Graduate School of Banking  
University of Colorado, Boulder, Colorado  
July 16-20, 2007  
Jeffrey C. Gerrish, Instructor

**Montana Independent Bankers 2007 Annual Convention**

Holiday Inn Parkside, Missoula, Montana  
July 21, 2007  
Jeffrey C. Gerrish, Speaker

**Mastering the Mundane: Excelling at the Unusual**

Independent Community Bankers of America  
Outside Directors Retreat  
Coeur D'Alene Resort, Idaho  
August 4-5, 2007  
Jeffrey C. Gerrish, Speaker  
Philip K. Smith, Speaker

**Enhancing Shareholder Value: With or Without Sale**

Graduate School of Bank at Madison  
University of Wisconsin, Madison, Wisconsin  
August 13-15, 2007  
Jeffrey C. Gerrish, Instructor

**Role of Bank Directors and Corporate Governance**

Community Bankers Association of Georgia  
Bank Directors' College  
The Ritz Carlton, Greensboro, Georgia  
August 17, 2007  
Philip K. Smith, Speaker

**Is Your Strategic Planning a Waste of Time?**

Community Bankers Association of Illinois Directors' College  
Crowne Plaza, Springfield, Illinois  
August 22, 2007  
Jeffrey C. Gerrish, Speaker

**Buy, Sell or Hold**

Financial Education and Development, Inc. Web Cast

August 23, 2007

Jeffrey C. Gerrish, Speaker

**Enhancing Shareholder Value With or Without Sale**

Pacific Coast Banking School

Bellevue, Washington

August 26 - 31, 2007

Philip K. Smith, Instructor

**Enhancing Shareholder Value: With or Without Sale**

Graduate School of Banking at Wisconsin Online Seminar

September 12, 2007

Jeffrey C. Gerrish, Speaker

**Directors & CEOs: Navigating the Challenging Marketplace**

Independent Bankers of Colorado Annual Convention

Vail Cascade Resort, Vail, Colorado

September 15, 2007

Jeffrey C. Gerrish, Speaker

**The Evolution of the Modern Director**

Independent Community Bankers of America

Audio Conference

September 19, 2007

Philip K. Smith, Speaker

**After the Plan Kicks In: What Can Go Wrong and What To Do About It**

American Bankers Association

Telephone Briefing

September 19, 2007

Philip K. Smith, Speaker

**Directors & CEOs: Navigating the Challenging Marketplace**

Washington Independent Community Bankers Annual Convention

Skamania Lodge, Stevenson, Washington

September 19-21, 2007

Jeffrey C. Gerrish, Speaker

**De Novo Bank Conference**

Community Bankers Association of Georgia

The Ritz Carlton, Atlanta, Georgia

September 24 - 25

Philip K. Smith, Speaker

**Directors' Hot Topics**

Financial Education and Development, Inc. Web Cast

September 25, 2007

Jeffrey C. Gerrish, Speaker

**Directors and CEOs: Navigating the Challenging Marketplace**

Community Bankers Association of Illinois Annual Convention

The Peabody, Memphis, Tennessee

September 28, 2007

Jeffrey C. Gerrish, Speaker

**The Modern Director**

California Independent Bankers

Ritz-Carlton, Half Moon Bay, California

September 30, 2007

Philip K. Smith, Speaker

**Succession Planning / Board Involvement**

Virginia Bankers Association

Community Bank Management Conference

Hotel Roanoke, Roanoke, West Virginia

October 1, 2007

Philip K. Smith, Speaker

**Introduction to Strategic Planning**

Community Bankers of West Virginia

Directors College

Stonewall Resort, Roanoke, West Virginia

October 4, 2007

Philip K. Smith, Speaker

**The Modern Director**

Community Bankers of West Virginia

Directors College

Stonewall Resort, Roanoke, West Virginia

October 5, 2007

Philip K. Smith, Speaker

**Enforcement Actions**

Community Bankers Association of Georgia

Bank Directors' College

Brasstown Valley Resort, Young Harris, Georgia

October 16, 2007

Philip K. Smith, Speaker

**New and Emerging Banks Conference**

Community Bankers Association of Alabama  
Ross Bridge Resort, Hoover, Alabama  
October 23-24, 2007  
Philip K. Smith, Speaker

**Directors & CEOs: Navigating the Challenging Marketplace**

Western States Director Symposium  
October 30, 2007  
Jeffrey C. Gerrish, Speaker

**Strategic Planning for Directors**

Financial Education and Development, Inc. Web Cast  
November 8, 2007  
Jeffrey C. Gerrish, Speaker

**Preserving Independence for the Community Bank**

Independent Community Bankers of America  
Embassy Suites, Dallas, Texas  
November 8-9, 2007  
Philip K. Smith, Speaker

**Looking Ahead to 2008 Audio Conference**

Independent Community Bankers of America  
November 13, 2008  
Jeffrey C. Gerrish, Presenter

**The Community Bank Chairman's Forum**

Independent Community Bankers of America  
Wynn Hotel, Las Vegas, Nevada  
November 16-17, 2007  
Jeffrey C. Gerrish, Speaker  
Philip K. Smith, Speaker

**Mastering the Mundane**

Indiana Bankers Association's Director College  
December 5, 2007  
Jeffrey C. Gerrish, Speaker