

2009 Speaking Engagements:

STAYING PROFITABLE IN 2009 - AUDIO CONFERENCE

Virginia Association of Community Bankers

January 21, 2009

Jeffrey C. Gerrish, Speaker

MERGERS AND ACQUISITIONS IN THE CURRENT ENVIRONMENT - ONLINE SEMINAR

Graduate School of Banking - Wisconsin

March 5, 2009

Philip K. Smith, Speaker

EVERYTHING YOU NEED TO KNOW ABOUT STOCKHOLDERS and Concurrent Session: IS A HOLDING COMPANY IN YOUR BANK'S FUTURE?

Western Independent Bankers

52nd Annual Conference for Bank Presidents, Senior Officers and Directors

Grand Hyatt Kauai Resort, Koloa, Hawaii

March 7 - 11, 2009

Philip K. Smith, Speaker

THE RIGHT STRUCTURE AT THE RIGHT TIME

Independent Community Bankers of America

National Convention & Techworld

Phoenix Convention Center, Phoenix, Arizona

March 18 - 22, 2009

Philip K. Smith, Speaker

SURVIVING THE SHORT TERM AND EXCELLING AT THE LONG TERM

ICBA 2009 Annual Convention

Phoenix Convention Center, Phoenix, Arizona

March 19 - 20, 2009

Jeffrey C. Gerrish, Speaker

STRATEGIC OPPORTUNITIES

Directors Symposium, Virginia Association of Community Bankers

Richmond, Virginia

March 24, 2009

Jeffrey C. Gerrish, Speaker

UNDERSTANDING REGULATORY ENFORCEMENT ACTIONS - ONLINE SEMINAR

Graduate School of Banking - Wisconsin

March 24, 2009

Philip K. Smith, Speaker

STRATEGIC OPPORTUNITIES

Directors Symposium, Virginia Association of Community Bankers
Blacksburg, Virginia
March 25, 2009
Jeffrey C. Gerrish, Speaker

CURRENT ISSUES FOR COMMUNITY BANK DIRECTORS

Community Bankers Association of Illinois
Spring Directors' Conference
Holiday Inn, Mt. Vernon, Illinois
March 31, 2009
Philip K. Smith, Speaker

CURRENT ISSUES FOR COMMUNITY BANK DIRECTORS

Community Bankers Association of Illinois
Spring Directors' Conference
Hilton Garden Inn, Springfield, Illinois
April 1, 2009
Philip K. Smith, Speaker

CURRENT ISSUES FOR COMMUNITY BANK DIRECTORS

Community Bankers Association of Illinois
Spring Directors' Conference
Holiday Inn Select, Naperville, Illinois
April 2, 2009
Philip K. Smith, Speaker

BUYING A BANK OR BRANCH IN CHALLENGING TIMES

Independent Community Bankers of America
Las Vegas, Nevada
April 23 - 24, 2009
Jeffrey C. Gerrish, Speaker
Philip K. Smith, Speaker

REGULATORY ENFORCEMENT WEBCAST

Financial Education and Development, Inc.
April 28, 2009
Jeffrey C. Gerrish, Speaker

COMMUNITY BANKS: THE RIGHT STUFF FOR THE FUTURE

Community Bankers Association of Alabama
May 4, 2009
Jeffrey C. Gerrish, Speaker

TODAY'S REGULATORY ENVIRONMENT - AUDIO CONFERENCE

Independent Community Bankers of America

May 12, 2009

Jeffrey C. Gerrish, Speaker

REGULATORY ENVIRONMENT AND ENFORCEMENT ACTIONS

Community Bankers Association of Georgia

Bank Director's College

Brasstown Valley Resort, Young Harris, Illinois

May 14 - 15, 2009

Philip K. Smith, Speaker

ENHANCING SHAREHOLDER VALUE WITH OR WITHOUT SALE

Southwestern Graduate School of Banking, Dallas, Texas

June 1 - 3, 2009

Philip K. Smith, Speaker

COMMUNITY BANK CHAIRMAN'S FORUM

Independent Community Bankers of America

Millennium Knickerbocker, Chicago, Illinois

June 5 - 6, 2009

Jeffrey C. Gerrish, Speaker

Philip K. Smith, Speaker

SHORT TERM AND EXCELLING AT THE LONG TERM

STRATEGIC OPPORTUNITIES: SURVIVING THE

Community Bankers of West Virginia 14th Annual Convention

The Resort, Glade Springs, West Virginia

June 12 - 14, 2009

Jeffrey C. Gerrish, Speaker

STRATEGIC PLANNING

ICBA Securities 2009 Bank Summit

The Peabody Hotel, Memphis, TN

June 15 - 16, 2009

Jeffrey C. Gerrish, Speaker

THE IMPACT OF THE GOVERNMENT "BAILOUT" ON COMMUNITY BANKS

Independent Community Bankers of America

Audio Conference

June 30, 2009

Philip K. Smith, Speaker

ENHANCING SHAREHOLDER VALUE: WITH OR WITHOUT SALE

Graduate School of Banking at Boulder

University of Colorado

July 13 - 17, 2009

Jeffrey C. Gerrish, Instructor

ENHANCING SHAREHOLDER VALUE: WITH OR WITHOUT SALE

Graduate School of Banking at Madison

University of Wisconsin

August 10 - 14, 2009

Jeffrey C. Gerrish, Instructor

Philip K. Smith, Instructor

IS YOUR STRATEGIC PLANNING A WASTE OF TIME?

Community Bankers Association of Illinois Bankers College

Hilton Hotel, Lisle, Illinois

August 12, 2009

Jeffrey C. Gerrish, Presenter

CREATING SHAREHOLDER VALUE THAT LASTS

Graduate School of Banking at Madison

University of Wisconsin

August 18, 2009

Jeffrey C. Gerrish, Instructor

ENHANCING SHAREHOLDER VALUE WITH OR WITHOUT SALE

Pacific Coast Banking School, Bellevue, Washington

August 31 - September 4, 2009

Philip K. Smith, Instructor

TODAY'S OPPORTUNITIES, THE M&A MARKET AND WASHINGTON'S
TRILLION DOLLAR RULE BOOK

129th Assembly for Bank Directors

The Fairmont Le Chateau Frontenac, Quebec City, Canada

September 5 - 6, 2009

Jeffrey C. Gerrish, Speaker

CURRENT ISSUES AND FUTURE CHALLENGES WEBCAST

Financial Education and Development, Inc.

September 17, 2009

Jeffrey C. Gerrish, Speaker

BUYING A BANK OR BRANCH IN CHALLENGING TIMES

Independent Community Bankers of America

Minneapolis, Minnesota

September 21 - 22, 2009

Jeffrey C. Gerrish, Speaker

Philip K. Smith, Speaker

DIRECTORS AND REGULATORS: UNDERSTANDING THE EXAMINATION AND ENFORCEMENT PROCESS

American Bankers Association Telephone Briefing

September 23, 2009

Jeffrey C. Gerrish, Speaker

SURVIVING THE SHORT TERM AND EXCELLING AT THE LONG TERM

Community Bankers Association of Illinois

Renaissance Hotel, Schaumburg, IL

September 25, 2009

Jeffrey C. Gerrish, Speaker

BANK DIRECTORS WORKSHOP

Western Independent Bankers

Sacramento, California

September 29 - 30, 2009

Philip K. Smith, Speaker

SURVIVING THE SHORT TERM AND EXCELLING AT THE LONG TERM

Michigan Association of Community Bankers

October 1, 2009

Jeffrey C. Gerrish, Speaker

STRATEGIC PLANNING FOR THE CLOSELY HELD BANK OR BANK HOLDING COMPANY

The Family Institute

Independent Community Bankers of America

Minneapolis, MN

October 7, 2009

Jeffrey C. Gerrish, Speaker

MANAGEMENT DEVELOPMENT PLAN

The Family Bank Insitute

Independent Community Bankers of America

Minneapolis, IN

October 7, 2009

Philip K. Smith, Speaker

BANK TECH SUMMIT 2009
Sawyers & Jacobs, LLC
State of the Industry
Christian Brothers University, Memphis, Tennessee
October 19 - 20, 2009
Philip K. Smith, Speaker

MERGERS AND ACQUISITIONS IN THE CURRENT ENVIRONMENT - ONLINE
SEMINA

Graduate School of Banking - Wisconsin
October 20, 2009
Philip K. Smith, Speaker

PURCHASING A BANK OR BRANCH

ABA 2009 Directors' Forum
Sheraton Chicago Hotel & Towers
October 25, 2009
Philip K. Smith, Speaker

UNDERSTANDING REGULATORY ENFORCEMENT ACTIONS - ONLINE
SEMINAR

Graduate School of Banking - Wisconsin
October 27, 2009
Philip K. Smith, Speaker

SURVIVING THE SHORT TERM AND EXCELLING AT THE LONG TERM
CEO/DIRECTORS CONFERENCE

Independent Community Bankers of South Dakota
Sioux Falls, South Dakota
October 29, 2009
Jeffrey C. Gerrish, Speaker

WESTERN STATES SYMPOSIUM

Building a Better Board
Tucson, Arizona
November 2, 2009
Philip K. Smith, Speaker

SURVIVING THE SHORT TERM AND EXCELLING AT THE LONG TERM

South Carolina Bankers Association Directors College
University of South Carolina, Columbia, SC
November 5, 2009
Jeffrey C. Gerrish, Speaker

COMMUNITY BANK CHAIRMAN'S FORUM

Independent Community Bankers of America

World Golf Village Resort - Renaissance Hotel, St. Augustine, Florida

November 13 - 14, 2009

Jeffrey C. Gerrish, Speaker

Philip K. Smith, Speaker

OPERATIONS AND TECHNOLOGY CONFERENCE

Community Bankers Association of Alabama

The Impact of Government Bailouts on Community Banks

Birmingham, Alabama

November 17 - 18, 2009

Philip K. Smith, Speaker

LOOKING AHEAD TO 2010 - AUDIO CONFERENCE

Independent Community Bankers of America

December 8, 2009

Jeffrey C. Gerrish, Speaker

**COMMUNITY BANK MERGERS AND ACQUISITIONS - BUYING A BANK OR
BRANCH IN CHALLENGING TIMES**

DIRECTORS SEMINAR

Indiana Bankers Association

December 9, 2009

Jeffrey C. Gerrish, Speaker

Philip K. Smith, Speaker