



2015 Peer Forum and Membership Meeting Agenda

Arnold & Porter LLP
Paul Porter Conference Center, 10th Floor
555 12th Street NW
Washington, DC

Agenda – Day One

1st Day: **Wednesday, May 27, 2015**

8:30 am **Registration & Continental Breakfast**

9:00 am **Introductions, Review of Agenda and Key Issues**

Facilitator: Jane Henderson, Board Chairman

9:30 am **Topic: Telling the CDFI Bank Story**

Facilitators: Dom Mjartan, moderator (Southern Bancorp), Becca Hoeft (Sunrise Banks), Brian Blake (Spring Bank), Rob Blackwell (American Banker)

Communicating the unique “value add” of a CDFI bank to its customers, community stakeholders, investors and regulators can be challenging. CDFI banks must make creative and cost effective choices. Panelists will share some examples of successful use of paid and social media, working with news media, and other strategies for reaching the target audience.

10:45 am *15 minute break*

11:00 am **Topic: Intersection between CDFI Banks and Impact Investing**

Facilitators: Jane Henderson, moderator (Virginia Community Capital), Catherine Godschalk (Calvert Foundation), Gil Crawford (MicroVest), Ron Homer (RBC Global Asset Management)

Impact investing is a growing trend within the U.S. and international investor community. The panel will provide an overview of the new opportunities impact investing presents for CDFI banks raising capital.

12:00 noon **Lunch**

1:15 pm **Honorable Mary Schapiro, Advisory Board Member, Promontory Financial Group**
Introduction by Bob McGill (Neighborhood Bancorp & CDBA Founding Board Chairman)

Mary Schapiro, former chairman of the U.S. Securities and Exchange Commission and the Commodity Futures Trading Commission, will share her observations on

the current regulatory and policy environment, and provide insights on how CDFIs can work within this environment to promote opportunities in communities that have not yet seen economic recovery. As Vice President of Promontory Financial Group's Advisory Board of Directors, Ms. Schapiro will also discuss the 2015 Promontory Empowerment Awards.

2:00 pm

Session Member Discussion: Launch of HUD FHA Multifamily Preservation Guarantee Program for CDFIs

Facilitators: Bob Cooper, moderator (OneUnited Bank), Diana Talios (Office of Multifamily Housing, Federal Housing Administration), Rebecca Humphries (Neighborhood National Bank)

HUD is launching a new adaptation of FHA risk-sharing to provide more capital to small multifamily properties by expanding its Section 542(b) program to include lenders that are CDFIs. More than a third of households in this country rent their homes. Of those, about one-third live in small properties of 5-49 units. The HUD guarantee is designed to provide reliable access to new financing for renovations or capital improvements. HUD officials will outline the new initiative with CDFI banks providing feedback how the tool can best work for the sector.

3:00 pm

15 minute break

3:15 pm

Topic: Innovations in Financial Literacy

Facilitators: Bob Jones, moderator (United Bank Alabama), Bill Keller (Community Bank of the Bay), Dan Skaff (Beneficial State Bank)

Building wealth and financial health in low and moderate income households often requires financial literacy. CDFI bank practitioners will share new innovations and strategies for reaching and building household financial management skills.

4:15 pm

Update from the CDFI Fund

Speaker: Annie Donovan (Director of the CDFI Fund, US Department of Treasury) with Questions & Answers from Peer Forum participants

Introduction by Jeannine Jacokes (CDBA)

In December 2014, Annie Donovan was appointed as the new Director of the CDFI Fund. Holding the unique distinction as the first Director to have been a CDFI practitioner, Annie will briefly outline the CDFI Fund's priorities, and will ask the CDFI banks about their priorities, concerns and issues.

5:15 pm

Adjournment

7:00 pm

**Restaurant – Proof @ 775 G Street NW, Washington DC 20001
(Cocktails start at 6:00 pm)**



2015 Peer Forum and Membership Meeting

Agenda – Day Two

2nd Day: **Thursday, May 28, 2015**

8:00 am **Continental Breakfast**

8:30 am **Membership Meeting**

- Treasurers Report
- Board Elections
- CDBA Strategic Plan
- Open Forum – Discussion on Issues Identified by CDFI Banks

10:00 am **Topic: Combating Payday and Predatory Lending: A Discussion with Consumer Financial Protection Bureau on Small Dollar Loan Regulatory Proposal**

Facilitators: Kelly Cochran, Assistant Director for Regulations (CFPB), David Reiling (Sunrise Banks), Huey Townsend (Guaranty Bank)

Payday and other predatory lenders are a significant and growing threat in communities served by CDFI banks. Numerous CDFI banks have developed loan products that provide responsible alternatives. Representatives from the Consumer Financial Protection Bureau (CFPB) will outline a draft of its pending rule on Small Dollar loans that are intended to curb abuses. CDFI bank practitioners will provide feedback to the proposed rule and discuss the challenges of and successes in delivering these products.

11:00 am 15 minute break

11:15 am **Topic: Financial Inclusion – How Can Treasury Support Community Development Banks to Deliver Financial Services to LMI Communities?**

Facilitators: Donna Gambrell moderator (Southern Bancorp), Amias Gerety, Assistant Secretary for Financial Institutions (US Treasury), Melissa Koide, Deputy Assistant Secretary for Consumer Policy (US Treasury), Bill Dana (Central Bank of Kansas City), Max Yates (BankPlus)

Financial inclusion is a top priority for Treasury, domestically and internationally. Through a facilitated discussion with senior Treasury officials, this session will provide the opportunity for CDFI banks to discuss how the Treasury Department can assist the CDFI bank sector in promoting financial inclusion and delivering new products and services while facing increased competition from nonbank providers.

12:30 pm

Lunch

1:30 pm

CDFI Bank Mergers & Acquisition: Opportunities, Challenges and Lessons Learned

Facilitators: Darrin Williams, moderator (Southern Bancorp), Michael Pugh (Carver Federal Bank), Bob Hughes (Finance & Thrift), Alden McDonald (Liberty Bank)

In an era of tighter margins, more banks are exploring mergers and acquisitions as strategy for staying competitive while filling the increasing bank deserts driven by bank consolidation. Any merger or acquisition involves a range of complex issues. Given the community focus of CDFI banks, facilitating such a transaction can be more complex than for a traditional bank (e.g. managing culture change, understanding new markets and customers, CDFI or Minority Depository eligibility). CDFI bank executives will share the experiences in merging with other banks or acquiring banks and branches.

2:45 pm

Honorable Maria Contreras-Sweet, Administrator, Small Business Administration

Introduction by Brian Argrett (City First Bank of DC)

Sworn in as the 24th Administrator of the U.S. Small Business Administration, Ms. Contreras-Sweet has roots in the CDFI bank sector as the former Chief Executive Officer of ProAmerica, a certified CDFI bank focused on the Hispanic community in Los Angeles. Ms. Contreras-Sweet will discuss the agency's efforts to streamline and make its programs promote the work of CDFI banks, Minority Depository Institutions, and other small lenders.

3:30 pm

Evaluation, Wrap Up

3:45 pm

Peer Forum Adjournment

CDCI-CPP Session

4:00 pm

CDCI Update & Discussion of Capital Markets for CDFI Banks

Speakers: Tim Bowler, Assistant Secretary for Financial Stability and Mark Kaufman, Senior Advisor to the Deputy Secretary

Introduction by Jeannine Jacokes (CDBA)

Numerous CDFI banks are participants in the US Treasury's Community Development Capital Initiative (CDCI) or Capital Purchase Program (CPP). As the Office of Financial Stability works to wind-down initiatives created under the Troubled Asset Relief Programs (TARP), it has engaged in a series of discussions with the CDFI banks through the Community Development Bankers Association (CDBA) and the National Bankers Association (NBA). Treasury officials will outline and answer questions about its proposal on disposition and/or management of its CDFI bank portfolio.

4:45 pm

CDCI Discussion (Banks Only)

Adjournment