

STRATEGIC PLANNING FOR ENHANCING SHAREHOLDER VALUE

Idaho Community Bankers 2008 Winter Conference
Grove Hotel, Boise, Idaho
January 22, 2008
Jeffrey C. Gerrish, Speaker

ICBA OUTSIDE DIRECTORS CONFERENCE

Clearwater Beach, Florida
February 16 - 17, 2008
Jeffrey C. Gerrish, Speaker
Philip K. Smith, Speaker

THE DIRECTOR'S SURVIVAL KIT

ABA National Conference for Community Bankers
J W Marriott Orlando, Grande Lakes, Orlando, Florida
February 18, 2008
Philip K. Smith, Speaker

DIRECTOR AND MANAGEMENT SUCCESS IN THE CURRENT ENVIRONMENT

ICBA National Convention and Techworld
Orlando World Center, Marriott Resort, Orlando, Florida
March 2 - 6, 2008
Jeffrey C. Gerrish, Speaker

MAINTAINING YOUR INDEPENDENCE

ICBA National Convention and Techworld
Orlando World Center, Marriott Resort, Orlando, Florida
March 2 - 6, 2008
Philip K. Smith, Speaker

CHANGING HOW WE THINK ABOUT BOARDS and AN INTERACTIVE MOCK BOARD DIALOGUE

Western Independent Bankers 51st Annual Conference for Bank Presidents, Senior Officers and Directors
The Fairmont Orchid, Hilo, Hawaii
March 15 - 19, 2008
Philip K. Smith, Speaker

**BANKING IN A CHALLENGING ENVIRONMENT:
A DIRECTOR'S PERSPECTIVE**

The Southwestern Graduate School of Banking Foundation Workshop for Directors
The Flamingo, Las Vegas, Nevada
April 5, 2008
Jeffrey C. Gerrish, Speaker

DIRECTORS' TOP 10 RESPONSIBILITIES FOR SUCCESS

The Southwestern Graduate School of Banking Foundation Workshop for Directors
The Flamingo, Las Vegas, Nevada
April 5, 2008
Jeffrey C. Gerrish, Speaker

CREATING SHAREHOLDER VALUE THAT LASTS

Graduate School of Banking – Wisconsin Online Seminar
April 10, 2008
Philip K. Smith, Speaker

ENHANCING SHAREHOLDER VALUE IN TROUBLED TIMES

Community Bankers of Georgia Director/CEO Conference
Grove Park Inn, Asheville, North Carolina
April 17, 2008
Jeffrey C. Gerrish, Speaker

THE MODERN DIRECTOR

Indiana Bankers Association 2008 Mega Conference
Indiana Convention Center, Indianapolis, Indiana
April 29, 2008
Philip K. Smith, Speaker

MODERN BANK DIRECTOR

Western Independent Bankers Directors Workshop
Newport Beach, California
May 6 – 7, 2008
Philip K. Smith, Speaker

ICBA OUTSIDE DIRECTORS CONFERENCE

San Antonio, Texas
May 17 - 18, 2008
Jeffrey C. Gerrish, Speaker
Philip K. Smith, Speaker

BARRET SCHOOL OF BANKING

Memphis, Tennessee
2008 Session - Alumni Presentation
May 22, 2008
Philip K. Smith, Speaker

MODERN BANK DIRECTOR

Western Independent Bankers Directors Workshop
Southern California
May 27 – 28, 2008
Philip K. Smith, Speaker

ENHANCING SHAREHOLDER VALUE WITH OR WITHOUT SALE

Southwestern Graduate School of Banking
Dallas, Texas
June 2 – 4, 2008
Philip K. Smith, Speaker

DEALING WITH THE REGULATORS IN AN UNCERTAIN MARKET

Financial Education and Development, Inc. Webcast
June 3, 2008
Jeffrey C. Gerrish, Speaker

MODERN BANK DIRECTOR

Western Independent Bankers Directors Workshop
Bay Area California
June 24 – 25, 2008
Philip K. Smith, Speaker

WEST VIRGINIA BANKERS ASSOCIATION CONVENTION

The Greenbrier Resort, White Sulphur Springs, West Virginia
July 28 - 30, 2008
Jeffrey C. Gerrish, Speaker

ICBA COMMUNITY BANK CHAIRMAN'S FORUM

Grand Hotel, Mackinac Island, Michigan
August 1 - 2, 2008
Jeffrey C. Gerrish, Speaker
Philip K. Smith, Speaker

OVERVIEW OF THE ROLE OF A BANK DIRECTOR AND CORPORATE GOVERNANCE

Community Bankers Association of Illinois 2008 Directors' College
Hilton Hotel, Lisle, Illinois
August 12, 2008
Philip K. Smith, Speaker

OVERVIEW OF THE ROLE OF THE BANK DIRECTOR

Community Bankers Association of Georgia Bank Directors' College
Greensboro, Georgia
August 15 – 16, 2008
Philip K. Smith, Speaker

ENHANCING SHAREHOLDER VALUE

Graduate School of Banking, Madison, Wisconsin
Senior Management Conference
August 19, 2008
Jeffrey C. Gerrish, Speaker

ICBA EMERGING LEADERS FORUM

Grand Geneva Resort, Lake Geneva, Wisconsin
August 22 - 23, 2008
Jeffrey C. Gerrish, Speaker
Philip K. Smith, Speaker

ENHANCING SHAREHOLDER VALUE WITH OR WITHOUT SALE

Pacific Coast Banking School
Bellevue, Washington
August 25 – 29, 2008
Philip K. Smith, Speaker

SETTING GOALS FOR BANK DIRECTORS

ICBA Audio Conference
September 9, 2008
Jeffrey C. Gerrish, Speaker

OWNERSHIP ISSUES FOR DIRECTORS

Financial Education and Development, Inc. Webcast
September 16, 2008
Jeffrey C. Gerrish, Speaker

CREATING SHAREHOLDER VALUE THAT LASTS

Graduate School of Banking – Wisconsin Online Seminar
September 17, 2008
Philip K. Smith, Speaker

UNDERSTANDING REGULATORY ENFORCEMENT ACTIONS

Community Bankers Association of Georgia Bank Directors' College
Young Harris, Georgia
October 3 – 4, 2008
Philip K. Smith, Speaker

ICBA ANNUAL DIRECTORS CONFERENCE

Savannah, Georgia
October 16 - 19, 2008
Jeffrey C. Gerrish, Speaker
Philip K. Smith, Speaker

10 ESSENTIALS FOR DIRECTORS

Financial Education and Development, Inc. Webcast

November 12, 2008

Jeffrey C. Gerrish, Speaker

ICBA COMMUNITY BANK CHAIRMAN'S FORUM

Hotel del Coronado, San Diego, California

November 14 - 15, 2008

Jeffrey C. Gerrish, Speaker

Philip K. Smith, Speaker