June 6-9, 2021
128th Annual Convention & Marketplace
LA CANTERA RESORT & SPA
San Antonio, Texas
Every glorious morning at this San Antonio luxury resort begins with one simple question:

WHAT DO YOU WANT TO DO TODAY?

At La Cantera, coming up with an answer won’t be an easy task. Power up your day during an instructor led yoga session, plunge into one of the five shimmering pools, restore in the spa with a massage or facial, or hit the links on one of the two championship golf courses. It’s all possible in a day at La Cantera.
Wood beams, a roaring stone fireplace in the lobby, and soaring Texas views all come together in La Cantera Resort & Spa. Inspired by world-famous King Ranch in South Texas, the lobby décor is a nod to the ranch’s “Big House.” Rustic furnishings, warm colors, and the spirit of hospitality all harken to the legacy of the “Big House.”

One of the premier luxury resorts in San Antonio, La Cantera reimagines its ranch roots through 496 rooms, 34 boutique-style Villas, and an exclusive adults-only floor. Overlooking 550 acres of The Texas Hill Country, La Cantera has become one of the most sought after San Antonio resorts.

At La Cantera, sophistication meets relaxation. Every experience provides the opportunity to discover something new. From the 25,000 square foot destination spa, Loma de Vida Spa & Wellness, to two championship golf course, guests can immerse themselves in the San Antonio scenery.
Emphasis on Education

Five Components of Extraordinary Teams
Lee Rubin

Leading teams this past year has been challenging! However, adversity and change present a tremendous opportunity to strengthen the bonds that keep your teams connected. While most leaders focus exclusively on generating results, elite organizations invest in building relationships. During this presentation, Lee Rubin discusses the “stuff” that transforms a collection of talented individuals into extraordinary, machine-like teams. He shares insights, humor and practical takeaways to help leaders take their respective teams to a higher level.

Economic and Market Outlook
Linda Duessel

During this presentation, Linda Duessel will look at the long-term economic & investment implications of the COVID-19 pandemic and examine what to expect for the economy and the market as the dust settles. The virus will decide, but the long-term investor will be well served if we are correct that we are in a secular bull market. She will also discuss the surging importance of the Millennial generation. Finally, she will address the implications of the current market structure. Are we in a bubble?

Managing the Balance Sheet in a Low Interest Rate Environment
Dale Sheller

The current state of the economy, including the Fed and interest rates will be discussed in order to set the stage for a discussion of the balance sheet. Paycheck Protection Program Loans, high personal savings rates and government stimulus put an enormous amount of liquidity on bank’s balance sheets over the last 12 to 18 months. This session will take a deep dive into challenges facing the asset liability management function of community banks. We will look at current banking trends and discuss various strategies to fight margin compression during this historically low rate environment.

What Influential Leaders Do Differently
Garrison Wynn

Be prepared to laugh and learn as this research-based keynote reveals how banking leaders/executives harness the power of their personal influence. Former Fortune 500 executive and Amazon bestselling author Garrison Wynn delivers a high-impact program that answers three monumental questions: How do you get people to do what you want them to do? How can you increase your success while reducing your stress? And how can you get better results from the challenging people you encounter along the way? Whether you’re riding a new trend or just shaking off the problems of the past, you can create the kind of influence that not only drives change, it makes your organization attractive to customers and today’s top talent … so you never stop getting better! The impact of this entertaining, motivational program reaches far beyond the session itself, creating an emotional shift that fuels immediate implementation.

Collisions or Collaborations at the Cryptocurrency & Bank Intersection: The Good & the Bad
Pamela Clegg

Learn how and where good and bad cryptocurrency activity can be detected in traditional financial operations. Learn how the detection of those flows can give increased visibility into criminal actors, detect unregistered and illicit cryptocurrency businesses that may be using accounts at your bank, and how to mitigate cryptocurrency risks. Cryptocurrency activity frequently goes unnoticed in banks’ ACH, SWIFT, wire, and credit card payment networks. Last fall, FinCEN Director Kenneth Blanco emphasized that FinCEN examiners will be looking for evidence that banks are aware of and actively carrying out their responsibilities in regard to cryptocurrency. Looking for additional revenue streams? During this session you will also learn how banks can open up their platforms to bank cryptocurrency entities, such as exchanges like Coinbase, and stay in compliance while generating significant revenue.
Agenda

SUNDAY, JUNE 6
Registration & Welcome Reception in the Marketplace

MONDAY, JUNE 7
Breakfast in the Marketplace
General Session
Marketplace, Reception & Silent Auction

TUESDAY, JUNE 8
Breakfast in the Marketplace
Breakout Sessions & Marketplace Day
Free afternoon and evening

WEDNESDAY, JUNE 9
Breakfast in the Marketplace
General Session
Grand Finale Reception, Dinner & Entertainment

Convention Events

Sunday Evening Registration & Welcome Reception
Reconnect with old friends and enjoy refreshments during our Sunday evening event. Our Marketplace will be set up with our vendors ready to interact with convention attendees.

Monday Evening Hill Country Cocktail Connection
Join us for our annual Silent Auction hosted by our Bankers 2 Leaders division! This event will be held Monday evening in the Marketplace area. In addition to our wildly popular silent auction, we will also have food stations with heavy hors d’oeuvres and cocktails.

Accommodations

Rooms are available at a rate of $285 per night for a deluxe room. There is also a $17 resort charge separate and distinct from room rate, fees and taxes. Check in is at 4 p.m and checkout is at 11 a.m.

Room reservations must be made by April 30. Rooms in the ABA room block are reserved only for those who are attending our annual convention. Each room reserved in our block must have at least one occupant who is registered for the convention. You may make your reservations online at https://bit.ly/2Ns9Ih9, or by calling the hotel at 855-499-2960. Reference the Alabama Bankers Association 2021 Convention to receive the room rate. A one-night room deposit (excluding taxes) is required at time of reservation. There is a 14-day cancellation policy. If a reservation is cancelled within 14 days of arrival, the full deposit will be forfeited (non-refundable).
Area Attractions

Natural Bridge Caverns
Everything is bigger in Texas. Including the caves. Explore the Natural Bridge Caverns, one of the premier show caves in the world, and discover incredible underground chambers with spectacular formations. Find your way through the AMAZEn’ Ranch Roundup, one of the only dynamic, permanent outdoor mazes in Texas. Or, test your balance, agility and strength through nearly 50 obstacles with the Canopy Challenge ropes course and zip lines.

Hill Country Wineries & Tours
Wine and culinary enthusiasts are discovering the 9-million acre Texas Hill Country wine region, the largest viticultural area in Texas and the second largest in the U.S. The region begins just north of San Antonio, where wineries are tucked amid the historic towns, rustic farms and rolling hills of the Texas Hill Country. The wineries span an area from 30 to 140 miles north of San Antonio, making for easy day trips from the Alamo City.

The Hill Country
Tubing may be Texans’ favorite summer sport on this region’s clear rivers. It’s easy to rent inner tubes, as well as canoes and river rafts, for floating down the Guadalupe, San Marcos, Comal and Frio rivers, and most vendors have shuttles to pick you up at the end of your float. It’s not unusual to see a whole flotilla of friends drifting along, complete with a round ice chest in the middle of a special tube. For dedicated anglers, the Guadalupe River is the place for fly-fishing. Just a little north of San Antonio, Canyon Lake offers a recreational playground. Nestled among steep and wooded hills, this 8,230-acre lake is one of the deepest and most scenic lakes in Texas and features eight public parks with camping, fishing, swimming, scuba diving, picnicking, wildlife viewing, boating and other water sports.

The River Walk
Sightseeing, shopping, food and fun all on a world-renowned 15-mile urban waterway located only 15 minutes from La Cantera. The River Walk is a San Antonio treasure and the largest urban ecosystem in the nation. Tucked quietly below street level and only steps from the Alamo, it provides a serene and pleasant way to navigate the city. Explore by foot along the river’s walking path or jump aboard a river barge for a ride and guided tour.

Six Flags Fiesta Texas
Don’t miss San Antonio’s largest, most popular theme park located minutes from La Cantera. Nestled in the center of a booming retail, restaurant and entertainment district, Six Flags Fiesta Texas offers guests thrilling coasters, exhilarating park rides, splash zones and wave pools, live entertainment, fair food, adult beverages and so much more.

Seaworld & Aquatica
Splash, scream, and admire all at one park, Sea World San Antonio. Family fun, thrilling rides, sensational shows and up-close animal encounters give visitors a variety of activities to fill your day with family fun. The park’s newest thrill, Wave Breaker: The Rescue Coaster, launches riders on an exciting adventure as they join the SeaWorld Rescue Team in their quest to help an animal in danger. Guests should also make time for animal shows with interactive audience participation, family-friendly fair rides, and immersive water park and marine life encounters at the park’s water park component, Aquatica.
**2021 Convention Registration Form**

Registration fees are per person.

### Early Bird
- **3/30/2021**
  - Member Banker/Associate Member: $1,045
  - Member Spouse/Guest**: $625
  - Child (age 2-11)**: $250
  - Child (age 12-17)**: $350
  - Non-member Banker: $1,245
  - Non-member Spouse/Guest**: $875

### Regular rate
- **Member Banker/Associate Member**: $1,095
- **Member Spouse/Guest**: $695
- **Child (age 2-11)**: $275
- **Child (age 12-17)**: $375
- **Non-member Banker**: $1,295
- **Non-member Spouse/Guest**: $945

**Spouses, guests, and children may register at this rate ONLY if the banker or associate member/vendor with whom they are attending purchases a full registration as well.**

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**FULL REGISTRATIONS**

**YES! I WANT TO TAKE ADVANTAGE OF EVERY ACTIVITY!**

Please register my family and me for the full registration.

I am registering a total of:
- ___Bankers/Associate Members
- ___Spouses/Guests
- ___Children (12-17)
- ___Children (2-11)

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**PAYMENT METHOD**

- ○ I have enclosed a check for my registration fees.
- ○ Please invoice me for my registration fees.
- ○ Please charge a total of $ _____ to the following credit card:
  - ○ Visa
  - ○ MasterCard
  - ○ Discover
  - ○ American Express

Credit Card No. ________________ Exp. ____  Signature  ______________

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**Register for the full convention and save!**

A full convention package includes:
- Top industry speakers presented at all of the business sessions
- Three full breakfast buffets
- Welcome reception
- Monday night cocktail party and B2L silent auction
- Wednesday night cocktail party, dinner and entertainment
- Three breaks offered during general sessions
- Interaction with vendors participating in the marketplace

To qualify for the **EARLY BIRD RATE**, all registration fees must be paid in full and received in our office by March 30, 2021. ABA will bill you for additional registration fees if received by our office after this date. A child is considered anyone 17 years of age or younger. If you are registering your adult children who are older than 17, they are considered an adult guest and must pay the fee for that category. All registration fees are per person.

**PHOTO USE** — By registering for our convention, you give your permission to be photographed during convention events and for those photographs to be used by the association.

**CANCELLATION POLICY** — Due to very strict cancellation policies and prepayment policies imposed on ABA by third party providers, the following cancellation policy is necessary and will apply. ABA will process a $150 per person administrative fee for all cancellations, regardless of when they are received. Cancellations received in writing by May 1, 2021 are eligible to receive a refund (minus the $150 per person administrative fee). No refunds can be offered after 5 p.m. on May 1, 2021 although substitutions are always welcome.

**TAX DEDUCTION** — If the purpose of attending the ABA Annual Convention is to help you maintain or improve skills relating to employment or business, expenses relating to the conference may be tax deductible according to I.R.C. Reg 1.162-5. Consult your tax advisor. The IRS requires a notice on all registration forms which informs the attendee of the amount of the registration fee representing food and beverage. We estimate that the food cost portion of your basic registration fee is $600 per person. Please contact your accountant or tax advisor for any tax advice.

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**QUESTIONS?** Call us at (334) 244-9456. Visit us online at www.alabamabankers.com.
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