



Department of Commerce

Division of Financial Institutions

John R. Kasich, Governor
Jacqueline T. Williams, Director

March 16, 2017

Dear Conference Participant:

Welcome to the 2017 Ohio Bankers Day program, and thank you for taking your time to join us.

Today's program is all about "*Planning for Tomorrow*" and preparing your financial institution for the impending changes. With a new economic landscape and technology continuing at full speed, speakers will address critical topics such as FinTech, Cyber Security and Insurance, and provide an update on Washington Legislative initiatives. In this high tech, ever changing world, new leadership skills are needed. Nimble, innovative "change leadership" will be necessary at all levels of the institution. Today's breakout sessions will address how to Develop Leaders of Tomorrow/Succession Planning, as well as a Changing Interest Rate Cycle. Along with this theme, we have representatives here today from Columbus State Community College to provide information on their new Banking Fundamentals Certificate program. And finally, we will hear from the State of Ohio Treasurer's office regarding changes to the Ohio Pooled Collateral System.

I would also like to take this opportunity to welcome our newest state-chartered institution, First Financial Bank, Cincinnati.

I hope you find today's program of value and that you will utilize this opportunity to actively engage the experts by asking questions, sharing your thoughts, and providing feedback.

Sincerely,

A handwritten signature in blue ink, appearing to read "K. Allard", written over a horizontal line.

Kevin R. Allard
Acting Superintendent
Ohio Division of Financial Institutions

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