



COMMUNITY BANKS

# The Champions of Main Street

*Independent Bankers Association of New York State*

## 2025 Annual Convention

July 14 – 16 • Information & Registration

Turning Stone Resort & Casino

5218 Patrick Road, Verona, NY 13478

**EARN UP TO 11 CPE CREDITS.** IBANYS has been authorized by the NYS Department of Education to award continuing professional education (CPE) credits.

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## details

### **SPONSORED 6 MINUTE DRILL.**

*This convention favorite offers four companies that “purchase” a sponsorship the opportunity — from the podium — to take a brisk six minutes and showcase their firms, products and services, demonstrating what they can do to help New York community banks.*

**DRESS ATTIRE.** *Business casual.*

**DON'T FORGET.** *Your dinner choice: See page 8 (Exhibitors, see page 10) to make your selection for Tuesday evening's dinner.*

**And...***Please make your hotel reservation, see page 6 for all the details.*



# schedule of events



## Monday July 14, 2025

7:30 am–1:00 pm	Decorator Setup
10:30 am–4:00 pm	<b>Golf Outing</b> –Kaluhyat Course (Tee times begin at 10:30 a.m.) <i>Additional fees required</i>
1:00–5:00 pm	<b>Registration Opens</b> –Vendor Booth Setup
5:30–7:00 pm	<b>Trade Show Opens</b> –Welcome Vendors/Cocktail Reception/Poker Run <i>Poker Run sponsored by Roosevelt &amp; Cross</i>
7:00–8:00 pm	<b>Welcome and Opening Remarks</b> <i>Phil Pecora, President &amp; CEO – Genesee Regional Bank – IBANYS Chair of the Board</i> <i>Lucas White – ICBA Immediate Past Chair, President &amp; CEO The Fountain Trust Company, Covington, IN</i>
8:00–9:30 pm	<b>Dinner and Networking Opportunity</b> <i>Sponsored by Wolf and Company</i>

## Tuesday July 15, 2025

7:15–8:00 am	<b>Networking Breakfast</b> <i>Sponsored by ICBA Securities</i>
8:00–8:15 am	<b>Opening Remarks</b> – <i>John Witkowski, President &amp; CEO, IBANYS</i>
8:15–9:05 am	<b>Why Won't Interest Rates Go Down?</b> <i>Jim Reber, President, ICBA Securities</i> In the face of the most restrictive monetary policy in a generation, interest rates have either barely budged, or even risen, as the Fed has actually been cutting short-term rates. As 2025 unfolds, will we finally see a secular change in the rate landscape? And if we do, how will community banks be affected? This session will look at recent Fed words and actions, and what the current expectations are by bond market participants.
9:05–9:55 am	<b>Risk-based Pricing Amidst Higher-for-Longer Rates and Credit Risk</b> <i>Grigoris Karakoulas, PhD, President, InfoAgora</i> <ul style="list-style-type: none"> <li>• What is the impact of higher-for-longer rates on net interest margin spread?</li> <li>• Should you worry more about interest rate risk or credit risk?</li> <li>• How do you price a loan to sustain profitability in this environment? Are the cost-plus pricing and price-leadership models sufficient?</li> <li>• What is the expected credit risk premium for different asset classes (residential, CRE and C&amp;I) and NY geographical regions?</li> <li>• How do you incorporate this risk premium in a risk-based loan pricing strategy that enables a bank to make a pricing deal attractive to customers while ensuring profitability?</li> </ul>
9:55–10:01 am	<b>SIX Minute Drill</b> <i>Sponsored by COCC</i>
10:01–10:15 am	<b>Networking Break</b> <i>Sponsored by ACBB</i>
10:15–11:05 am	<b>A Fireside Chat with New York Representatives on the FHLBNY's Board of Directors</b> <i>A moderated panel will review of important topics at the FHLB from New York State Board representatives focusing on:</i> <ul style="list-style-type: none"> <li>• <b>Housing</b> – how uniquely different types and sizes of institutions supporting housing and community development.</li> <li>• <b>Finance</b> – balance sheet management strategies – from traditional functions to sophisticated tactics.</li> <li>• <b>Insurance</b> – strategies for insurance members utilization of FHLB funding programs and the similarities and differences from banks.</li> <li>• <b>Economy</b> – how the local and national economic conditions are playing out and what it means to the State.</li> <li>• <b>Outlook</b> – where are we going from here.</li> </ul>
11:05–11:55 am	<b>Managing Third-Party AI Risk: What You Need to Know Today</b> <i>Rafael DeLeon, SVP, Industry Engagement, Ncontracts</i> Artificial intelligence is slowly transforming banking — everything from the customer experience and competition to the back office. This session examines AI from a risk and governance perspective, highlighting policies supported by risk assessments and your institution's risk appetite. You'll explore: <ul style="list-style-type: none"> <li>• How to evaluate AI opportunities and threats.</li> <li>• How third parties and your institution are using AI.</li> <li>• Best practices for evaluating which AI tools make sense for your institution and which ones are too risky.</li> </ul> Prepare for an AI-enabled future with this practical session on one of the industry's hottest topics.



# schedule of events



## Tuesday July 15, 2025

<b>11:55 am–12:01 pm</b>	<b>SIX Minute Drill</b>
<b>12:01–1:15 pm</b>	<b>Lunch – Networking Opportunity</b> <i>Sponsored by Wolf &amp; Company P.C.</i>
<b>1:15–2:05 pm</b>	<p><b>The Growth-Risk Paradox: Optimizing Your CRE Strategy</b>  <i>David Ruffin, Principal, Intellicredit, a QwickRate company</i></p> <p>With heightened regulatory scrutiny, particularly over CRE exposures, and emerging quantifiable credit stress, community banks must strategically manage and balance CRE growth with prudent risk management. This is particularly true in the office sector which is showing signs of stress due to declining values and rising vacancy rates. Regulatory orders to management and boards are on the rise, with a common focus on credit processes rather than transactional credit deterioration. In this session, we'll review strategies and processes that community banks should employ to improve their CRE credit processes, especially the awareness and oversight of the CRE loan portfolio.</p>
<b>2:05–2:55 pm</b>	<p><b>How CDFIs Can Boost Your Bank's Impact and Bottom Line</b>  <i>Chris Levy, President and CEO, Pursuit</i></p> <p>Did you know that 1 in 4 small business owners turn to online predatory lenders as their first stop for financing? When they enter a cycle of debt, it not only halts their future plans it drains their deposit accounts at banks like yours. Partnering with CDFIs gives you a trustworthy referral partner, an opportunity to earn CRA credit, and the ability to amplify your impact in the communities you serve. In this session, you'll learn about the benefits of partnering with CDFIs and how that partnership can grow your deposit accounts and small business relationships.</p>
<b>2:55–3:01 pm</b>	<b>SIX Minute Drill</b>
<b>3:01–3:15 pm</b>	<b>Networking Break</b> <i>Sponsored by ACBB</i>
<b>3:15–4:05 pm</b>	<p><b>Digital Hostage Crisis: Navigating the Modern Ransomware Landscape</b>  <i>William J. Nowik, CISA, CISSP, QSA, PCIP, Principal, Wolf &amp; Company, P.C.</i></p> <p>Ransomware has evolved from a minor nuisance to one of the most significant cybersecurity threats facing organizations today. While not new, these attacks have become increasingly sophisticated, targeted, and devastating - often leaving organizations crippled for weeks or months as they struggle to recover operations and restore compromised systems. We'll dive into recent trends in ransomware-looking at where it is now, where it's going, and steps you can take to protect your organization. From detection and prevention strategies to effective response procedures, we'll detail what you can do to secure your systems before attacks happen, and what you need to do during an attack to contain and mitigate damage.</p>
<b>4:05–5:30 pm</b>	<b>Free Time/Networking Opportunity</b>
<b>5:30–7:30 pm</b>	<b>Trade Show Floor Opens</b> <i>Cocktail Reception &amp; Silent Auction (BIDDING ENDS AT 7:15)</i>
<b>7:45–8:45 pm</b>	<b>Dinner/Networking Opportunities (plated dinner)</b> <i>Sponsored by FHLBNY</i>
<b>9:00–10:00 pm</b>	<p><b>Entertainment</b>  Michael the Mentalist</p>



### Exhibitors to Date as of 4/23/2025

<i>Company Name</i>	<i>Booth #</i>	<i>Company Name</i>	<i>Booth #</i>
Pioneer 360	1	Magee Company	21
Advantage, powered by JMFA	2	Wolf & Company	22
Visa	3	Federal Home Loan Bank of NY	25
NES Group	4	RelPro	26
Upgrade	5	Neach Payments Group	27
Ncontracts	9	InfoAgora	28
Hartman Executive Advisors	10	IntraFi	29
OCC	17	The Long Group	30



# schedule of events



## Wednesday July 16, 2025

7:30–8:15 am	<b>Networking Breakfast</b> <i>Sponsored by NES Group</i>
8:15–8:25 am	<b>Remarks</b> – <i>John Witkowski, President &amp; CEO, IBANYS</i>
8:25–9:15 am	<p><b>As a Bank Leader, Understand How to Get More Out of Your Technology Vendors</b>  <i>Jordan Kelly, Consultant, Remedy Consulting</i></p> <p>Bank CFOs are constantly looking for ways to improve your business performance, customer satisfaction, and regulatory compliance. One of the key factors that can help you achieve these goals is your technology vendors. Technology vendors provide you with the software, hardware, and services that enable your bank to operate efficiently, securely, and innovatively. However, not all vendors are created equal, and not all vendor relationships are optimal. In this presentation, we will discuss how you can get more out of your technology vendors by understanding the landscape and following some best practices for vendor selection, management, and evaluation.</p>
9:15–10:05 am	<p><b>Taking Control of Your Technology Destiny</b>  <i>Thomas W. Grottke, CPA, Managing Partner &amp; CEO, The NBS Group, LLC</i></p> <p>Cost, complexity, and risk associated with the technology environment have been holding back community banks, and for that matter even the large banks, since computer automation found its way from large banks to smaller banks in the 1970s. Or has it been something more? Maybe control over your technology environment? Our speaker has been working with banks of all sizes on their technology and operations since 1986 and has observed a constant pattern. Most every community bank management team has no idea what they can do, how they can do it, or what it will take to implement a new product or service or even a new feature or capability because of their dependency on the “technology environment”. Well, those days can be over. With the evolution of most every aspect of your technology environment, bankers can and must begin to take control over their technology destiny, and our speaker will explain how.</p>
10:05–10:11 am	<b>SIX Minute Drill</b>
10:11–10:25 am	<b>Networking Break</b> <i>Sponsored by ACBB</i>
10:25–11:25 am	<p><b>Demystifying AI</b>  <i>Darrin Jahnel, founder and CEO, Jahnel Group</i></p> <p>Artificial Intelligence (AI) is the hottest topic in the business world. AI is moving so fast it’s hard to keep up. The goal of this 90-minute program is to help you understand the basics of AI by demonstrating some of the most powerful tools available today. Darrin Jahnel has been in the software industry for over 25 years and has been obsessed with AI over the past 2 and a half years. Darrin has invested the time to understand AI, he’s used the most popular tools daily, and his team has built software applications that leverage the power of this transformational technology. Darrin has a fun and engaging style of teaching and you’re sure to walk away from this talk a little smarter.</p>
11:25 am–12:15 pm	<p><b>Launching the IBANYS Innovation Co-Op and Shaping the Future of Innovation for New York Community Banking: Discover how the IBANYS Innovation Co-Op is driving meaningful change across New York’s community banking industry.</b>  <i>Hamza Qadir, Director of Strategic Innovation and Operations First National Bank of Scotia &amp; Krista Carr, Managing Partner, Innovation, Momentum Ventures</i></p> <p>Through data-driven analysis, collaborative dialogue, and expert validation, the IBANYS Innovation Council is identifying and prioritizing the needs and most critical innovation challenges for IBANYS Community Banks. In this session you will:</p> <ul style="list-style-type: none"> <li>• Be introduced and oriented to the purpose and goals of the IBANYS Innovation Co-Op</li> <li>• Gain key insights into what the IBANYS Innovation Council has uncovered so far and explore how these findings are shaping targeted, actionable solutions.</li> <li>• Learn all the opportunities to get involved through peer-led virtual roundtables and other collaborative forums, where shared challenges meet collective expertise.</li> </ul>
12:15–1:00 pm	<b>Lunch &amp; Closing Remarks</b>

# save the date!

**October 6-8, 2025**  
**Leadership Symposium**  
**Watkins Glen Harbor Hotel**



# more details



## Registration Form

To register for the Conference, please use the form on page 8. The form is designed to register one person and spouse or guest. Please duplicate the form when registering others from your organization. A confirmation letter will be mailed or emailed to you.

## Accommodations

A block of rooms have been reserved at the Turning Stone Resort & Casino. Reservations can be made by contacting the Turning Stone Resort at (800) 771-7711. Refer to group: IBANYS Convention. **WE STRONGLY RECOMMEND YOU MAKE YOUR RESERVATIONS EARLY--THE ROOMS WILL SELL QUICKLY.**

### TURNING STONE ROOM RATES

All individual reservations will require one night's room deposit (including applicable taxes and surcharges) or a valid credit card to guarantee the reservation.

- King/Double Rooms rate \$189
  - Tower King/Double Rooms rate \$244
  - Tower Junior Suites rate \$324 (single/double occupancy)
- ....plus applicable taxes and surcharges.

Check in 3 p.m., check out 11 a.m.

### DEPOSIT/PAYMENT INFORMATION

Only credit cards are accepted for deposits.

### CUT-OFF DATE

**Friday, June 20, 2025** – Reservations received after this date accepted on a space and rate availability basis and cannot be guaranteed at the conference rate. We cannot guarantee room availability and pricing after this date.

**DEADLINE**

### CANCELLATION POLICY

Individual room reservations may be cancelled 48 hours prior to arrival with no cancellation penalty. Cancellations within the 48 hour period will cause forfeiture of the deposit.

## Recreational Activities

**Monday, July 14, 2025.** Golf outing at the Kaluhyat Golf Course. Tee times begin at 10:30 a.m. \$150 per person--includes greens fees, cart, box lunch and drink tickets. Registration required.

## To Exhibit

Please complete the *Exhibitor Registration Form* on page 10 and return to IBANYS.

## To Sponsor an Event

Please complete the *Sponsorship Form* on page 9 and return to IBANYS.

## Silent Auction

If you would like to send a Silent Auction item to IBANYS, it must be received no later than **July 2, 2025**. See page 11 for details.

**DEADLINE**

## Dress Attire

Business casual.

## Sponsorships to Date (at time of print)

	ACBB
	COCC
	FHLB NY
	Genesis PPG
	Hartman Executive Advisors
	Heilbronner Consulting
	ICBA
	ICBA Securities
	InfoAgora
	The Long Group
	NES Group
	NBS Group
	NEACH
	Performance Trust
	Piper Sandler
	Roosevelt & Cross
	T.Gschwender & Associates
	Wolf and Company



# participation fees



## Full Registration Fees

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*Fees include access to all events, course materials and meals for the entire event.*

Member Banker/Associate .....	\$1,199
Spouse/Guest .....	\$950
Non-Member Banker/Associate .....	\$1,450

## Exhibitor Fees

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Single Booth Member .....	\$1,550
Non-Member Exhibitor .....	\$2,100
Additional Exhibitor in Booth .....	\$950

## Activity Fees

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Golf (Kaluhyat Golf Course) .....	\$150 each
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## Day Guest Packages/Fees

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*For those who only want to attend specific days, this includes access to all events for day registered, course materials, and meals.*

Monday Evening .....	\$475
Reception/Dinner/Guest Speaker/Trade Show	
Tuesday Evening Only .....	\$525
Reception/Dinner/Trade Show/Entertainment	
Tuesday All-Access Pass .....	\$895
Meetings/Breaks/Breakfast/Lunch/Reception/Dinner	
Wednesday Half-Day Pass .....	\$350
Meetings/Break/Lunch	

## Refund Policy

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- Full refund less \$75 on or before 6/13/25.
- Full refund less \$150 on or before 6/20/25.
- No refunds will be given after 6/27/25.

## Contact Information

Linda Gregware,  
*Director of Administration & Membership Services*

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PHONE (518) 436-4646

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MAIL IBANYS  
194 Washington Ave., Suite 420  
Albany, NY 12210

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EMAIL [lindag@ibanys.net](mailto:lindag@ibanys.net)

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# participant registration



REGISTER VIA EMAIL [lindag@ibanys.net](mailto:lindag@ibanys.net) OR MAIL IBANYS, 194 Washington Avenue, Suite 420, Albany, NY 12210

A confirmation will be sent to you. This form is designed to register one person and a spouse/guest. Please duplicate this form when registering others from your organization.

## Registration

Print Name _____	Name for Badge _____
<input type="checkbox"/> Spouse <input type="checkbox"/> Guest _____	Name for Badge _____
Bank/Organization _____	
Address _____	
Contact Email _____	Contact Phone Number _____

## Participation Fees

### FULL REGISTRANTS

- Member Banker/Associate  \$1,199
- Spouse/Guest  \$950
- Non-Member Banker/Associate  \$1,450

### DAY GUEST PACKAGES

- Monday Evening  \$475
- Tuesday Evening Only  \$525
- Tuesday All-Access Pass  \$895
- Wednesday Half-Day Pass  \$350

## Activity—Monday, July 14, 2025

**GOLF** \$150 per person. If you are interested in the golf outing, please list each participant and handicaps (tee times begin at 10:30 a.m.):

Name _____	Handicap _____

## Calculate Total Participation & Activity Fees

<b>FULL REGISTRANTS</b>	_____	Member Banker/Assoc.	x	\$1,199 each	=	\$ _____
	_____	Spouse/Guest	x	\$950 each	=	\$ _____
	_____	Non-Member Banker/Assoc.	x	\$1,450 each	=	\$ _____
<b>DAY GUEST PACKAGES</b>	_____	Monday Evening	x	\$475 each	=	\$ _____
	_____	Tuesday Evening Only	x	\$525 each	=	\$ _____
	_____	Tuesday All-Access Pass	x	\$895 each	=	\$ _____
	_____	Wednesday Half-Day Pass	x	\$350 each	=	\$ _____
<b>GOLF</b>	_____	Golfers	x	\$150 each	=	\$ _____
		Grand Total			=	\$ _____

Full refund less \$75 on or before 6/13/25.  
 Full refund less \$150 on or before 6/20/25.  
 No refunds will be given after 6/27/25.

## Choose Tuesday Dinner

Plated Dinner. **CHOOSE ONE PER PERSON, use initials for dinner selection if more than one Registrant on Registration Form**

- \_\_\_\_ Filet of Beef
- \_\_\_\_ Grilled Salmon
- \_\_\_\_ Frenched Chicken Breast

<b>Total Payment \$</b>	(fill in <b>GRAND TOTAL</b> amount from above)
<input type="checkbox"/> My check is enclosed \$ _____	Make checks payable to <i>IBANYS</i> <input type="checkbox"/> Please invoice
<input type="checkbox"/> Charge \$ _____ to <input type="checkbox"/> MasterCard <input type="checkbox"/> Visa <input type="checkbox"/> Amex	
Credit card # _____	Exp. date _____ CW# (Amex on front of card) _____
Print card name _____	
Credit card address (if different than above) _____	
Signature _____	



# sponsorship form



TO GUARANTEE SIGNAGE AND INFORMATION PLACED IN PRINTED MATERIALS, ALL SPONSORSHIPS AND PAYMENT MUST BE RECEIVED BY JUNE 23, 2025 **DEADLINE**

Print Name \_\_\_\_\_

Company \_\_\_\_\_

Address of Credit Card \_\_\_\_\_

City/State/Zip \_\_\_\_\_

Phone \_\_\_\_\_ Fax \_\_\_\_\_ Email \_\_\_\_\_

## Payment

My check is enclosed \$ \_\_\_\_\_ Make checks payable to *IBANYS*  Please Invoice

Charge \$ \_\_\_\_\_ to  MasterCard  Visa  Amex

Credit card # \_\_\_\_\_ Exp. date \_\_\_\_\_ CV# (Amex on front of card) \_\_\_\_\_

Print card name \_\_\_\_\_ Signature \_\_\_\_\_

## Sponsorships

*Limited sponsorships available – call now to reserve yours!*

This conference combines a balance of casual networking time and educational programming. Sponsorships are great platforms to position your company; as a sponsor you associate your company with one of our events and you are able to connect with your target audience, expose your brand, and leverage your advertising dollars in a cost effective manner.

### ALL sponsorships include:

- Advanced member registration list
- Recognition on the convention page of IBANYS website
- Sponsor ID ribbon with badge
- Signage with company name and logo at sponsored event
- Verbal acknowledgment at event where appropriate
- Signage listing of all convention sponsors (by level)
- Opportunity to provide promotional items for attendees
- Recognition in the IBANYS e-newsletter
- Sponsorship listing in convention show book

### GOLD Sponsorship

In addition to regular sponsor benefits, sponsor receives:

- (1) complimentary additional registration **w/booth purchase** or 50% off one full registration
- 18 x 24 sponsor sign
- Half-page ad in convention show book
- Spotlight in IBANYS e-newsletter

### PLATINUM Sponsorship

In addition to regular sponsor benefits sponsor receives:

- Opportunity to briefly speak at the event sponsored where applicable
- (1) complimentary booth w/first choice of location or one complimentary full registration and 50% off second registration
- (1) complimentary additional registration
- 24 x 36 sponsor sign
- Full page ad in convention show book
- Spotlight in IBANYS e-newsletter

Sponsorships are available on a first-come, first-serve basis. Check your choice of sponsorship below:

### PLATINUM

<input type="checkbox"/> Vendor Reception	Monday	\$7,500
<input type="checkbox"/> Welcome Dinner	Monday	\$9,500
<input type="checkbox"/> Silent Auction Reception	Tuesday	\$8,500
<input checked="" type="checkbox"/> Dinner	Tuesday	\$9,500
<input checked="" type="checkbox"/> Michael the Mentalist	Tuesday Evening	\$6,500
<input type="checkbox"/> Exhibit Space		\$6,000

### GOLD

<input checked="" type="checkbox"/> Luncheon	Tuesday	\$5,000
<input type="checkbox"/> Luncheon	Wednesday	\$4,000
<input checked="" type="checkbox"/> Dinner Wine	Monday Evening	\$3,500
<input checked="" type="checkbox"/> Dinner Wine	Tuesday Evening	\$3,500

### SILVER

<input checked="" type="checkbox"/> Breakfast	Tuesday	\$3,000
<input checked="" type="checkbox"/> Breakfast	Wednesday	\$3,000
<input checked="" type="checkbox"/> Program Book		\$2,500
<input checked="" type="checkbox"/> Refreshment Breaks	Both days	\$2,500
<input checked="" type="checkbox"/> Poker Run	Monday Evening	\$2,000

### GOLF SPONSORS

<input checked="" type="checkbox"/> Golf Balls	Monday	\$1,000
<input checked="" type="checkbox"/> Golf Prizes	Monday	\$2,500
<input checked="" type="checkbox"/> Golf Carts	Monday	\$1,500
<input checked="" type="checkbox"/> Drink Cart	Monday	\$1,500
<input type="checkbox"/> Lunch Boxes	Monday	\$2,500

### CONVENTION GENERAL SPONSOR

<input type="checkbox"/> Golf Hole Sponsorship		\$250
<input type="checkbox"/> General Sponsorship	Amount	\$

### 6 MINUTE DRILL

<input checked="" type="checkbox"/> First	\$1,000
<input checked="" type="checkbox"/> Second	\$1,000
<input type="checkbox"/> Third	\$1,000
<input type="checkbox"/> Fourth	\$1,000



# exhibitor registration



REGISTER VIA EMAIL [lindag@ibanys.net](mailto:lindag@ibanys.net) OR MAIL IBANYS, 194 Washington Avenue, Suite 420, Albany, NY 12210

## Booth Registration

Company Name \_\_\_\_\_

Company Street Address \_\_\_\_\_

City \_\_\_\_\_

State \_\_\_\_\_

Zip \_\_\_\_\_

Booth Exhibitor (1) \_\_\_\_\_

Additional Booth Exhibitor (2) Add'l fees see below \_\_\_\_\_

Contact Email(s) \_\_\_\_\_

Contact Phone \_\_\_\_\_

Booth Selection Preference 1. \_\_\_\_\_ 2. \_\_\_\_\_ 3. \_\_\_\_\_

## Booths

- Please make your booth selection preference above AND include payment with the reservation form below.
- 10' x 10' booth includes sign, 6' table, two chairs and waste can.
- Booth fees include registration for (1) ONE PERSON ONLY. **Only one additional vendor in booth at reduced rate of \$950. Additional registrant must complete registration form and pay full registration rate.**

**AGREEMENT.** By completing and signing this form, I am agreeing that I understand that IBANYS assigns booth space on a first-come, first-served basis, and that my booth placement may be changed within reason. I understand that my booth space will be not be assigned until IBANYS receives my full payment, and that my company will not be listed on any correspondence until said payment is received. I further understand that all booth personnel must also be registered as convention attendees, and must pay admission accordingly. I agree that IBANYS will retain my payment in the event that my booth representatives are unable to attend, and that IBANYS is not responsible for any loss of money or property from booth abandonment, theft, accident, injury, or any other causes. I have read and am aware that this provision is an express condition of this registration agreement, and that all agreements herein shall be construed in accordance with the laws of the State of New York.

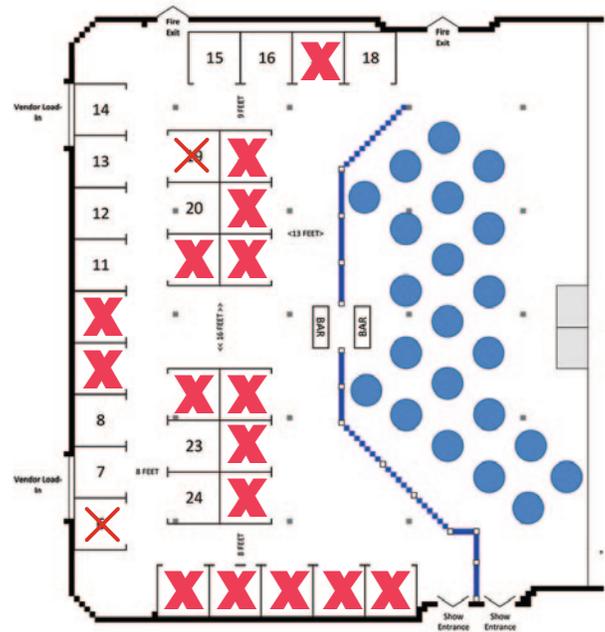
Signature \_\_\_\_\_

Date \_\_\_\_\_

## Calculate Booth & Activity Fees

SINGLE BOOTH MEMBER	x	\$1,550 each	=	\$ _____
NON-MEMBER EXHIBITOR	x	\$2,100 each	=	\$ _____
ADDITIONAL EXHIBITOR IN BOOTH	x	\$950 each	=	\$ _____
GOLF _____ Golfers	x	\$150 each	=	\$ _____
Name _____	Handicap _____			
Name _____	Handicap _____			
Name _____	Handicap _____			
Name _____	Handicap _____			

Grand Total = \$ \_\_\_\_\_



## Exhibitor Times

<b>MONDAY, JULY 14</b>	1:00-5:00 pm	Vendor Booth Set-up
	5:30-7:00 pm	Trade Show Opens/ Welcome Vendors/ Cocktail Reception/Poker Run
<b>TUESDAY, JULY 15</b>	5:30-7:30 pm	Trade Show Floor Opens/ Cocktail Reception/ Silent Auction
<b>WEDNESDAY, JULY 16</b>	7:00-11:00 am	Breakdown of Booths by 11:00 am

## Choose Tuesday Dinner

Plated Dinner. **CHOOSE ONE PER PERSON, use initials for dinner selection if more than one Registrant on Registration Form**

- \_\_\_\_ Filet of Beef
- \_\_\_\_ Grilled Salmon
- \_\_\_\_ Frenched Chicken Breast

## Total Payment \$

(fill in GRAND TOTAL amount from above)

My check is enclosed \$ \_\_\_\_\_ Make checks payable to /IBANYS  Please invoice

Charge \$ \_\_\_\_\_ to  MasterCard  Visa  Amex

Credit card # \_\_\_\_\_

Exp. date \_\_\_\_\_

CW# (Amex on front of card) \_\_\_\_\_

Print card name \_\_\_\_\_

Credit card address (if different than above) \_\_\_\_\_

Signature \_\_\_\_\_



# silent auction



## Support your industry's political action efforts!

This is a wonderful opportunity to help our industry stay competitive in the political process in Albany by supporting IBANYS' state political action committee. NYSIBPAC contributes to New York State candidates and officials who understand and support the vital role we play in our local and state economies, and the very fabric of New York's communities.

**DONATE A GIFT.** This is a perfect opportunity for you to showcase items from your region or unique items that others will enjoy. The gift donation is not tax deductible. Nationally-chartered banks must donate through a holding company, an individual officer, or a director. State-chartered banks may donate directly or through the holding company.

**SUGGESTIONS.** Avoid gift certificates for specific values. Participants tend to bid lower than the value stated on the certificates. Instead, consider donating a gift certificate for a specific item (i.e. case of wine or specialty product).

Donating any oversized, perishable or fragile items? Instead of shipping the items to the Convention, consider providing photos and/or marketing materials to advertise your item during the Auction. You can offer to ship items to the winning bidder once the Convention is over.

**SHIPPING DEADLINE.** All items shipped to IBANYS must **ARRIVE NO LATER THAN JULY 2, 2025.**

**DEADLINE**

**GIFT IDEAS.** We recommend a minimum value of \$100 for each donation.



### KIDS

- Specialty toys
- Educational games
- Classic book collections
- Children's jewelry
- Handmade clothing
- Baby blanket
- Children's furniture
- Concert tickets



### STYLE & CHARM

- Handmade or designed jewelry
- Fur/leather/suede coats or jackets
- Cufflinks
- Antique brooches
- Silk scarves
- Designer sunglasses
- Handbags



### GEMS & TALENT

- Paintings
- Collages
- Pottery
- Fiesta ware
- Military memorabilia
- Trading cards
- Native American artifacts
- Hummel figurines
- Political memorabilia
- Handcrafted quilts
- Hand knit sweaters



### FINE CUISINE

- Donate a local specialty
- Case of regional wine
- Fresh seafood
- Lobster bake
- Omaha steaks
- BBQ
- Fruit of the Month Club



### SPORTS & LEISURE

- Airline miles
- Cruises
- Hunting/fishing trip
- Autographed memorabilia
- Sporting event tickets
- Fishing rod
- Hunting equipment
- Fish finder
- Golf equipment



### HOUSEWARES/ ELECTRONICS

- Waterford or Tiffany vases, bowls, etc.
- Swarovski crystal
- Hand painted or customized barware
- Video game systems
- Holiday ornaments
- iPod or iPad
- Digital camera
- Kindle/Nook

## Auction Donor Information *Please list your name and company as you would like them to appear in the program and signage.*

Donor		Company Name	
Contact name listed in program booklet			
Address			
City		State	Zip
Phone	Fax	Email	

## We will participate in the following ways:

<input type="checkbox"/>	I will <b>donate an item</b> to the Silent Auction. Value of gift/price paid \$ _____	
	Description of Gift _____	
<input type="checkbox"/>	I would like to <b>donate to PAC</b> . Payment information:	
<input type="checkbox"/>	My check is enclosed \$ _____ Make checks payable to <i>NYSIBPAC</i>	
<input type="checkbox"/>	Charge \$ _____ to <input type="checkbox"/> MasterCard <input type="checkbox"/> Visa <input type="checkbox"/> Amex	
Credit card #	Exp. date	CW# (Amex on front of card)
Print card name _____		
Credit card address _____		
Signature _____		

## **WWW.IBANYS.NET**

Visit our web site for more information about the Independent Bankers Association.

## **THANK YOU**

The staff of IBANYS thanks you for your support:

### **JOHN J. WITKOWSKI**

President & CEO  
johnw@ibanys.net

### **STEPHEN RICE**

Director of Government Affairs & Communications  
Stever@ibanys.net

### **LINDA GREGWARE**

Director of Administration & Membership Services  
lindag@ibanys.net

### **WILLIAM CROWELL, III, ESQ.**

Legislative Counsel, Dickinson & Avella, PLLC  
wcrowell@dickonsonavella.com

