South Carolina Bankers Association

118th Annual Convention

The Cloister
Sea Island, Georgia

June 10 - 13, 2018
Chairman R. Thornwell Dunlap, III invites you to join him at the 2018 SCBA Annual Convention on Sunday through Wednesday, June 10-13, 2018. The 118th Annual Convention will take place at The Cloister at Sea Island. Of special note is the SCBA will be at Sea Island as it celebrates its 90th anniversary. Consistently rated as one of the top resorts in the world, Sea Island provides luxurious guest experiences along the Golden Isles of Georgia. At Sea Island, beauty and distinction come in several award-winning choices. Glide through salt marshes. Feel the wind on your face and the wisps of tidal grasses through your fingers. Count sea turtle nests, go paddle boarding, hit a clay target or go fishing and the catch of the day could be yours.

This spectacular seaside resort will be the perfect venue for SCBA’s line-up of speakers, vendors and enlightening business sessions. The program will have two full days of educational opportunities for bankers, directors and associate members. The SCBA has rooms blocked at The Cloister and at The Beach Club. For your convenience, our nightly hotel rates are $405 at The Cloister and $425 at The Beach Club plus tax and resort fees. Our special SCBA rate will be extended to our registrants three days before and after the convention should you choose to linger and enjoy the surf and sand. Please note, should you plan to arrive at Sea Island early or leave late, there are a very limited number of rooms available at the convention rate, especially in the Beach Club Rooms, and are on a first-come, first-served basis. Don’t delay! Convention fees are $545 for members/associates, $425 for spouses/guests and $155 for children.

Please join Chairman Dunlap at Sea Island where comfort is in every detail and genuine southern charm is in the air. Come help him celebrate the 90th anniversary of Sea Island by attending the 2018 SCBA Convention!
# Agenda

## 118th Annual Convention | The Cloister | Sea Island, GA

### Sunday, June 10, 2018

<table>
<thead>
<tr>
<th>Time</th>
<th>Event</th>
</tr>
</thead>
<tbody>
<tr>
<td>3:00 p.m. - 6:00 p.m.</td>
<td>Registration Open – Trade Show Open</td>
</tr>
<tr>
<td>5:45 p.m. - 6:30 p.m.</td>
<td>The Graduate Schools of Banking Reunion/Reception</td>
</tr>
<tr>
<td>6:30 p.m. - 8:00 p.m.</td>
<td>Opening Night Reception – Trade Show Open</td>
</tr>
</tbody>
</table>

*Evening free for dining and entertainment on your own*

### Monday, June 11, 2018

<table>
<thead>
<tr>
<th>Time</th>
<th>Event</th>
</tr>
</thead>
<tbody>
<tr>
<td>7:45 a.m. - 8:45 a.m.</td>
<td>Coffee and Pastries and Trade Show Open</td>
</tr>
<tr>
<td>8:30 a.m. - Noon</td>
<td>Registration</td>
</tr>
<tr>
<td>9:00 a.m. - Noon</td>
<td>Business Session</td>
</tr>
</tbody>
</table>

*Afternoon events: Select from Golf, Sporting Clays and Tennis Tournaments or the Champagne Brunch.*

<table>
<thead>
<tr>
<th>Time</th>
<th>Event</th>
</tr>
</thead>
<tbody>
<tr>
<td>6:30 p.m. - 7:30 p.m.</td>
<td>Chairman’s Reception</td>
</tr>
</tbody>
</table>

### Tuesday, June 12, 2018

<table>
<thead>
<tr>
<th>Time</th>
<th>Event</th>
</tr>
</thead>
<tbody>
<tr>
<td>7:30 a.m. - 9:00 a.m.</td>
<td>Coffee and Pastries</td>
</tr>
<tr>
<td>7:45 a.m. - 9:00 a.m.</td>
<td>Prayer Breakfast</td>
</tr>
<tr>
<td>9:15 a.m. - Noon</td>
<td>Business Session</td>
</tr>
<tr>
<td>10:00 a.m. - 10:35 a.m.</td>
<td>Concurrent Sessions</td>
</tr>
<tr>
<td>10:35 a.m. - 11:10 a.m.</td>
<td>Concurrent Sessions Repeated</td>
</tr>
<tr>
<td>11:10 a.m. - 12:30 p.m.</td>
<td>Business Session Continues</td>
</tr>
<tr>
<td>12:30 p.m. - 6:45 p.m.</td>
<td>Afternoon Free</td>
</tr>
<tr>
<td>6:45 p.m.</td>
<td>Cocktails</td>
</tr>
<tr>
<td>7:30 p.m.</td>
<td>Dinner Dance 🎉 <em>The Dinner Dance will be a black tie affair</em></td>
</tr>
<tr>
<td>8:45 p.m.</td>
<td>Dancing to the Music of Shimmer</td>
</tr>
</tbody>
</table>

Information on BankPac Fundraiser will be emailed prior to the event.
118TH ANNUAL CONVENTION

Information

THE CLOISTER | SEA ISLAND, GA

HOTEL RESERVATIONS

It is imperative that you register promptly with the South Carolina Bankers Association. Due to a policy change, the SCBA is no longer responsible for making your hotel reservation. Once you have registered with the SCBA, you will receive a confirmation email with a web link to make your accommodations with The Cloister, Sea Island, Georgia. The group rate of $405+ through $425+ per night has been negotiated for the 2018 SCBA Annual Convention and Trade Show. There is a $38.00 nightly Sea Island Club Resort Fee per room. Once you have received the reservation link, reservation requests must be made by May 1, 2018. Any request after this date will be on a first-come, first-served basis, based on availability. It is not uncommon for a group block to become full prior to the deadline date; we encourage you to make your reservations as early as possible. The hotel will make every effort to honor specific preferences such as location, connecting rooms, and bedding preferences.

A deposit equal to two (2) night’s room charge will be required per reservation. The individual deposit is refundable until Thursday, May 10, 2018. Cancellations after this date will result in forfeiture of deposit. The Cloister will honor the negotiated SCBA room rate for early arrivals three days (3) prior to the convention and three (3) days after the convention based on room and rate availability, for rooms requested on or prior to the May 1 cutoff date. THE SCBA HAS A VERY LIMITED BLOCK OF ROOMS FOR EARLY ARRIVALS AND DELAYED DEPARTURES.

If you plan to play golf other than during the SCBA Tournament, you should reserve your tee times prior to arrival. Don’t forget about dining arrangements, spa appointments and other recreational activities. Please call The Cloister at 912.638.3611 to make appointments and reservations.

For more information on The Cloister please visit www.seaisland.com.

CONVENTION REGISTRATION

SCBA’s 118th Annual Convention boasts two full days of educational opportunities for bankers, directors and associate members. Included in the convention registration is the opportunity to attend the reunion/reception of The Graduate Schools of Banking, golf, tennis and sporting clays tournaments, and the special event. The registration fees are $545 per banker/associate member and $425 per spouse/guest, and $155 per child (all children of any age must be preregistered to be admitted to convention events). If you have not preregistered your child or children for SCBA events, please arrange for child care by contacting Sitters by The Shore: 912.222.3747-Debbie Taylor. The registration fee includes admission to all events except for the aforementioned golf and tennis tournaments, the prayer breakfast and the Special Event Luncheon: Celebrating the 90th Anniversary of The Cloister. For your convenience, you may register online, www.scbankers.org. Again, once you have received the SCBA confirmation you will receive the hotel link in order to make your hotel reservations. Deadline for SCBA registration is May 1, 2018.

CONVENTION ATTIRE

Attire for the convention will be resort wear except for the dinner dance. The Tuesday evening dinner dance will be a black tie affair.

REFUNDS OR QUESTIONS

There will be no refund of SCBA Convention registration fees after 12 p.m. on Friday, June 1. If you have extenuating circumstances, or questions please contact Anne Gillespie at 803.779.0850 or e-mail agillespie@scbankers.org. To register online visit www.scbankers.org.

We’ll see you at The Cloister, Sea Island, Georgia!
Speakers

ROB NICHOLS

Rob Nichols is the president and CEO of the American Bankers Association, which represents banks of all sizes and charters and is the voice for the nation’s $17 trillion banking industry. Rob joined ABA in August 2015, following ten years at the helm of the Financial Services Forum, a non-partisan financial and economic policy organization. Before joining the Forum, Nichols was assistant secretary of the Treasury for Public Affairs, a position requiring confirmation by the United States Senate.

Rob’s career highlights include service as communications director for the Electronic Industries Alliance; as communications director to U.S. Senator Slade Gorton and Press Secretary to the late Congresswoman Jennifer Dunn, a former member of the House leadership; and in the West Wing as an aide in the Office of the Chief of Staff in the George H.W. Bush administration.

Rob is a recipient of the Alexander Hamilton Award, the highest honor of the U.S. Department of the Treasury. He also is consistently ranked as one of Washington’s Top Lobbyists by The Hill and was recently described as one of the “new generation of trade group CEOs” by The Washington Post. Rob is a graduate of the George Washington University. He is vice chair of the Board of Directors of Food Allergy Research & Education (FARE) which works on behalf of the 15 million Americans with food allergies, including all those at risk for life-threatening anaphylaxis.

WALTER B. TODD, III

Todd is the President and Chief Investment Officer of Greenwood Capital, one of the largest independent registered investment advisory firms headquartered in South Carolina, with more than $1 billion in assets under management. Mr. Todd oversees Greenwood Capital’s disciplined top-down macro-economic investment philosophy and its highly-experienced Investment Team, delivering a diverse offering of investment objective based ETF Asset Allocation Strategies, as well as traditional Equity and Fixed Income Investment Strategies.

Mr. Todd has 23 years of experience in the financial industry and joined Greenwood Capital in 2002. Prior to joining Greenwood Capital, he served as an Investment Banking Associate at Lehman Brothers Global Real Estate Group in New York. He has also worked as an analyst for First Union Capital Markets Group in Charlotte, NC. Mr. Todd received his undergraduate degree in Business Administration from Washington & Lee University, where, upon graduation, he was awarded a Fulbright Scholarship. Mr. Todd earned his M.B.A. in Finance from The Wharton School – University of Pennsylvania, where he graduated as a Palmer Scholar in May 1999.

Mr. Todd is regularly featured on Bloomberg, Bloomberg Radio, CNBC, and BBC, as well as quoted through Reuters, the Associated Press, Bloomberg and other national and international print, radio and television outlets.

JAMES M. OLSON

Olsen is on the faculty of the Bush School of Government and Public Service at Texas A&M University, where he teaches courses on intelligence and national security. He served his entire career in the CIA’s Directorate of Operations. His career highlights include serving as the chief of CIA counterintelligence at CIA headquarters and in overseas assignments in Moscow, Vienna, and Mexico City. He lives in College Station, Texas.
Chairman Thornwell Dunlap looks forward to attendees joining him for a Prayer Breakfast on Tuesday morning, June 12, 2018. This will be a meaningful way to start your day.

Chaplain Bill Barrow, Chaplain for the Sea Island Company, will share with attendees an inspirational message. He is a graduate of Erskine College, Boston University, Covenant Theological Seminary and West Coast Seminary and He is an ordained minister. Chaplain Barrow also served as a logistics officer in the U.S. Army and is currently a Georgia Army National Guard chaplain. He has written two devotional books, *A Book of Church Liturgy and Prayers from the Cloister Chapel* and *A Book of Daily Devotionals from the Cloister Chapel*. As a chaplain for the Georgia National Guard he both ministers to the soldiers throughout the year and ministers to prior and post deployments to Iraq and Afghanistan. Being a military pastor is very rewarding to him as he serves his country and his soldiers.

Chaplin Barrow sends out daily devotionals to all employees of the Sea Island Company and to 3000 and more who have signed up while being a guest at Sea Island. He conducts a 9:00 a.m. church service every Sunday morning at the Cloister Chapel. Being a chaplain at Sea Island gives him many varied duties such as: weddings, wedding vow renewals, baby dedications, baptisms in the Atlantic Ocean, funerals, pastoral counseling, Easter sunrise service on the beach, and Christmas Eve candlelight services just to name a few. He is known at Sea Island as the Swiss Army knife chaplain due to his many different responsibilities.

He is also a Bible teacher and a soccer coach. Chaplain Barrow is a devoted husband to his wife, Dottie. They live on St. Simons Island and have four adult children.
The 2018 SCBA Golf Tournament will be chaired by Wells Dunlap, The Countybank, Greenwood. The Seaside Course was named one of Golf Magazine’s “Top 100 Golf Courses.” “I’d say, in terms of strength and beauty and excitement - the Seaside Course at Sea Island Golf Club is probably as good a golf course as we’ve ever had the opportunity to work on,” said Tom Fazio. Seaside is the pinnacle of links golf. Situated at the southern tip of St. Simons Island at The Lodge at Sea Island Golf Club, this oceanside course places a premium on careful shot selection, recovery, and putting. Offering Sea Island’s most demanding layout, Seaside is the host venue for the PGA TOUR’s McGladrey Classic. Seaside has also hosted multiple USGA events, challenging golf’s best amateur players. Originally designed in 1929 by famed architects Harry S. Colt and Charles Alison, the Seaside Course was updated in 1999 by Tom Fazio, earning it a prominent place on Golf Digest’s list of “Top 100 Courses in the United States.” Tidal creeks, dunes, salt marshes and the St. Simons Sound frame the course, which plays fast, firm, and fun in the tradition of legendary Scottish links. The registration fee includes lunch, greens fees, cart and refreshments.
118TH ANNUAL CONVENTION

Convention Activities

GRADUATE SCHOOLS OF BANKING REUNION
SUNDAY, JUNE 10, 2018 | 5:45 P.M.-6:30 P.M.

It’s a class reunion! Join us for reports from the different schools and the opportunity to reunite with other graduates over cocktails and hors d’oeuvres. The reunion will be followed by the opening night reception, from 6:30 p.m. to 8 p.m. in the exhibit hall. All alumni and their spouses/guests are welcome to attend this special event. There is no charge to attend, but prior registration is required.

2018 SPORTING CLAYS TOURNAMENT
THE SEA ISLAND SHOOTING SCHOOL
MONDAY, JUNE 11, 2018 | 1:30 P.M.
$140 PER SHOOTER

The art of clay target shooting is a treasured tradition at Sea Island, and the Sea Island Shooting School ranks among the nation’s best. The SCBA tournament registration fee is $140.00 per player. Facilities include a competitive five-stand sporting clay field, two skeet ranges, and a trap field. Each shooter may provide his or her own shotgun (either 12 gauge or 20 gauge) or borrow one from the school. Price includes rounds and ear plugs or ear muffs. You may wish to wear your own glasses (sunglasses or prescription glasses) as well. Minimum age to participate is 12; parental consent is required. The Sporting Clays Tournament is limited to the first 20 registrants, so register today!

2018 TENNIS TOURNAMENT
THE CLOISTER TENNIS CENTER
MONDAY, JUNE 11, 2018 | 2:00 P.M.
$50 PER PLAYER

There’s tennis... and then there’s Sea Island Tennis. The courts are beautiful and state-of-the-art. With such outstanding facilities the 2018 South Carolina Bankers Association Tennis Tournament will be held at The Cloister Tennis Center at 2:00 p.m. on Monday, June 11, 2018. The registration fee is $50.00 per player and includes refreshments, prizes and court time. Get your tennis rackets out and come enjoy the Har-Tru® clay courts and fun with mixed doubles round robin play!
A special highlight of the Convention is that we will be meeting at The Cloister while they are celebrating their emerald anniversary. To celebrate the 90th anniversary we will start with a champagne toast followed by brunch featuring divine cuisine. Following the brunch, Sea Island historian, Timme Feininger, will enthrall all with a presentation on the history of The Cloister. Oh and what a rich history it is...with the opening of The Cloister in 1928, Bill Jones and automobile magnate Howard Coffin created “a friendly little hotel” on the southern coast of Georgia. In the many years that have passed since Sea Island’s first guest, much in our world has changed. But some things—such as the values of treasuring family, friends, and nature—have remained timeless. In 1928 - The “Friendly Little Hotel,” The Cloister, began to take shape and was designed by noted architect Addison Mizner. The Cloister opened in October with a flurry of dignitaries in attendance. President Calvin Coolidge visited for the holidays, posing for photos as he planted a sapling – the first of many oaks planted by presidents, royalty and other luminaries. Lots on Sea Island began selling and a cottage colony started to thrive. Publicity gave The Cloister more bookings than it could handle. Delighted guests promised to return the following year, beginning a tradition that continues today. Of special interest is that President George W. Bush chose Sea Island as the site of the 2004 G8 Summit, which gathered world leaders to the island. Timme will weave through the 90 years of The Cloister sharing fascinating insight to those years. Don’t miss this fun-filled brunch as we toast 90 years of The Cloister!
2018 Annual Convention Sponsors

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South Carolina Bankers Association

P.O. BOX 1483  |  COLUMBIA, SC 29202
803.779.0850  |  SCBANKERS.ORG
Our company will sponsor at the following level: (Please check box of your selection)

- GRAND SPONSOR  |  Total Cost - $10,000.00  
  (These sponsors will be recognized as a full sponsor of a particular event)

- DIAMOND SPONSOR  |  Total Cost - $7,500.00  
  (These sponsors will be recognized as a full sponsor of a particular event)

- PLATINUM SPONSOR  |  Total Cost - $5,000.00  
  (These sponsors will be recognized as a full sponsor of a particular event)

- SAPPHIRE SPONSOR  |  Total Cost - $3,000.00

- GOLD SPONSOR  |  Total Cost - $2000.00

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Should your recognition sign require information not listed above, please note:

________________________________________________________________________________________________________

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PAYMENT MUST ACCOMPANY THIS SPONSORSHIP FORM PLEASE

- Enclosed is a check: $ __________ made payable to the South Carolina Bankers Association.

  - Credit Card
    - [ ] MasterCard  [ ] VISA  [ ] Discover  [ ] American Express
    - Credit Card #: ____________________________  Expiration: __________________
    - Credit Card V-Code (Last 3 Digits) ____________________________  Billing Zip Code: ____________
    - Signature__________________________________________  Date_____________________

Your support of the South Carolina Bankers Association is appreciated!

RETURN TO:

E. Anne Gillespie, South Carolina Bankers Association, P. O. BOX 1483, Columbia, SC 29202
Email: agillespie@scbankers.org
OR FAX TO (803) 779-0890
Let us recognize your generosity! E-mail your logo (eps or jpeg file) to bnelson@scbankers.org.
DRIVING DIRECTIONS FROM SAVANNAH

Take I-95 South from Savannah.
Exit I-95 at Georgia Exit 38 (North Golden Isles Parkway).
Turn LEFT onto Golden Isles Parkway (GA 25 Spur).
Drive 4.7 miles and veer RIGHT onto US 17 South.
Drive 1.6 miles and turn LEFT onto F.J. Torras Causeway.
Drive 4.4 miles over the causeway.
After crossing the Frederica River bridge onto St. Simons Island, get in the LEFT traffic lane and veer LEFT onto Sea Island Road.
Stay in the left lane (traffic will merge into your lane from the right) and proceed straight through the traffic light at the intersection of Demere Road and Sea Island Road.
Continue on Sea Island Road. Go straight at the next light at the intersection of Frederica Road and Sea Island Road.
Drive until you arrive at the Sea Island Security Gate. Drive over the bridge and take the first LEFT into the main entrance of The Cloister.

ADDRESS

If Driving by GPS navigation, please use the following address:
100 1st St
Sea Island, GA 31561
## Convention Registration

**DEADLINE TO REGISTER: MAY 1, 2018**

### MAIN REGISTRANT ($545)
- Full Name: ____________________________
- Nickname: ____________________________
- $ ___________

- Special Brunch ($65)
- Banking School Reunion
- Prayer Breakfast ($40)
- Golf ($360)
- Tennis ($50)
- Sporting Clays ($140)
- Handicap

### SPOUSE/GUEST ($425)
- Full Name: ____________________________
- Nickname: ____________________________
- $ ___________

- Special Brunch ($65)
- Banking School Reunion
- Prayer Breakfast ($40)
- Golf ($360)
- Tennis ($50)
- Sporting Clays ($140)
- Handicap

All children of any age must be preregistered to be admitted to convention events. If you have not preregistered your children to attend SCBA events, please arrange for child care by contacting Sitters by The Shore: Debbie Taylor, 912-222-3747.

#### CHILD ($155)
- Full Name: ____________________________
- Nickname: ____________________________
- $ ___________

- Special Brunch ($65)
- Banking School Reunion
- Prayer Breakfast ($40)
- Golf ($360)
- Tennis ($50)
- Sporting Clays ($140)
- Handicap

TOTAL:

- MAIN REGISTRATION ORGANIZATION: ____________________________
- $ ___________

- MAILING ADDRESS: ____________________________
- CITY/STATE/ZIP: ____________________________

- PHONE: ( ) ____________
- CELL PHONE: ( ) ____________

- E-MAIL ADDRESS: ____________________________

- SPOUSE/GUEST E-MAIL ADDRESS: ____________________________

- REGISTRATION FORM SUBMITTED BY: ____________________________

- E-MAIL ADDRESS: ____________________________

**CONTINUE ON BACK**
HOTEL RESERVATIONS

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THE SCBA HAS A VERY LIMITED BLOCK OF ROOMS FOR EARLY ARRIVALS AND DELAYED DEPARTURES. Check in time is 4:00 p.m. and check-out time is noon.

EVENT REGISTRATION PAYMENT

Use the following information for the payment of your SCBA event registration fees:

☐ Enclosed is a check: $ __________ made payable to the South Carolina Bankers Association for my Registration Fees.

☐ Credit Card: ☐ MasterCard ☐ VISA ☐ Discover ☐ American Express

Credit Card # _________________________________ Expiration: ________________

Security Code (Last 3 Digits) ______________________________ Billing Zip Code ________________

Signature ___________________________ Date ________________

No registration fees shall be refunded after noon on June 1, 2018. The deadline to register is May 1, 2018.

RETURN THIS FORM TO:

SOUTH CAROLINA BANKERS ASSOCIATION
P.O. BOX 1483, COLUMBIA, SC, 29202

OR FAX to 803.779.0890


Substitutions are allowed. If you have a disability that you wish to make us aware of, please attach a statement regarding your individual needs. We will contact you for accommodations.