



### BACKGROUND

Over the years, our staff has attended **thousands** of community financial institution Board Meetings, ALCO meetings, Compliance, Audit, and Supervisory Meetings, and reviewed the accompanying materials (agendas, minutes, background material.) We have personally moderated and/or attended over 600 Strategic Planning sessions for our clients. Our staff has spoken and attended at hundreds of conferences over the years including BAI, ABA, ICBA, AICPA, CUES, CUNA, NAFCU, FMS, and many state and local forums. Finally, we are in constant contact with our nationwide client base and the issues that financial institutions face today. With all of this experience, we have compiled two Top Ten lists: 1) the main topics that are on agendas for Strategic Planning sessions (with Board of Director involvement), and 2) the top topics being asked/discussed at C-Level meetings at financial institutions. There is some overlap between the two lists, but note the differences as well.

These lists are constantly changing due to the regulatory, market, technology, trends, and environmental factors affecting financial institutions today. idea5 updates the lists each quarter.

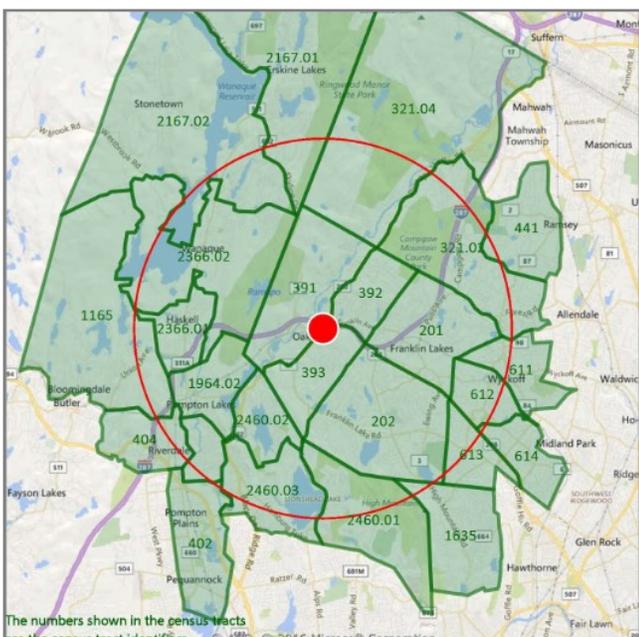
### Top Ten Agenda / Discussion Topics at Board Meetings & Strategic Planning Sessions

Topic	1st Qtr 2016 Rank	4th Qtr 2015 Rank	Trend
Growth, merger and market issues. Marketing campaigns for the institution.	1	2	Up
Education for the Board on the changing landscape especially in regulatory, technology, and security issues. "Hot topics and trends."	2	5	Up
Succession planning for the Board and Senior Management.	3	7	UP
Cyber security—issues and future expectations	4	1	Down
Proper Financial Institution Governance for the Board and Committees. a. What should we be doing? Lessons learned and best practices at other financial institutions. b. Skill sets and commitment levels moving forward. c. Working together effectively.	5	9	Up
The new regulatory climate and the impact on the financial institution.	6	3	Down
The delivery channel experience for our customers is changing. How will this affect our financial institution?	7	4	Down
Philosophical discussions on various topics: 1) Risk Appetite; 2) Capital position; 3) Business models; 4) Merger Philosophy; etc.	8	N/A	New Topic
How will our business model look by 2020? What should our business model be?	9	8	Down
Different generations (Baby Boomers, Gen X, Millennials, etc.). How do they bank and what do they want in a financial institution?	10	6	Down

## Top Ten Agenda / Discussion Topics and Projects Discussed Within the C-Suite (CEO, CLO, CFO, CIO, COO)

Topic	1st Qtr 2016 Rank	4th Qtr 2016 Rank	Trend
Revenue generation, cost control, and other income ideas.	1	1	Same
Branch and other delivery channel strategies. How to contain costs and be effective in delivering products/services to the market.	2	4	Up
Cyber security and fraud related issues – looking at preventing a major breach and how to respond if one occurs.	3	2	Down
New Loan and Deposit products. Customer rewards programs. Revisit fee structure	4	5	Up
Growth, merger, competitive, and market issues. Loan and deposit strategies. Market and other intelligence necessary to properly analyze these and make decisions.	5	6	Up
Succession planning for key positions. Organizational structure, skill and task levels necessary within the organization in the next 3 years. Recruiting in today's world.	6	8	Up
How to motivate employees and management.	7	9	Up
Re-branding through a new website, next generation mobile app, and other delivery channels.	8	7	Down
Community involvement and how it can help the community, employees, and financial institution.	9	10	Up
The new regulatory landscape: what does it mean, and how to deal with the issues, especially in the area of consumer compliance.	10	3	Down

## Want to Know More?



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