



# A Power-Packed Lunch for Your Community Bank

**A**s part of the California Independent Bankers goal to expand our line of education and outreach, this year we have created a series known as the CIB Peer Exchanges and Roundtables, which are powerful 1-2 hour lunch sessions created for community bank leaders to share and discuss the trends, outlook and hot button issues pertaining to their markets.

What an eye opener these sessions have been, for us and for attendees who come to network and learn from peers in a lax, no-pressure environment over a good meal. This quarter we've hosted a handful of Peer Exchanges and Roundtables in both southern and northern California for many areas within the bank — President/CEOs, CFO, Compliance, Credit/Lending, Directors, Deposits/Operations, HR/Training and IT staff.

We've walked away with great information that can only be relayed in a candid, face-to-face

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networking session. In the CEO exchanges, a number of bankers shared their thoughts on the difficulties of the current lending environment coupled with the increased pressure from large banks offering overly competitive loan rates dominating the market.

While there is a share of the discussion relating to the challenges, such as competing with the big banks and the credit unions who seem to have an upper hand in understanding political and economic interests, there were also discussions on solutions and how community banks could effectively work together. Networking was high on the solution list, with diversification being essential to help identify key opportunities

like buying and selling loans from each other to bolster the community bank advantage in a fiercely competitive environment.

As you can see, there is wealth of great knowledge to be expressed and shared by your peers, more specifically the peers in your market and roles. I would like to thank those who have participated in these peer exchanges and roundtables, and encourage all of you to take advantage of the many planned for the rest of the year. Log on to our website at [www.cib.org](http://www.cib.org) to view the CIB Peer Exchange and Roundtable near you. ▶

## CIB would like to thank its 2012 Associate Members:

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