

2019 COMMUNITY BANK INVESTOR CONFERENCE AGENDA

SUNDAY | NOVEMBER 3

12:00 p.m. – 5:00 p.m.

OPTIONAL GOLF OUTING

Join us for a fun and relaxing afternoon of golf before the conference gets started.

6:00 p.m. – 9:00 p.m.

WELCOMING COCKTAILS & DINNER

Join us for cocktails and dinner as we welcome guests to Hovde Group's 2019 Community Bank Investor Conference.

MONDAY | NOVEMBER 4

7:00 a.m. – 8:00 a.m.

BREAKFAST BUFFET

8:00 a.m. – 8:15 a.m.

OPENING REMARKS

Steve Hovde, Chairman & CEO, Hovde Group, LLC

8:15 a.m. – 9:20 a.m.

M&A VS. ORGANIC GROWTH: BEST PRACTICES

Moderated by Kirk Hovde, Head of Investment Banking, Hovde Group, LLC

9:20 a.m. – 10:25 a.m.

BANK CEO'S: TOP PERFORMERS/BEST IN CLASS

Moderated by Joe Fenech, Head of Equity Research, Hovde Group, LLC

10:25 a.m. – 10:45 a.m.

REFRESHMENT BREAK

10:45 a.m. – 11:50 a.m.

BANK INVESTOR PANEL

Moderated by Mike Hedrei, Head of Capital Markets, Hovde Group, LLC

11:50 a.m. – 1:00 p.m.

LUNCH BUFFET

1:00 p.m. – 2:05 p.m.

THE INTERSECTION OF FINTECH AND BANKING: PANEL DISCUSSION

Moderated by Steve Hovde, Chairman & CEO, Hovde Group, LLC

2:05 p.m. – 3:10 p.m.

OPPORTUNITIES AND PITFALLS ON THE WAY TO PUBLIC OWNERSHIP/ INSTITUTIONAL AWARENESS

Moderated by Michael Corso, Principal, Hovde Group, LLC

3:10 p.m. – 4:15 p.m.

FINANCIAL STRATEGY PANEL

Moderated by Ray Chandonnet, Managing Director, Hovde Group, LLC

6:00 p.m. – 10:00 p.m.

COCKTAILS, DINNER & KEYNOTE

Jim Kelly, Former NFL Quarterback

TUESDAY | NOVEMBER 5

6:00 a.m. – 8:00 a.m.

BREAKFAST BUFFET

7:00 a.m. – 4:00 p.m.

1-ON-1 INVESTOR MEETINGS

Meetings scheduled between banks and investors