



A Stifel Company

KEEFE, BRUYETTE & WOODS
EIGHTEENTH ANNUAL COMMUNITY BANK
INVESTOR CONFERENCE 2017

NEW YORK CITY • AUGUST 1 & 2, 2017

Tuesday, August 1, 2017

Track 1	Track 2		Track 3
7:15 AM Registration & Breakfast			
7:55 AM Welcome & Opening Remarks – Fred Cannon, Director of Research, KBW			
8:00 AM	CenterState Banks Inc (CSFL)	First Defiance Financial Corp. (FDEF)	FB Financial Corporation (FBK)
8:30 AM	The First of Long Island Corporation (FLIC)	Lakeland Financial Corporation (LKFN)	<i>No presentation at this time</i>
9:00 AM	Blue Hills Bancorp (BHBK)	Washington Trust Bancorp, Ins. (WASH)	Banc of California (BANC)
9:30 AM	Lakeland Bancorp, Inc. (LBAI)	MutualFirst Financial Corp. (MFSF)	Sierra Bancorp (BSRR)
10:00 AM	CVB Financial Corp. (CVBF)	First Connecticut Bancorp, Inc. (FBNK)	<i>No presentation at this time</i>
10:30 AM	Capstar Financial Holdings, Inc. (CSTR)	Middlefield Banc Corp. (MBCN)	Southside Bancshares, Inc. (SBSI)
11:00 AM	Bank of Marin Bancorp (BMRC)	Enterprise Financial Services Corp (EFSC)	Atlantic Capital Bancshares (ACBI)
11:30 AM	Access National Corporation (ANCX)	Horizon Bancorp (HBNC)	Prosperity Bancshares, Inc. (PB)
12:00 PM Luncheon with Company Management & Keynote Speaker: Rob Nichols, President & CEO, American Bankers Association			
1:30 PM	OFG Bancorp (OFG)	German American Bancorp, Inc. (GABC)	Green Bancorp (GNBC)
2:00 PM	United Community Financial Corp (UCFC)	SmartFinancial, Inc. (SMBK)	Heritage Commerce Corp (HTBK)
2:30 PM	<i>No presentation at this time</i>	Mercantile Bank Corporation (MBWM)	TriCo Bancshares (TCBK)
3:00 PM	Flagstar Bancorp, Inc. (FBC)	Newtek Business Services Corp. (NEWT)	First Financial Northwest, Inc. (FFNW)
3:30 PM	<i>No presentation at this time</i>	Camden National Corporation (CAC)	First Bancshares, Inc. (FBMS)
4:00 PM	<i>No presentation at this time</i>	Meta Financial Group (CASH)	Commerce Union Bancshares (CUBN)
6:00 PM Cocktails & Dinner			

The following companies will be hosting meetings on August 1st: ABCB, AMNB, BANR, BDGE, BMTC, BPOP, BRKL, BWFG, BXS, CADE, CARO, CCBG, CIVB, CHFN, CNOB, COBZ, COLB, DCOM, FBIZ, FBNC, FDVA, FISI, FRME, GBNK, GSBC, HAFC, HMST, HTBI, IBCP, LION, MSBI, MSFG/FFBC, MOFG, NBTB, NCBS, NCOM, NFBK, OLBK, OPBK, OSBC, PPBI, PRK, RNST, SFNC, SFST, SHBI, SMBC, STBA, STBZ, SYBT, TCFC, TBK, UNTY, UVSP



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Wednesday, August 2, 2017

Track 1		Track 2	Track 3
7:15 AM			
Registration & Breakfast			
8:00 AM	Heartland Financial USA, Inc. (HTLF)	First Internet Bancorp (INBK)	QCR Holdings (QCRH)
8:30 AM	Flushing Financial Corporation (FFIC)	Pacific Mercantile Bancorp (PMBC)	City Holding Company (CHCO)
9:00 AM	<i>No presentation at this time</i>	Heritage Financial Corporation (HFWA)	CNB Financial Corporation (CCNE)
9:30 AM	Peapack-Gladstone Financial Corporation (PGC)	<i>No presentation at this time</i>	Community Bankers Trust Corp (ESXB)
10:00 AM	First Busey Corporation (BUSE)	Commonwealth Business Bank (CWBB)	Sandy Spring Bancorp (SASR)
10:30 AM	<i>No presentation at this time</i>	<i>No presentation at this time</i>	<i>No presentation at this time</i>
11:00 AM	Ocean First Financial Corp. (OCFC)	<i>No presentation at this time</i>	MVB Financial (MVBF)
11:30 AM	Central Valley Community Bancorp (CVCY)	CB Financial Services, Inc. (CBFV)	<i>No presentation at this time</i>
Luncheon with Company Management			
12:00 PM			
Meetings to continue throughout the afternoon as needed			
1:00 PM			

The following companies will be hosting small group meetings on August 2nd: ABCB, ABTX, BANR, BMTG, BXS, CHFN, CNOB, COBZ, COLB, FBIZ, FDVA, FRBK, HAFC, HTBI, LION, MOFG, MSBI, NCBS, NCOM, NFBK, NTB, OLBK, ORIT, SBBX, STBA, STBZ, SYBT, UVSP