



CITIZENS
BUSINESS SUMMIT

LEARN | GROW | NETWORK

*Fostering awareness in a
challenging economic landscape*

7:00am - 8:30am	Check-in
7:15am - 8:15am	Breakfast Available
8:30am	Summit Introduction Susan Tully
8:35am - 9:05am	Mike Alred, Charlie Williams <i>Citizens Bank & Trust Commitment to Community</i>
9:10am - 9:50am	Frank Farone <i>Economic Landscape</i>
9:55am - 10:05am	Break
10:10am - 10:50am	Jimmy Sawyers <i>Trends in Tech & Cyber Security: What Business Owners Need to Know</i>
10:55am - 11:05am	Break
11:05am - 11:55am	Gene Marks <i>Your Growth & Opportunities: The Latest Political, Economic, Technological, and Management Trends that will Dominate Your Business Through the Next Two Years</i>
12:00pm	Lunch

Guest Speakers



GENE MARKS

Gene Marks runs The Marks Group P.C, a technology and consulting services firm based in Philadelphia. The Marks Group helps businesses of all sizes leverage the latest technology solutions (CRM, Security, Productivity) to transform their businesses.

Gene writes every day on business, politics and public policy for the [Washington Post](#) and weekly on technology for [Forbes](#), [Inc. Magazine](#), [Entrepreneur](#), and the [Huffington Post](#).

Gene has written 5 books on business management. His two most recent books published are *The Manufacturer's Book of Lists* and *In God We Trust: Everyone Else Pays Cash*.

Nationally, Gene appears monthly on SIRIUS XM Radio, Fox News, MSNBC and weekly on WABC Radio discussing matters affecting the business community with a focus on technology.

Through his keynotes and breakout sessions, Gene helps CEOs, executives and managers understand the political, economic and technological trends that will affect their companies so they can make profitable decisions.

Prior to starting the Marks Group PC Gene, a Certified Public Accountant, spent nine years in the entrepreneurial services arm of the international consulting firm KPMG in Philadelphia where he was a Senior Manager.

<http://www.genemarks.com/>



FRANK FARONE

Frank consults nationwide with CEOs and CFOs of financial institutions to increase earnings through the proactive management of capital, liquidity/funding risk, and interest rate risk. He is a frequent speaker and author on topics such as industry issues and trends, funding solutions, regulatory issues, interest rate risk management, capital management and derivatives hedging techniques.

Frank was designated a "top-rated" speaker by FMS and is well known for his popular seminar "Turbo Charging Your ALCO Process" having helped thousands of bankers across the country.

Frank is a graduate of Siena College. He lives in Winchester, Massachusetts and is an avid golfer and runner, having completed numerous marathons including several Boston Marathons over the past 25 years.



JIMMY SAWYERS

Jimmy Sawyers helps banks tackle issues ranging from strategic technology planning and system selection to cybersecurity and enterprise risk management.

Prior to co-founding Sawyers & Jacobs LLC, Jimmy worked as a community banker, in the consulting division of a CPA firm, and at a tech startup. A graduate of Christian Brothers University in Memphis, Tennessee, Jimmy's 32 years of experience in the financial services technology field includes nine years directing the operations and technology division of a fast-growing bank and 23 years as a consultant to the financial services industry.

Jimmy is on the faculty of the **Southwestern Graduate School of Banking** at Southern Methodist University, the **Barret Graduate School of Banking** at Christian Brothers University, the **Pacific Coast Banking School** at the University of

Washington, **The Southeastern School of Banking** at Belmont University, the **Virginia Bankers School of Bank Management** at the University of Virginia, and the **Mississippi School of Banking** at the University of Mississippi, where he teaches the technology, payments, cybersecurity, and/or risk management courses at all six schools.

Jimmy has written two books on technology and risk management in community banks, is a frequent contributor to industry publications, and is a regular on the banking industry speaking circuit.

Known as one of the most independent and informed voices in the industry, and nationally recognized for his entertaining presentations that engage, inform, and educate, Jimmy delivers valuable takeaways, practical advice, and a fresh perspective to complex issues.



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