



## Making a Buck during Challenging Times

Please join Tom Farin, our President and Chief Executive Officer, along with our Chief Operating Officer, Dave Koch, for what will be a lively and informative presentation. Although most economic indicators are pointing to recovery, it has been and will continue to be a slow recovery cycle for some time to come. Quality businesses and relationships are key to finding profitable growth. In this session, Tom and Dave will outline several areas of opportunity for you and your ALCO to consider for improving your overall bottom line, including ideas and strategies for managing risk, as well as specific ideas on loan and deposit options to deploy NOW

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