



# Quality Circle 2019

Presented by the Western Pennsylvania  
Association of SBA Guaranteed Lenders

March 13-15, 2019 ★ Seven Springs Mountain Resort ★ Seven Springs, PA



# ABOUT THE CONFERENCE

Join WPASGL at its 24th Annual Quality Circle Conference—  
*Sponsored by Regional Development Funding Corporation*

The Western Pennsylvania Association of SBA Guaranteed Lenders is pleased to present the 2019 Quality Circle Conference. We are excited to announce the return of the conference to the legacy venue of Seven Springs Mountain Resort in Champion, PA. With an expanded program designed to encompass the global landscape facing today's Business Banker we will host two tracts, one dedicated to SBA lending and the nuances of that life cycle as well as a more broad based tract focusing on current macro lending issues. Presentations will be focused on business lending skills, regional economic environmental factors, and credit enhancements for the 21st century Business Banker.

## Conference Agenda:

### Wednesday, March 13

12:00pm—6:00pm: Exhibitor Set-up  
7:00pm—9:00pm: Registration and Opening Reception

### Thursday, March 14

8:00am—9:00am: Registration  
9:00am—10:15am: Breakout Sessions  
10:15am— 10:45am: Networking with Exhibitors  
10:45am— 12:00pm: Breakout Sessions  
12:00pm— 2:00pm: Lunch and Keynote Speaker

### Thursday, March 14—Continued

2:00pm—3:15pm: Breakout Sessions  
3:15pm—3:45pm: Networking with Exhibitors  
3:45pm—5:00pm: Breakout Sessions  
8:00pm—11:00pm: Lenders' Party

### Friday, March 15

9:00am— 10:00am: Breakfast and Keynote Speaker  
**10:00am—11:15am: General Session**  
11:15am—11:45am: Awards and Prize Giveaways

*Business development professionals and underwriters will not want to miss this one! Pre-call planning tools that give you a competitive edge!! Learn about industry trends!*



# REGISTRATION

## Keynote Speakers and General Sessions:

Thursday, March 14

12:00pm—2:00pm

Opening Luncheon and Keynote Speaker, *Sponsored by First Commonwealth Bank*

Friday, March 15

9:00am—10:00am

**Breakfast and Keynote Speaker** Ryan Sheetz is the AVP of Brand Strategies for Sheetz, and represents the second generation of Sheetz family members working at the company today. In his 17 years of service with the company, Ryan has also spent time working in the Operations, Sales, IT, HR and Logistics departments at Sheetz and previously served as the Director of Brand Development. Ryan is a graduate of Penn State University, where he achieved his B.S. and M.B.A. from the Smeal College of Business. His work experience outside of the family business includes Marketing and Brand roles with the Galliker Dairy and Hershey Foods companies. Ryan is currently serving on the Board of Directors for the Sheetz Center for Entrepreneurial Excellence, and Sheetz Family Charities.

10:00am—11:15am

**General Session: Gaining Insight Into Your Customers' Industries!** Learn about industry trends in our local market areas and the factors that are impacting our local economy, as well as economic and business risks that may be ahead of us. Get valuable insight on tools and resources that you can use to better understand your existing or prospective client's industry and business and how to develop customized solutions to best meet their needs. *Presented by: Bobby Martin, Vertical IQ*

## Breakout Sessions:

Thursday, March 14

9:00am—10:15am

- ◊ **SBA Lending 101 – The Basics** A Quality Circle staple, this introductory course into SBA lending provides a basic discussion of SBA loan program eligibility and underwriting criteria for new SBA lenders and a great refresher for those who don't do SBA loans on a regular basis. *Presented by: WPASGL & SBA*
- ◊ **Cybersecurity In Today's Environment** Learn about the latest Cybersecurity threats to banks, lending institutions and small businesses and how they are being addressed in today's world of internet-connected systems, including hardware, software and data. Find out what you can do to protect yourself and your institution as well as how to advise your clients to protect against unauthorized access to their computerized systems and data. *Presented by: HBK Risk Advisory*

10:45am—12:00pm

- ◊ **Hop Aboard the SBA Express** Learn more about SBA Express, an SBA 7(a) sub-program that reduces the number of government mandated forms and procedures, streamlines the processing and reduces the cost of smaller, less complex SBA loans. The program allows Lenders to utilize, to the maximum extent practicable, their respective loan analyses, procedures, and documentation. In return for the expanded authority and autonomy provided by the program, Lenders agree to accept a maximum SBA guaranty of 50 percent. *Presented by: WPASGL & SBA*
- ◊ **What is Keeping your CPA Up at Night (Other Than Tax Season)?** Join us again this year for our annual update on what's new in the world of accounting and tax and how those changes will impact you and your clients. An experienced CPA will discuss timely tax related topics as last year's Tax Reform Bill begins to take effect along with upcoming changes in revenue recognition, and accounting for lease transactions which could have a profound impact on how financial statements and loan covenants are interpreted. *Presented by: Grossman, Yanak & Ford*

2:00pm—3:15pm

- ◊ **SBA Loan Processing SOP & Policy Changes** Industry experts will bring you an update on recent and upcoming changes in SBA's loan policies and lending processes under SOP 50 10 5(J) including revised guidance on credit elsewhere, marijuana-related businesses, equity requirements for startups, business acquisition and partner buyouts, changes to franchise review process, and others. *Presented by: Starfield & Smith and SBA*
- ◊ **Creative Ways to Fund Your Entrepreneurial Passion—Leverage ESOP and 401k to Fund a Small Business** Today's entrepreneurs have more options than ever to finance their business, but many are only aware of the classic bank loan or exchanging equity in the business for cash. In this session an industry expert will explain how a business owner can put an ESOP or 401k to use in their own company. By having a better understanding of these options to access cash, you will be able to serve as a better resource to your customers, and potentially help more of them qualify for loans that they may have otherwise passed on.

3:45pm—5:00pm

- ◊ **Intro to the SBA 504 Program** Another of our regular Quality Circle training programs, this session will provide insight into SBA's 504 Loan Program for long term fixed asset financing of real estate and equipment. CDC and SBA representatives will discuss how to identify projects suitable for financing under 504, the benefits of the long term fixed rate financing and lower than conventional downpayment/equity requirements available under the program, along with newly offered refinancing and 25 year term 504 financing options. *Presented by: WPASGL & SBA*
- ◊ **Rural Lending Alternatives** SBA has established a FY 2019 goal of increasing rural lending and has provided some administrative fee relief to support this initiative and has also recently signed a Memorandum of Understanding with the U.S. Department of Agriculture (USDA) to promote stronger businesses and agricultural economies in rural America. But, what other programs are out there that can support lending activities in rural markets in lieu of or in conjunction with an SBA loan? Program experts from USDA and Farm Service Agency will discuss their programs and explore best practices for ways to support rural lending, including marketing efforts, utilizing Lender Match, employing automation, and more. *Presented by: USDA, Farm Service Agency & SBA*

*All sessions and speakers are subject to change.*

# REGISTRATION

**Opening Night Reception, Sponsored by The 504 Company**

**Wednesday, March 13**

7:15pm—9:00pm

Meet the conference exhibitors!

**Lenders' Party, Sponsored by Partners Engineering**

**Thursday, March 14**

8:00pm—11:00pm

The Lenders' Party will take place in the newly renovated, Matterhorn Lounge—Third Floor of Main Lodge. Join us to mix and mingle with fellow colleagues, vendors, and presenters in a relaxed atmosphere.



Early Bird:	\$200	Until January 31
Regular:	\$225	February 1—28
Late:	\$275	March 1—8
Federal Employee:	\$175	Through February 28
(Federal ID may be requested)		

**NO REFUNDS AFTER FEBRUARY 28, 2019**

To register, visit [WPASGL.ORG](http://WPASGL.ORG)

**Now Mobile Compatible!**

Please contact Colleen Molinero with any registration questions.

412.261.8379 or [CMolinero807@dollarbank.com](mailto:CMolinero807@dollarbank.com)

# CONFERENCE VENUE

A discounted group rate starting at \$155 per person (single occupancy), per night and \$87.50 per person (double occupancy), per night, has been arranged for the conference. These rates are available for the following nights:

- Monday, March 11
- Tuesday, March 12
- Wednesday, March 13
- Thursday, March 14
- Friday, March 15
- Saturday, March 16

Room rates are available until **February 28th**. Make your reservations today!!

To reserve a room, please call **866.437.1300** or **814.352.7777, ext. 7009** and reference Quality Circle.

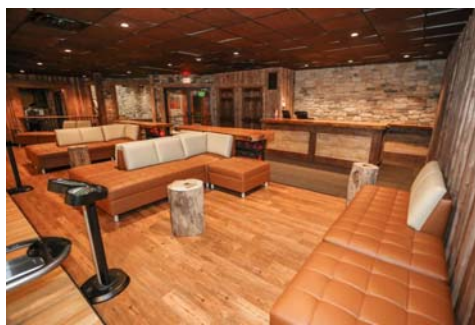
Government room rates are available; contact the resort for more information.

## Included with Resort Stay:

- ◇ Complimentary Wireless Internet in Guest Rooms and Meeting Space
- ◇ Complimentary Self-Parking
- ◇ Complimentary Resort Shuttle Access
- ◇ Complimentary Indoor Pool Access

## Other Resort Features:

- ◇ Outdoor activities, such as skiing and snow tubing
- ◇ Indoor activities, such as bowling and miniature golf
- ◇ Trillium Spa
- ◇ Several Dining Options



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### Refreshments Sponsor— \$1,500

#### Includes:

- Exhibit Table
- Two attendees
- Company logo on WPASGL website
- Opportunity to address conference attendees at lunch

### Friday Breakfast Sponsor— \$1,500

#### Includes:

- Exhibit Table
- Two attendees
- Company logo on WPASGL website
- Opportunity to address conference attendees at breakfast

**Available!**

Contact either Dave Miller or Matt Roach to reserve your sponsorship today!!

Dave: dmiller@enterprisebankpgh.com, 412.487.3810

Matt: mroach@fcbanking.com, 724.719.3790

## Join Us As An Exhibitor!

### For-Profit (Includes Two Conference Registrations):

- ◇ Early Bird (by January 31, 2019): **\$900**
- ◇ Regular: **\$1,000**

### Non-Profit (Includes One Conference Registration):

- ◇ Early Bird (by January 31, 2019): **\$400**
- ◇ Regular: **\$500**

To register as an Exhibitor, visit [WPASGL.ORG](http://WPASGL.ORG)