



**DiCOM Software  
19th Annual Users Conference  
Disney's Boardwalk Inn – Orlando, Florida**

**Theme: Raising the Bar**



**Wednesday, February 13, 2019 – Marvin Gardens Hall**

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| <b>1:00 pm - 1:30 pm</b> | <b>Conference Registration</b>  |
| <b>1:30 pm - 1:45 pm</b> | <b>Welcome, Introductions &amp; Conference Kick-off</b><br>Steve Wert and Jim Xander, DiCOM Software            |
| <b>1:45 pm - 2:15 pm</b> | <b>Organizational Update</b><br>Steve Wert, DiCOM Software  |
| <b>2:15 pm - 3:00 pm</b> | <b>CQS Enhancements CQS 11.0 &amp; CQS 11.1</b><br>Tom Royal, DiCOM Software                                    |
| <b>3:00 pm - 3:15 pm</b> | <b>Break</b>  |
| <b>3:15 pm - 4:15 pm</b> | <b>If EBITDA Doesn't Spell Cash Flow, What Does?</b><br>Dev Strischek, Principal, Devon Risk Advisory Group LLC |
| <b>4:15 pm - 4:30 pm</b> | <b>Awards Presentation for Innovation</b><br>Bill Schnebel & Skip Costantine                                    |
| <b>4:30 pm – 4:45 pm</b> | <b>Day 1 Wrap-up</b><br>Jim Xander, DiCOM Software  |
| <b>5:30 pm - 7:30 pm</b> | <b>Reception – Sea Breeze Point</b><br>Attendees, spouses and guests welcome                                    |



## Thursday, February 14, 2019 – Marvin Gardens Hall

- 7:30 am - 8:30 am**      **Breakfast at Sea Breeze Point & Atlantic Dance**
- 8:45 am - 9:30 am**      **Loan Policy Exceptions**  
**Panel Discussion – Client Moderated**
- 9:30 am – 9:45 am**      **Break**
- 9:45 am – 10:45 am**      **Scorecards**  
**Panel Discussion – Client Moderated**
- 10:45 am – 11:45 am**      **Loan Review Performance Metrics**  
**Panel Discussion – Client Moderated**
- 11:45 am – 1:00 pm**      **Lunch at Sea Breeze Point & Atlantic Dance**
- 1:00 pm - 2:00 pm**      **CQS Product Roadmap**  
**Tom Royal, DiCOM Software**
- 2:00 pm - 3:00 pm**      **Concentration Risk: Musings of a Troubled Mind**  
**Kent Kirby, Senior Credit Policy Officer, Commerce Bank**
- 3:00 pm - 3:15 pm**      **Day 2 Wrap-up**  
**Jim Xander, DiCOM Software**
- 3:15 pm**      **Adjourn until Friday morning**

## Friday, February 15, 2019 – Marvin Gardens Hall

- 7:30 am - 8:30 am**      **Breakfast provided at Sea Breeze Point & Atlantic Dance**
- 8:30 am - 9:15 am**      **Loan Review's Role in CECL Implementation**  
**Gerry Roth, Director of Credit Stress Testing & Analytics, TowneBank**
- 9:15 am - 9:45 am**      **DiCOM Jeopardy**  
**Bill Schnebel, DiCOM Software**
- 9:45 am - 10:00 am**      **Break**
- 10:00 am - 11:30 am**      **Cybercrime 2019 and Beyond**  
**Greg McDonald and Ronald DuBeau, CloudStar Nationwide Services**
- 11:30 am - 11:45 am**      **Day 3 and Conference Wrap-up**  
**Jim Xander, DiCOM Software**