



Banker Rally Call October 29, 2020

The purpose of today's call was to get a sense of our banker membership as to their preferences of a physical or virtual Annual Peer Group Conference, given current conditions of Covid 19 and outlook for February. In preparation HCI and the Board have been preparing for either option, and these were laid out for the call today as follows:

Either way:

The conference would take place the week of February 22-26, 2021

Each would include:

1. The Business Appointment Marketplace
2. PTO Destination Showcases
3. 7-8 Educational seminars with both professional and Peer presenters

Physical Conference:

1. Shortened to 4 days/3 nights and less expensive accordingly
2. Allow partners to come and go on their own schedules to keep their expenses down
3. Breakfast would be on our their own and is included in the hotel room rate
4. Many, many safety measures and protocols would be put in place to keep all delegates as safe as possible.
5. Masks would be worn at all times during all HCI scheduled events and programs
6. Lunches would be the only group dining at 10' tables with only 4 people at each table
7. BAM appointments would be at the end of 8' long tables with plexiglass in between
8. Destination showcases would be socially distanced seats
9. General session educational sessions would be classroom style with 2 people at 8' long tables and tables distanced for best protection
10. Sponsored dine-around small group dinners

Virtual Conference:

1. Zoom like technology allowing for:
 - a. Private BAM appointments
 - b. Webinar presentations
 - c. Social times to network
2. Tutorials on how to use the service well in advance of the conference
3. Reduced cost

Given these two proposals, we aske our bankers a series of questions on instantaneous polls. Here are those results:

Poll #1

By February do you believe the Covid 19 pandemic will be:

1 Worse?
3 Improved?
12 About the same?
16

Poll #2

If covid is no better than today, and we decided to have a 4-day/3-night physical conference in the Quad Cities at a reduced cost would you be able to come?

5 Yes
4 No
7 Not certain
16

Poll #3

In the past, you have paid (after rebate) \$485.00 for the 5-day conference. If you would come to the conference what would you be willing to pay for very similar programming?

1 Under \$200.00
4 \$200.00-\$300.00
8 \$300.00-\$400.00
0 Over \$400.00
13

Poll #4

If HCI creates a virtual conference, it would be over the same dates (February 22-26), and it would include most of the things we would have at a physical conference including:

BAM appointments

PTO Showcases

7-8 Educational programs including professional and Peer presentations

Given this would you plan on participating

14 Yes
0 No
1 Not certain
15

Poll #5

If we go to a virtual conference will you have access to Zoom?

14 Yes
2 No
0 Uncertain
16

Poll #6

What would you be comfortable paying for a Virtual Conference with all of this included?

4 Under \$100.00
1 \$100.00-\$200.00
10 \$200.00-\$300.00
0 Over \$300.00
15

Poll #7

HCI and the Board have set November 30th as the deadline to make the decision as to what type of conference we will host in February. When do you feel it would be best to make this decision?

- 10 November 30 is good for me
- 0 Sooner, perhaps next week
- 6 Later, by December 31st
- 16

Poll #8

If you answered uncertain to the questions of attending the conference, please let us know what you are uncertain about:

- 8 Not sure I would be given permission to attend
- 4 Not looking good
- 3 Haven't even discussed
- 1 Looks likely I could attend
- 0 Costs and budget challenges
- 0 Conflict over the dates
- 0 Other
- 8

Based on the conversations that accompanied these questions and the poll results, these are some of the likely conclusions to be drawn:

Everyone would certainly prefer a physical conference if there were no concerns about Covid. However, the concerns are very real and expectations are that things will not be any better by February and possible worse. Only 1/3rd of our bankers said they could certainly attend a physical conference and another 1/3rd were uncertain they would get permission. Meanwhile 99% said they would attend a Virtual conference.