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# WEATHERING THE STORM

Challenge and Opportunity in Today's Banking Environment

*an Executive Forum at The Penn Club,  
with Dr. David Friedman, Ph.D.*

# WEATHERING THE STORM



## KEYNOTE SPEAKER & MODERATOR

**David H. Friedman** – A former Vice President at the Federal Reserve Bank of New York, where he held major positions as Chief Economist (Public Information) and Chief Financial Officer (Banking Services) in his 35-year career at the Bank. David is an economist, author and instructor.

After witnessing numerous economic cycles, market vicissitudes as well as more than three Fed chairmen with contrasting monetary policies, David will give an overview of business models that succeeded in difficult economic climates as well as share a perspective on future trends in the banking industry.

## PANELISTS

**Robert Cerne**, Financial Controller  
Riggs National Bank

**Peter Classen**, President  
PNC Bank NJ

**Robert Koar**, Senior Vice President  
Commercial Lending, Wachovia

**Alan Payne**, Chief Technology Officer  
JP Morgan Chase

**David Slackman**, President  
Commerce Bank, NYC Market

*CPE credits will be offered for attending the program.*

## Challenge and Opportunity in Retail Banking

*Deloitte, Oracle and the Global Institute of Finance and Banking cordially invite you to attend an executive forum at the Penn Club addressing key challenges and opportunities in the banking environment.*

*Following a keynote address by David Friedman, a panel discussion including executives from leading banks, will explore a number of key themes including:*

- *Optimizing performance across customer, product and channel*
- *Managing profitable customer relationships*
- *Addressing the regulatory squeeze*
- *Managing risk across the entire enterprise*
- *Making the best of human capital*
- *Addressing industry consolidation and growth*

## MAKE PLANS TO ATTEND THIS EXCLUSIVE EVENT

Wednesday, February 4, 2004  
8:00 – 11:00 a.m.  
at The Penn Club  
30 West 44th Street, New York, NY

## REGISTER EARLY, SEATS ARE LIMITED

Please RSVP Portia Richardson by phone at **973-683-7032** or by email to [porichardson@deloitte.com](mailto:porichardson@deloitte.com) by January 28. The program is free of charge and breakfast will be served. Join us!

**Deloitte.**

