

A photograph of the Chicago skyline at sunset, featuring several prominent skyscrapers like the Willis Tower and the Trump Tower. The sky is a mix of blue and orange, and the city lights are beginning to glow. The foreground shows a body of water reflecting the sky and buildings.

Bank Director[®]

Strong Board. Strong Bank.

JUNE 9-10

BANK AUDIT & RISK COMMITTEES CONFERENCE

Insight On Oversight

Chicago, IL | *Swissôtel*

PLUS June 8 Pre-Conference Events

- Cybersecurity Seminar
- Bank Audit & Risk Peer Exchanges
- Bank Audit & Risk Committees Boot Camp

Early Rate Expires April 16, 2020!

Register by visiting BankDirector.com or calling our events department at (877) 397-7595.



“Great opportunity to benchmark and discuss emerging issues.”

— 2019 PAST CONFERENCE ATTENDEE

STAY CURRENT IN THE RAPIDLY EVOLVING BANKING INDUSTRY!

“Peer comparisons are always revealing and useful.”

— 2019 PAST PEER EXCHANGE ATTENDEE

“Excellent presentations and information. Enjoyed the presentations, expertise as well as the networking opportunities.”

— 2019 PAST CONFERENCE ATTENDEE

BANK AUDIT & RISK COMMITTEES CONFERENCE

Insight On Oversight

JOIN OVER 300 U.S. BANK OFFICERS AND DIRECTORS

Now entering its 15th year, the Bank Audit & Risk Committees Conference has been continually adapting and responding to the complex changes in the financial services industry making it a must-attend event. Developed specifically for U.S. bank officers and directors, this annual conference focuses on governance, risk and compliance, and accounting issues challenging financial institutions today. Don't miss this opportunity to join your peers from across the U.S. as we explore topics such as data security, emerging technology, fraud, crisis management and the effectiveness of internal controls.

*“The peer exchange is the best part
of the conference.”*

— 2019 PAST PEER EXCHANGE ATTENDEE

MEET. LEARN. GROW.

Join over 300 of your peers and industry experts in Chicago to find new insights into risk oversight, relations with internal auditors, financial reporting requirements, regulatory changes and much more! In addition, take advantage of pre-conference opportunities to prepare you for the event that follows.

IN ATTENDANCE

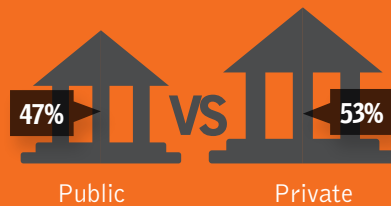
Enjoy face-to-face interactions with bank officers, directors and industry leaders from across the U.S.

Bank Titles Represented

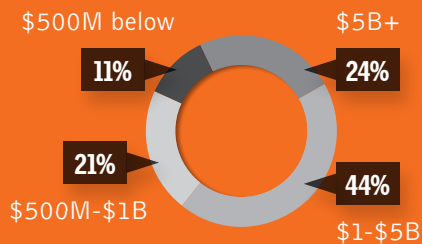
- CEOs, Chairmen & Presidents
- Audit & Risk Committee Members
- Chief Compliance Officers
- Chief Information Security Officers
- Chief Financial Officers
- Chief Risk Officers
- Corporate Secretaries
- General Counsel
- Internal Auditors



Last Year's Audience



Asset Size



CONTINUING EDUCATION



Continuing Professional Education credits are available for accountants – up to a maximum of 12 credit hours (total credits based on specific sessions attended). Continuing Legal Education credits may be available to attorneys, based on individual state applications.

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All Pre-Conference Events Run Concurrently. Please Select Only One To Attend.

PRE-CONFERENCE

Monday, June 8

CYBERSECURITY SEMINAR: WE DIDN'T KNOW WHAT WE DIDN'T KNOW

This day-long program combines insights from experts from across the United States. In addition, Bank Director's team developed a hands-on simulation to allow all participants a safe and structured environment to help expand their skills, hone their understanding of emerging threats and become better prepared to tackle new challenges. Throughout the day, we provide actionable strategies and cutting-edge tactics that a bank might adopt to better prepare for, and respond to, the ever-expanding threats associated with cybersecurity.



Cybersecurity Seminar

AGENDA AT-A-GLANCE

**Agenda subject to change*

9:30 AM - 10:00 AM **Registration + Breakfast**

10:00 AM - 10:05 AM **Welcome**

10:05 AM - 10:45 AM **The Current State of Cybersecurity**

This session provides an overview of cyber risk from the point of view of the bank and its board. Learn what you need to know and what you must have on hand when it comes to cyber compliance.

10:45 AM - 11:25 AM **Cyber Risks Facing Your Bank**

This session covers the risks facing your bank – and what you can and MUST do when your bank has a breach.

11:25 AM - 11:40 AM **Refreshment Break**

11:40 AM - 12:20 PM **Handling A Breach**

Learn what your bank should do when a breach occurs – in terms of communication and practical business steps.

12:20 PM - 1:20 PM **Networking Lunch**

1:20 PM - 2:10 PM **Cybersecurity Panel**

Panelists and seminar attendees participate in an interactive discussion. Participants are free to ask questions related to their specific situations and receive expert advice during this session.

2:10 PM - 3:00 PM **Hands On Simulation**

Attendees break into groups as they work through a real-world situation. All will gain key takeaways for ensuring preparedness, as well as the critical steps needed during the uncovering, handling and notifying of a significant cyber incident.

3:00 PM - 3:15 PM **Refreshment Break**

3:15 PM - 4:00 PM **Peer Collaboration**

Participants are broken up into small groups to discuss a list of topics and share any cybersecurity issues and occurrences from their banks.

4:00 PM - 5:00 PM **Networking Peer + Guest Reception**

Sponsored by: **Mazars USA LLP**

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PRE-CONFERENCE

Monday, June 8

BANK AUDIT & RISK COMMITTEES BOOT CAMP

Sponsored by: **Baker Tilly Virchow Krause, LLP**

Designed for new committee members – and those members who need a refresher, the Bank Audit & Risk Committees Boot Camp provides a crash course in equipping participants to perform as effective members of their board's audit or risk committee.

EVENT

Bank Audit & Risk Committees Boot Camp

AGENDA AT-A-GLANCE

**Agenda subject to change*

9:30 AM - 10:00 AM **Registration + Breakfast**

10:00 AM - 10:05 AM **Welcome**

10:05 AM - 10:50 AM **Session I: Roles & Responsibilities of the Audit Committee**

Mark Boettcher, Senior Manager, Baker Tilly Virchow Krause, LLP

Timothy Kosiek, Partner, Baker Tilly Virchow Krause, LLP

This session provides participants with foundational knowledge about the roles and responsibilities of the audit committee from an expert in the industry, covering topics such as hiring, firing and managing the external auditor; reviewing the effectiveness of internal controls; managing the relationship of the committee with the internal auditor and other senior management; reviewing critical accounting policies and practices used; and much more.

10:50 AM - 11:35 AM **Session II: Audit Committee – Advanced Topics**

Mark Boettcher, Senior Manager, Baker Tilly Virchow Krause, LLP

Timothy Kosiek, Partner, Baker Tilly Virchow Krause, LLP

Session II reviews the latest information on best practices related to the audit oversight function, including topics like BSA/AML, CECL, vendor management and new accounting standards on the horizon.

11:35 AM - 11:50 AM **Refreshment Break**

11:50 AM - 12:30 PM **Peer Collaboration – Focus on Audit & Risk**

Small groups meet with their contemporaries for candid discussions specific to their roles, responsibilities and interests, related to both the audit and risk functions.

12:30 PM - 1:30 PM **Networking Lunch**

1:30 PM - 2:15 PM **Session III: Roles & Responsibilities of the Risk Committee**

Mark Boettcher, Senior Manager, Baker Tilly Virchow Krause, LLP

Timothy Kosiek, Partner, Baker Tilly Virchow Krause, LLP

This session provides participants with information about the roles and responsibilities of the risk committee as well as concepts of an enterprise risk management (ERM) program – all from the viewpoint of an expert in the field. Topics include defining the risk appetite; reviewing

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the independence and adequacy of the risk management program; assessing the effectiveness of the program; setting the tone at the top in establishing and maintaining an effective risk culture; and much more.

2:15 PM - 3:00 PM

Session IV: Risk Committee – Advanced Topics

Mark Boettcher, Senior Manager, Baker Tilly Virchow Krause, LLP
Timothy Kosiek, Partner, Baker Tilly Virchow Krause, LLP

Session IV takes a deeper dive into the latest information on best practices related to the risk committee as well as covering topics such as determining the methodologies for establishing a bank's risk appetite; knowing when to create a risk committee separate from the audit committee; deciding when to hire a chief risk officer; discussing the five biggest challenges for new risk committee members; and more.

3:00 PM - 3:15 PM

Refreshment Break

3:15 PM - 4:00 PM

Risk Case Studies

Identify and evaluate the critical risks facing banking organizations and discuss the risk committees' course of action in response to those risks and risk events. Risk considerations in this case study focus on key financial, operational and technology risks, including cybersecurity.

4:00 PM - 5:00 PM

Networking Peer + Guest Reception

Sponsored by: **Mazars USA LLP**

“Bank Director’s Bank Audit & Risk Committees Boot Camp is a great session. I would recommend to all Audit Committee Members.”

— 2019 BOOT CAMP ATTENDEE

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PRE-CONFERENCE

Monday, June 8

BANK AUDIT & RISK PEER EXCHANGES

Bank Director hosts its popular peer exchanges the day prior to our annual Bank Audit & Risk Committees Conference. Small groups of experienced audit and risk committee members, as well as senior bank executives, such as General Counsel, CFOs, CROs, CISOs, Compliance Officers, meet in closed-door, off-the-record peer groups for candid discussions about various issues and challenges facing officers and directors today.

Peer exchange groups are divided by title, bank type and asset size.



Bank Audit & Risk Peer Exchanges

AGENDA AT-A-GLANCE

**Agenda subject to change*

9:30 AM - 10:00 AM **Registration + Breakfast**

10:00 AM - 10:10 AM **Welcome**

Laura Schield, Chief Operating Officer, Bank Director

10:20 AM - 11:15 AM **Concurrent Bank Audit & Risk Peer Exchange Sessions**

The Audit Peer Exchange focuses on topics such as audit committee functions, IT risks, regulation, committee effectiveness and communication. Sample questions include:

- What are the key items that should be on the audit committee's agenda?
- What are recommended best practices for audit committees?
- What are the greatest regulatory challenges facing your bank?

The Risk Peer Exchange focuses on topics such as risk governance, regulation, committee effectiveness, compliance and culture. Sample questions include:

- What has the board done to create a culture of risk awareness throughout the organization?
- What role should risk governance play in strategic planning?
- How have risk analytics changed, and what new tools have emerged?

11:15 AM - 11:30 AM **Refreshment Break**

11:30 AM - 12:20 PM **Concurrent Bank Audit & Risk Peer Exchange Sessions**

Sample Audit Peer Exchange questions include:

- What tools does the audit committee use to manage risk?
- Should the audit committee be involved in the bank's annual budget process?
- What staffing and resources do you have devoted to regulatory compliance?

Sample Risk Peer Exchange questions include:

- What are the risks that your organization is most concerned about?

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- To capture economic risks across the enterprise, what tools and methods are being used?
- How are accountabilities established and measured in your institution?

12:20 PM - 1:20 PM

Networking Lunch

1:20 PM - 2:35 PM

Concurrent Bank Audit & Risk Peer Exchange Sessions

Sample Audit Peer Exchange questions include:

- What is the audit committee's role in regulatory examinations?
- Has your bank adopted an enterprise risk management program, and how does your audit committee interact with this?
- What due diligence should a director perform prior to signing a call report?

Sample Risk Peer Exchange questions include:

- How frequently does the board discuss cybersecurity issues?
- What strategies is your bank implementing for improving the bank/regulator relationship?
- How active is your bank on various social media channels?

2:35 PM - 2:50 PM

Refreshment Break

2:50 PM - 4:00 PM

Concurrent Bank Audit & Risk Peer Exchange Sessions

Sample Audit Peer Exchange questions include:

- How do compliance issues affect upper management's compensation?
- What is the audit committee's role with internal investigations?
- What do you expect management to communicate to you?

Sample Risk Peer Exchange questions include:

- How can an enterprise risk management program be designed so that it is not a barrier to growth?
- What resources can help us judge management's strategies and associated risks?
- On what other committees should risk committee members serve?

4:00 PM - 5:00 PM

Networking Peer + Guest Reception

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Bank Director's annual Bank Audit & Risk Committees Conference focuses on governance, risk and compliance, as well as accounting issues challenging ALL financial institutions today.

Tuesday, June 9

“The peer review session was resourceful and thought provoking on the critical issue of risk.”

— 2019 PEER EXCHANGE ATTENDEE

DAY ONE

BANK AUDIT & RISK COMMITTEES CONFERENCE

Insight On Oversight

CONFERENCE AGENDA

**Agenda subject to change*

- 7:00 AM - 8:00 AM** **Breakfast + Registration**
- 8:00 AM - 8:15 AM** **Welcoming Remarks**
Al Dominick, CEO, Bank Director
- 8:15 AM - 9:05 AM** **What You Need To Know About Today's Banking Trends**
Steven Hovde, Chairman & CEO, Hovde Group, LLC
This session focuses on the industry trends, operating conditions and areas of potential opportunity for those banks attending this annual conference.
- 9:05 AM - 9:55 AM** **How Risky Is The Current Banking Landscape?**
Gary Bronstein, Partner, Kilpatrick Townsend & Stockton LLP
Dennis Hild, Managing Director, Regulatory Affairs, Neocova
William Hord, Vice President of Enterprise Risk Management Services, Quantivate, LLC
Moderated by: Al Dominick, CEO, Bank Director
In our 2019 Risk Survey, 70% of respondents told Bank Director that their concerns about strategic risk had increased over the past year. This can be attributed in great part to the changing competitive landscape, which has been fueled by technology. What do bankers need to know and – perhaps more importantly – what should they be doing now to ensure they remain competitive in the future?
- 9:55 AM - 10:10 AM** **Refreshment Break**
- 10:10 AM - 11:00 AM** **Keynote: Collective Defense**
General (Retired) Keith Alexander, Founder & Co-CEO, IronNet Cybersecurity
Cyber attackers have relentlessly continued to exploit gaps in security programs – even as organizations are making massive investments in cyber defense. No company can stand alone against a modern, collaborative ecosystem of cyber threats. To defend against these constantly evolving threats, we need to employ a collective defense strategy by adopting a new method of defense that applies behavioral detection and enables companies to benefit from shared detection.

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11:10 AM - 12:00 PM **Breakout Sessions** *(select one)*

Breakout I: The Impact of M&A on CECL

Kevin Brand, Senior Manager, Crowe LLP

Given the delay to CECL in 2019, where does this policy stand now, and what should banks expect in the near future?

Breakout II: How Vulnerable Is Your Bank to Cybersecurity Threats?

Joe Oleksak, Partner, Plante Moran

Few bank directors are technology experts, yet all directors bear responsibility for verifying that their bank is protected against cybersecurity threats. How should a board go about doing so? This session digs into the specifics of how to best prepare your bank for a cybersecurity attack as well as explains how a board can verify that their institution is adequately protected against those threats.

Breakout III: Taking Your Internal Audit Program to the Next Level

Robert Loffink, Director, Moss Adams LLP

Craig Sanders, Partner, Moss Adams LLP

The benefits of a high-quality internal audit program are limitless: achieving reliable financial reports and regulatory compliance, navigating risks, streamlining operations and instituting best practices. In this session, we outline how to expand and strengthen your internal audit program beyond a compliance focus to encompass a more holistic and impactful approach that helps you to reduce risks, strengthen controls and enhance performance.

12:00 PM - 1:15 PM **Networking Lunch**

Sponsored by: **Dixon Hughes Goodman LLP**

1:15 PM - 2:05 PM **Breakout Sessions** *(select one)*

Breakout I: Model Risk Management and Model Validation Considerations

Robin Sawyer, Partner, Dixon Hughes Goodman LLP

Sound risk management practices and supervisory expectations continue to evolve with an enhanced view of what constitutes strong model risk management. Regulators and stakeholders have a keen interest in understanding methods the companies have used to assess their models' performance. Developing a complexity-appropriate framework for controlling model risk with validation activities is a key element to proper corporate oversight.

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Breakout II: The Value of Data Analytics in the AML World

Gilles Cuyaubere, Lead Data Scientist, Mazars USA LLP

John E. Palmer, Principal, Mazars USA LLP

Peter Schablik, Partner, Mazars USA LLP

During this session, the panelists will cover challenges and best practices in setting up data analytics to support assurance of BSA/AML regulatory compliance.

Breakout III: Using Your Compensation Plan to Mitigate Risk

Boards face the challenge of designing executive compensation plans, including nonqualified deferred compensation plans, that will allow the bank to recruit and retain management talent while limiting exposure to unwanted risks. Aligning these plans with the company's long-term objectives should limit executives' incentive to make decisions that improve short-term metrics, but increase the company's risk exposure. This session reviews several essential tools necessary to recruit and retain key officers while discouraging imprudent risk-taking.

2:05 PM - 2:25 PM

Refreshment Break

2:25 PM - 3:15 PM

Breakout Sessions *(select one)*

Breakout I: Directors & Officers & Cyber Liability: The A,B,C's for D's & O's

Dennis Gustafson, Senior Vice President & Financial Institutions Practice Leader, Armfield, Harrison & Thomas, Inc.

This interactive session reviews the newest claims and coverage trends in the bank D&O space and discusses the impact that a cyber event can have on the boardroom. The session ends with tangible takeaways including limit benchmarking data and top 10 coverage enhancements.

Breakout II: Mitigating Vendor Risks

Mark Boettcher, Senior Manager, Baker Tilly Virchow Krause, LLP
Timothy Kosiek, Partner, Baker Tilly Virchow Krause, LLP

Banks have grown increasingly reliant on external vendors – from better serving their customers to staying compliant with the rules and regulations that apply to the industry. Yet, too many banks don't have a strong vendor risk management program in place. This session focuses on the elements of a strong vendor risk management program and explores how to get comfortable with new technology solutions.

Breakout III: Critical Accounting Matters

KT Trivedi, Senior Manager, Crowe LLP

This session focuses on the latest accounting and financial reporting developments of interest to financial institutions, covering recent developments from the Financial Accounting Standards Board (FASB), the Securities and Exchange Commission (SEC), the Public Company Accounting Oversight Board (PCAOB), the American Institute of Certified Public Accountants (AICPA) and the federal financial institutions regulators. This session covers major standards, including credit losses, which introduces the Current Expected Credit Losses (CECL) model. In addition, this session covers other standards issued and effective for 2020.

3:25 PM - 3:40 PM

Sharing The Crystal Ball

Emily McCormick, Vice President, Research, Bank Director
Craig Sanders, Partner, Moss Adams LLP

During this interactive session, we gauge the audience's opinions regarding emerging topics related to both audit and risk as determined by Bank Director's 2020 Risk Survey.

3:40 PM - 4:30 PM

Debating Risk

John Arnold, Risk Committee Chair, Enterprise Bank & Trust
Jim Oleff, Senior Manager, Crowe LLP
Additional Speaker To Be Announced

Moderated by: **Mika Moser**, President, Bank Director

In this interactive session, we pose questions to leading experts, a chief risk officer and a risk committee chair relating to how risk should be handled and strategized within a bank. Hear how each perspective differs and take away ideas and processes for your bank.

4:30 PM - 5:30 PM

Networking Peer + Guest Reception

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“If you are coming to the conference, by all means don't miss the peer exchange sessions.”

— 2019 PEER EXCHANGE ATTENDEE

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“Great exchange of ideas.”

— 2019 PAST CONFERENCE ATTENDEE

Wednesday, June 10

*“Very good information on
leading edge issues.
Great interaction with others
in the business.”*

— 2019 PAST CONFERENCE ATTENDEE

DAY TWO

BANK AUDIT & RISK COMMITTEES CONFERENCE

Insight On Oversight

CONFERENCE AGENDA

**Agenda subject to change*

7:00 AM - 8:00 AM

Breakfast

8:00 AM - 8:15 AM

Creating Space for Disagreements

Mika Moser, President, Bank Director

The strongest bank boards embrace a collective sense of curiosity and cognitive diversity. Institutions also need to remain abreast of emerging risks and changes that impact operations and strategy. Balancing revenue generation and risk management requires a bank's audit and risk committees to invite skepticism, foster intelligent discussion and create space for constructive disagreements.

8:15 AM - 9:05 AM

The Ex-Regulators Strike Again!

This panel reviews the leading areas of focus of a bank's risk and audit committees, including issues related to LIBOR transition, data breach risk, banking cannabis related businesses, fintech investment & collaboration, BSA/AML and diversity & inclusion, with the panelists bringing their public policy, regulatory and transactional experiences to bear.

9:15 AM - 10:05 AM

Breakout Sessions *(select one)*

Breakout I: Your Need-to-Knows About Enterprise Risk Management

Brian Nappi, Senior Manager, Crowe LLP

This session provides an overview of the maturity of enterprise risk management (ERM) in financial services, transformation of internal auditing for future expectations and the importance and value of having two highly performing ERM and internal audit teams collaborating to add value and input on strategic goals.

Breakout II: The Cost of Not Attracting and Retaining Younger Talent

Trey Deupree, Consultant, NFP Executive Benefits

James Taylor, Consultant, NFP Executive Benefits

Bankers continue to be concerned about losing top talent to competing organizations. What is the cost to the shareholders if the bank is unable to attract and retain one or more key younger officers? This session provides case studies of custom-tailored nonqualified benefit plans used to attract and retain these key officers.

Breakout III: Leveraging Data to Minimize Risk

Speaker To Be Announced, NXTsoft

The introduction of CECL combined with the increased sophistication of technology has enabled banks to better leverage the data they collect from customers. One way to use the data is to minimize risk. Learn how to do that in this breakout session.

10:05 AM - 10:20 AM **Refreshment Break**

10:20 AM - 11:10 AM **Breakout Sessions** *(select one)*

Breakout I: Arming the Third Line of Defense – Value-Added Loan Review, Emerging Best Practices

Peter Cherpack, Executive Vice President & Senior Director of Credit Technology, Ardmore Banking Advisors

Lou Dunham, Senior Vice President & Senior Director of Credit Consulting, Ardmore Banking Advisors

Walter Shields, Executive Vice President & Director of Credit Review, BankUnited

In today's tight margin environment and with economic headwinds looming, Loan Review departments are under a renewed level of analysis. In this session, we explore important questions including: What should directors know about the three lines of defense talked about by regulators and others? How can Loan Review assure directors that they are meeting their regulatory responsibility for effective credit quality oversight? What are the characteristics of an effective and strategically focused third line of credit defense? Learn from seasoned credit professionals how to better equip Loan Review – the Credit Third Line of Defense to bring more value to your institution.

Breakout II: It's High Time to Talk About Marijuana Banking

Jake Jacobson, Corporate Information Security Officer, Main Street Bank

Tony Repanich, President & CEO, Shield Compliance, LLC

Love it or hate it, legalized marijuana seems here to stay. This puts banks between a rock and a hard place. On one hand, there are federal laws that continue to criminalize the sale and possession of marijuana, as well as the laundering of proceeds from the process. On the other hand, there are stockpiles of unbanked cash accumulating in states that have legalized its sale. What's a bank to do?

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Breakout III: Identifying Operational Risks

Speaker To Be Announced, BKD, LLP

During this session, we share the operational risks that all bank directors must keep in mind – and how to best identify them.

11:20 AM - 12:10 PM Audit and Risk Committees Chairmen's Panel

Richard Bane, Audit Committee Chair, Eastern Bank Corporation

Robert Guest, Jr., Risk Committee Chair, Enterprise Financial Services Corp

Kathleen James, Risk Committee Chair, State Bank of India

Allen Nickles, Audit Committee Chair, Civista Bank

Moderated by: Jack Milligan, Editor-in-Chief, Bank Director

Banks are in the business of risk-taking, but the risks banks face are constantly evolving. Hear from four audit/risk committee chairmen about the biggest risks faced by their banks today, as well as how they're confronting those challenges.

12:10 PM - 12:15 PM Closing Remarks

Jack Milligan, Editor-in-Chief, Bank Director

*“Thank you for an excellent conference.
Great content. Keep it up!”*

— PAST CONFERENCE ATTENDEE

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