

Strategic Planning Facilitator

Robert L. Palmer

Director, President & Chief Executive Officer - Community Bankers Association of Ohio, CBAO-IA, CBAO-SC

Bob currently serves as Director, President and Chief Executive Officer of Community Bankers Association of Ohio, CBAO Service Corporation and CBAO Insurance Agency, Inc. He is also manager of Community Bank Insurance, LLC and co-manager of Community Banking Initiatives, LLC. He is a Certified Professional Insurance Agent (CPIA) holding active major and limited lines insurance licenses in Accident & Health, Casualty, Life, Property, Variable, Credit and Crop in six states.

He graduated Valedictorian of his 1972 high school class. He received his Associate of Science Degree in Banking & Finance from International University and his Board of Regents Bachelor of Arts Degree in Banking & Finance from Fairmont University.

Bob is a graduate of the Stonier Graduate School of Banking, the National Consumer Credit School, the BNY Mellon Commercial Lending School, National Mortgage Lending School, and the West Virginia School of Banking. He was awarded the Basic, Standard, General and Advanced Banking Certificates from the American Bankers Association (ABA) in Washington, DC and has served as an Adjunct Professor for Bank Administration Institute (BAI), American Institute of Banking (AIB), colleges and universities. He also served as fellow and instructor for the Bank Sim and Bank Exec computer simulation games.

He has been employed in the community banking industry for more than 40 years, having held positions as Director, President, Chief Executive Officer, Regional Executive Vice President, Executive Vice President, Regional Vice President, Senior Vice President, Senior Lending Officer, Vice President, Cashier and Assistant Cashier. He has served as President and Chief Executive Officer of two community banks, one of which he was the founder, on four community bank and three community bank advisory board of directors during his career. He has been a guest speaker at numerous civic organization, shareholder, and director meetings.

Using his in depth banking, education and speaking experience he provides a unique approach to strategic planning. He focuses on strengths and weaknesses of the community bank compared to a custom peer group while guarding against excessive and improper risk taking strategies. He works closely with the client in developing and maintaining a culture of risk awareness as they position the community bank for increased asset and profitability growth.

As the strategic plan is developed he facilitates discussion that promotes a healthy risk culture that includes all areas of Enterprise Risk Management (ERM) including reputational, liquidity, operational, compliance, credit, litigation, and concentration risks.

Bob has facilitated strategic planning for community banks of different charter types, publically listed, and closely owned institutions.

