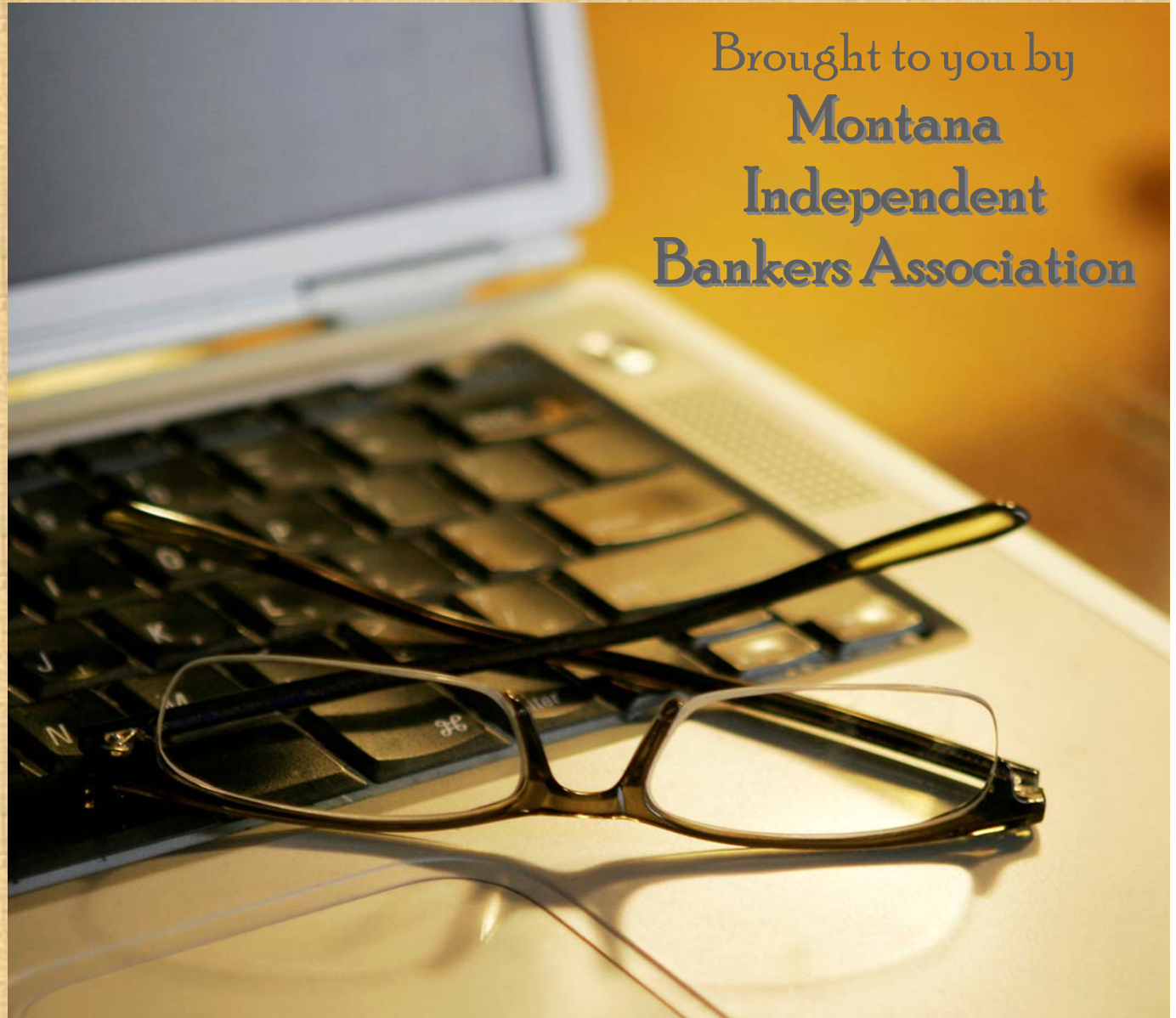


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Ag Lending Issues & Challenges 2009

(Web# 040609)

Presenter: Dr. David Kohl, AgriVisions, LLC

Description: The agricultural industry and rural areas are experiencing new and challenging economic realities. How will the United States and global recession impact agricultural customers' financial statements, including cash flows and asset values? What are input cost trends of fertilizer, oil, and seed? Will commodity prices be impacted? This webcast provides an update of agriculture, agri-lending, and this industry's challenges and will give you a better understanding of how the domestic and global marketplace affects your customers. It is designed for agri-lenders, account managers, management, CEOs, and board members who are developing strategies for the agricultural and rural portfolio.

Highlights include:

- ⦿ How the domestic and global marketplace impact risk in agricultural lending
- ⦿ What your agricultural customers must do to build their financial fortresses
- ⦿ Stress cracks in producers' finances and risk-management plans
- ⦿ What you can do as a lender to protect your portfolio

Analyzing Customer Data for Retention & Growth (Web# 050709)**Presenter:** Eric Hien, Profit Technologies Corp.

Description: What's the best way to spend your marketing dollars? It's targeting your own customers for additional products and services to grow customer relationships and retention! Get the tools you need to use the customer information you already have in the most cost-effective way, while providing your customers with relevant, timely offers. This knowledge will benefit your bank and your customers by helping you get the most out of your marketing dollars. Learn successful methods to segment your customer base for cross sell, up sell, and retention efforts with this session directed to executive management, senior management, retail banking leaders, and marketing leaders.

Highlights include:

- ⦿ How to segment your customers to achieve the highest response rates
- ⦿ How to identify your "best" customers
- ⦿ Strategies to retain the best customers
- ⦿ Strategies to grow deposits, loans, and convenience services
- ⦿ Benchmark measurements to gauge success
- ⦿ Different ways to track campaign success
- ⦿ How to get the most efficient use of your marketing budget

Appraisal Compliance Update: What You Must Know Now!**Presenter:** Ann Brode, Brode Consulting Services, Inc. (Web# 060509)

Description: The dust has barely settled on the new appraisal changes, yet more changes are promised. The purpose of the changes is to "clarify the Agencies' real estate appraisal regulations and promote a safe and sound real estate collateral valuation program." The changes will impact primary first mortgage market loans, as well as property valuations for second mortgages and HELOCs. Stay current with these changes and get a head start on changing/updating your appraisal policy and to ensure compliance. This program is designed for senior lending officers, loan officers, lending personnel, compliance officers, and auditors.

Highlights include:

- ⦿ Appraiser selection and use of engagement letters to keep the process as independent as possible (sample engagement letter included)
- ⦿ Dos and don'ts of working with appraisers – new guidelines to discuss
- ⦿ "Home Valuation Code of Conduct" is required for Freddie/Fannie relationships and highly recommended for all banks (sample policy language provided)
- ⦿ Evaluation Alternatives (Appendix B): Use of Automated Valuation Models (AVMs) and tax assessment valuations
 - ⦿ Use of AVMs and tax assessment valuations will not be permitted without an appropriate validation
- ⦿ Appraisal policy checklist included – ensure your policy is complete and includes the new changes

Branch Manager Development: Checklist for Coaching Employees

(Web# 062309)

Presenter: Ann Brode, Brode Consulting Services, Inc.

Description: A highly motivated staff and improved productivity equals a better bottom line! Productivity drives motivation. As a branch manager, you are the coach responsible for the success of your staff and the branch. Learn the important elements of this responsibility and how to coach for improved performance, including the most important things you can do to impact your branch and staff's performance. These techniques will help branch managers enhance and fine-tune their management skills, plus improve their team's productivity and performance. This topic is designed for branch managers. Head tellers and supervisors will also benefit.

(Continued on next page . . .)

Highlights include:

- ⦿ Coaching for Performance: A nine-step coaching process beginning with “defining the problem/issue” to the final “follow up” steps
- ⦿ Making Decisions: Decision making is at the heart of improving personal productivity. Learn important elements of decision making and how to pass this knowledge to staff for their important every-day decisions.
- ⦿ Time Management: Is it urgent, important, or both? A matrix to help you and your staff structure a weekly “To Do List”
- ⦿ Staff Motivation: It’s a real challenge! How do you motivate staff and keep them motivated?

Bringing It to the Board: Procedures, Subcommittees, Approval Levels (Web# 041609)

Presenter: Ann Brode, Brode Consulting Services, Inc.

Description: Sometimes we just take it for granted. A bank officer gives something to the board secretary and says, “This has to go to the board,” and it just happens. But how do you know if you might be missing something? Should everything be presented to the full board, or to a subcommittee? How often? Are some submissions to the board based on an approval level? This seminar addresses these issues and provides examples of procedures used by community banks. Ensure your bank follows the best practices to bring policies, regulations, approvals, and/or procedures to the board with this program designed for the board secretary, compliance officers, risk managers, senior management, and auditors. Directors and the Audit Committee Chair will also benefit.

**Highlights include:**

- ⦿ Policy approvals – Don’t miss anything! A policy schedule is included.
- ⦿ Subcommittees – Results of a bank survey regarding the most common subcommittees and their composition
- ⦿ Loan approval levels – Bank survey results of whether loans are reviewed by the loan committee or the full board
- ⦿ Compliance – What MUST go to the Board?
- ⦿ Safety and soundness– Reporting, commercial real estate lending, concentrations, LTV standards, and more
- ⦿ ID Theft Red Flags – Seven reporting areas and a sample reporting template are provided.

Critical Security Errors & How to Avoid Them! (Web# 063009)

Presenter: Barry Thompson, Thompson Consulting Group

Description: There are hundreds of ways to make critical security mistakes, but so little time to deal with the aftermath. This session identifies critical but common security errors that consultants find at financial institutions and how to correct them. Utilized effectively, the security function plays a unique and pivotal role in ensuring the bank’s overall profitability and success. Both mistakes and remedies are drawn from the speaker’s extensive experience as a security consultant, trainer, and writer. Learn how to avoid serious security mistakes that could result in substantial losses for your bank with this program designed for board members, CEOs, senior and middle management, human resources, auditors, and security officers.

Highlights include:

- ⦿ Discover primary and critical errors staff may make, that contribute to losses from all sources
- ⦿ Avoid the mistakes good institutions never make
- ⦿ Learn the impact of security errors on your bank
- ⦿ How to avoid serious risk-management problems
- ⦿ See actual photographs of problems that could cost your institution time and money

Director Series: Directors & Key Committees (Web# 051909)

Presenter: Gary J. Young, CEO, Young & Associates, Inc.

Description: Demands on bank directors continue to increase in this fluid economic banking environment. Learn to design board and committee meetings that fit within an allotted time, but still include complete discussion of key ingredients for success. How do you design a board system that effectively manages the CAMELS components, with emphasis on capital, asset quality, earnings, and liquidity? How do you determine a committee’s role, plus balance what is appropriate for a committee versus the full board? Understand how to review and design board/committee meetings for maximum efficiency and productivity given current regulatory concerns. Designed for the board and senior management, this pragmatic program can assist bankers and directors with improving director efficiency.

Highlights include:

- ⦿ Your CAMELS rating is a function of planning
 - ⦿ Strategic planning is a must
 - ⦿ Does the plan provide sufficient capital, earnings, and liquidity within asset quality and interest-rate risk parameters?
- ⦿ Key issues: capital, earnings, liquidity, and asset quality
- ⦿ Key committees in today’s world

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- Audit Committee
- Loan Committee
- Interest-Rate Risk/Liquidity Committee
- Full board
 - Focus on actual versus budget or projection
 - How is current performance affecting capital, earnings, liquidity, and asset quality?
 - Maintain board meeting in a planning mode
 - Review committee minutes

FFIEC Guidance on Risk Management of Remote Deposit Capture: A Practical Guide to Examiner Interpretation (Web# 042009)

Presenter: Lee Wetherington, Goldleaf Financial Solutions

Description: Over 300,000 businesses will begin making remote deposits this year. However, new FFIEC risk guidance is giving some banks pause. With 50% of small and medium-size businesses either seeking a new financial institution or considering a switch, billions of dollars in core deposits are at stake. On 1/14/09, the FFIEC released new guidance entitled Risk Management of Remote Deposit Capture (RDC). The language is broad and contains multiple references to things senior management “may do,” actions they “should consider,” and steps they “can take.” Banks are abuzz about what the guidance means and requires. But the only thing that matters is what your examiner says it means! Get a practical, no-nonsense review of what your bank should do to anticipate and meet examiner expectations and capitalize on this migration to community banks. This practical session is designed for bank officers and staff responsible for the ongoing development, risk mitigation, and compliance of your bank’s RDC service.

Highlights include:

- How examiners will interpret the FFIEC guidance and what it requires
- Specific, proactive steps you can take to meet your examiner’s expectations and reduce RDC risk
- Elements of policies focused on RDC risk mitigation
- Elements of, and changes to, RDC customer agreements
- Ways to let examiners know that you know what you’re doing (and soften their stance)

Final Truth in Lending "Early Disclosure" Regulations: Effective July 30, 2009 (Web# 061509)

Presenter: Bryan Bradley, Young & Associates, Inc.

Description: Just when you thought you had more time to comply with the new Regulation Z/TILA rules, think again! The rules were published in

July 2008 to become effective Oct. 1, 2009. However, the Federal Reserve Board recently issued a “new” final rule amending Regulation Z. This new set of rules becomes effective for any consumer dwelling secured loan application received on or after July 30, 2009. In addition to expanding the rule’s scope, it also requires certain aspects of the October rule to become effective July 30, 2009.

Learn how your consumer mortgage loan process will drastically change in July, including limitations on when you may collect a loan fee and how long you must wait until a covered loan may be closed. This must attend session will explore all the new requirements. It is best suited for mortgage loan officers, consumer loan processors, loan administration, and compliance officers.

Highlights include:

- Redefining covered transactions for “early” truth in lending disclosures (TILs)
- Learn when an “application fee” may be collected during loan processing
- Explore the “7-day” and “3-day” waiting periods before consumer mortgage loans may be consummated
- Providing new “early” TILs when the annual percentage rate (APR) becomes inaccurate
- New “notice” language on “early” TILs



Frontline Skillworks: Compliance Update (Web# 052109)

Presenter: Jennifer McCollough, Compliance Services Group

Description: We all want to help our customers. Unfortunately, good customer service is only part of the challenge in today’s world. You must also comply with pertinent laws and regulations. This program focuses on four important issues for front-line staff – issues that require proper identification of customers and the transactions they conduct in order to protect the customer and the bank from loss. Recent changes and a few persistent hot buttons are highlighted in this informative session for front-line personnel, compliance officers, and front-line staff supervisors and trainers.

Highlights include:

- Bank Secrecy Act
 - Reportable cash transactions
 - The new and improved exemption process
 - Customer identification and the importance of knowing your customer

(Continued on next page . . .)

- ☉ Identity theft red flags
 - ☉ Check out those fraud alerts
 - ☉ Look for consistency among documents
 - ☉ Beware the change of address
- ☉ Expedited Funds Availability Act/Regulation CC
 - ☉ Exception and case-by-case holds revisited
 - ☉ \$100 availability
 - ☉ Problem items, such as credit card checks
- ☉ Unfair or deceptive acts or practices
 - ☉ Deceptive practices under Truth in Savings.
 - ☉ Deceptive practices proposed under Electronic Fund Transfers/Regulation E

Implementing Mortgage Refinance & Modification Procedures Under the New Federal Making Home Affordable Program

Presenter: S. Wayne Linder & Linda Young, Young & Associates (Web# 042709)

Description: Federal regulators encourage all banks to adopt the Affordable Housing Modification Program procedures and guidelines. The US Treasury's Making Home Affordable Program is designed to help families avoid foreclosure by restructuring or refinancing their mortgages. The program guidelines are expected to become standard industry practice in pursuing affordable and sustainable mortgage modifications. This means that all residential mortgage loans your bank has, as well as the loan servicing sold on the secondary market, may become subject to the Making Home Affordable Program.

Most conventional loans, including prime, subprime, adjustable, loans owned by Fannie Mae, Freddie Mac, private lenders, and most loans in mortgage-backed securities are eligible for a Home Affordable Modification. This program has been widely publicized, so lenders and servicers must be ready now for borrower inquiries. Banks will need to have procedures in place for accepting an increased volume of member communications regarding this program. This seminar is beneficial for all bank management, including the president, executive vice president, CFO, senior loan officers, senior mortgage lending officers, residential mortgage loan officers, secondary market servicing personnel, auditors, loan review staff, and any other personnel who will be in conversations with residential mortgage borrowers.

Highlights include:

- ☉ Should you consider participation in the program?
- ☉ Is your bank required to adopt the Home Modification Program?
- ☉ Are all servicers required to participate?

- ☉ Lender and servicer restrictions and conditions
- ☉ Making Home Affordable eligibility requirements
- ☉ Making Home Affordable qualification requirements
 - ☉ Loan refinance underwriting
 - ☉ Loan modification underwriting
 - ☉ Verification requirements
- ☉ Escrow requirement
- ☉ Required documentation
- ☉ Incentives: payments to servicers, lenders, and responsible borrowers
- ☉ Action plan

IT Perspective in Business Continuity Planning: What the Regulators Want

(Web# 040709)

Presenter: Dr. Kevin Streff, Secure Banking Solutions

Description: Federal regulators require emergency-preparedness plans to ensure operation continuity if an unexpected event causes significant interruption. While incidents are more likely than disastrous events, the consequences to your bank can be severe if proper disaster-recovery planning is not in place. This seminar demonstrates a practical approach to business-continuity and disaster-recovery planning that builds upon your IT risk assessment. It covers business processes if certain events happen; making decisions from a business-impact analysis; identifying events that can cause business interruption and how to rate their probability; rating the effect on business functions; documenting the plan test; and expectations of third parties. Updating your bank's business continuity plan for the Avian bird flu and other pandemics will also be addressed. This session is designed for presidents, head of operations, IT personnel, information security officers, IT committee members, and board members.



Highlights include:

- ☉ Business continuity vs. incident response
- ☉ How does a business-impact analysis drive the business continuity program?
- ☉ How does risk assessment drive your program?
- ☉ Implementing risk-mitigation strategies
- ☉ Preparing for pandemic flu
- ☉ Business continuity of third-party or outsourced activities
- ☉ Risk monitoring and testing
- ☉ Third-party contract provisions

Legal Side of Vendor Management

(Web# 042109)

Presenter: Elizabeth Fast, Bankers Choice

Description: Managing vendor contracts and relationships is becoming more difficult. Every day, banks use a wide array of outside vendors/third parties to perform services ranging from janitorial to data processing. Regulators are now placing more emphasis on the bank's management of vendor contracts, due to concerns about the security of customer information and the potential risk of a vendor's nonperformance. Do your vendor contracts adequately protect your bank? How should your bank respond if a vendor absconds with sensitive data (or simply loses it) or breaches a contract? This session thoroughly explains the legal aspects and proper management of vendor contracts. It is designed for personnel responsible for handling vendor contracts, such as compliance officers, operations personnel, attorneys, and management.



Highlights include:

- Regulator expectations of vendor contracts
- Due diligence processes in selecting vendors/third parties
- Proper management of operational, reputation, strategic, and compliance risks
- Effective ongoing monitoring of vendor services
- Contract negotiation: What terms should be included and the things to avoid
- Other legal issues

Loan Grading

(Web# 040909)

Presenter: Wayne Linder, Young & Associates, Inc.

Description: Does your bank staff understand the objectives and methodology of loan credit-risk grading? Deepen your understanding and get insights from the financial regulators' perspective in today's environment. This informative session is directed to loan officers, credit analysts, auditors, credit risk managers, and board members.

Highlights include:

- Credit-risk-grading system
- Risk grading in today's regulatory environment
 - Purpose of the credit
 - Primary repayment source

- Debt service coverage
 - Obtaining current financial information from borrower
 - Regulatory guidance
 - Lack of current financials
- Sensitivity to the condition of the market
- Liquidity analysis
- Trend analysis
- Risk grading commercial real estate loans
 - Interest reserves
 - Capitalization of interest
 - Projects that are not performing in accordance with original projections
 - Guarantor analysis
- Risk grading loans granted forbearance or loans that have been classified as a troubled-debt restructured loan

Managing Liquidity Risk: Meeting Examiner Expectations

Presenter: Lance Cirol, Young & Associates, Inc. (Web# 043009)

Description: Community banks have enjoyed relative stability and easily accessible sources of liquidity for a generation. However, recent events have caused either direct or indirect pressure on liquidity planning. Banks that rely on wholesale or liability funding, such as FHLB advances or brokered sources, may face heightened challenges — particularly if the bank is experiencing asset quality issues or deterioration in capital or earnings. These developments have drawn regulatory examiners' attention and reinforced the importance of good liquidity risk management. This session identifies the principles of an effective liquidity risk-management program and explores how recent market changes have increased regulatory scrutiny and expectations. It is designed for board members, CFOs, ALCO members, executive management, risk managers, cashiers, and audit personnel.

Highlights include:

- Liquidity fundamentals
- Sources and concentrations
- Relationship to other risk
- Understanding liquidity management in today's environment
- Examiner expectations
- Essentials of sound liquidity risk management
- Warning signs, triggers, and stress events
- Contingency-funding plans, stress tests, dynamic cash flow

Mobile Banking 101

(Web# 061809)

Presenter: Lee Wetherington, Goldleaf Financial Solutions

Description: Did you know your bank already offers mobile banking?! It does. The real question is whether it's offering it the right way to the right customers on the right devices/carriers. The stakes couldn't be higher! Over 80% of Americans own cell phones – many own more than one; some are dropping land lines entirely. Dire economic times have led 70% of consumers to monitor their money closely and constantly, and mobile phones are becoming the means of choice. With adoption of mobile banking projected to double this year and one-third of small business owners expressing interest, mobile banking offers unprecedented opportunities to extend low-cost service delivery while simultaneously reaching new customer segments in ways never before possible.

But which mobile-banking model should you deploy: text messaging, web browsing, or downloadable applications? Should you offer one model or all three? How are devices like the iPhone and services like 3G mobile Internet access impacting these developments? Review mobile banking, what it is, how it's changing, what's at stake, and what you should do (or not do) next with this session for bank officers/staff responsible for management, deployment, and support of mobile banking initiatives and online banking services.

**Highlights include:**

- Recent developments and trends in mobile banking
- Mobile banking services defined: basic, advanced
- Methods and models of mobile banking: pros and cons
- Small business mobile banking: what it is, how it's different, why it matters
- Mobile banking solutions and providers
- US mobile forecast: banks and social networking
- What to do: strategic and tactical considerations

New RESPA Rules: What You Need to Know Now! (Web# 051309)**Presenter:** Ann Brode, Brode Consulting Services, Inc.

Description: HUD has revised the RESPA requirements in the wake of the mortgage crisis. The changes are substantial and it is critical for banks to be prepared for implementation. Catch up on the changes, requirements, effective dates, and issues examiners are likely to point out. Worksheets and checklists to make RESPA more manageable are included. Understand RESPA compliance without being overwhelmed by the process. This infor-

mative session is necessary for lenders, loan processors, auditors, and compliance officers. Mortgage brokers and settlement agents will also benefit. Everyone can learn about the changes together to ensure everyone is on the same page.

Highlights include:

- Finalized revisions to the GFE and the HUD settlement statement
- Timing requirements of these important disclosures
- Comparisons requirements between the GFE and HUD-1/1A
- Escrow requirements (that may become mandatory, based on Reg Z changes, which establish a new category of "higher-priced" mortgage loans)
- RESPA procedure changes examiners will expect
- Monitoring and auditing procedures

OFAC: Risk, Compliance, Due Diligence & Enforcement**Presenter:** Deborah Crawford, gettechnical, inc. (Web# 041409)

Description: Understanding the Bank Secrecy Act Exam procedures on OFAC may make your bank's examination process easier this year. The key to a successful exam process begins with risk assessment; to what extent you monitor customer/noncustomer transactions begins with a sound look at risk. This, then, becomes the springboard for everything you do. This program takes a comprehensive look at your bank's policies and procedures, from risk to action. Learn what you have to do, report, and review, as well as the nuts-and-bolts of an excellent OFAC compliance program. This session prepares you for the OFAC portion of the BSA exam and fulfills the training requirement for your bankers. It is designed to train BSA officers, BSA support staff, security officers, auditors, compliance officers, senior management, board members, and front-line staff who open accounts and may encounter an OFAC match.

Highlights include:

- Writing a risk assessment for OFAC
- BSA exam requirements for OFAC
- How do we prove we checked OFAC on accounts and transactions?
- Do we really have to check all noncustomer transactions for potential violations?
- Do you have a designated OFAC officer?
- Reports and licenses records
- Record retention for OFAC
- Maintaining lists and software
- Procedures to manage blocked accounts
- Enforcement against financial institutions

Opening Accounts for Non Profit Organizations (Web# 051209)**Presenter:** Deborah Crawford, gettechnical, inc.

Description: The Bank Secrecy Exam manual considers charities and non-profit organizations “high risk” accounts. You may have an account for the local Rotary which has meetings, minutes, and a tax identification number. Or, you might have a high school reunion account with no meetings, no minutes, or no tax identification number. How do you open accounts and perform the required due diligence on these entities? Discover the compliance and regulatory issues of nonprofit organizations and get guidance on opening various nonprofit organization accounts while providing excellent customer service and minimizing risk. Train your front-line staff on opening accounts for nonprofit organizations and ensure your bank’s CIP procedures are adequate with this seminar directed to CSRs, personal bankers, branch managers, branch administration, bank secrecy personnel, and training staff.

Highlights include:

- Customer identification, enhanced due diligence, OFAC on nonprofit organizations
- Opening accounts for benefit purposes (i.e. tragedies, fundraisers, etc.), political campaigns, and nonprofit corporations
- How to open accounts for formal nonprofit versus informal nonprofit organizations
- Resolutions, signature cards, federal regulations and the related paperwork
- Changing officers, signers, and much more

Pandemic Planning Preparedness Compliance for Your Financial Institution (Web# 050809)**Presenter:** Ann Brode, Brode Consulting Services, Inc.

Description: Description: The H1N1 virus (Swine Flu) made pandemic planning headline news. The FFIEC has issued guidance for financial institutions in identifying the continuity planning that should be in place to minimize the potential adverse effects of a pandemic. Pandemic planning presents unique challenges to financial institutions because pandemics have business continuity-planning issues. There are distinct differences between pandemic planning and traditional business-continuity planning. Preparedness is key!

Solid preparedness begins with a policy, so a sample policy is provided in Word. If you don’t have a policy, this can be your draft; if you do have a policy, you can easily compare the two. Also included are an administrative plan, ideas for testing, training, etc. Be prepared before the regulators

ask for your policy and proof of training. This session is for risk managers, business continuity officers, senior management, compliance officers, supervisors, and human resources officers. All staff will benefit.

Highlights include:

- Sample policy included
- Staffing considerations
- Administrative preparedness including testing
- A Threat Risk Assessment & a Pandemic Response Plan Assessment are provided
- Training tools for necessary communication with the staff and board

**Paper Checks, Remote Deposit Capture, ACH & Electronic Transfers: Who is Liable?** (Web# 052809)**Presenter:** Elizabeth Fast, Bankers Choice

Description: Remember when we just dealt with paper checks? Now it's more complex due to the variety of electronic payments, such as ACH, remote deposit capture, electronic fund transfers, electronic check conversion, imaged items, debit cards, etc. Your bank’s liability varies depending on the type of transaction. What if the transaction started as a paper check and was converted to an ACH debit? Would the UCC, Regulation E, or the NACHA rules apply? Does the UCC or Regulation E apply to remote deposit capture? This seminar explains the applicable law regarding paper and electronic transactions, including the bank’s liability under each. It is beneficial for deposit operations personnel and managers, tellers, CSRs, compliance personnel, fraud investigators, and auditors.

Highlights include:

- Forged maker’s signature and forged endorsements
- Counterfeit check verses altered check
- Unauthorized ACH, ATM withdrawals, and debit card transactions
- Electronically converted items
- Fraudulent Internet transfers

Regulatory Enforcement (Web# 042809)**Presenter:** Jeffery Gerrish; Gerrish, McCreary, Smith LLC

Description: Regulators can best be described as “aggressive.” Not only is the operating environment for community banks difficult, so is the regulatory environment. Regulatory approaches to banks in trouble, or perceived to be in trouble, have often been shrouded in (Continued on next page . . .)

mystery. Learn how to deal with regulators in this uncertain environment. Former FDIC regional counsel, Jeffrey Gerrish, will share insights gained from government and from 26 years of representing community banks on regulatory issues across the nation. Even if your bank is not having regulatory difficulties now, this session is an excellent way to learn how to deal with regulators if matters arise in this challenging environment. This seminar designed for senior executive officers and board members who have, or may have, regulatory contact as a result of examinations or regulatory investigations.

Highlights include:

- Understand the 10 commandments for dealing with regulators
- Understand regulatory perception equals reality
- Regulatory options
- Banker options
- Negotiation key points
- Overall regulatory strategies for the board and senior executive officers

Reporting Your Customer's Credit: Metro 2, E-Oscar & FACT Act Compliance (Web# 062509)

Presenter: Greg Souther, Greg Souther Consulting & Seminars

Description: Whether you report to one or all four of the national credit reporting agencies (NCRA), your bank must comply with the Fair Credit Reporting Act (FCRA) and the Fair & Accurate Credit Transaction Act (FACTA) amendment. It's not what you know that will hurt you. However, re-polluting a consumer's file can be costly! This program reviews E-OSCAR (Electronic-Online Solution for Complete and Accurate Reporting), the pros and cons of using METRO versus METRO-2 format, and federal requirements. Understand why quality checks should be run on the data to ensure accurate trade-line reporting and to stay in compliance. The changes to FACTA impact everyone in the bank that deals with consumers and their credit reporting information. At minimum, this session is for branch managers, assistant branch managers, CSRs, consumer lenders, compliance officers, collectors, and trainers.

Highlights include:

- Should you report to more than one NCRA?
- Different reporting guidelines for each NCRA: Equifax, Experian, Trans Union, and Innovis
- Reporting information monthly using the METRO or METRO-2 format
- Using E-OSCAR to view and respond to consumer disputes – Automated Credit Dispute Verifications (ACDV Responses)



- Using E-OSCAR to create/submit interim maintenance requests Automated Universal Data forms (AUDs) for previously-reported trade lines
- Your responsibilities under the FACTA: red flag guidelines as a data furnisher
- Trade-line information review for compliance and to reduce risk

Required BSA Officer Reports to the Board (Web# 060909)

Presenter: Ann Brode, Brode Consulting Services, Inc.

Description: It all starts at the top! During recent BSA exams, examiners have asked BSA officers for documentation showing their communications with the board. Board and management training are a critical component in establishing and maintaining a strong program! The BSA officer's communication with the board is a crucial element of a strong program. Learn about report frequency and the type of information most needed by the board. Because the board is ultimately responsible for the development and administration of the BSA compliance program, it is imperative to keep them informed. Get a clear understanding of the regulatory agencies' expectations for keeping the board informed about BSA with this session designed for BSA officers, assistant BSA officers, auditors, compliance officers, and board members.

Highlights include:

- What are the board's BSA responsibilities?
- Do your reports provide the right information?
- The dos and don'ts of SAR reporting
- What does the board need to know from your BSA risk assessment?
- Training for the board...what to include
- How to cover the executive summary of your bank's BSA independent audit
- Coverage of your bank's regulatory BSA exam

Required Compliance for Real Estate Secured Consumer Loans

Presenter: Susan Costonis, gettechnical, inc. (Web# 052709)

Description: It is more important than ever for lenders to comply with the alphabet soup of regulations required for consumer real estate lending. Congress will pressure regulators to enforce consumer-protection laws; consumer litigation against lenders for technical violations will only increase. Get a simplified review of several complex compliance issues and learn to avoid mistakes and civil penalties for the most common regulatory-exam violations. See what each regulation requires, when/how it must be delivered, and projected changes for the next year. This program covers everything from Regulation AA to Z and provides a (Continued on next page . . .)

list of the most-recently-cited compliance violations. Introduce new employees to the multitude of compliance requirements for real-estate-secured consumer loans – the bank’s greatest compliance risk. Experienced lenders will also benefit from this thorough review and the bonus preview of sweeping changes beginning October 2009. Examples of the critical disclosures are included and can be used as an effective training tool. This session best suits new and experienced lending personnel and loan administration staff.

Highlights include:

- What violations do examiners cite most frequently during lending-compliance exams?
- Practical tips to avoid costly fines and lending-compliance violations
- Basic disclosures that apply to consumer real-estate-secured loans
- What are the timing requirements for these disclosures? Who must receive them?
- What do you need to know about the pending changes to Regulation Z, HMDA, and RESPA?
- Sources of regulatory guidance to help stay current with the changes

Rule Changes on International ACH Transactions (IATs):

Deadline Sept. 18, 2009

(Web# 042309)

Presenter: Shelly Simpson, Mid-America Payment Exchange

Description: Be prepared! September 18, 2009, is the implementation date for IAT. Get an overview of the IAT rule change and the highlights of the most significant impacts on your bank. This program covers the effect this rule change has on the RDFI and the necessary preparations to accept and handle IAT entries, including OFAC compliance obligations, statement requirements, returns, and NOCs. Learn the impact the rule change has on the ODFI and the necessary preparations for ODFIs and their originators in handling IAT entries, (formatting requirements, OFAC compliance obligations, and key implementation issues). Prepare to accept and handle IAT entries and understand the necessary preparations to implement for originating IAT with this session directed to bank staff involved in ACH processing, including receipt, and origination.

Highlights include:

- Understand IAT and the required preparations for the 9/18/09, implementation
- Discover the necessary preparations for acceptance of IAT entries & proper handling of inbound entries (OFAC screening, returns, & NOCs)
- Understand the impact to the ODFI and how to prepare for implementation, including impacts to originators

Treasury Check Issues

(Web# 061609)

Presenter: Deborah Crawford, gettechnical, inc.

Description: Treasury checks are special items and require particular attention from knowledgeable front-line staff. Fraud on items classified as “next day availability” under Reg CC is at an all time high. Training on the legal issues of Treasury checks can minimize your bank’s exposure to check fraud. This information-packed program focuses on indorsements on treasury checks in unique situations, such as checks issued to deceased members, to minors, or using a power of attorney on Treasury checks. Discover how to place a hold on Treasury checks under Regulation CC, as well as the reclamation process if there is fraud or forgery of a Treasury check. Train your staff how to process and handle Treasury checks with this session designed for tellers, head tellers, branch managers, new accounts and CSRs, supervisors, trainers, compliance staff, and anyone who works the frontline and handles checks.



Highlights include:

- Security features of a Treasury check
- Indorsements by payees
- Checks issued to incompetent, deceased, or minor payees
- Powers of Attorney and Treasury checks
- Placing a large deposit hold on a Treasury check
- Placing a new account hold on a Treasury check
- Placing a repeated overdraft and reasonable cause hold on a Treasury check
- Next-day availability on Treasury checks – conditions that must be met
- Reclamation of amounts paid on Treasury checks

Website Compliance

(Web# 060409)

Presenter: Connie Edwards, Banc Compliance Group

Description: There are multiple regulations that place strict requirements on website content and operation. This “must attend” session will help you effectively manage website compliance and meet these strict requirements. It is packed with information on a number of compliance issues, with a specific focus on website compliance. Learn about website compliance and risk management issues, with this session designed for compliance personnel, operations personnel, IT managers, and any staff responsible for your bank’s website compliance.

Highlights include:

- What are “triggering” terms for compliance purposes?
- Basics of website compliance auditing

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- Learn how to correctly display deposit rates on your website
- What is the E-Sign Act and how does it affect online banking?
- How do you stay in compliance with COPPA, NDIP, GLBA, ECOA, HMDA, TILA, EFTA, RESPA and TISA (just to name a few) on your bank's website?

Your Bank's Independent Review Responsibilities (Web# 061109)

Presenter: Wayne Linder, Young & Assoc., Inc

Description: Today's regulatory exams emphasize "management" in their safety and soundness CAMELS ratings. Oversight is one of the fundamentals that financial regulators assess during their review of management. Further, one element of management oversight is the independent review function. Address performing independent reviews within your bank with this seminar directed to executive management, board members, auditors, risk managers, and supervisors of operating areas within the bank.

Highlights include:

- Lending
- Regulatory compliance
- Asset and liability management
- Securities
- Operations



Your Bank's IRS Information Returns — What to Report & Ways to Ensure Accuracy (Web# 051409)

Presenter: Rhonda Hudson, Compliance +, Inc.

Description: IRS rules seem to change annually. They can be difficult to understand and may have significant penalties for noncompliance. This program summarizes: WHO must file? WHAT must be filed? WHEN is it due? WHY do you have to do this? HOW can you accomplish this? You'll also learn ways to make your life easier, including practical, common-sense ways to help ensure reporting accuracy, more efficient information gathering, and ways to avoid certain information returns. Reduce errors and wasted time for you and your customers. Some of these audit techniques may improve the bank's ability to monitor certain types of fraud. Discover how to avoid unnecessary penalties and demonstrate to your customers, vendors, directors, and others that your bank can be trusted to provide accurate and timely information to them and to the IRS. This session is for senior bank management, compliance officers, internal auditors, and staff responsible for any IRS information reporting. Portions may benefit line staff responsible for obtaining TIN and certification(s) from customers.

Highlights include:

- TINS, certifications, and backup withholding
- Who, What, When, Why & How for Forms 1042-S, 1098s, 1099s, and 5498s
- Quick-reference summary requirements that can double as checklists
- Tips to improve accuracy and efficiency
- Audit recommendations for balancing data, scrubbing files, and testing
- Resources – where to find information

Your Bank's Risk Assessment Responsibilities (Web# 040209)

Presenter: Nichol Beckstrand, Sunrise Community Banks

Description: Seems like examiners are always asking you to "complete a risk assessment." Every recently-issued regulation requires a risk-based approach to implementation and examiners are performing "risk-based audit procedures." Get a recap some the most common risk assessments and key points to consider for each. Learn whether a risk assessment is static or should be continually updated and how often. Constant risk documentation is important for realizing and executing risk/reward trade-offs; risk management promotes a culture where making money means managing risk. Designed for internal auditors, compliance officers, risk managers, and bank staff who prepare risk assessments, this session will examine the significance of individual risk assessments and how each should be integrated into your Enterprise Risk Management Program.

Highlights include:

- Customer information security risk assessment
- IT risk assessment: procedural, administrative & technical
- Other IT risk assessments
 - Dual authentication risk assessment
 - New product or service (i.e. Remote Deposit Capture)
- BSA risk assessments
 - OFAC risk assessment
 - Enterprise wide BSA/AML risk assessment
 - CIP risk assessment
- Recent regulatory issuances regarding risk
- Enterprise risk management
 - Liquidity
 - Credit
 - Compliance
 - Operational
 - Interest rate
 - Reputation
 - Strategic

Your Customer Has Filed Bankruptcy, Now What? (Web# 050509)

Presenter: Elizabeth Fast, Banker's Choice

Description: This is the day every banker dreads – the day you receive notice that your customer has filed bankruptcy. Now what do you do? This session explains the actions a bank must take to protect its interests, and the actions the bank is prohibited from taking. Learn the steps and pitfalls regarding Bankruptcy Code Chapters 7, 11, and 13. This program covers the basics, but is a good refresher for those familiar with the bankruptcy process and will benefit loan officers at all levels, loan operations personnel, credit administration staff, and others involved in the collection process.

Highlights include:

- What does a bankruptcy notice look like and how should it be handled?
- What is the automatic stay and what does it prohibit?
- What happens at a Section 341 hearing?
- When is the bank required to file a proof of claim?
- Are reaffirmation agreements a good idea?
- What do the terms “preference” and “fraudulent transfer” mean?
- What can the bank do after the debtor is discharged?

