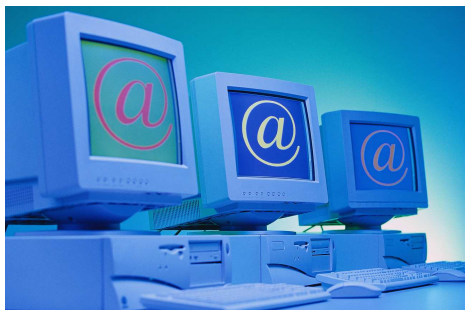




Community Bankers Association of Oklahoma Presents...



## APRIL 2010 WEBINARS

\*\*All seminars are scheduled 2:00 pm - 3:30 pm CT

Train an unlimited number of employees...  
No travel required...  
No time away from work...  
*Only with Webinars from CBAO!*

**Continuing Education: Attendance verification for CE credits provided upon request.**

CBAO is pleased to announce the April 2010 Webinars. The schedule includes topics for bank directors and executive officers, frontline staff, lenders, compliance and security officers, and new account personnel. Please consider joining us for one or all of these seminars. The webinars are specifically designed for most staff positions in a community bank.

### WHAT IS A WEBINAR?

A **WEBINAR** allows you to have one telephone connection for the audio portion and one internet connection (from a single computer terminal) to view online visuals as the presentation is delivered. You may have as many people as you like listen from your office speaker phone. Registrants receive a toll-free number and pass code that will allow entrance to the seminar. The session will be approximately 90 minutes, including question and answer sessions. Seminar materials will be sent prior to the broadcast along with hookup instructions. Your pin number, hookup instructions and handouts will be emailed to you. You will need the most current version of Adobe Acrobat Reader available free at [www.adobe.com](http://www.adobe.com)

### CAN'T ATTEND THE LIVE WEBINAR?

The ON-DEMAND WEB LINK is a recording of the live event including audio, visuals, and handouts. We even provide the presenter's email address so you may ask follow-up questions. Within 5 business days following the webinar, you will be provided with a web link that can be viewed anytime 24/7 for the next 6 months. This link will expire 6 months after the live program date. **But there's more . . . AS AN ADDED BONUS, you will also receive a FREE audio/visual CD ROM.** The CD ROM includes the original audio/visual presentation, the question and answer sessions, and the handouts. Use the on-demand link or this "off-the-shelf" training program for those that could not attend the live seminar and for future training.

**SPECIAL NOTE:** The on-demand web link and CD ROM may **ONLY** be ordered for 6 months following the webcast. Neither the link nor CD ROM will be available after this time.

### WHY SHOULD YOU PARTICIPATE?

These sessions are a cost-effective way to train your staff on important topics. You may train as many individuals as you like for one set price. There will be no travel costs, no time lost from work, and no one will be required to leave the office.

***Affordable training, when and where you choose!***

## **ACH Exception Handling: Returns, Notifications of Change (NOCs) & More Tuesday, April 6, 2010**

When it comes to processing ACH entries, the originating institution bears the liability should something go wrong. Does that mean the receiving institution has no risk when accepting ACH transactions? The answer is no! As a receiving institution, your bank is exposed to potential financial losses when you don't react in a timely or appropriate manner to exception items. If you want to mitigate potential losses, attend this session and get guidance on the rules and regulations for handling ACH exceptions – returns, NOCs, and reclamations. *We'll also cover the 2010 rule changes that impact how you process stop-payment requests and disputed ACH entries for your customers.*

### **HIGHLIGHTS**

- See how the ACH exception processes work, with special emphasis on returns
- Learn how to respond correctly to exception items to limit your potential for loss
- Become familiar with the return reason codes, associated timeframes, and understand the importance of adhering to those deadlines
- Understand the impact that proper/improper handling of exception items has on the quality of the ACH Network

### **WHO SHOULD ATTEND?**

This informative session is designed for back office operations staff, personnel responsible for ACH returns, and customer service staff.

## **Training for the New Trainer Wednesday, April 7, 2010**

If you are responsible for training others at your bank, you have a vital role. The training may involve new employees, someone in a new position, or perhaps training subordinates or co-workers on a program or function that is new to the bank. Whether you have on-going training responsibilities or are developing a one-time course, this session will help you develop the skills necessary to be an effective trainer.

We will cover the basics of adult learning, presentation skills, and training styles and methods. Valuable tools and checklists will be provided that can be used immediately! Learn how to make training fun, while obtaining a high level of information retention.

### **HIGHLIGHTS**

- Determining training needs
- Teaching the adult learner
- Training styles and methods
- Effective facilitation and presentation skills
- Dealing with the difficult participant Keeping it fun!

### **WHO SHOULD ATTEND?**

New trainers, training coordinators, head tellers, managers, supervisors, and HR personnel responsible for training will find this webinar informative and practical.

## Wire Transfer Compliance

Thursday, April 8, 2010

Wire transfer is one of the most vulnerable areas for financial institutions in terms of potential fraud, money laundering, and other illegal activities. Because of this, it is not surprising that there are so many laws addressing wire-transfer security and monitoring. Regardless of your institution's size, you are required to comply with many of these wire transfer regulations. This webinar will provide an overview of those requirements, along with some practical suggestions to assist those responsible for this arduous task.

*As an added benefit, the webinar handouts will include sample forms to help capture required information; sample computer spreadsheets to help with recordkeeping; monitoring and data retrieval activities; and an audit questionnaire to help you evaluate if all requirements are being met.*

### HIGHLIGHTS

- Wire transfer safety and soundness issues
- Regulation J & UCC-4A
- Bank Secrecy Act recordkeeping and monitoring
- OFAC screening
- USA PATRIOT Act 314(a) Information Sharing
- Regulation GG Internet Gambling

### WHO SHOULD ATTEND?

This **informative** session would best suit BSA officers, compliance officers, internal auditors, employees who handle wire transfers, and new account staff who obtain critical information at account opening.

## The Legal Aspects of Checks

Tuesday, April 13, 2010

Your bank's check-handling obligations are outlined in the signature card/account agreement and the Uniform Commercial Code (UCC) Articles 3 and 4. Have your tellers and frontline employees received effective training on your bank's liabilities with checks? For example, a customer wants to deposit a check made payable to her business into her personal account. Or, a customer requests that a Social Security check made payable to her minor child be deposited to her personal account. These and many more issues will be addressed in this important session.

One wrongful return can cost your bank thousands of dollars. On the other hand, depending on the situation and the bank's rights, the customers do not always get their money back. This session will focus on check issues that come up every day. Have a copy of your bank's signature card/account agreement available while you listen to see if you are handling these issues properly. In addition, we will cover many of the legal aspects of checks in relation to the UCC and how to best protect your bank from loss.

### HIGHLIGHTS

- Examine endorsements for businesses, powers of attorney, minors, and more
- Stop payment orders: cashier's checks, stale-dated, and post-dated checks
- Signature cards and rights of withdrawal
- Treasury checks, postal money orders, Social Security checks
- Forgeries, forged endorsements, and alterations
- Understanding liability and responsibility under UCC Articles 3 and 4

And many other issues concerning checks and liability

### WHO SHOULD ATTEND?

This class has been designed for all customer contact personnel, including tellers, bookkeepers, new account representatives, operations personnel, and management trainees. All staff members are encouraged to attend. Both new and seasoned employee will benefit from this training.

# Regulatory Compliance for the Board & Senior Management

Thursday, April 15, 2010

Do you have a compliance examination looming on the horizon or have you just undergone the process? Recent enforcement actions prove that an effective compliance program begins at the top. Board and management training is key to establishing and maintaining a strong compliance program. It is extremely important for bank directors to understand the various areas of compliance that require their annual review and approval. This session will provide a list of those areas, with a focus on risk-based compliance management.

We will cover the high-risk areas in lay terms, with the board in mind (presenting the information most important to the board). Compliance issues considered high-risk for banks of all sizes and locales will be included. Understand your responsibilities and liabilities before the examiner is at the door!

## HIGHLIGHTS

- The board's responsibilities for your Bank Secrecy Act program
- *Fair lending issues - currently a VERY "hot button"*
- Regulation O – Insider Lending
- Red flags for identity theft
- Privacy Regulation – Reg P
- A checklist of regulations will be provided so directors and management have a useful tool to assist with on-going training requirements
- How to prepare the board to respond to your regulators

## WHO SHOULD ATTEND?

This informative session is designed for directors, management, compliance officers, and auditors.

# Appraising Commercial Property: What Lenders Must Know Now!

Friday, April 16, 2010

Commercial real estate loans are the most risky loans in a community bank's portfolio. Consequently, a thorough understanding of real estate appraisals is crucial to underwriting these loans. Moreover, regulatory guidelines require that your bank's real estate lending program includes appropriate commercial real estate appraisal and evaluation procedures. Examiners are focusing more attention than ever on these procedures, especially since banks are initiating more and more commercial property foreclosures.

This webinar will help you understand every aspect of commercial appraisals. A review of regulatory requirements for your appraisal and evaluation program, the cost/market/income approaches used by appraisers, and recommended appraisal procedures will be included.

## HIGHLIGHTS

- What should you request when ordering a commercial property appraisal?
- When can your bank accept an appraisal transfer that was initially ordered by another lender?
- Complying with regulatory requirements for commercial property appraisals
- What should you look for when evaluating a commercial property appraisal?
- When are appraisals required for renewals, refinances, and loan workouts and foreclosures?

## WHO SHOULD ATTEND?

This informative session is designed for commercial loan officers, loan operations personnel, credit analysts, compliance staff, auditors, attorneys, and others that deal with commercial real estate appraisals.

## **Your Fair Lending Exam: What the Examiners Want!**

**Tuesday, April 20, 2010**

The Interagency Fair Lending Examination Procedures were revised in late 2009. This update reflects the changing environment and is, in part, a direct result of the recent regulatory focus on subprime lending. Several clarifications were made regarding pricing, steering, redlining, broker activity, performing examinations with small sample sizes, and data accuracy. As a result of these changes, bankers should be asking themselves some key questions:

- How does my bank's fair lending program stack up?
- Does my bank's internal or external fair lending review function meet current expectations?
- Will my bank be prepared for its next fair lending examination?

This webinar will explain the significant changes to the examination procedures and inform you of the examiners' expectations. The handout materials will be a valuable resource to assess your bank's fair lending program, including tools to assist in your internal review efforts.

### **HIGHLIGHTS**

- Refresher on select requirements and prohibitions within the Equal Credit Opportunity Act/Regulation B
- Highlights of key changes to the examination procedures
- Exploration of the fair lending examination process, including scoping, sample sizes, transactional and procedural reviews, and bank management response do's and don'ts
- Suggestions for preparation/risk mitigation steps
- Handouts will include various review checklists and tools

### **WHO SHOULD ATTEND?**

This **informative** session is directed to senior lenders, management, compliance officers, loan review staff, and fair lending auditors.

## **Lending to Small Businesses**

**Thursday, April 22, 2010**

Lending to small businesses can be tricky. Many small business owners need additional assistance from their banker to understand the lending process. Further, the bank is often faced with a small business owner who confuses the legal distinction between his personal and business operations. This webinar will cover the basics of what every bank needs to know to responsibly lend to small businesses. We will not focus on the Small Business Administration's programs, but we will review the two most-common SBA guaranteed loan programs. This webinar is designed to improve your small business lending skills in general, and to make you more knowledgeable about the two most-common SBA guaranteed loan programs.

### **HIGHLIGHTS**

- Explanation of the various business entity borrowers (sole proprietorship, general partnership, limited partnership, corporation, and limited liability company)
- Documentation required to lend to each entity
- How the Equal Credit Opportunity Act and Reg B apply to small business loans
- Review of proper documentation for loans secured by real estate, inventory, accounts receivable, machinery, furniture, fixtures, and equipment
- How to ensure that the bank obtains a first-priority security interest in collateral
- Discussion of risks associated with commingling business and personal funds
- Overview of the SBA's 7(a) and 504 guaranteed loan programs

### **WHO SHOULD ATTEND?**

This **informative** session is designed for all personnel involved in small business lending, especially loan officers, loan operations personnel, credit analysts, compliance officers, attorneys, and managers.

## Incident Response Program: Before & After a Data Breach

Tuesday, April 27, 2010

Incident response planning, recovery, and testing are receiving strong focus by regulators and banks. Management's goal is to minimize damage to the institution and its customers, through containment and restoration. How is management required to address unauthorized access or use of customer information? Learn the process banks should use to identify, manage, remediate, and test security incidents. Understand how to assess the nature and scope of the incident; how to identify what customer information has been accessed or misused; the importance of promptly notifying your primary federal regulator and appropriate law enforcement authorities; and filing a timely SAR. National and state data-breach laws that your bank must comply with will be outlined and a step-by-step road-map to prepare an efficient incident response program will be provided.

### HIGHLIGHTS

- What is a data breach?
- Define unauthorized access to customer data
- When do I need to notify law enforcement or my customer of a data breach?
- Incident response program – What do the regulators want?
- Develop an incident response process
- Incident response testing and policy
- SAR's – When to file?
- Breach laws – How will they affect you?
- How do I preserve evidence during a data breach?
- How does a penetration test assess my incident response program?

### WHO SHOULD ATTEND?

This informative session is directed to bank presidents, directors, operations managers, IT personnel, Information Security Officers, and IT Committee members.

## Agriculture Lending: Updates & Issues

Thursday, April 29, 2010

The first decade of the 21<sup>st</sup> Century is in the books. In the past 10 years, there have been surprises around every corner. What's around the corner and down the road for the next decade? Find out what is happening globally that will impact agriculture locally. This session will examine key metrics that will provide insight into this critical year in the economy. Interest rates, inflation, land values, and oil prices will be covered.

### SPECIAL NOTICE TO REGISTRANTS:

To customize this webinar, registrants are asked to submit up to two questions each concerning agricultural issues. Questions will be addressed in the order received, so submit your questions early! Email your questions to Dr. Kohl at [sullylab@vt.edu](mailto:sullylab@vt.edu) by Thursday, April 22<sup>nd</sup> with "Webinar Questions" as the subject line..

### HIGHLIGHTS

- How the domestic and global marketplace impact risk in agriculture and agri-lending
- The future of interest rates, land prices and oil prices and how this impacts risk in ag. lending
- Underwriting standards and financial metrics useful in this economic environment
- Positioning your bank in this environment and capitalizing on opportunities

Get your questions answered by one of the leading experts in agriculture economic finance

### WHO SHOULD ATTEND?

This informative session is designed for agri-lenders, account managers, management, CEO's, and board members who are developing strategies for their agriculture or rural portfolio. Invite key customers to this webinar as a value-added service!

# Community Bankers Association of Oklahoma REGISTRATION FORM

Date of Seminar	Name of Seminar	Live Webinar \$230	On-Demand Link & Free CD Rom \$230	Both Live Webinar & On-Demand Link (includes free CR Rom) \$350	TOTAL
					\$

\*CD Rom for pc use only

Name: \_\_\_\_\_ Bank: \_\_\_\_\_

Street Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Phone: \_\_\_\_\_ Fax: \_\_\_\_\_

Email: \_\_\_\_\_ (Email address is required.)

**Hook up instructions and seminar materials will be emailed approximately  
7 days prior to the seminar.**

**REGISTRATION AND PAYMENT INSTRUCTIONS – Please note invoices are not provided.**

**Mail registration form and check made payable to:**

**Financial Education and Development, Inc., P.O. Box 1780, Helena, MT 59624**

**Fax registration form, including credit card number to (406) 442-2357.**

**Important Note if Paying by Credit Card: This form will serve as your receipt. Charges will show up on your credit card statement from Financial Education and Development, Inc.**

MasterCard     VISA    Amount \$ \_\_\_\_\_

Card # \_\_\_\_\_ V-Code # \_\_\_\_\_ Exp: \_\_\_\_\_

Signature: \_\_\_\_\_

**Continuing Education: Attendance verification for CE credits provided upon request.**

**You can now register online!!! Go to**

**<https://www.eomniform.com/servlet/FillForm/fined/CBAOreg>**

**\*NOTE: It is best to have all payments and registrations to us 10 days prior to the seminar to ensure timely receipt of hook up instructions and handout materials. We will do our best to accommodate late registrations.**

**FOR QUESTIONS EMAIL: [CBAO@financialedinc.com](mailto:CBAO@financialedinc.com)**

**FAX: (406) 442-2357**