



Community Bankers Association of Oklahoma Presents...



AUGUST 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 August 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

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!

Preparing for Your Next Safety & Soundness Exam

Tuesday, August 3, 2010

Join us to learn about credit risk and be prepared for your financial institution's next safety and soundness examination. The topics addressed are the current issues being reviewed in depth by the financial regulators. Continuing Education: Attendance verification for CE credits provided upon request.

HIGHLIGHTS

- Emphasis on cash flow leading to debt service coverage ratio (DSCR)
 - Guarantor analysis
 - Global DSCR calculation
 - Reappraisal policy
 - Stress testing individual loan
 - Action plans for watch list loans
 - Troubled debt restructures (TDR)
 - ALLL
 - Stress testing portfolio segment
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- Stress impact on capital

WHO SHOULD ATTEND?

This informative session is directed to senior management, chief financial officers, senior loan officers, risk managers, audit personnel, loan review staff, and loan operations managers.

What is that Corporate Tax Return Telling Me? (Form 1120)

Thursday, August 5, 2010

The corporate tax return is one of the most straight-forward and easy-to-understand tax forms that lenders review. However, Form 1120 is designed to report corporate taxable income and allowable expenses – not cash flow. As a lender, you must translate the taxable items into cash flow to determine the borrower's repayment ability. This program will help take the mystery out of this tax return and help you quickly and reliably identify the borrower's actual monthly cash flow. In addition, you will learn to calculate the global cash flow of the owner(s) and the business combined.

Overestimating the income from a tax return can lead you to approve a weak loan that could eventually cost you tens of thousands of dollars. Conversely, underestimating income on a tax return can lead you to deny good loans that your bank needs in this tough economy. This program will make the process of analyzing corporate tax returns simple and understandable.

HIGHLIGHTS

- Assess cash flow from the income statement
- Convert an Accrual Basis tax return to Cash Basis
- Determine whether gains on sales of investments or business property are recurring or "one-time" sales to be ignored
- Identify how much the owners are taking out of the business in salaries, dividends, and loans
- Calculate key business ratios and global cash flow from tax returns

WHO SHOULD ATTEND?

This informative session is designed for anyone in lending, including chief lending officers, FSRs, CSRs, new accounts personnel, loan officers, loan underwriters, credit analysts, loan processors, branch managers, CEOs, and other key lending staff.

Auditing for Residential Real Estate Compliance

Tuesday, August 10, 2010

We all make mistakes. Therefore, it is important to conduct audits to catch any errors before the examiners find them. Your bank's lending side has hefty safety and soundness and compliance requirements, so a lot can go wrong – especially with the new RESPA requirements! Join us to learn what examiners are looking for in residential real estate loan files, regarding both compliance and safety and soundness.

HIGHLIGHTS

- How to pull a sample size for the audit (statistically and intuitively)
- A “run through” of real estate loan files, including compliance regulations affecting those loans (e.g., Reg B, RESPA, Flood, TIL, etc.)
- Coverage of the new RED FLAG guidelines and how they affect a loan
- Auditing safety and soundness guidelines for real estate loans
- A fair lending worksheet will be provided to help you do a spot check

WHO SHOULD ATTEND?

This informative session is designed for internal auditors, compliance officers, lenders, and loan administration and processing staff.

UCC Issues: What Every Lender Should Know

Thursday, August 12, 2010

How can your bank protect its lien priority in collateral? This session will teach your lenders how to obtain and properly perfect a security interest in UCC collateral, including accounts, stocks and mutual funds, equipment, inventory, accounts receivable, general intangibles, and farm products. Learn about situations where filing a UCC-1, taking possession, or obtaining a third-party control agreement is required for perfection.

What happens when the loan goes bad? A mistake in the repossession process can cause your bank to lose its right to go against the debtor for a deficiency and cause substantial damages to your bank. The repossession process will be covered, starting with the decision to foreclose and ending with the sale of collateral at a private or public sale.

HIGHLIGHTS

- Requirements of UCC Article 9
- Creating the security interest
- Perfecting the security interest – when is possession, filing, or third-party control required?
- How to create a purchase money security interest with priority
- Conducting self-help repossession
- Requirements of a “commercially reasonable” sale

WHO SHOULD ATTEND?

This informative session is useful for loan officers at all levels, loan operations personnel, credit administration personnel, and others involved in the credit process.

Examiner Hotspots for BSA Compliance: Including April 2010 BSA/AML Exam Manual Revisions

Tuesday, August 17, 2010

The question many BSA officers are asking is, "Which issues in the new BSA exam manual will be a 'hotspot' during my bank's next exam?" The 2010 Bank Secrecy Act, Anti-Money Laundering Examination Manual has about 100 added pages of exam procedures covering high-risk products such as IATs, RDCs, bulk cash, and more. This program will cover the recent changes – especially in light of what examiners will look for this year and next. Huge fines on Wachovia Bank also are on the horizon and the lessons learned from those issues will help provide a road map to a good examination.

HIGHLIGHTS

- Customer due diligence and enhanced due diligence
 - Keeping risk fluid and up to date
 - Lessons learned from Wachovia
 - High-risk products and services, including new exam standards for: International ACH Transactions (IATs), remote deposit capture, and bulk cash
 - Lending activities
 - OFAC
 - Designing BSA training
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- Board responsibilities and training

WHO SHOULD ATTEND?

This **informative** session would best suit BSA officers, security officers, compliance officers, BSA frontline support, branch administration, and trainers.

Identifying & Resolving IT Threats

Thursday, August 19, 2010

Resolving IT threats requires an effective risk mitigation strategy.

Bank customer and financial information continue to be at risk, identity theft remains a significant problem, and demonstrating compliance through a successful Information Technology examination can prove quite a challenge. Identifying IT threats involves a comprehensive IT risk assessment that considers threats from both insiders and outsiders, as well as your Information Security Program, which documents the controls management has established to mitigate the risks/threats to an acceptable level.

This webinar will provide a comprehensive framework to understand and categorize IT threats. Learn an innovative approach to perform a gap analysis of where your bank is, versus where it should be. The speaker will demonstrate how an effective risk assessment looks, and how the decisions made during the process should be documented into your bank's Information Security Program, including risk assessment, asset management, business continuity, pandemic preparedness, penetration testing, vulnerability assessment, and IT audit.

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

HIGHLIGHTS

- Step-by-step process to identify and resolve IT threats
 - Insider and outsider threats
 - Evolving and emerging threats
 - Performing a gap analysis
 - Conducting an IT risk assessment
 - Documenting a comprehensive information security program
 - Developing a risk mitigation strategy
 - Scoping the program
 - Remediating IT threats
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- Prioritizing controls that will remediate IT threats

WHO SHOULD ATTEND?

This **informative** session is designed for presidents, heads of operations, IT officers, risk officers, IT Committee members, information security officers, and board members.

Medallion & Signature Guarantee Rules: Responsibilities & Liability

Tuesday, August 24, 2010

Signature guarantees are not new, but financial losses and administrative problems associated with them are increasing. Many bankers do not understand their responsibilities when guaranteeing a signature or when using a Medallion stamp. This can expose your bank to substantial liability! The FDIC mandates that all financial institutions that issue or accept signature guarantees must have effective internal controls to mitigate the losses and problems associated with signature guarantees.

Would your bank pass this test? Do you know the differences between the various signature guarantees, including the STAMP Medallion Program? Join us and learn the situations in which each type of signature guarantee is required, including analysis of the risks and liabilities each imposes on your bank.

HIGHLIGHTS

- Distinguish among the various types of signature guarantees
- Explanation of STAMP Medallion Program
- Practical examples of common situations and how to handle them
- Liability imposed on the bank and how to reduce that risk
- Proper identification of parties

- Questions to ask: Is signature genuine? Is signer the appropriate party? Does signer have legal capacity?

WHO SHOULD ATTEND?

This informative session is designed for any staff that issues/accepts signature guarantees or participates in the STAMP Medallion Program.

NOTE: This seminar is not sponsored by or affiliated with the STAMP Medallion Program.

Call Report Lending Schedules: RC-C Part I & Related Schedules

Thursday, August 26, 2010

Reports of loan and credit information are essential for regulators to review the condition of your bank. Accurate classification and loan reporting is critical, but often difficult. Recent revisions have affected the loan schedules. This session covers Call Report loan classification, which determines reporting on RC-C, RC-K, RC-N, RI, and RI-B. *Both new and experienced Call Report preparers and reviewers will find this training valuable.*

THE FOLLOWING SCHEDULES WILL BE COVERED:

- RC-C Part I Loans & Leases
- RC-K Quarterly Averages
- RC-N Past Due & Nonaccrual
- RI 1.a Loan Interest & Fees

- RI-B Charge Offs & Recoveries

WHO SHOULD ATTEND?

This informative session is directed to Call Report preparers, reviewers, and those contributing report data.

Checklist for FACT Act 311 Risk Based Pricing Compliance: Effective January 1, 2011 Friday, August 27, 2010

The final section of FACT Act compliance guidelines/rules will be implemented on January 1, 2011. After reviewing this section you will understand why the Agencies saved this for last. As usual, you will need written policies, but this time they added several options on how to determine when and what model notice you must send in order to comply with the risk-based pricing regulations.

This webinar will include a checklist to help you implement these guidelines and determine which method (tier or proxy) is best for your bank. You will also be provided with definitions, rules, regulations, and examples of the Model Notices you are required to provide to the consumers that receive "...materially less favorable than the most favorable terms available."

HIGHLIGHTS

- Which is best for your bank: the credit-score proxy method or the tiered-pricing method?
 - Review each of these methods and exceptions to the rule
 - The new and improved notice to home loan borrowers (secured by 1-4 units of real estate)
 - Using multiple credit scores and consumer disclosures
 - What must be done if the credit score is not available?
 - Auto lending notice requirements
 - Prescreened list notification requirements
 - Account review and consumer notifications
 - Rules regarding multi-party transactions
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- Examples of model notices – How soon must they be sent and does it have to be in writing?

WHO SHOULD ATTEND?

This informative session is designed for board members, officers, auditors, compliance, and lending personnel.

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

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