



Community Bankers Association of Oklahoma Presents...



MARCH 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 March 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. CBAO has scheduled close to 100 Webinars for 2010. 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!

Social Media for Bankers

WEBINAR – ON DEMAND WEB LINK – FREE CD ROM

Tuesday, March 2, 2010

With over 70% of banking occurring outside the branch, the online channel dominates. Nothing is growing faster than social networking sites like Twitter and Facebook. What started as a venue for Gen Y'ers has quickly become a cross-generational meeting place, one many believe will soon be a destination for commerce and payments. So should your bank have a presence on social networks? What tactics will best position your bank as a "trusted friend" without exposing it to unnecessary regulatory and compliance risks? Will non-public information be safe from malware and hackers? If not, are you responsible? Learn how to master the function and form of "social banking" in ways that won't run afoul of regulators.

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

HIGHLIGHTS:

- Why social media matters: the business case
- What works and what doesn't: how banks use social media today
- Top 5 ways to bolster trust, brand, and customer engagement with social media
- Top 5 mistakes banks make with social media (strategy, roll out, and compliance)
- Top 5 elements of a bank social media policy
- Top 5 risks of social media and how to mitigate them

WHO SHOULD ATTEND?

This practical session is designed for bank officers and staff responsible for the ongoing strategic development, risk mitigation, and compliance of your bank's online channel and website.

When Do We Have a Legal Loan Application Under the Revised Reg Z & RESPA Rules?

WEBINAR – ON DEMAND WEB LINK – FREE CD ROM

Thursday, March 4, 2010

How many times have you asked, or been asked these questions? Do you know exactly when your loan-tracking responsibilities begin? You don't want examiners to uncover a documentation trail for a possible loan application that was missed for the LAR, or adverse action, or both.

Explore this frequent, high-exposure "legal" issue and give your application process its periodic compliance check-up. When a potential borrower starts asking questions, more regulations apply than you may realize and the most-recent changes to Reg Z and RESPA are at the top of that list!

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

HIGHLIGHTS:

- When do your loan-tracking responsibilities begin?
- How to handle differing regulatory definitions of "application" (TILA, ECOA, RESPA, HMDA)
- When and how do the newest changes to Reg Z and RESPA come into play?
- Are there Fair Lending issues to consider?
- Prequalification and pre-approval requests
- Telephone, Internet, and electronic-banking applications
- The usefulness of internal operating procedures for documenting inquiries vs. applications

WHO SHOULD ATTEND?

This informative session is designed for all lending personnel, including loan officers, underwriters, processors, auditors, and compliance officers.

Countdown to Reg GG Compliance: Revised Deadline June 1, 2010

WEBINAR – ON DEMAND WEB LINK – FREE CD ROM
Friday, March 5, 2010

There may be a delay, but there is no reprieve from Regulation GG compliance (Unlawful Internet Gambling). Will your bank be ready to implement your Reg GG plan by the new deadline of June 1, 2010? This comprehensive webinar will help you understand the regulation definitions and who/what Reg GG impacts. You will receive a sample policy, a sample framework for general procedures, new account procedures, and sample notices and forms. We will help you countdown the days and be ready for implementation with new procedures required for commercial customers.

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

HIGHLIGHTS:

- Understanding where we are now with Reg GG and what your responsibilities are
- Sample framework for a Reg GG policy and procedures
- Sample notice to mail to existing commercial customers
- Who must receive notice under the definition of “commercial customer?”
- New account worksheets and procedures for unlawful Internet gambling
- New account procedures in states where Internet gambling is legal
- Assembling your implementation plan for June 1, 2010

WHO SHOULD ATTEND?

This informative session is designed for compliance officers, operations managers, and auditors, as well as management, staff and trainers who are involved with ACH, payments, card transactions, or wire transfers.

Managing & Monitoring High-Risk Customers

WEBINAR – ON DEMAND WEB LINK – FREE CD ROM
Tuesday, March 9, 2010

The requirements of the Bank Secrecy Act make identifying, managing, and monitoring high-risk customers PRIORITY ONE in 2010. You may have customers identified as high risk based on their profile, that are not risky at all. Others become high risk due to their activity. How do we determine a customer’s risk category and then manage and move that level up or down? How can we identify the owners of business accounts with multiple tiers? Who has the final say on whether we open foreign accounts? There is a great deal to consider when formulating a flexible, meaningful program to protect your bank from money laundering and other types of financial crimes. Learn all this and more with this informative webinar.

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

HIGHLIGHTS:

- How to identify high-risk customers
- Using geography, products, services, and industry codes
- When does an ordinary customer move to a “red” file?
- When does a potentially high-risk customer move down to a “yellow” file?
- How do you monitor, manage, and change risk ratings on an on-going basis?
- For small banks, how do you track customers manually? For larger banks, what are your resources?
- Working closer with the security officer, law enforcement, etc.
- Filing a SAR, repeated SAR filing, and account closing dos and don’ts
- Practical tips for determining who owns the business or multi-tiered business accounts
- Foreign companies and paperwork

WHO SHOULD ATTEND?

This informative session is directed to BSA officers/staff, security personnel, customer service representatives, branch managers, trainers, and anyone who monitors customer and risk assignment.

Financial Privacy & GLBA Update: Including the New Model Privacy Notice Form

WEBINAR – ON DEMAND WEB LINK – FREE CD ROM

Thursday, March 11, 2010

Banks have traditionally safe-guarded their customers' financial information. Now under Gramm-Leach-Bliley Act (GLBA), banks must provide periodic notices to customers regarding the bank's information sharing practices and must inform customers of their right to opt-out. Recently, the FDIC and other federal agencies released a new model privacy notice form that is designed to make it easier for consumers to understand how financial institutions collect and share personal information.

Banks that provide this model privacy notice form to their customers will be in compliance with GLBA. However, the previous safe harbor provisions under GLBA will be eliminated on January 1, 2011. Therefore, to obtain a compliance safe harbor after January 1, 2011, your bank must use the new model privacy notice form. This webinar will review the new model privacy notice form, explain how the new form should be used, and cover all the financial privacy duties a bank owes to its customers. .

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

HIGHLIGHTS:

- Background on financial privacy rules
- Difference between GLBA and the Federal Right to Privacy Act
- Detailed review of new model privacy notice form
- Exceptions to the consumer's right to opt-out
- Limitations on sharing of consumer information
- Privacy concerns with third-party vendors

WHO SHOULD ATTEND?

This informative session is designed for deposit operations personnel, loan operations staff, retail officers, commercial officers, attorneys, compliance officers, and managers.

Line-by-Line Analysis of the New Good Faith Estimate Friday, March 12, 2010

The time for actual use of the new GFE has finally arrived and it is clear that there has been a paradigm shift in the knowledge required to survive in this industry. For the first time ever, loan originators and processors have to know exactly what will be collected at the closing table and escrow officers need to understand the intricacies of the GFE. From start to finish, it is truly a collaborative effort for all parties to reach the closing table and still remain profitable. This webinar will provide a view from the trenches. We will share the common mistakes currently being made and show you the proper way to complete the GFE line by line.

HIGHLIGHTS

- Line-by-line GFE analysis
- Explanation of which fees should be disclosed in each GFE block
- Breakdown of the tolerance buckets
- Changed circumstances that allow for re-disclosure of the GFE
- Errors commonly made in the first few months and potential solutions
- Analysis to bridge the disclosure requirements between the GFE and HUD-1

WHO SHOULD ATTEND?

This timely program will benefit all originators and staff involved in single-family residential lending and compliance officers.

[DON'T MISS HUD-1](#)

This program is the first of two in a series. Watch for
"A Line-by-Line Analysis of the New HUD-1"
on Friday, March 19, 2010.

Developing a Liquidity Contingency Plan

WEBINAR – ON DEMAND WEB LINK – FREE CD ROM

Tuesday, March 16, 2010

Recent disruptions in the credit and capital markets have exposed weaknesses in liquidity risk measurement and management. This webinar will provide the tools necessary to fully meet the requirements of FIL-84-2008 *Liquidity Risk Management*. It will also address the impact of FIL-25-2009, which places interest rate restrictions on banks that are less-than-well capitalized. More importantly, this webinar will establish the methodology for you and your bank to be proactive in understanding your specific liquidity risk and to make decisions that will avert a significant liquidity event. While this knowledge is important for all banks, it is critically important for banks that face regulatory challenges.

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

HIGHLIGHTS:

- How to establish a *pro forma* cash flow projecting future sources and uses of funds
- How to stress liquidity and the impact of that stress
- The key components of an effective *Contingency Funding Plan (CFP)*
- How to determine and then minimize the negative impact on liquidity from a loss of brokered deposits

WHO SHOULD ATTEND?

This informative session is designed for community bank presidents, CFOs, and board members who want to be proactive in dealing with bank liquidity issues.

Writing Policies for Loan Workouts & Collections

WEBINAR – ON DEMAND WEB LINK – FREE CD ROM

Thursday, March 18, 2010

Direct quote from the FDIC: "The agencies have found that prudent loan workouts are often in the best interest of the bank and the borrower. The agencies have encouraged and will continue to encourage bankers not only to extend new credit to credit worthy borrowers, but also to work in a prudent manner with borrowers who may be facing financial difficulties."

In fact, it is in every bank's interest to develop a strong policy for loan workouts and collections. This webinar will provide sample policy language and explain how you can implement it. The recently-released Interagency Policy Statement for workout guidelines will also be addressed. *The Participant Manual will be available in MS Word, so your bank can easily utilize the sample language to develop policy or to fine-tune your current policy.*

HIGHLIGHTS:

- Collection procedures, including the Fair Debt Collection Practices Act
- Review a five-step timeline of appropriate actions from 18 days past due to 90 days past due
- Collection practices for different types of loans (e.g., consumer, real estate, commercial, etc.)
- Learn the fine points of the regulatory agencies' recently-released "Workout Guidelines"

WHO SHOULD ATTEND?

This informative session is designed for loan officers, collection officers, loan personnel, compliance officers, and auditors.

Line-by-Line Analysis of the HUD-1 Settlement Statement Friday, March 19, 2010

The time for actual use of the new HUD-1 Settlement Statement has finally arrived and it is clear that there has been a paradigm shift in the knowledge required to survive in this industry. For the first time ever, loan originators and processors have to know exactly what will be collected at the closing table and escrow officers need to understand the intricacies of the GFE. From start to finish, it is truly a collaborative effort for all parties to reach the closing table and still remain profitable.

This webinar will provide a view from the trenches. We will share the common mistakes currently being made and show you the proper way to complete the HUD-1 line by line.

HIGHLIGHTS

- Line-by-line HUD-1 analysis
- Explanation of the HUD-1 Page 2 concepts and lingo
- Roll-up line items
- Inside the column
- Outside the column
- Borrower's fee responsibilities
- Seller's fee responsibilities
- Direction on how to show credits on HUD-1 page 1
- How HUD-1 Page 3 comparison charts work
- Guidance on how to cure tolerance violations
- Errors commonly made in the first few months and potential solutions
- Analysis to bridge the disclosure requirements between the GFE and HUD-1.

WHO SHOULD ATTEND?

This timely program will benefit all originators and staff involved in single-family residential lending and compliance officers.

Frontline *SkillWorks*: Required Job-Specific BSA Training for Frontline Staff

WEBINAR – ON DEMAND WEB LINK – FREE CD ROM

Tuesday, March 23, 2010

The bank examiners are now requiring job-specific training for all bank personnel. They understand the value of training the frontline on the technical aspects of BSA (e.g., CTRs, monetary logs, etc.) in-bank and on-line. However, they are emphasizing that the frontline needs much, much more than that.

This webinar will go beyond the basics and provide actual cases of money laundering that have occurred at community banks, including one where a head teller recognized suspicious activity that involved actual terrorist funds. Develop your skills for identifying suspicious activity so that your bank is not used by money launderers for any purpose. Your diligence can stop them in their tracks!

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

VALUABLE TRAINING CERTIFICATION! Upon request, each bank will be provided with a letter of certification stating that those participating have met the training requirements of The Bank Secrecy Act.

HIGHLIGHTS:

- The BSA exam guidelines require training on the three steps of money laundering, in order to better identify unusual transactions early on. These steps will be described using the case example of the terrorist-catching head teller!
- Appendix F of the BSA exam guidelines lists different types of suspicious activity, which come directly from SARs and actual laundering cases. The cases reviewed will be frontline job-specific.
- Identify the actions your bank should take if something unusual occurs. Regulators are looking for a formal process to report the incident to the BSA Officer. The manual will contain several examples of SAR Referral/ Incident forms that your bank can use.

WHO SHOULD ATTEND?

This informative session is designed for head tellers, tellers, customer service representatives, new account personnel, BSA officers, training officers, compliance officers, and auditors.

What is that Personal Tax Return Telling Me? Schedules E & F

Rental Properties, Partnerships & S Corps, & Farm Income

WEBINAR – ON DEMAND WEB LINK – FREE CD ROM

Thursday, March 25, 2010

With the current economy, understanding the true cash flow of borrowers is important. This webinar will help take the mystery out of borrowers' personal income tax returns. No more guessing how much income your borrower is really earning. Learn how to identify actual cash flow quickly and reliably.

Usually cash flow and taxable income are different. 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 and your customer need in this tough economy. This program will include many examples and will make the process of analyzing tax returns remarkably simple.

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

This program is the second of two in a series. The first entitled "Reading & Understanding Personal Tax Returns: Schedules B, C & D" will be held on Thursday, February 11, 2010. If you missed it, you can order the on-demand web link of the live webinar, complete with handouts. Free CD Rom provided with web link.

HIGHLIGHTS:

- Schedule E Page 1
 - What is the real cash flow effect from a rental property?
 - Recognizing the effect of interest expense and principal paid on debt ratios and cash flow
- Schedule E Page 2
 - Partnerships – Learning that the information on the tax return is usually useless for a loan officer
 - Identifying ways to find the borrower's real cash flow from an S Corp
- Schedule F, Farm income
 - Picking up additional income that might be hidden in farm income

WHO SHOULD ATTEND?

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

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: _____

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: CBAQ@financialedinc.com

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