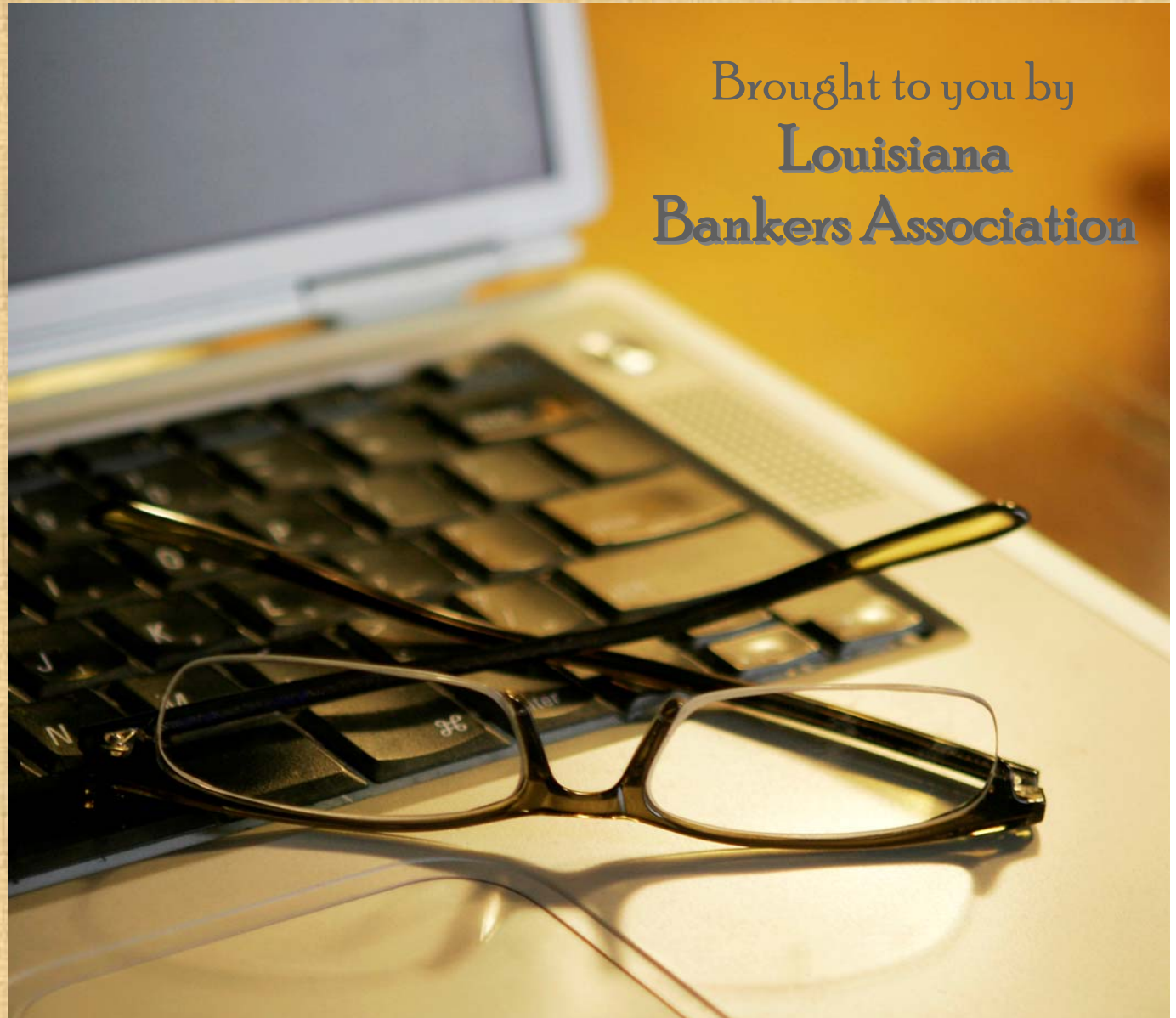


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Auditing

Conducting a Risk Based Compliance Audit (Web# 062608)

Presenter: Ann Brode, Brode Consulting Services

Description: Banking requires taking risks in order to earn profits. However risk levels must be managed and controlled. A bank's safety and soundness is contingent upon effectively identifying and managing its compliance risk exposures. Because market conditions and bank structures vary, no single compliance audit system works for all banks. Each bank should develop its own tailored program that includes mechanisms for identifying, measuring, controlling, and monitoring risks. This can be done with this session geared toward auditors, compliance officers and compliance council/committee members. Risk managers, managers, and assistant managers will also benefit.

Highlights include:

- Compliance audit programs – what the examiners are looking for
- Volume and significance of compliance violations
- Identifying high-risk regulations and developing a compliance review schedule
- Review of compliance policies and procedures
- Personnel's level of compliance knowledge
- Compliance control systems

Compliance

BSA Exam Hotspots 2008: 10 Issues You Must Know

Presenter: Deborah Crawford, gettechnical inc. (Web# 061708)

Description: If your 2008 BSA exam is approaching, there are new "hotspots" to review before examiners arrive. Many banks did well on the first round of BSA exams, but are surprised at the second round's increased detail. Key issues include products in electronic banking, cash intensive businesses, charities, etc. You will also be asked about adding products and services and how your bank incorporated these into your risk analysis. Learn how to use the exam manual to prepare for upcoming examinations by training your staff on the "hottest" regulator issues. This session is directed to BSA officers, branch administration, compliance, security, audit, and any other employees involved in BSA.

Highlights include:

- Hotspot # 1 Privately-owned ATMs use in money laundering
- Hotspot # 2 Remote deposit capture
- Hotspot # 3 Adding products and services without a BSA risk analysis
- Hotspot # 4 Stored-value cards
- Hotspot # 5 Cash intensive businesses
- Hotspot # 6 Charities
- Hotspot # 7 ACH, wires, and other electronic banking issues
- Hotspot # 8 Money service businesses
- Hotspot # 9 OFAC
- Hotspot #10 Analyzing SAR data and matching risk assessments

BSA Risk Assessment Check Up

(Web# 042208)

Presenter: Deborah Crawford, gettechnical inc.

Description: Your bank is required to have a written risk assessment accounting for all of your products/services, customers/entities, and geographic locations, which must be updated every 12 to 18 months. However, some institutions have not changed their initial risk assessment or their Bank Secrecy Act (BSA) policy. This session teaches you to think the "BSA Way" because it touches everything you do. If you've added remote deposit capture, you've added risk. If IOLTA accounts are now a part of your state law, there is added risk. Products, services, customers and geographic locations that affect a bank's risk are evaluated. August 2007 updates to the BSA exam manual are reviewed. Learn how to keep the risk assessment up-to-date in this session designed for BSA officers, compliance officers, BSA support staff, board members, bank management and those responsible for BSA review, marketing and training personnel.

Highlights include:

- How to do a BSA risk check-up
- Why should risk be fluid?
- How to incorporate everything the bank does into the risk assessment
- How to use the risk assessment to manage BSA policy, procedures, and processes
- How to make OFAC risk assessment a part of this process
- How do new products, customers, and geographies affect your bank's risk?
- Updates and changes expected by examiners
- Managing bank growth and risk in an anti-money laundering program

Checklist for Complying with FACT Act Red Flag Rules**Effective Nov 1, 2008****(Web# 052208)****Presenter:** Greg Souther, Greg Souther Consulting & Seminars

Description: Sections 114 and 315 of the Fair and Accurate Credit Transactions Act (FACTA) apply to "each financial institution and creditor that holds any consumer account, or other account for which there is a reasonably foreseeable risk of identity theft." This practical program includes a checklist that provides everything you need to finalize and implement the required "Identity Theft Prevention Program" in order to ensure compliance with the final rules by the November 1, 2008, deadline. It is designed for bank staff who deal with policy and procedures, credit reports, credit reporting agencies, information security, and compliance.

Highlights include:

- What your Identity Theft Prevention Program must include
- Identifying relevant patterns, practices, and specific forms of "red flag" activity
- Responding to an address discrepancy notice from a credit reporting agency
- Ensuring your policy and procedures are periodically updated to reflect changes in risks from ID theft
- Notifying your board as required by law
- Identity theft reporting requirements
- Responding appropriately to red flags
- Additional steps you can take to protect your bank

Compliance in Advertising**(Web# 041008)****Presenter:** Elizabeth Fast, Banker's Choice

Description: What you don't say can be a compliance violation! What you do say can be a compliance violation! Whether it is print media, radio or TV ads, lobby posters or the internet, multiple regulations impact your bank's advertising. This session covers the numerous rules and regulations which restrict advertising content and which mandate specific advertising disclosures, including the form and content of all types of bank advertising. A single regulatory violation or worse, a pattern of violations, can lead to regulatory fines and potential lawsuits. Ensure your team understands all federal advertising compliance regulations with this session designed for managers, compliance officers, and marketing personnel.

Highlights include:

- Compliance 101 – common mistakes
- Lobby poster matrix
- Special rules for websites

- Restrictions on use of email and fax solicitations
- Copyright and trademark infringement
- Truth-in-lending disclosures, Fair Housing Act, & other lending matters
- FDIC insurance requirements
- Truth-in-savings disclosures including overdrafts

Complying with Electronic Lending Rules**(Web# 052808)****Presenter:** S. Wayne, Linder, Young & Associates, Inc.

Description: Internet banking has become very important to our customers. Financial regulators examine bank Internet sites to ensure proper compliance with regulations and to provide a level of public protection. This session reviews regulatory compliance as it relates to Internet banking and the lending process. It is designed for marketing personnel, Internet administrators, regulatory compliance personnel, and audit personnel.

**Highlights include:**

- Your web site, including home page, privacy/security statements, and lobby notice requirements
- Web links and disclaimers
- Guiding regulations (E-Sign Act, CAN-SPAM Act)
- Advertising for lending and non-deposit investment products, logos and pictures
- Unfair and deceptive marketing practices
- Account-opening applications, Internet banking disclosures, and account closing
- E-statements and e-mail
- Customer disputes including unauthorized transactions, FACT Act, and disputed information
- Record retention

Conducting a Risk Based Compliance Audit**(Web# 062608)****Presenter:** Ann Brode, Brode Consulting Services

Description: Banking requires taking risks in order to earn profits. However risk levels must be managed and controlled. A bank's safety and soundness is contingent upon effectively identifying and managing its compliance risk exposures. Because market conditions and bank structures vary, no single compliance audit system works for all banks. Each bank should develop its own tailored program that includes mechanisms for identifying, measuring, controlling, and monitoring (Continued on next page . . .)

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- Compliance audit programs – what the examiners are looking for
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Foreclosure Compliance: Getting it Right!

(Web# 042108)

Presenter: Jim Smith, JLS & Associates

Description: Foreclosures are at an all time high! It is important that your bank has the capacity to handle a potential increase in the number of foreclosures. Each state has its own set of rules and regulations, but loans sold on the secondary market have uniform power of sale clauses that present their own timelines. This session addresses key issues such as the difference between mortgage foreclosures vs. deed of trust foreclosures; judicial vs. non-judicial foreclosures; and when you can do them and when not. This session, which is directed to managers, loan officers, and operations or servicing staff who deal with foreclosures and the foreclosure process, covers timelines, publishing dates, deeds-in-lieu, power of sale guidelines, publication and posting of notices, and sale dates.



Highlights include:

- Correct timing of key events in the foreclosure process
- The required timeline by the Power of Sale Clause in the mortgage or Deed of Trust
- Are your notices published at ALL the right times?
- Offering the borrower alternatives to foreclosure
- How to get a deficiency judgment
- Does the borrower have a right of redemption? For how long?

Frontline Skillworks: Identification & CIP Issues (Web# 041508)

Presenter: Jennifer McCollough, Compliance Services Group

Description: The Customer Identification Program (CIP) of the Bank Secrecy Act (BSA) requires verifying the identity of prospective customers. New and experienced front-line employees will benefit from learning about the core responsibilities that must be a part of any CIP program. “Best practices” that will help keep your CIP in shape are discussed. This training provides the front line with the tools and skills necessary to assist in meeting your overall BSA compliance responsibilities. This session is well suited for customer-contact personnel, including both new deposit account representatives and loan officers; customer service representatives; tellers; supervisors; compliance officers; and audit staff.

Highlights include:

- Which customers, accounts, and services are subject to CIP rules?
- Identification information that must be collected from a customer
- Methods for verifying the identification information provided by the customer
- Recordkeeping requirements
- When you can rely on another institution to collect identification information
- When not to open an account
- Customer due diligence practices
- Customer notice requirements

Keeping RESPA Simple

(Web# 051508)

Presenter: Ann Brode, Brode Consulting Services

Description: RESPA is frustrating, complex, and probably one of the most-frequently violated laws in banking! This session provides some common sense approaches to this challenging regulation and covers the issues examiners are likely to point out. Worksheets and checklists to make RESPA more manageable are provided. Directed toward lenders, loan processors, auditors, and compliance officers, this program is a way to understand RESPA compliance without making the process overwhelming.

Highlights include:

- Overview of RESPA: The Real Estate Settlement Procedures Act
- Required disclosures and disclosure “hot buttons”
- The issue of “padding” fees
- Monitoring and auditing procedures
- Common bank errors

Medallion & Signature Guarantee Rules

(Web# 061008)

Presenter: Elizabeth Fast, Banker's Choice

Description: Financial losses and administrative problems associated with signature guarantees are increasing. The STAMP Medallion Program rules recently changed to impose more liability on the financial institution issuing the guarantee. The FDIC now mandates that all financial institutions that issue or accept signature guarantees must have an effective system of internal controls to mitigate the losses and problems associated with signature guarantees. This session explains the various types of signature guarantees, including the STAMP Medallion Program, as well as the risks and liabilities each imposes on your bank. Staff who issue or accept signature guarantees or participate in the STAMP Medallion Program will benefit from this program.

Highlights include:

- Distinguish among signature guarantees
- Explanation of STAMP Medallion Program
- Practical examples of when to use each type
- What liability does each impose on the bank?
- Proper identification of parties
- Is the signature genuine?
- Is the signer the appropriate party?
- Does the signer have legal capacity?

Regulator Hot Buttons for De Novo Banks

(Web# 041708)

Presenter: Ann Brode, Brode Consulting Services

Description: From safety and soundness requirements to compliance standards, young banks face a variety of challenges. Where do you begin? What are the regulator hot buttons and how do you establish an action plan to avoid pitfalls and insure success? Guidance for establishing a strong regulatory foundation is provided. Whether you are a bank "in organization" or a brand new bank, this session is a great way to give De Novo Banks a "check-up" to ensure they have covered all of the key regulatory bases. It is well suited for senior management, middle management, compliance officers, auditors, and directors.

Highlights include:

- Policies: Discussion of an array of policies highlighting those on the regulator "hot list"
- Training: How do you develop and schedule training to cover regulator requirements for the staff and for the Board?

- Compliance Administration: How to be organized from the start so you are ready for that first exam
- Board Reporting: What is the most important information for the Board must have?

Safe Deposit Compliance & Legal Issues Update 2008**Presenter:** Dave McGuinn, Safe Deposit Specialists (Web# 060508)

Description: The safe deposit industry has experienced concern and confusion in legal and compliance areas, including the "new" suspicious activity report, Patriot Act, deceased renters, past due boxes, abandoned property, payable-on-death clauses, living trusts, power of attorneys, and the Americans

with Disabilities Act. This program contains current information on these issues; an in-depth explanation of how they impact your financial institution and safe deposit box renters; and addresses your institution's responsibility and potential liability. Designed to update compliance officers, vault supervisors, attendants, branch managers, auditors, training directors, new account personnel, and in-house legal counsel, this session will help you establish internal safe deposit compliance procedures.

Highlights include:

- What seven suspicious safe deposit transactions always trigger a SAR?
- How does the Patriot Act affect all safe deposit areas nationwide?
- What BSA and SAR violations are compliance examiners finding?
- When are box contents sent to the unclaimed property department?
- Who must be present during a past due box drilling in most states?
- How can poor box drilling procedures make a box renter very rich?
- What amount of safe deposit liability insurance should you carry?
- How does the American with Disabilities Act affect safe deposit?
- Who can legally enter a deceased renter's box in most states?
- How should you answer a renter's question about insurance?
- Should a power of attorney be used to enter a renter's box?
- How can adding "payable on death" clauses get you sued?
- Can you set up a safe deposit contract as a living trust?
- Can money, guns, or drugs be legally stored in a safe deposit box?

Top 10 Compliance Violations

(Web# 061908)

Presenter: Bryan Bradley, Young & Associates, Inc.

Description: Stay ahead of the “compliance curve” and get detailed information about the most common compliance pitfalls discovered during regulatory compliance examinations and internal/external compliance reviews. You can apply this information to assess your bank’s compliance with the top violations discussed. This informative session would best suit compliance officers, internal auditors, and senior management and will bring them up to date with the most recent and most common compliance violations.

Highlights include:

- Learn about the Federal Reserve’s risk ratings of the consumer protection regulations
- Explore the top compliance violations, including but not limited to:
 - Regulation Z – finance charge errors
 - Regulation C – reporting accurate data
 - Flood – insufficient insurance, failure to provide notices, and flood determination errors
 - Real Estate Settlement Procedures Act (RESPA) – incorrect settlement statements and good faith estimates
 - Regulation B – improper collection of government monitoring information and inaccurate denial notices
 - Regulation DD – inaccurate advertisements and account disclosures

Directors

Dealing with Regulators in an Uncertain Environment**Presenter:** Jeff Gerrish, Gerrish, McCreary, Smith PC (Web# 060308)

Description: More enforcement actions will be presented to community banks in 2008 than in the last four or five years combined. Regulatory approaches to banks that are in trouble, or perceived to be trouble, have often been shrouded in mystery. Even if your bank is not having regulatory difficulties, this seminar, which is designed for the board of directors and senior executive officers, is an excellent way to learn how to deal with regulators if such matters arise.

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

Director Series: Directors and Technology

(Web# 051308)

Presenter: Lee Wetherington, Goldleaf Financial Solutions

Description: Few directors have backgrounds in banking, IT, operations, data processing, or payments. Yet now more than ever, creativity and core competence in technology is what differentiates winners from losers in the increasingly commoditized world of financial services. Enjoy a candid review of the technology trends and challenges facing today’s senior bank leadership and learn how to strategically capitalize on the biggest opportunities for growing your bank. This session is a way to master the most current trends, challenges, and opportunities in bank technology and payments. It is designed for bank directors, CEOs, and senior officers responsible for developing and deploying strategic technology initiatives, including electronic payments, cash management services, core deposit acquisition, and risk mitigation.

Highlights include:

- Technology update and forecast
- Tipping points in payments: ACH and debit cards
- ROI on technology: a closer look at remote deposit
- The all-out land grab for low-cost core deposits
- Mobile banking and payments: whether and when to make a move
- Risk and security: ID theft update, mitigation and controls
- Questions to ask of all technology

Responsibilities of the Board Secretary

(Web# 040308)

Presenter: Ann Brode, Brode Consulting Services

Description: The role of the board secretary has become far more than that of company scrivener and custodian of records. In a dynamic industry involving corporate governance, compliance, and director liability, this role is critical. Regulatory agencies (and potentially legal counsel) will scrutinize record-keeping, the board secretary’s communication with directors/management, and the administration of corporate governance. Be sure your board secretary is equipped to effectively perform for the bank and board with this program directed to board secretaries, compliance officers, risk managers, and auditors.

Highlights include:

- Communication with directors and management: before and after the meeting

(Continued on next page . . .)

- Coverage at board and committee meetings: how your role changes
- “Crafting” the minutes and supporting documentation
- Record retention requirements
- Obtaining/maintaining annual documentation requirements (e.g., insider records, board training schedules, etc.)

Front-Line Staff

Frontline Skillworks: Identification & CIP Issues (Web# 041508)

Presenter: Jennifer McCollough, Compliance Services Group

Description: The Customer Identification Program (CIP) of the Bank Secrecy Act (BSA) requires verifying the identity of prospective customers. New and experienced front-line employees will benefit from learning about the core responsibilities that must be a part of any CIP program. “Best practices” that will help keep your CIP in shape are discussed. This training provides the front line with the tools and skills necessary to assist in meeting your overall BSA compliance responsibilities. This session is well suited for customer-contact personnel, including both new deposit account representatives and loan officers; customer service representatives; tellers; supervisors; compliance officers; and audit staff.

Highlights include:

- Which customers, accounts, and services are subject to CIP rules?
- Identification information that must be collected from a customer
- Methods for verifying the identification information provided by the customer
- Recordkeeping requirements
- When you can rely on another institution to collect identification information
- When not to open an account
- Customer due diligence practices
- Customer notice requirements

Notary Training: Meeting Your Legal Responsibilities

Presenter: Elizabeth Fast, Banker’s Choice (Web# 050608)

Description: It is essential that notaries understand their duties and responsibilities because they assume potential personal liability. Although notaries are required in many transactions, there are times when notaries are uncomfortable with their role or the transaction. By focusing on important

matters in the banking industry, this session will ensure that notaries understand their responsibilities and are comfortable with their duties. This session is useful for all notaries and their managers.

Highlights include:

- Roles and purposes served by a notary public
- Duties and responsibilities of a notary public
- Most common errors made a notary public
- Personal liability of the notary public
- Reference to your state’s specific rules

Opening Accounts for Limited Liability Companies (LLCs)

Presenter: Deborah Crawford, gettechnical inc.(Web# 062408)

Description: Limited liability companies (LLCs) are growing exponentially. Since some features are like a partnership and some features are like a corporation, business bankers are presented with new scenarios. LLCs can be both single-member and multi-member, so there are different challenges and tax reporting issues for each. This program covers documentation, tax reporting, and CIP issues for LLCs, as well as multi-tiered businesses where the members of LLCs are other business entities. This training on LLC ownership and the bank’s responsibilities is designed for CSRs, personal bankers, managers, administration, loan officers, secretaries, front-line staff and those responsible for account-opening compliance.

Highlights include:

- Handouts include web links to each state’s LLC regulations
- CIP requirements for opening LLCs
- Single-member & multi-member LLCs opening documents
- Managing member duties and responsibilities
- Adding and deleting signers on LLCs
- Tax reporting issues on LLCs
- “Doing Business As” on LLCs
- What to do when the members of the LLCs are other businesses
- Filing requirements with the Secretary of State
- What to do when an LLC member dies
- FDIC insurance on LLCs
- Can a LLC have a NOW account?
- Resolutions, signature cards, and changes



Opening Fiduciary Accounts

(Web# 050808)

Presenter: Deborah Crawford, gettechnical inc.

Description: This session will train your staff on opening and addressing fiduciary accounts. These accounts are more complicated than typical individual and joint accounts opened at your bank and they pose greater legal liability if they are mishandled and improperly opened. This seminar examines various types of fiduciary accounts and the appropriate documentation and procedures for each. It is directed to all frontline employees and their managers including branch managers, customer service representatives, personal bankers, new accounts representatives, training, marketing, and branch administration.

**Highlights include:**

- Who is our customer under USA Patriot Act/CIP and who should we identify?
- What documents should we receive and what information should they contain?
- Who should sign our signature card and who owns the funds?
- How are these accounts reported to the IRS?
- What happens if the fiduciary dies?
- What about authorized signers and PODs?
- What is the purpose of each of these accounts and who is the governing authority?
- What is the bank's duty and responsibility, if any?

Information Technology

Comprehensive IT Risk Assessment

(Web# 052008)

Presenter: Dr. Kevin Streff, Secure Banking Solutions

Description: State and Federal bank examiners require you to have a comprehensive IT Risk Assessment to evaluate your information security risks, determine appropriate safeguards, and mitigate risk to an acceptable level. This session demonstrates a step-by-step process to complete an IT risk assessment that safeguards your bank's sensitive customer and financial information and meets the requirements of the regulators. This session would best suit the bank president, senior management, head of operations, risk officer, IT personnel, information security officer, members of the IT committee, and the board of directors.

Highlights include:

- Risk assessment regulatory requirements review
- Issues with completing a risk assessment
- Repeatable risk assessment process
- Traditional way of completing a risk assessment
- Emerging processes to complete a risk assessment
- Tools to facilitate your risk assessment

Core Processor Evaluation & Selection

(Web# 042908)

Presenter: Brad Smith, Abound Resources

Description: Replacing a core processing system or renewing a core contract is one of the biggest decisions you will make for your institution. Many community banks simply lack the time or resources to identify the right system and negotiate a favorable contract. This session is a cost-effective way to learn how to make the right decisions for you and your institution regarding a core processor selection or contract renewal. This informative session is designed for CEOs, CFOs, CTOs, COOs, and all other executives and those in management who are involved in or responsible for core processor decisions.

Highlights include:

- Five keys to selecting the right core for your bank
- The process that guarantees making the right decision
- The three most painful core selection mistakes to avoid
- Three tips to building consensus from the CEOs to the tellers
- How to establish bank-wide objectives and goals

Director Series: Directors and Technology

(Web# 051308)

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Description: Few directors have backgrounds in banking, IT, operations, data processing, or payments. Yet now more than ever, creativity and core competence in technology is what differentiates winners from losers in the increasingly commoditized world of financial services. Enjoy a candid review of the technology trends and challenges facing today's senior bank leadership and learn how to strategically capitalize on the biggest opportunities for growing your bank. This session is a way to master the most current trends, challenges, and opportunities in bank technology and payments. It is designed for bank directors, CEOs, and senior officers responsible for developing and deploying strategic technology initiatives, including electronic payments, cash management services, core deposit acquisition, and risk mitigation.

(Continued on next page . . .)

Highlights include:

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- Mobile banking and payments: whether and when to make a move
- Risk and security: ID theft update, mitigation and controls
- Questions to ask of all technology

Lending

Asset Liability Management: Interest Rate Risk (Web# 061208)

Presenter: Andrew Meinhold, Brode Consulting Services

Description: The “S” in CAMELS stands for “sensitivity” and is of growing importance in times of volatile interest rate swings. For many banks, interest rate risk (IRR) management has become a way of “papering the files” for examiners. But IRR is real, and lack of active management can result in lower earnings and deteriorating capital. This session provides the conceptual and practical help you need to strengthen and reinvigorate your asset liability program. Both newcomers and experienced practitioners will find this program helpful in clearing up the mystery and complexity surrounding asset liability and interest rate risk management and in ensuring your IRR program meets regulatory guidelines. It is designed for senior managers, directors, ALCO members, chief financial officers, and other staff involved in IRR and asset liability management.

Highlights include:

- Regulatory expectations and requirements
 - what examiners look for
- Identify the types of IRR
- Discussion of IRR measurement methods
 - GAP, duration, and simulation
- Developing a stronger and more effective Asset Liability Committee (ALCO)
- The role of IRR management in increasing profitability and preserving capital
- Strategies for managing IRR

**Complying with Electronic Lending Rules**

(Web# 052808)

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Highlights include:

- Correct timing of key events in the foreclosure process
- The required timeline by the Power of Sale Clause in the mortgage or Deed of Trust

(Continued on next page . . .)

- Are your notices published at ALL the right times?
- Offering the borrower alternatives to foreclosure
- How to get a deficiency judgment
- Does the borrower have a right of redemption? For how long?

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Highlights include:

- Overview of RESPA: The Real Estate Settlement Procedures Act
- Required disclosures and disclosure “hot buttons”
- The issue of “padding” fees
- Monitoring and auditing procedures
- Common bank errors

Loan Participations for Community Banks

(Web# 042408)

Presenter: S. Wayne Linder, Young & Associates, Inc.

Description: A participation loan can present unique problems if you are unaware of regulatory and accounting rules and guidelines. This lending area is closely monitored by bank regulators because of the inherent risk and the failure of banks to take the necessary precautions. It is critical that banks engaged in the purchase or sale of loan participations understand the accounting rules. This session is a cost-effective way for financial institutions to understand the regulatory and accounting guidelines and rules regarding participation loans. It is directed to board of directors, executive management, risk managers, senior loan officers, commercial loan officers, loan review, and audit personnel.

Highlights include:

- Lending policy and procedures
- Independent credit analysis
- Participation agreements
- FASB and loan participations
- Participations between affiliated institutions
- Sales of 100 percent loan participations
- Allocation of loan payments

Medallion & Signature Guarantee Rules

(Web# 061008)

Presenter: Elizabeth Fast, Banker’s Choice



Description: Financial losses and administrative problems associated with signature guarantees are increasing. The STAMP Medallion Program rules recently changed to impose more liability on the financial institution issuing the guarantee. The FDIC now mandates that all financial institutions

that issue or accept signature guarantees must have an effective system of internal controls to mitigate the losses and problems associated with signature guarantees. This session explains the various types of signature guarantees, including the STAMP Medallion Program, as well as the risks and liabilities each imposes on your bank. Staff who issue or accept signature guarantees or participate in the STAMP Medallion Program will benefit from this program.

Highlights include:

- Distinguish among signature guarantees
- Explanation of STAMP Medallion Program
- Practical examples of when to use each type
- What liability does each impose on the bank?
- Proper identification of parties
- Is the signature genuine?
- Is the signer the appropriate party?
- Does the signer have legal capacity?

Opportunities & Challenges in Agricultural Lending

Presenter: Dr. David Kohl, AgriVisions, LLC

(Web# 040808)

Description: The agricultural industry is in an age of turbulence and risk. It is also full of opportunity. Agricultural producers face an economic environment of double jeopardy. Higher commodity prices bring higher input costs, land values, and cash rents, which can result in record profits or losses when conditions change. Learn the factors that create a “code green,” “code yellow,” and “code red” environment ranging from global economics to alternative energy and farm policy. Who are the bankable and unbankable customers in this changing market? This session will inform, educate, stimulate, and motivate any agricultural lender analyzing the challenges of the agricultural and/or rural environment. It is designed for any lending institution that has agricultural and/or rural customers or institutions actively moving into this marketplace.

(Continued on next page . . .)

Highlights include:

- Discover the key agricultural economic factors that will increase associated portfolio risk
- Find out what degree of economic and portfolio adversity could result from macroeconomic conditions
- Learn how banks can capitalize on the turbulent agriculture environment
- Hear “views from the road” concerning agriculture and agri-lending
- Determine the characteristics of the bankable customer

Management

Asset Liability Management: Interest Rate Risk (Web# 061208)

Presenter: Andrew Meinhold, Brode Consulting Services

Description: The “S” in CAMELS stands for “sensitivity” and is of growing importance in times of volatile interest rate swings. For many banks, interest rate risk (IRR) management has become a way of “papering the files” for examiners. But IRR is real, and lack of active management can result in lower earnings and deteriorating capital. This session provides the conceptual and practical help you need to strengthen and reinvigorate your asset liability program. Both newcomers and experienced practitioners will find this program helpful in clearing up the mystery and complexity surrounding asset liability and interest rate risk management and in ensuring your IRR program meets regulatory guidelines. It is designed for senior managers, directors, ALCO members, chief financial officers, and other staff involved in IRR and asset liability management.

Highlights include:

- Regulatory expectations and requirements – what the examiners look for
- Identify the types of IRR
- Discussion of IRR measurement methods – GAP, duration, and simulation
- Developing a stronger and more effective Asset Liability Committee (ALCO)
- The role of IRR management in increasing profitability and preserving capital
- Strategies for managing IRR

Interest Rates

**BSA Risk Assessment Check Up**

(Web# 042208)

Presenter: Deborah Crawford, gettechnical inc.

Description: Your bank is required to have a written risk assessment accounting for all of your products/services, customers/entities, and geographic locations, which must be updated every 12 to 18 months. However, some institutions have not changed their initial risk assessment or their Bank Secrecy Act (BSA) policy. This session teaches you to think the “BSA Way” because it touches everything you do. If you’ve added remote deposit capture, you’ve added risk. If IOLTA accounts are now a part of your state law, there is added risk. Products, services, customers and geographic locations that affect a bank’s risk are evaluated. August 2007 updates to the BSA exam manual are reviewed. Learn how to keep the risk assessment up-to-date in this session designed for BSA officers, compliance officers, BSA support staff, board members, bank management and those responsible for BSA review, marketing and training personnel.

Highlights include:

- How to do a BSA risk check-up
- Why should risk be fluid?
- How to incorporate everything the bank does into the risk assessment
- How to use the risk assessment to manage BSA policy, procedures, and processes
- How to make OFAC risk assessment a part of this process
- How do new products, customers, and geographies affect your bank’s risk?
- Updates and changes expected by examiners
- Managing bank growth and risk in an anti-money laundering program

Checklist for Complying with FACT Act Red Flag Rules**Effective Nov 1, 2008**

(Web# 052208)

Presenter: Greg Souther, Greg Souther Consulting & Seminars

Description: Sections 114 and 315 of the Fair and Accurate Credit Transactions Act (FACTA) apply to "each financial institution and creditor that holds any consumer account, or other account for which there is a reasonably foreseeable risk of identity theft." This practical program includes a checklist that provides everything you need to finalize and implement the required “Identity Theft Prevention Program” in order to ensure compliance with the final rules by the November 1, 2008, deadline. It is designed for bank staff who deal with policy and procedures, credit reports, credit reporting agencies, information security, and compliance.

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Highlights include:

- What your Identity Theft Prevention Program must include
- Identifying relevant patterns, practices, and specific forms of “red flag” activity
- Responding to an address discrepancy notice from a credit reporting agency
- Ensuring your policy and procedures are periodically updated to reflect changes in risks from ID theft
- Notifying your board as required by law
- Identity theft reporting requirements
- Responding appropriately to red flags
- Additional steps you can take to protect your bank

Comprehensive IT Risk Assessment**(Web# 052008)****Presenter:** Dr. Kevin Streff, Secure Banking Solutions

Description: State and Federal bank examiners require you to have a comprehensive IT Risk Assessment to evaluate your information security risks, determine appropriate safeguards, and mitigate risk to an acceptable level. This session demonstrates a step-by-step process to complete an IT risk assessment that safeguards your bank’s sensitive customer and financial information and meets the requirements of the regulators. This session would best suit the bank president, senior management, head of operations, risk officer, IT personnel, information security officer, members of the IT committee, and the board of directors.

Highlights include:

- Risk assessment regulatory requirements review
- Issues with completing a risk assessment
- Repeatable risk assessment process
- Traditional way of completing a risk assessment
- Emerging processes to complete a risk assessment
- Tools to facilitate your risk assessment

Core Processor Evaluation & Selection**(Web# 042908)****Presenter:** Brad Smith, Abound Resources

Description: Replacing a core processing system or renewing a core contract is one of the biggest decisions you will make for your institution. Many community banks simply lack the time or resources to identify the right system and negotiate a favorable contract. This session is a cost-effective way to learn how to make the right decisions for you and your institution regarding a core processor selection or contract renewal. This in-

formative session is designed for CEOs, CFOs, CTOs, COOs, and all other executives and those in management who are involved in or responsible for core processor decisions.

Highlights include:

- Five keys to selecting the right core for your bank
- The process that guarantees making the right decision
- The three most painful core selection mistakes to avoid
- Three tips to building consensus from the CEOs to the tellers
- How to establish bank-wide objectives and goals

Dealing with Regulators in an Uncertain Environment**Presenter:** Jeff Gerrish, Gerrish, McCreary, Smith PC **(Web# 060308)**

Description: More enforcement actions will be presented to community banks in 2008 than in the last four or five years combined. Regulatory approaches to banks that are in trouble, or perceived to be trouble, have often been shrouded in mystery. Even if your bank is not having regulatory difficulties, this seminar, which is designed for the board of directors and senior executive officers, is an excellent way to learn how to deal with regulators if such matters arise.

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

**Director Series: Directors and Technology****(Web# 051308)****Presenter:** Lee Wetherington, Goldleaf Financial Solutions

Description: Few directors have backgrounds in banking, IT, operations, data processing, or payments. Yet now more than ever, creativity and core competence in technology is what differentiates winners from losers in the increasingly commoditized world of financial services. Enjoy a candid review of the technology trends and challenges facing today's senior bank leadership and learn how to strategically capitalize on the biggest opportunities for growing your bank. This session is a way to master the most current trends, challenges, and opportunities in

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bank technology and payments. It is designed for bank directors, CEOs, and senior officers responsible for developing and deploying strategic technology initiatives, including electronic payments, cash management services, core deposit acquisition, and risk mitigation.

Highlights include:

- Technology update and forecast
- Tipping points in payments: ACH and debit cards
- ROI on technology: a closer look at remote deposit
- The all-out land grab for low-cost core deposits
- Mobile banking and payments: whether and when to make a move
- Risk and security: ID theft update, mitigation and controls
- Questions to ask of all technology

Keeping RESPA Simple

(Web# 051508)

Presenter: Ann Brode, Brode Consulting Services

Description: RESPA is frustrating, complex, and probably one of the most-frequently violated laws in banking! This session provides some common sense approaches to this challenging regulation and covers the issues examiners are likely to point out. Worksheets and checklists to make RESPA more manageable are provided. Directed toward lenders, loan processors, auditors, and compliance officers, this program is a way to understand RESPA compliance without making the process overwhelming.

Highlights include:

- Overview of RESPA: The Real Estate Settlement Procedures Act
- Required disclosures and disclosure “hot buttons”
- The issue of “padding” fees
- Monitoring and auditing procedures
- Common bank errors

Loan Participations for Community Banks

(Web# 042408)

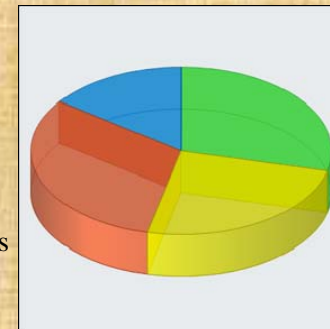
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Highlights include:

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- FASB and loan participations
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Opening Accounts for Limited Liability Companies (LLCs)

Presenter: Deborah Crawford, gettechnical inc. (Web# 062408)

Description: Limited liability companies (LLCs) are growing exponentially. Since some features are like a partnership and some features are like a corporation, business bankers are presented with new scenarios. LLCs can be both single-member and multi-member, so there are different challenges and tax reporting issues for each. This program covers documentation, tax reporting, and CIP issues for LLCs, as well as multi-tiered businesses where the members of LLCs are other business entities. This training on LLC ownership and the bank’s responsibilities is designed for CSRs, personal bankers, managers, administration, loan officers, secretaries, front-line staff and those responsible for account-opening compliance.

Highlights include:

- Handouts include web links to each state’s LLC regulations
- CIP requirements for opening LLCs
- Single-member & multi-member LLCs opening documents
- Managing member duties and responsibilities
- Adding and deleting signers on LLCs
- Tax reporting issues on LLCs
- “Doing Business As” on LLCs
- What to do when the members of the LLCs are other businesses
- Filing requirements with the Secretary of State
- What to do when an LLC member dies
- FDIC insurance on LLCs
- Can a LLC have a NOW account?
- Resolutions, signature cards, and changes

Opportunities & Challenges in Agricultural Lending

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Description: The agricultural industry is in an age of turbulence and risk. It is also full of opportunity. Agricultural producers face an economic environment of double jeopardy. Higher commodity prices bring higher input costs, land values, and cash rents, which can result in record profits or losses when conditions change. Learn the factors that create a “code green,” “code yellow,” and “code red” environment ranging from global economics to alternative energy and farm policy. Who are the bankable and unbankable customers in this changing market? This session will inform, educate, stimulate, and motivate any agricultural lender analyzing the challenges of the agricultural and/or rural environment. It is designed for any lending institution that has agricultural and/or rural customers or institutions actively moving into this marketplace.

Highlights include:

- 🕒 Discover the key agricultural economic factors that will increase associated portfolio risk
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- 🕒 Determine the characteristics of the bankable customer

Regulator Hot Buttons for De Novo Banks (Web# 041708)

Presenter: Ann Brode, Brode Consulting Services

Description: From safety and soundness requirements to compliance standards, young banks face a variety of challenges. Where do you begin? What are the regulator hot buttons and how do you establish an action plan to avoid pitfalls and insure success? Guidance for establishing a strong regulatory foundation is provided. Whether you are a bank “in organization” or a brand new bank, this session is a great way to give De Novo Banks a “check-up” to ensure they have covered all of the key regulatory bases. It is well suited for senior management, middle management, compliance officers, auditors, and directors.

Highlights include:

- 🕒 Policies: Discussion of an array of policies highlighting those on the regulator “hot list”
- 🕒 Training: How do you develop and schedule training to cover regulator requirements for the staff and for the Board?

- 🕒 Compliance Administration: How to be organized from the start so you are ready for that first exam
- 🕒 Board Reporting: What is the most important information for the Board must have?

Responsibilities of the Board Secretary (Web# 040308)

Presenter: Ann Brode, Brode Consulting Services

Description: The role of the board secretary has become far more than that of company scrivener and custodian of records. In a dynamic industry involving corporate governance, compliance, and director liability, this role is critical. Regulatory agencies (and potentially legal counsel) will scrutinize recordkeeping, the board secretary’s communication with directors/management, and the administration of corporate governance. Be sure your board secretary is equipped to effectively perform for the bank and board with this program directed to board secretaries, compliance officers, risk managers, and auditors.

Highlights include:

- 🕒 Communication with directors and management: before and after the meeting
- 🕒 Coverage at board and committee meetings: how your role changes
- 🕒 “Crafting” the minutes and supporting documentation
- 🕒 Record retention requirements
- 🕒 Obtaining/maintaining annual documentation requirements (e.g., insider records, board training schedules, etc.)

Your Bank’s Ethics Responsibilities (Web# 052908)

Presenter: Karen Neeley, Cox Smith Matthews



Description: As Congress and bank regulators turn their attention to predatory lending practices and fraud, bankers must be even more vigilant about the importance of a strong, internal ethics policy. Every bank employee must understand the provisions of the Bank Bribery Act and management must comply with the limitations on insider transactions (e.g. Regulation O). The FDIC has reminded institutions that in addition to adopting a code of conduct, banks should provide periodic training on corporate conduct and ethics. This is required by bank regulation and is also a prudent practice in protecting bank assets from internal fraud and abuse. This program is designed for compliance officers, internal auditors, fraud preven-

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tion, personnel/human resources, and management and will teach you about the essential elements of an ethics program and how to establish one.

Highlights include:

- ☉ The expansive reach of the Bank Bribery Act to all transactions of the bank (not just loans)
- ☉ The importance of clear policies with appropriate de minimus exceptions
- ☉ Insider and affiliate transaction limitations
- ☉ Duty of loyalty and importance of confidentiality in relationships
- ☉ Appropriate steps to establish an effective ethics program

Operations

BSA Exam Hotspots 2008: 10 Issues You Must Know

Presenter: Deborah Crawford, gettechnical inc. (Web# 061708)

Description: If your 2008 BSA exam is approaching, there are new “hotspots” to review before examiners arrive. Many banks did well on the first round of BSA exams, but are surprised at the second round's increased detail. Key issues include products in electronic banking, cash intensive businesses, charities, etc. You will also be asked about adding products and services and how your bank incorporated these into your risk analysis. Learn how to use the exam manual to prepare for upcoming examinations by training your staff on the “hottest” regulator issues. This session is directed to BSA officers, branch administration, compliance, security, audit, and any other employees involved in BSA.



Highlights include:

- ☉ Hotspot # 1 Privately-owned ATMs use in money laundering
- ☉ Hotspot # 2 Remote deposit capture
- ☉ Hotspot # 3 Adding products and services without a BSA risk analysis
- ☉ Hotspot # 4 Stored-value cards
- ☉ Hotspot # 5 Cash intensive businesses
- ☉ Hotspot # 6 Charities
- ☉ Hotspot # 7 ACH, wires, and other electronic banking issues
- ☉ Hotspot # 8 Money service businesses
- ☉ Hotspot # 9 OFAC
- ☉ Hotspot #10 Analyzing SAR data and matching risk assessments

Checklist for Complying with FACT Act Red Flag Rules

Effective Nov 1, 2008

(Web# 052208)

Presenter: Greg Souther, Greg Souther Consulting & Seminars

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Highlights include:

- ☉ What your Identity Theft Prevention Program must include
- ☉ Identifying relevant patterns, practices, and specific forms of “red flag” activity
- ☉ Responding to an address discrepancy notice from a credit reporting agency
- ☉ Ensuring your policy and procedures are periodically updated to reflect changes in risks from ID theft
- ☉ Notifying your board as required by law
- ☉ Identity theft reporting requirements
- ☉ Responding appropriately to red flags
- ☉ Additional steps you can take to protect your bank

Opening Fiduciary Accounts

(Web# 050808)

Presenter: Deborah Crawford, gettechnical inc.

Description: This session will train your staff on opening and addressing fiduciary accounts. These accounts are more complicated than typical individual and joint accounts opened at your bank and they pose greater legal liability if they are mishandled and improperly opened. This seminar examines various types of fiduciary accounts and the appropriate documentation and procedures for each. It is directed to all frontline employees and their managers including branch managers, customer service representatives, personal bankers, new accounts representatives, training, marketing, and branch administration.

Highlights include:

- ☉ Who is our customer under USA Patriot Act/CIP and who should we identify?
- ☉ What documents should we receive and what information should they contain?

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- Who should sign our signature card and who owns the funds?
- How are these accounts reported to the IRS?
- What happens if the fiduciary dies?
- What about authorized signers and PODs?
- What is the purpose of each of these accounts and who is the governing authority?
- What is the bank's duty and responsibility, if any?

Safe Deposit Compliance & Legal Issues Update 2008

Presenter: Dave McGuinn, Safe Deposit Specialists (Web# 060508)

Description: The safe deposit industry has experienced concern and confusion in legal and compliance areas, including the "new" suspicious activity report, Patriot Act, deceased renters, past due boxes, abandoned property, payable-on-death clauses, living trusts, power of attorneys, and the Americans with Disabilities Act. This program contains current information on these issues; an in-depth explanation of how they impact your financial institution and safe deposit box renters; and addresses your institution's responsibility and potential liability. Designed to update compliance officers, vault supervisors, attendants, branch managers, auditors, training directors, new account personnel, and in-house legal counsel, this session will help you establish internal safe deposit compliance procedures.

Highlights include:

- What seven suspicious safe deposit transactions always trigger a SAR?
- How does the Patriot Act affect all safe deposit areas nationwide?
- What BSA and SAR violations are compliance examiners finding?
- When are box contents sent to the unclaimed property department?
- Who must be present during a past due box drilling in most states?
- How can poor box drilling procedures make a box renter very rich?
- What amount of safe deposit liability insurance should you carry?
- How does the American with Disabilities Act affect safe deposit?
- Who can legally enter a deceased renter's box in most states?
- How should you answer a renter's question about insurance?
- Should a power of attorney be used to enter a renter's box?
- How can adding "payable on death" clauses get you sued?
- Can you set up a safe deposit contract as a living trust?
- Can money, guns, or drugs be legally stored in a safe deposit box?

Security/Loss Prevention

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CD Rom Catalog Order Form

Ordering Instructions

1. COMPLETE THE DEMOGRAPHIC INFORMATION BELOW:

Name: _____

Financial Institution: _____

Mailing Address: _____

City: _____ State: _____ Zip _____

Phone: _____ Fax: _____

E:mail: _____

2. PROVIDE THE PREFERRED PAYMENT METHOD (CHOOSE ONE):

Mail order and check made payable to:

Louisiana Bankers Association
P.O. Box 2871
Baton Rouge, LA 70809

Fax order form and credit card information to (225) 343-3159.

(If paying by credit card, this form will serve as your receipt. Charges will appear on your statement from Louisiana Bankers Association.)

Circle card type: MasterCard VISA

Card number: _____

Total amount: \$ _____ Exp. Date: _____ V-Code: _____

Cardholder Signature: _____

3. MARK THE CDS YOU WISH TO PURCHASE & ENTER THE TOTAL BELOW:

\$245 each

- Asset Liability Management: Interest Rate Risk #061208
- BSA Exam Hotspots 2008: 10 Issues You Must Know #061708
- BSA Risk Assessment Check Up #042208
- Checklist for Complying with FACT Act Red Flag Rules #052208
- Compliance in Advertising #041008
- Complying with Electronic Lending Rules #052808
- Comprehensive IT Risk Assessment #052008
- Conducting a Risk Based Compliance Audit #062608
- Core Processor Evaluation & Selection #042908
- Dealing with Regulators in an Uncertain Environment #060308
- Director Series: Directors and Technology #051308
- Foreclosure Compliance: Getting it Right! #042108
- Frontline Skillworks: Identification & CIP Issues #041508
- Keeping RESPA Simple #051508
- Loan Participations for Community Banks #042408
- Medallion & Signature Guarantee Rules #061008
- Notary Training: Meeting Your Legal Responsibilities #050608
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- Responsibilities of the Board Secretary #040308
- Safe Deposit Compliance & Legal Issues Update 2008 #060508
- Top 10 Compliance Violations #061908
- Your Bank's Ethics Responsibilities #052908

Total # of CDs _____ x \$245 = \$ _____ Amount due

For questions call (225) 387-3282 or e-mail laurent@lba.org.