

# BANK COUNSEL CONFERENCE

*The Westin New Orleans • December 14-15, 2023*



## Who Should Attend

The conference agenda focuses on topics of interest to both bankers and their legal counsel. This program is designed to benefit in-house bank counsel, private practitioners focusing on banking and commercial transaction and litigation, and bank officers. Compliance officers and other senior bank executives regularly attend this conference.

## Registration Fees

*Please note: This year's conference will include only in-person registration options. No virtual registration options. All conference materials are electronic only. No printed materials option. Materials will be delivered electronically to all registrants prior to the conference.*

- **Conference Registration (Includes Ethics & Professionalism)** - \$600 member; \$950 non member (includes electronic materials only)
- **Ethics & Professionalism Only** - \$200 (includes electronic materials only)

## Conference Hotel Information

**The Westin New Orleans**  
**100 Iberville Street**  
**New Orleans, LA 70130**

To ensure the LBA group rate of \$209 + tax/night, please call 1-888-627-8180 and identify that you are booking with the LBA Bank Counsel Conference Room Block. [Click here to book your reservation online](#). Rooms are available in the block for Wednesday December 13 and Thursday December 14. Limited rooms are available for Friday December 15.



The LBA has contracted for a set number of sleeping rooms based on the last few years' attendance. Sleeping room reservations must be made by November 20, 2023 at 5:00pm or until the block of rooms for LBA is filled, whichever is sooner. After November 20, 2023, reservations will be made based on availability and the hotel may not be able to honor the discounted rate.

*Please be sure to adjust your check-in date and check-out date on the above reservation link when trying to book your reservation. Limited rooms remain in the block for Friday night 12/15. Please contact Marcy Manuel, [manuel@lba.org](mailto:manuel@lba.org) or 225-214-4831 with any questions about the room block.*

# 2023 BANK COUNSEL CONFERENCE AGENDA

*Title credit with the Louisiana Department of Insurance (General Insurance Principles Credit) has been approved for the sessions noted by (T) on the agenda. Title Credit (Consumer Finance Protection Credit) with the Louisiana Department of Insurance for the session noted by (T-CFP) on the agenda. For information on CLE Hours and other professional continuing education, see page 5.*

## WEDNESDAY DECEMBER 13, 2023

6:00pm-7:00pm **Welcome Reception sponsored by Baker Donelson and Newman, Mathis, Brady & Spedale**  
(Tower Room, 11th Floor/Lobby Level)

## THURSDAY DECEMBER 14, 2023

7:15am-8:00am **Continental Breakfast & Registration**  
(Grand Ballroom Foyer, 12th floor)

7:50am **Welcome & Introductory Remarks** (Grand Ballroom, 12th Floor)

8:00am-9:00am **Federal Banking Law Update - Recent Legislative and Regulatory Changes** (Grand Ballroom, 12th Floor)  
**Chris Fisher, American Bankers Association (ABA) & Jenna Burke, Independent Community Bankers of America (ICBA)**

The Federal Banking Law Update presentation will provide an update and analysis of recent banking legislation as well as an update on significant banking regulations finalized by the CFPB, FDIC, and OCC. Some of the significant banking legislation to be discussed includes the following: potential deposit insurance reforms in light of bank failures earlier this year, extension of the National Flood Insurance Program, the Durbin-Marshall Credit Card Interchange legislation, the SAFER Banking Act, the proposed repeal of Section 1071 of the Dodd-Frank Act, ACRE, SBA lending reforms, and stable coin and crypto legislation. The presentation will also cover pending federal cases against the CFPB challenging the constitutionality of CFPB's funding and the CFPB's expansive Section 1071 Small-Business Data Collection regulation.

9:15am-10:15am **Concurrent Sessions - Please Choose One:**

1. **Louisiana State Legislative Update (T)** (Grand Ballroom, 12th Floor)  
**David Boneno, Louisiana Bankers Association - Baton Rouge, LA**

The Louisiana State Legislative Update presentation will provide review and analysis of important state legislation enacted into law by the Louisiana Legislature during the 2023 regular legislative session and veto override session that could impact banking and commercial activity. The presentation will cover LBA bill initiatives as well as changes in the law that are applicable to banks, savings banks, and savings and loan associations, and other activity regulated by the Louisiana Office of Financial Institutions. In addition, the presentation will discuss recent changes to lending laws and laws relative to mortgages, security interests, liens, privileges, and other collateral. Changes to laws pertaining to insurance, trusts and successions, ATM theft and financial crime, civil procedure, and new online judicial foreclosure sale procedures will also be covered.

2. **Alabama, Arkansas and Mississippi State Legislative Update** (Terrace Room, 12th Floor)  
**Eric Bennett, Mississippi Bankers Association - Jackson, MS**  
**Justin Allen, Wright Lindsey Jennings - Little Rock, AR**  
**Rob Carothers, Jones Walker - Mobile, AL**

The State Legislative and Legal Update will be a joint presentation by legal experts from Alabama, Arkansas, and Mississippi providing review and analysis of recent developments in the law occurring through recent legislation and through recent court decisions that affect the banking industry, lending and collateral, business entities, and other commercial activity. The presentation will also cover changes in the laws in these states regarding state marijuana programs and how they impact banking.

3. **Florida, Tennessee and Virginia State Legislative Update** (Tower Room, 11th Floor/Lobby Level)  
**Kenneth Pratt and Anthony DiMarco, Florida Bankers Association - Tallahassee, FL**  
**Amy Heaslet, Tennessee Bankers Association - Nashville, TN**  
**DeMarion Johnston, Virginia Bankers Association - Richmond, VA**

The State Legislative and Legal Update will be a joint presentation by legal experts from Florida, Tennessee and Virginia providing review and analysis of recent developments in the law occurring through recent legislation and through recent court decisions that affect the banking industry, lending and collateral, business entities, and other commercial activity. The presentation will also cover changes in the laws in these states regarding state marijuana programs and how they impact banking.

# THURSDAY DECEMBER 14, 2023 (CONTINUED)

- 10:25am-11:25am** **Trending Ethical Issues for Attorneys: Work Product, Frogs & Gen Zers** *(Grand Ballroom, 12th Floor)*  
**William “Billy” Newman, University of Southern Mississippi - Hattiesburg, MS**
- This wide-ranging ethics session provides a quick overview of three ethics dilemmas that are trending in our profession, and that increasingly confront lawyers who work as in-house or outside counsel for financial institutions: (1) traps for the unwary involving inadvertent waiver of attorney-client and work product privileges; (2) age bias and conflict in the multi-generational workplace, and (3) the art of managing a burgeoning workload while still fulfilling the ethical duty of diligence and competence.
- 11:35am-12:35pm** **Concurrent Sessions - Please Choose One:**
- 1. Louisiana Secured Lending Update (T)** *(Grand Ballroom, 12th Floor)*  
**David Cromwell, Pettiette, Armand, et al. - Shreveport, LA**

The Secured Lending Update presentation will discuss recent developments in Louisiana law relating to security devices, title matters and other issues of interest to banks. The presentation will review court cases opinions issued during this year relating to mortgages, including property description issues, reinscription, mortgage cancellations, mortgage authorizations, judicial mortgages, and ranking encumbrances. The presentation will also discuss recent case decisions related to UCC-9 security issues, Private Works Act claims and privileges, suretyship and guaranty disputes, foreclosure –both executory process and ordinary process, and lender liability.

  - 2. National Survey of Recent Secured Lending Cases** *(Terrace Room, 12th Floor)*  
**Kevin O’Brien, King & Spalding LLP - Atlanta, GA**

This session will include an update of recent developments in multi-state secured lending and lender liability. It will focus on notable and interesting cases decided this year involving a variety of claims against commercial lenders. These include claims by borrowers, co-lenders, subordinate lenders, and other creditors arising from alleged loan agreement breaches, breaches of fiduciary duty, usury, and fraudulent transfers.
- 12:35pm-2:00pm** **Lunch Sponsored by Stone Pigman** *(Riverbend Ballroom, 11th Floor/Lobby Level)*  
Guest Speaker: Felton Joseph, Resident Agent in Charge, United States Secret Service (Baton Rouge) will speak on Current Financial Fraud Trends.
- 2:00pm-3:00pm** **Payments Fraud: An Overview of the Law and Cases Interpreting UCC 3, 4 and 4A (T)** *(Grand Ballroom, 12th Floor)*  
**Paul Carrubba, Adams and Reese, LLP - Ridgeland, MS**  
**Scott Jones, Adams and Reese, LLP - Ridgeland, MS**
- In the current market, the two most likely ways financial institutions suffer payments fraud is through Check and Funds Transfer (Wire Transfer and ACH) fraud. This session will look at (a) recent fraud data which quantifies the size of these type losses and (b) the laws, rules, regulations and guidance for Checks and Funds Transfers, including Articles 3, 4 and 4A of the Uniform Commercial Code, Regulation CC, and the recently updated FFIEC Guidance on Authentication and Access to Financial Institution Services and Systems. This Session will also look at recent litigation for which all financial institutions should be aware. Attendees will leave with a better understanding of the allocation of liability between various financial institutions and their customers.
- 3:10pm-4:10pm** **Bankruptcy Issues for Bankers (T)** *(Grand Ballroom, 12th Floor)*  
**Robert Reynolds, Reynolds, Reynolds & Little, LLC - Tuscaloosa, AL**
- This session will address common loan documentation problems which lead to losses in bankruptcy proceedings; recommended key prebankruptcy forbearance and work-out provisions as well as a discussion of recent trends and issues in bankruptcy proceedings including the significant increase in bankruptcy filings in 2023.
- 4:20pm-5:20pm** **Climate Change & ESG: Discussion of State Legislation & Federal Issues** *(Grand Ballroom, 12th Floor)*  
**Joe Gendron, Louisiana Bankers Association - Baton Rouge, LA**  
**Eric Bennett, Mississippi Bankers Association - Jackson, MS**  
**Justin Allen, Wright Lindsey Jennings - Little Rock, AR**  
**Kenneth Pratt and Anthony DiMarco, Florida Bankers Association - Tallahassee, FL**  
**Amy Heaslet, Tennessee Bankers Association - Nashville, TN**  
**DeMarion Johnston, Virginia Bankers Association - Richmond, VA**
- The panel will review and discuss federal banking regulatory requirements for banks to manage their climate risk in light of extreme weather events and other changes that could impact the safety and soundness of banks. The panel will also review and analyze the federal Securities Exchange Commission’s proposal to require publicly traded companies, including banks, to measure and report greenhouse gas emissions. The panel will also review and discuss new state laws restricting the use of Environmental, Social, and Governance (ESG) factors in making loan decisions or in providing other financial products and services. Additionally, it will include a review state anti-ESG legislation and laws that prohibit the boycotting of fossil fuel industries by financial institutions and prohibit the use of ESG factors when providing investments and financial services to state and local government and state pension funds.
- 5:30pm-7:00pm** **Cocktail Reception Sponsored by Adams and Reese, LLP and Kean Miller** *(Bistro at the Bend, 11th Floor/Lobby Level)*

# FRIDAY, DECEMBER 15, 2023

- 7:15am-7:45am**      **Continental Breakfast**
- 7:40am**              **Day 2 Welcome and Remarks** (*Grand Ballroom, 12th Floor*)
- 7:45am-8:45am**      **CFPB's Agenda: Junk Fees, UDAAP, Overdraft Fees & More (T-CFPB)** (*Grand Ballroom, 12th Floor*)  
**John R. Coleman, Orrick - Washington, D.C.**
- Former CFPB Deputy General Counsel John Coleman provides an insider's view into the CFPB's enforcement and regulatory agenda, with a focus on efforts targeting depository institutions. This session will cover the CFPB's latest regulatory efforts, what we should expect over the next year, and how the pending Supreme Court decision and election year could impact those efforts. Mr. Coleman will also focus on the CFPB's use of its expansive UDAAP authority, particularly in supervision and enforcement, and how banks can respond.
- 8:55am-9:55am**      **Setting Your Compass in an AI World: Legal Standards & Risks** (*Grand Ballroom, 12th Floor*)  
**Ryan Miller, American Bankers Association (ABA) - Washington, D.C.**
- While artificial intelligence (AI) is all the rage these days, banks have long been leaders in deploying it within a strong and mature risk management framework. Indeed, banks can serve as an exemplar for other industries on how to conduct risk assessments, implement internal controls, and engage in monitoring. This session will address the ways banks have historically handled AI, explore the impact of new iterations of the technology (for example, generative large language models such as ChatGPT), and survey policymakers' responses.
- 10:10am-11:10am**      **Data Breaches & Cyber Insurance (T)** (*Grand Ballroom, 12th Floor*)  
**J.T. Malatesta, Maynard Nexsen - Birmingham, AL**  
**Delvan Irwin, FNBB Insurance Agency, Inc - Baton Rouge, LA**
- The session will highlight the data breach landscape in 2023, and how cyber insurance responds to these events. Perspectives will be shared from outside counsel leading these investigations as well as the insurance agencies that place this coverage. The session is designed to educate attendees about today's cyberattacks, and what the response looks like when these unfortunate events occur. The session will include a discussion of cyber insurance, including common misconceptions about what a cyber policy is, the intent of the coverage, important and often overlooked aspects, and how coverage relates to both a Directors' and Officers' Liability policy and a Financial Institution Bond policy.
- 11:20am-12:20pm**      **Professionalism: Managing Generational Differences in the Workplace** (*Grand Ballroom, 12th Floor*)  
**Dr. Melissa Thompson, Success Labs - Baton Rouge, LA**
- Today's workforce has never been more diverse, especially in terms of the wide range in generations working together at the same time. From Baby Boomers and Gen X to Millennials and Gen Z (and don't forget the soon-to-be entering the workforce group – Generation Alpha), there are a lot of publications, news articles, etc. that try to pit generations against one another with stereotypes and assumptions that they can't work together. In this session, we'll discuss the varying generations present in today's workforce and how those differences can be strengths rather than barriers or weaknesses.
- 12:20pm-1:45pm**      **Lunch Sponsored by Fenimore Kay Harrison LLP** (*Riverbend Ballroom, 11th Floor/Lobby Level*)  
Guest Speaker: Adrienne Slack, Vice President & Regional Executive of The Federal Reserve Bank of Atlanta, New Orleans Branch will give an economic update.
- 1:45pm-2:45pm**      **Regulatory Panel Discussion** (*Grand Ballroom, 12th Floor*)  
**Scott Jolly, Louisiana Office of Financial Institutions**  
**Russell Weigel, III, Florida Office of Financial Regulation**  
**Joe Face, Virginia Bureau of Financial Institutions**  
**Greg Gonzales, Tennessee Department of Financial Institutions**  
**Katherine Bosken, North Carolina Office of the Commissioner of Banks**
- The State Banking Commissioners are the primary regulators for state-chartered banks, savings banks, and savings banks, chartered in their states. The panel of state banking commissioners will review and discuss recent state banking regulatory activity and new state laws affecting banking and other financial services.
- 2:55pm-3:55pm**      **CDFI Banks: Pending Rule Changes & Other Developments** (*Grand Ballroom, 12th Floor*)  
**Holly Logue, Logue Advisory Group - Madison, MS**
- The CDFI Fund has proposed changes to the CDFI Certification process that could significantly affect a bank and/or bank holding company's ability to achieve or maintain their status as a Community Development Financial Institution. This session will include a discussion of those changes and how a bank can respond. We will also explore some of the grant and award opportunities available to CDFI banks and the impact they can create for the financial institutions and the customers and communities they serve.

# CONFERENCE HOURS

Thursday 12/14 total time: 420 minutes (7 hours)  
Friday 12/15 total time: 360 minutes (6 hours)  
Conference time total: 780 minutes (13 hours)  
Includes Ethics (1 hour session) and Professionalism (1 hour session)\*  
*In some states, Professionalism counts as Ethics CLE*

## CONTINUING LEGAL EDUCATION (CLE)

### Approved CLE:

- **Louisiana** - CLE has been approved in Louisiana for 13 hours: 11 general credit hours, 1 hour of ethics and 1 hour of professionalism
- **Arkansas** - CLE has been approved in Arkansas for 13 total hours: 11 general credit hours and 2 ethics hours (professionalism counts as ethics)
- **Tennessee** - CLE has been approved in Tennessee for 13 hours: 11 general credit hours and 2 dual hours (ethics and professionalism)
- **Florida** - CLE has been approved in Florida for 15.5 total hours: 11 general credit hours, 1 hour of ethics, 1 hour of professionalism, 2.5 hours for technology. Additionally, 15.5 certification credits for business litigation have been approved
- **Mississippi** - CLE has been approved in Mississippi for 13 total hours: 11 general credit hours and 2 hours of ethics (professionalism counts as ethics)
- **Texas** - CLE has been approved in Texas for 12 total hours: 11 general credit hours and 1 hour of ethics (professionalism session was not approved as ethics)
- **Alabama** - CLE has been approved in Alabama for 13 total hours: 11 general credit hours and 2 hours of ethics (professionalism counts as ethics)
- **North Carolina** - CLE has been approved in North Carolina for 13 total hours: 11 general credit hours and 2 hours of ethics (professionalism counts as ethics)

### Pending CLE:

- **Virginia** - LBA has applied for CLE in Virginia for 13 hours, including 2 hours of ethics (professionalism counts as ethics). *Please note: While the application for Virginia CLE has been submitted, it is likely Virginia CLE will not be approved until after the conference. Virginia requires conference materials to be submitted along with CLE applications. The CLE application will remain pending until we submit conference materials for all conference sessions, which we will likely receive from presenters about 10 days prior to the conference.*

## LOUISIANA TITLE AGENTS CONTINUING EDUCATION

Louisiana Title Agents Continuing Education Credit with the Louisiana Department of Insurance has been approved for the sessions noted by (T) and (T-CFP) on the conference agenda (6 hours total). The session denoted by (T-CFP) have been approved for Consumer Finance Protection Credit (1 hour). The sessions denoted by (T) have been approved for General Insurance Principles Credit (5 hours).

## AMERICAN BANKERS ASSOCIATION (ABA) PROFESSIONAL CERTIFICATION CONTINUING EDUCATION CREDIT

This program has been approved for 13.25 CRCM credits, 2.5 CERP credits and 1.25 CAFP credits by ABA (American Bankers Association) Professional Certifications. Certified professionals will report these credits after the conference at [aba.csod.com](http://aba.csod.com).

## FEATURED SPEAKERS



**William R. (Billy) Newman** has been an attorney for over 34 years. His law practice experience includes work in commercial litigation in federal and state courts, First Amendment law, Wills and estates, business acquisitions and transactions, and most notably intellectual property law. He is now in-house counsel for his family's publishing and media companies. Billy also holds *Emeritus* status on the faculty of The University of Southern Mississippi where he has been inducted into the Hall of Fame. For over two decades he has been the owner and principal presenter of Barristers Educational Services, one of the leading providers of Continuing Legal Education to lawyers in eight states across the Southeast and Southwest. He has delivered hundreds of lectures across the nation on a wide range of legal topics, particularly trial practice techniques, intellectual property, family law, and legal and ethical issues related to new technologies. In the coming months, he plans to launch *The Barristers Podcast* which will provide a fast-paced (and often light-hearted) look at current issues affecting lawyers in all types of practice. A native of Hattiesburg, Mississippi, Billy graduated summa cum laude from The University of Southern Mississippi where he received the University's Silver Bowl Award for the Top Graduating Scholar. He then earned his law degree at the Ole Miss Law School where he was Articles Editor of the law review and president of the student body. He began his law practice at a large litigation firm in Jackson, Mississippi, before returning home to Hattiesburg to split his time between his teaching duties at the University and a transactional law practice.



**Robert Reynolds** is the senior partner in the Tuscaloosa office of Reynolds, Reynolds & Little, LLC. He focuses his practice on creditor rights in bankruptcy, foreclosure proceedings, and commercial litigation. Robert has served as a faculty member of the LSU Graduate School of Banking since 2000, as well as the Alabama Banking School for more than 28 years. His firm represents over 34 financial institutions. He has served as the President of the American Bankruptcy Institute and currently serves as Chairman of this 10,000 membership professional insolvency association. He has been named as one of the Top Attorneys in Bankruptcy by *Super Lawyers* since 2008 and has consistently maintained an "AV-Preeminent" rating from Martindale-Hubbell for many years. He is one of approximate 115 attorneys nationwide certified in both business and consumer bankruptcy law by the American Board of Certification. Robert is admitted to the U.S. Supreme Court, the Fifth and Eleventh Circuit Courts of Appeal, the Northern District of Florida, and all federal and state courts in Alabama. He received his undergraduate degree from Auburn and masters and law degrees from the University of Alabama.



**John Coleman** represents banks, nonbank financial institutions, corporations and individuals in supervisory and enforcement matters initiated by government regulators, as well as in private civil litigation and internal investigations. He also counsels clients on compliance with consumer protection laws and supervision preparedness. Prior to joining Orrick, John was a partner at Buckley LLP, which he joined after 15 years in federal government service as a litigator and advisor to senior policymakers, most recently as Deputy General Counsel for Litigation and Oversight at the Consumer Financial Protection Bureau. He joined the CFPB soon after its creation in 2010 and was one of a core group of attorneys tasked with interpreting the authorities granted to the agency by the Consumer Financial Protection Act of 2010 and establishing the procedures by which the agency exercises those authorities. He was the first person to appear in court on behalf of the CFPB and was involved in every significant litigation matter in the agency's history prior to his departure. As Deputy General Counsel, he managed the team of attorneys responsible for representing the Bureau in litigation, including appellate matters, and before congressional oversight bodies.

# CONFERENCE SPONSORS

Wednesday 12/13 Opening  
Reception Sponsors

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**Louisiana Bankers**  
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# 2023 BANK COUNSEL CONFERENCE REGISTRATION

## DECEMBER 14-15, 2023, THE WESTIN NEW ORLEANS

### Registration Information *(please make additional copies for multiple registrations)*

#### *Email Required for Registration*

Mr./Mrs./Ms. \_\_\_\_\_  
Bank/Law Firm \_\_\_\_\_  
Email Address \_\_\_\_\_  
Street Address \_\_\_\_\_  
City/State/Zip \_\_\_\_\_  
Office Phone \_\_\_\_\_ Cell Phone \_\_\_\_\_

### Registration Affiliation

*Please first select your affiliate state then proceed below to complete your registration and payment options:*

- Louisiana Bankers Association (LBA) Affiliate
- Mississippi Bankers Association Affiliate
- Alabama Bankers Association Affiliate
- Arkansas Bankers Association Affiliate
- Florida Bankers Association Affiliate
- North Carolina Bankers Association Affiliate
- Tennessee Bankers Association Affiliate
- Virginia Bankers Association Affiliate

### Registration Options *(please check all that apply)*

*Please note: This year's conference will include only in-person registration options. No virtual registration options. No printed materials option. Materials will be delivered electronically to all registrants prior to the conference.*

*You are considered a member if: you are an in-house attorney who is employed with a bank that is a member of a participating state association OR a member of a participating state association's attorney or affiliate membership group.*

- Conference Registration Including Ethics & Professionalism *(Includes electronic materials)* \_\_\_\_\_
  - \$600.00 Member Fee
  - \$950.00 Non-Member Fee
- Ethics and Professionalism Registration Only - \$200.00 *(Includes electronic materials)* \_\_\_\_\_
- 2024 Louisiana Bankers Association Bank Counsel Membership Dues - \$250 \_\_\_\_\_

Total Fees \$ \_\_\_\_\_

### Payment Options

- Check (Make Payable to Louisiana Bankers Association)
- VISA
- MasterCard
- American Express

Card Number \_\_\_\_\_  
Expiration Date \_\_\_\_\_  
Billing Address \_\_\_\_\_  
Amount to be charged on card \$ \_\_\_\_\_ Name on Card (please print) \_\_\_\_\_  
Signature \_\_\_\_\_

### Cancellation Policy

A full refund of registration fees will only be made if cancellation notice is received by the LBA office by **December 7, 2023**. No refunds are available after **December 7, 2023**. Cancellations and substitutions are accepted by email at [pitts@lba.org](mailto:pitts@lba.org) or phone - Janet H. Pitts at 225/214-4830. Please register online in the Education Section of the LBA website, [www.lba.org](http://www.lba.org). Registration can also be emailed, faxed or mailed.

**Email:** [pitts@lba.org](mailto:pitts@lba.org) / **Fax:** 225/343-3159 / **Phone:** 225/387-3282  
5555 Bankers Avenue, Baton Rouge, LA 70808