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Advanced Business Accounts: Agencies, Escrow & Multi-tiered

Presenter: Deborah Crawford, gettechnical inc. (# 081208)

Description: The more complicated the business account, the more complicated customer identification and due diligence issues become. Who is our customer? What documentation do we need? How do we open, document, and monitor the ever-changing business environment? What happens when your customer's type of business changes, signers change, or new tiers are added to the business? We are now in a business environment where LLC members can be corporations and partners may be other businesses. In addition, opening some agency and escrow accounts may pose a risk of money laundering because we do not know the ultimate customer. This program looks at BSA issues on these accounts, how to manage risk and how to open and deal with business accounts that have complex ownership. It is designed for personal bankers, customer service representatives, lenders, branch administration, branch managers, and trainers.

Highlights include:

- 1031 Exchange accounts
- IOLTA accounts
- Insurance agents and escrow accounts
- Collection agencies
- Bankruptcy for business
- Documenting multi-tiered business accounts:
 - Corporation dba sole proprietorship
 - LLC dba LLC
 - Partnerships where the partners are other types of business
- Changing signers, changing owners, changing status on regular business accounts
- Bank Secrecy Act issues on high-risk accounts: Who is the customer? To whom am I responsible? What constitutes customer due diligence?

Advanced Commercial Loan Documentation (# 072408)

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

Description: Commercial lending to small businesses is a growth area for most community banks. The competition for quality commercial loans has become fierce. To originate sound commercial loans, loan officers need to be able to properly address a variety of

loan requests and loan structuring requests. This session will answer many of those questions and will assist commercial loan officers in originating sound, solid commercial loans. It is best suited to members of the board of directors' loan committee, executive management, risk managers, senior loan officers, commercial loan officers, and loan review and audit personnel.

Highlights include:

- Asset-based lending
- Loan agreements
- Subordination agreement
- Letters of credit
- Securing loans with life insurance or publicly-traded stock
- Loan participations
- Documentation for OREO

Asset Liability Management: Interest Rate Risk (# 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 & 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

BSA Exam Hotspots 2008: 10 Issues You Must Know

Presenter: Deborah Crawford, gettechnical inc. (# 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

Conducting a Risk Based Compliance Audit (# 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

Conducting an Independent BSA Audit (# 072908)

Presenter: Ann Brode, Brode Consulting Services

Description: The independent BSA audit conducted for your bank will be closely scrutinized during your next BSA exam. The examination guidelines go into detail as to the required scope of this audit. This session covers areas that must be included in the audit, how audits must test down to the transaction level, and how to report to the board. Reassess your internal audit procedures under current compliance guidelines and become informed on what a third party should cover when they conduct the audit for your bank. This must-know session is directed to bank secrecy officers, compliance officers, senior management, and internal staff who may be conducting these audits.

Highlights include:

- How to get started: a game plan on what should be covered in the audit
- A checklist for the audit scope
- Making the audit “risk-based”
- How to “test down to the transaction level”
- Determining whether the bank's anti-money-laundering program is adequate
- What and how to report to the board
- Third-party BSA audits

Dealing with Regulators in an Uncertain Environment (# 060308)

Presenter: Jeff Gerrish, Gerrish, McCreary, Smith PC

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: What Directors Should Know

About Risk Management

(# 071008)

Presenter: Ann Brode, Brode Consulting Services

Description: Risk management exams are no “walk in the park.” Every bank should proactively conduct a risk self-assessment to assist management in recognizing potential weaknesses that could be identified during an exam. In addition, risk assessments are presented to the board for approval. The more you, as directorate and senior management, are informed on the key elements of risk management, the better you will be able to review and approve the bank’s risk management program and assessments. Your input will assist the bank in developing a strong risk management program so your exam is successful and uneventful. This session is valuable for directors, management, risk managers, auditors, lending personnel, compliance personnel, and members of risk management committees.

Highlights include:

- The four cornerstones of risk management: identify, measure, monitor, and control risk
- Review the examination procedures of reviewing policies, processes, personnel, control mechanisms, etc.
- Coverage of the nine categories of risk (e.g., credit, strategic, compliance, transaction, etc.)
- How to summarize the bank’s strengths and weaknesses in a risk assessment format
- Report format for board presentation

FDIC Insurance: Top 10 Reasons Your Customer Might Not Be Fully Covered and How to Avoid Them

(# 082008)

Presenter: Deborah Crawford, gettechnical inc.

Description: With difficult economic times and heightened media coverage of the financial industry, customers are asking more questions about FDIC insurance coverage and the safety of their money. Conducting a deposit insurance self assessment with your customer will help answer these questions. Proper execution of account titling, signature cards, and resolutions is critical in ensuring that the customer is properly covered under the FDIC deposit insurance policies and guidelines. Understanding the connection between ownership and FDIC insurance coverage is essential to knowing if the account is adequately covered. This seminar reviews ten reasons your customer might not be fully insured and how to avoid them. It is directed to customer service representatives, tellers, personal bankers, branch managers, branch administration, officers, presidents, and all employees who may answer customer questions about FDIC insurance.

Highlights include:

- Resources available for customers
- Addressing customer concerns
- Do you have corporations with more than \$100,000?
- Are your nonprofit organizations set up as “personal accounts?”
- Sole proprietor accounts that are counted for business insurance
- Has your customer signed “personally” on signature cards?
- Does your customer have Certificates of Deposit with “mixed conjunctions?”
- Is POD in the “title” of the account?
- Does the POD designation have a “qualifying beneficiary?”
- Do you have joint accounts that are trusts or corporations?
- Employee benefit plans that are uninsured deposits for top employees
- Unclear signature cards that default to “individual”

FedLine Advantage Monitoring & Control Guidelines:

The IT Perspective

(# 070808)

Presenter: Sean Scranton, Clifton Gunderson Technology Solutions

Description: Recently the Federal Reserve released monitoring and control guidelines for FedLine Advantage. These guidelines provide

security controls and recommendations to control access to the FedLine services. This seminar will discuss and “de-mystify” each of the security controls from an IT perspective. Learn what may be expected when following the FedLine Advantage monitoring and control guidelines. This session is best suited for IT personnel, FedLine compliance personnel, internal audit staff, and FedLine End User Authorization Contacts (EUACs).

Highlights include:

- FedLine Advantage roles
- Review organization profile
- Explain physical controls (VPNs and security of tokens)
- Review technical controls (firewalls, anti-virus, and network security)
- Why are access controls important?
- Operational controls (incident response, patch management, business continuity)
- Review service controls (service settings)

Frontline Skillworks: Opening Personal Accounts: Including Red Flags Regulatory Changes Effective Nov 1st (# 071508)

Presenter: Deborah Crawford, gettechnical inc.

Description: Customers ask the most amazing questions. Can I take my boyfriend off my account? What happens when I die? How can I make sure my grandson gets the money at my death? This seminar looks at the legal issues of opening personal accounts and will assist customer contact staff in building a framework for addressing questions without giving tax or legal advice. Beginning with the signature card contract and identification issues under Customer Identification Programs, this program covers single-party accounts, authorized signers, joint accounts, removing/adding owners, etc. The new requirements under the final regulations of the FACT Act ID Theft Red Flags Rules are included. The final rules will require that your identity theft program includes procedures designed to detect, prevent, and mitigate identity theft in connection with opening a “covered account” or any “existing covered account.” This informative session is best suited for new account representatives, personal bankers, branch managers, compliance officers, auditors, tellers, and support staff for those who open accounts.

Highlights include:

- Customer Identification Program issues
- New! Identity Theft Red Flag requirements for new and existing accounts
- Signature card contracts and agreements
- Removing and adding owners
- Single-party accounts
- Multiple-party accounts
- Survivorship issues
- What happens at the death of the owner
- Dos and don'ts of altering account agreements (white out, highlighting, etc.)
- Social security numbers of US and non-US persons

Granting, Documenting & Monitoring CTR Exemptions (# 072208)

Presenter: Jennifer McCollough, Compliance Services Group

Description: Nineteen minutes: roughly the time devoted to a TV sitcom; the time many people spend eating supper; and more than enough for a good shower. It's also the average time needed to complete a Currency Transaction Report (CTR) — a task neither customers nor tellers relish. So, if you could recoup 19 minutes, wouldn't you? Exempting a customer from the CTR process is like gaining 19 minutes for each CTR you would otherwise complete and file. The exemption process is not difficult, but it must be done in accordance with the regulations. Designed for compliance officers, auditors, operations staff, tellers, and others at your bank who are involved in granting and/or monitoring exemptions, this program discusses when an exemption may be granted, how to document the exemption, and what kind of monitoring must be done.

Highlights include:

- Identify “Phase I” exemption-eligible customers
- Identify “Phase II” exemption-eligible customers
- The initial analysis and exemption process, including the Designation of Exempt Persons form
- Annual analysis
- Biennial renewal
- Learn how and when to amend or revoke an exemption
- Consider options for working with exempt customers that may be involved in suspicious activity

Handling Returns in the New Payments Environment (# 082608)

Presenter: Wendy Wishon, Mid-America Payment Exchange

Description: Payment systems (checks and ACH) are in a constant state of change, so banks must adapt and react rapidly. Checks aren't always checks anymore – they can be images or even ACH transactions. Understanding the varied rule sets is even more challenging. Get the information you need to appropriately handle return items, no matter which payment system is used to collect. Learn how to identify the proper return codes and methods to ensure you don't make costly mistakes resulting in losses for your bank. Understand the key differences between payment systems and how returns are affected with this session designed for compliance, operations, bank officers and staff responsible for handling payments and returns.

Highlights include:

- Overview of the check/image and ACH payment systems
- Discuss return time deadlines required by rules and laws
- Compare and contrast check returns versus image item returns
- Identify appropriate return codes for ACH entries
- Case studies – you make the call

Handling Title Insurance Policies & Commitments (# 071708)

Presenter: Elizabeth Fast, Banker's Choice

Description: A thorough understanding of title insurance policies and commitments is essential to all bank personnel dealing with real estate loans. This CD provides the information you need to understand the proper use of title insurance policies and commitments, including the insuring provisions, the exclusions from coverage, the conditions precedent and stipulations, and the endorsements. Each part of the ALTA standard form policy and commitment is examined. After this program you should be able to handle the next title insurance issue that arises with confidence. An effective way to teach staff about title insurance policies and commitments, this training is designed for loan officers, loan processors, auditors, compliance officers, and other staff that deal with real estate loans.

Highlights include:

- Reasons to require owner's policy and lender's policy
- Key elements of the loan title commitment and policy

- How to recognize problems in the loan title commitment
- Standard loan title policy coverages and extended coverages
- Different types of endorsements and what they cover

Home Equity Loan & HELOC Compliance (# 082108)

Presenter: Ann Brode, Brode Consulting Services

Description: Home equity lending . . . is home equity lending . . . is home equity lending. Not so! Home equity products are popular and it pays to get them right for the consumer and for the regulators! Depending on whether the loan is close-ended with a payout term or open-ended with a draw and payout period, home equity products can be vastly different and compliance regulations affect them differently as well. This program covers home equity lending from application through closing, including similarities and differences between open-ended and close-ended requirements. This session is designed for compliance officers, auditors, lenders, loan processors, marketing officers, and those responsible for advertising.

Highlights include:

- Compliance issues that begin at time of application
- Reg Z disclosures for both term home equity and open-ended home equity loans
- A checklist to assure your HELOC disclosure is complete and accurate
- Advertising rules for both types of loans
- How and when RESPA applies
- Other compliance issues that affect these loans

Hot Compliance Issues in Product Regulation (# 082808)

Presenter: Karen Neeley, Cox, Smith, Mathews

Description: Innovation! New products to meet customer needs! While these may fit nicely into a bank's strategic plan, consumer advocates and regulators are pressing for increased consumer protections and limitations. This program will identify several of the most important compliance developments in bank products in a quick, practical overview. Designed for compliance officers, cashiers, chief operations officers, and IT, this session will also help you identify products that could earn the bank more fee income!

Highlights include:

- Recent developments in overdraft privilege regulations
- Traps in the Fair Credit Reporting Act regarding handling customer disputes
- “Reward” checking programs and Regulation DD issues
- Electronic delivery of disclosures and “best practices” for E-SIGN
- Stored-value card developments in Regulation E

How to Roll Out Remote Deposit Capture (# 080708)**Presenter:** Lee Wetherington, Goldleaf Financial Solutions

Description: The decisive question isn’t whether to roll out remote deposit; it’s how to roll out remote deposit. After only four short years, over half of all banks offer remote deposit capture. Yet deployments to businesses have been relatively slow, with the vast majority being done by a small minority of high-performing remote deposit banks. Learn what differentiates these high-performing remote deposit banks from the rest. If you want to jump start, revive, or energize your remote deposit service, this is the session for you. Learn best practices used by the highest performing remote deposit banks. Master the art of targeting the right prospects in the right way with this program designed for senior bank management, calling officers, and operations staff responsible for developing, deploying, and marketing strategic technology initiatives involving electronic payments, cash management services, and core deposit acquisition.

Highlights include:

- What’s at stake: current and projected business adoption of remote deposit
- Rolling out remote deposit: expectations, surprises and lessons learned
- Community banks and remote deposit: what works, what doesn’t
- Marketing remote deposit: who to target, how to sell
- Next-generation remote deposit: what it is, how it works, and why it matters
- Back Office Conversion (BOC): turbo charging remote deposit
- Risk and remote deposit: hype versus reality
- Bonus take-aways: remote deposit ROI calculator, marketing plan outline and demo checklist

Interpreting Economic & Agricultural Indicators in Portfolio Management (# 070908)**Presenter:** Dr. David Kohl, AgriVisions, LLC

Description: As a value-added lender, your grasp on the causes and effects of events and conditions in the US and the global economy will be critical. This program will assist you in interpreting macroeconomic and agricultural indicators, and will break them down to illustrate how trends can impact your agricultural and rural portfolio and the financial statements of your clients. Learn about interpreting key economic data for day-to-day and strategic decision making in order to become a value-added lender and differentiate your bank in the marketplace while gaining perspective on the most common questions customers ask. This session is designed for agri-lenders, account managers, management, CEO’s, and board members who are developing strategies for the agricultural and rural portfolio.

Highlights include:

- Examine factors that influence the future direction of short- and long-term interest rates critical in customers’ and overall portfolio success
- Review key macroeconomic indicators indicative of the direction of the US economy (Will it be thumbs up or thumbs down?)
- Scan the globe to determine growth rates of key global economies that are critical in the success of the agricultural and rural economy (Who’s hot and who’s not?)
- Overview of potential risks, opportunities, and proactive strategies in customer and portfolio management
- Answers to many questions pertinent to the subject matter

Medallion & Signature Guarantee Rules (# 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?

Network Scanning for Community Banks (# 081408)

Presenter: Dr. Kevin Streff, Secure Banking Solutions

Description: Every day cyber criminals are scanning your network for customer and financial information to steal. The Gramm-Leach-Bliley Act requires community banks to periodically perform vulnerability assessments and penetration tests of your computer systems/networks to identify and remediate common vulnerabilities that cyber criminals may exploit. State and federal bank regulators will look for evidence that your bank has completed these activities and taken action. Learn the information you need to get real value out of penetration testing and vulnerability assessments. Whether you are doing these in-house or hiring an external firm, learn how network scanning is done; the best ways to perform scans; easy techniques to keep your network safe; how to write and read a scanning report; and where to find remediation advice. This session is designed for IT personnel, information security officers, IT committee members, internal auditors, audit committee members, head of operations, and board members. It will also benefit non-technical staff involved in hiring the network scanning company or reviewing their findings and recommendations.

Highlights include:

- Regulatory requirements with network scanning, penetration testing, and vulnerability assessments
- Common network vulnerabilities
- How cyber criminals exploit the vulnerabilities
- Define what penetration tests and vulnerability assessments are and how they identify common network vulnerabilities

- Review penetration tests and vulnerability assessments to identify and remediate vulnerabilities
- Discuss how often your bank should complete a vulnerability assessment or penetration test
- Tips for selecting a vulnerability assessment and penetration testing vendor
- Tools that are available to help

Opening Accounts for Limited Liability Companies (LLCs) (# 062408)

Presenter: Deborah Crawford, gettechnical inc.

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, frontline 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

Regulators & Impaired Loans

(# 081908)

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

Description: A recently issued Financial Institution Letter (FIL) “Managing Commercial Real Estate Concentrations in a Challenging Environment” (FIL-22-208), dated March 17, 2008, relates to the commercial real estate crisis and the melt-down of collateral values for many CRE projects. Additional regulatory statements have been made about the residential mortgage market and particularly about home equity loans. Directed to senior management, board of directors, auditors, loan review personnel, risk managers, loan officers, and credit analysts, this seminar will assist you in addressing regulatory issues regarding impaired loans and establishing policies and procedures relating to the identification, classification, and handling of these loans.

Highlights include:

- Definition of an impaired loan
- Proper classification of loans
 - Identifying repayment source
 - Expected performance evaluation
 - Market analysis
 - Collateral coverage
 - Treatment of guarantees in the classification process
- GAAP application for past due loans
- Watch-list guidelines
- Loan modification/forbearance agreements
- Troubled debt restructuring
- OREO properties
- Estimating losses

Reporting Your Credit Data: EOSCAR & Federal Compliance

Presenter: Greg Souther, Greg Souther Consulting & Seminars (**# 082708**)

Description: Whether you report to one or all four National Credit Reporting Agencies (CRA), you are required to comply with the Fair Credit Reporting Act and the FACTA amendment. It's not what you know that will hurt you — it's repolluting the consumer's file that can cost your bank. This seminar reviews federal requirements, the new E-OSCAR, and use of the METRO-2 format. Also covered are the pros and cons of reporting to more than one CRA and why you should run quality checks on that data to ensure it is correct and that you are

in compliance. The changes to FACTA impact all staff dealing with consumers and credit reporting information. This informative session is for branch managers, assistant branch managers, customer service representatives, consumer lenders, compliance officers, collectors, and trainers.

Highlights include:

- Review differing guidelines for reporting to Equifax, Experian, Innovis, and TransUnion
- Reporting your information monthly using the METRO-2 format
- Using E-OSCAR to view and respond to consumer disputes (ACDV responses)
- Using E-OSCAR to create and submit interim maintenance requests (AUDs) for previously reported tradelines
- Your responsibilities under the FACTA-Red Flag guidelines as a Data Furnisher
- Reviewing tradeline information for compliance and to reduce risk

Safe Deposit Compliance & Legal Issues Update 2008(# 060508)

Presenter: Dave McGuinn, Safe Deposit Specialists

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?
- What amount of safe deposit liability insurance should you carry?

- 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?
- 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?

Technology Contract Negotiation

(# 073108)

Presenter: Brad Smith, Abound Resources

Description: Is it time to negotiate contracts with your core, EFT, or other technology vendors? Are you able to achieve favorable terms? Are you in control of the negotiation process? Get actionable advice and insight into the contract negotiation process. Whether signing a new contract or renewing with a current vendor, this session will help you better negotiate a contract in your bank's favor. It is directed to the CFO, CIO, COO, and other managers and executives involved in the technology contract negotiation process.

Highlights include:

- Why price concessions are only half the equation
- What vendors don't want you to know about pricing
- How to not fall prey to scare tactics
- The regulations you need know

Top 10 Compliance Violations

(# 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

Understanding Letters of Credit: Rules, Responsibilities & Liabilities

(# 080608)

Presenter: Elizabeth Fast, Banker's Choice

Description: Letters of credit remain a mystery to many bankers. Commercial letters of credit are commonly used to facilitate the purchase and sale of goods; standby letters of credit are commonly used to secure obligations. More recently, they are used as a substitute for surety bonds, workers' compensation insurance, construction contract bonding, governmental licenses, purchase price holdbacks, and environmental cleanup obligations. There is substantial liability and risk to a bank which issues a letter of credit. Revisions were made to the Uniform Customs and Practices for Documentary Credits, effective July 1, which created the new UCP 600 (2007 Revision). This seminar, which covers the basic rules of all letters of credit and general rules of the new UCP 600, ISP 98, and UCC Article 5, is directed to all staff involved in issuing, processing, or accepting letters of credit.

Highlights include:

- Overview of parties involved in letter-of-credit transactions
- Responsibilities and liabilities associated with letters of credit
- Comparison of commercial letters of credit versus standby letters of credit
- Review of the UCP 600, the ISP 98, and UCC Article 5
- Letter-of-credit scams