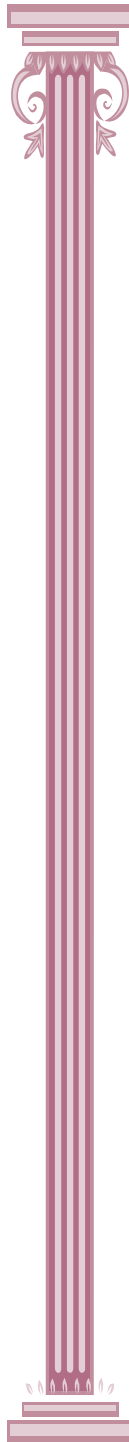


Virginia Association of Community Banks  
 7204 Glen Forest Drive, Suite 101  
 Richmond, VA 23226



*Virginia Association  
 of Community Banks*

# Liquidity Management

*Making More  
 with Less*

*A program designed  
 Specifically for  
 Community Bank  
 CEOs and CFOs*

**TUESDAY**

*August 26, 2008*

The Martha Washington Inn  
 150 W. Main Street  
 Abingdon, VA 24210  
 (276) 628-3161

## About Our Presenters

**Becca Berryman**

Senior Capital Markets and Securities Specialist

***Federal Deposit Insurance Corporation***

Becca Berryman has twenty years with the Federal Deposit Insurance Corporation (FDIC). Her tenure with the FDIC has been spent with the Division of Supervision and Consumer Protection in various capacities. Becca is currently the Senior Capital Markets and Securities Specialist in the FDIC's Atlanta Region.

**Mark Evans, CFA**

EVP, Director of Investment Strategies

***ICBA Securities***

Mark Evans has been with ICBA Securities since 1994 and is currently Director of Investment Strategies, a group that provides research and technical assistance to the firm's customers and sales representatives. Mark has written research reports on fixed income securities, portfolio management, leveraging strategies, accounting, and regulatory issues. He has also written articles for numerous trade publications.

**Karl Nelson**

Director of Industry and Government Relations

***Silverton Bank***

Karl Nelson is the Director of Industry and Governmental Relations with Silverton Bank in Atlanta, Georgia. Prior to this assignment, Karl was the President and Chief Marketing Officer of Institutional Deposits Corp (SR), a firm specializing in innovative deposit products for the banking industry. Karl has also served as the National Market Development Director for Promontory Interfinancial Network where he worked on national marketing strategies.

**Erich Buckenmaier**

Regional Director

***Promontory Interfinancial Network***

Erich Buckenmaier serves as the regional director for Promontory Interfinancial Network, developers of Certificate of Deposit Account Registry Service, or CDARS; and Insured Network Deposits, or IND. Erich consults with community banks located throughout Virginia, and four additional states, making an offering of CDARS to organizations who seek to combine the convenience of working with a single bank and the security of FDIC deposit insurance up to \$50 million.

**Jason Clayton**

Relationship Manager

***Federal Home Loan Bank of Atlanta***

Jason is the Senior Relationship Manager for Virginia and Washington, DC accounts at the Federal Home Loan Bank of Atlanta. Prior to joining FHLB Atlanta, Jason spent four years in commercial banking at RBC Centura and SunTrust Bank in Atlanta.

## About the Program

This year and next certainly look like a challenge for our industry and making sure we have proper levels of capital and liquidity have never been so important. This workshop is designed to provide CEOs and CFOs of community banks information on the latest liquidity guidance from the FDIC as well as look at how banks are addressing their Contingency Funding Plan (CFP) needs. Finding sources of funding in today's environment is also a challenge and this will address the most popular funding sources available to community banks today. Finally, Mark Evans will discuss what banks are doing to make sure they have capital for expansion as well as discuss investment strategies that make sense for the remainder of 2008 and 2009.

### Scheduled Topics & Presenters

#### An Industry Perspective – A Look at the Past

Karl Nelson - Silverton Bank

#### Liquidity and Funds Management – What is the FDIC Guidance?

Becca Berryman – Federal Deposit Insurance Corporation

#### Federal Home Loan Bank Advances – A Key CFP Component

Jason Clayton – Federal Home Loan Bank of Atlanta

#### Brokered Deposits: A Look at the Wholesale and Retail Components of This Growing Funds Option.

Erich Buckenmaier – Promontory Interfinancial Network

#### Fed Funds/Fed Discount Window: A Changing Source of Funds.

Karl Nelson – Silverton Bank

#### Capital Options in the Current Marketplace

Mark Evans, CFA – ICBA Securities

## Program Agenda

### Tuesday, August 26, 2008

9:00 a.m. – 9:30 a.m.	Registration
9:30 a.m. – 12:15 pm	Program
12:15 pm – 1:00 p.m.	Lunch <i>(provided)</i>
1:00 p.m. – 3:00 p.m.	Program

VACB does **NOT** have a block of hotel rooms for this program. To make a reservation, please call the Martha Washington Inn directly at 276/628-3161.

### Program Fees

VACB Member **\$125**

VACB \*NonMember **\$250**

*\*Eligible NonMember banks may apply their registration fees toward their membership dues.*

All refund requests must be received in writing (via fax or e-mail) by the VACB office at least **THREE FULL BUSINESS DAYS** prior to a program. If not received before three full business days, a twenty percent (20%) cancellation fee will apply. There are no refunds allowed on the day of a program or any day thereafter; however, substitutions are permitted.

#### Seminar Date

August 26

#### Cancellation By

August 20

*(By close of business)*

*Please email changes & cancellations to [kgarner@vacb.org](mailto:kgarner@vacb.org).*

#### ADA REQUIREMENTS



In order to accommodate a registrant with special needs, VACB needs to be notified of an attendee with any visual, hearing, or other impairment. Please complete the appropriate section provided on the Registration Form.

## Registration Information

*Liquidity Management ~ August 26, 2008*

*Martha Washington Inn  Map Please!!*

Bank \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ ZIP \_\_\_\_\_

Phone \_\_\_\_\_

Fax \_\_\_\_\_

Name \_\_\_\_\_

Badge Name \_\_\_\_\_

Email Address \_\_\_\_\_

Name \_\_\_\_\_

Badge Name \_\_\_\_\_

Email Address \_\_\_\_\_

Name \_\_\_\_\_

Badge Name \_\_\_\_\_

Email Address \_\_\_\_\_

ADA Requirements \_\_\_\_\_

Member \$\_\_\_\_\_ Amount Enclosed

NonMember \$\_\_\_\_\_ Amount Enclosed

**Charge my:** **VISA** **MasterCard**

Card No: \_\_\_\_\_

Name: \_\_\_\_\_

Signature: \_\_\_\_\_

Expiration Date: \_\_\_\_\_

**Return to VACB by August 20, 2008**

**7204 Glen Forest Dr., Ste. 101, Richmond, VA 23226**

**Phone (804) 673-8250 or FAX (804) 673-8251**