

Community Bankers Association of Georgia
EDUCATION BROCHURE
CATALOG



May 29, 2009

Issue 4



Volume 1

Welcome to Issue IV of the CBA Education Catalog! The CBA Education Catalog includes brochures for the face-to-face seminars, registration forms, accommodation information and much more! Overviews of the online and telephone/webcast seminars may be obtained via the CBA website or by contacting CBA; however, their topics, dates and times will be listed in this catalog as available.

The mission of the Community Bankers University (CBU) is to advance the skills of all personnel in a community bank. The various programs are tailored specifically for community bankers and include topics for everyone from the front-line staff to the president and board of directors. The programs are delivered through the CBU in the following formats: face-to-face, such as schools, seminars (or "workshops"), conferences and conventions; online and telephone/webcast seminars, available via live-broadcast and/or via CD Rom. All CBU programs qualify for continuing education credits. Many bankers utilize this benefit to meet their professional certification requirements.

Thank you for your continued support of the CBA Community Bankers University! If we can assist you in any way, please do not hesitate to contact us!

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CBA Education Department

Phone: (770) 541-4490 or (800) 648-8215

Fax: (770) 541-4496

www.cbaofga.com

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nick@cbaofga.com

**REGISTER
TODAY!**

**CONSUMER LENDING SCHOOL
AUGUST 16-21, 2009
ATLANTA**

THINGS TO KNOW

*Suggested Accommodations for Programs Listed in This Catalog**

Please request the Community Bankers Association rate at all locations.

Holiday Inn Brunswick I-95 (exit 38)

138 Glynco Parkway, Brunswick, GA 31525
(912) 264-3300

Macon Hilton Garden Inn – Macon/Mercer University

1220 Stadium Drive, Macon, GA 31204
(478) 741-5527

Courtyard Atlanta – Marietta/Windy Hill

2045 South Park Place, Atlanta, GA 30339
(770) 955-3838

Doubletree Hotel – Atlanta NW/Marietta

2055 South Park Place, Atlanta, GA 30339
(800) 705-9140

The Legacy Lodge at Lake Lanier Islands

7000 Holiday Road, Lake Lanier Islands, GA 30518
(800) 840-5253

The Lodge & Spa @ Callaway Gardens

3168 Southern Pine Drive, Pine Mountain, GA 31822
(800) 225-5292

*Unless otherwise noted.

Schedule

(unless otherwise noted)

8:30 a.m.	Registration
	<i>Continental Breakfast</i>
9:00 a.m.	Program
Noon	Lunch
4:00 p.m.	Adjourn

New Feature!

Look in the top right corner of each brochure for these helpful icons!

NEW **# DAY** **ATLANTA** **MACON** **POPULAR!** **# LOC**

CPE All programs qualify for CPE credits!

CERT Certificate of Completion will be awarded once ALL classes in a series have been completed.

CCL Next CCL Exam: **January 8, 2010!** For more information on this prestigious program, please contact the CBA Education Department.

Cancellation/Change Policies:

Schools: Cancellations must be received in writing within six or more business days prior to the first day of the school to receive 100% credit. Within five business days prior, 50% of fee is assessed. Credits are not provided for cancellations or absences which occur on the starting day of the program. A \$25 administrative fee will be assessed for any changes made within 3 days of the school. Attendee substitutions are welcome at any time.

Seminars: Due to facility guarantee deadlines, written cancellations must be received four or more business days prior to the event to receive full credit. Credits are not provided for cancellations received within three business days of the event or if absences occur on the day of the event. A \$25 administrative fee will be assessed for changes made within three days of the program. Attendee substitutions are welcome at any time.

Compliance Program/Series: Due to facility guarantee deadlines, written cancellations must be received four or more business days prior to the event to receive full credit. Credits are not provided for cancellations received within three business days of the event or if absences occur on the day of the event. Attendee substitutions are welcome at any time. Dates and locations are subject to change. Transfer Fee: If the series is prepaid and a date change is made within the cancellation period, a \$50 transfer fee will apply.

How to Register:

For multiple registrants, please duplicate form, or register online! Visit our website for up-to-date information such as venue and date changes as well as quick & easy online registration. Or, simply fill out the registration form and fax or mail to CBA. Contact the CBA Education Department with any questions or comments.

www.cbaofga.com • education@cbaofga.com

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Fax: (770) 541-4496

1900 The Exchange, Suite 600

Atlanta, GA 30339-2022

ABOUT THE SPEAKERS

Remote Deposit Capture & FFELC Guidelines

Carolyn C. Dowdy has more than 30 years of varied experience in the banking industry. As part of Senior Management, Carolyn's broad scope experience includes deposit and loan operations, information technology, human resources, and training, as well as experience with two very successful de novo banks located in Georgia. In 2005, she founded Bank Project Solutions, a consulting, training and product development company.

Tony DaSilva joined the Federal Reserve Bank of Atlanta in 2003 as member of the Community Bank Risk Team focusing on back office operations functions and payment processing functions. He has 21 years of commercial banking experience and has held senior management positions in deposit operations, item processing, credit card, merchant credit card, ACH, loan processing, branch support, and remittance processing operations.

Auditing in Action Series

Heather Bodner, CPA, CISA is the Systems Manager at Porter Keadle Moore, LLP. Since joining PKM in 2001 she has worked in both the financial statement auditing and risk advisory assurance services worlds. She manages service organization (SAS 70 audits) and agreed upon procedures engagements for numerous third party service providers. In addition, she has managed numerous information technology reviews and Internet banking reviews for community banks and data processing centers and Sarbanes-Oxley Section 404 documentation and testing procedures related to information technology controls. Heather has her Masters of Professional Accountancy from Georgia State University.

Branch Manager Certification Program & Professional Head Teller Certification Series

Roger Morin is President of Morin & Associates, USA. A former international banker for the First National Bank of Chicago, Roger also worked as a director of human resources for a multi-branch community bank on Chicago's north side neighborhood. Roger is also a senior faculty member at the Keller Graduate School of Management MBA program at DeVry University. A former director of human resources for the Marriott Corporation, and former Midwest H.R. manager for Burlington Air Express, Roger brings a wide range of business experience to his workshop participants.

Emerging Leader Series

Dianne Barton, founder and president of Performance Solutions, pioneered the "Tell -Show -Do" approach to training design and delivery. Her trademark "real world" scenarios give participants insight into the practical application of new skills. As a former director of training, Dianne understands the development needs of community banks. Her programs are designed to "close the gap" between your bank's needs and your employee's skills. Dianne is a graduate of Georgia State University and a member of the American Society of Training and Development, National and Georgia Speakers Association and Community Bankers Association of Georgia. She is a frequent and popular CBA speaker, as well as at other community banking associations across the country.

ALLL & Risk Management Seminars

William Sammons is a Certified Public Accountant, Certified Internal Auditor and Certified Financial Planner. He is a partner with Nichols, Cauley and Associates, LLC and serves as Manager of the Atlanta office. Mr. Sammons has extensive experience in matters relating to the regulation of state and federally-chartered banks and savings institutions, financial reporting, compliance auditing, bank expansion and de novo formation and accounting. His practice includes advising banks and other financial institutions on matters regarding audit, internal audit, regulatory compliance, tax matters, lending, growth potential and strategic planning. Mr. Sammons is a member of the American Institute of Certified Public Accountants and Institute of Internal Auditors.

Timothy R. Veal is a Certified Public Accountant, Certified Information Systems Auditor, Certified Internal Auditor and Certified Financial Planner. He is a partner with Nichols, Cauley and Associates, LLC and is the Lead Partner for the Financial Institutions Group. Mr. Veal has extensive experience in matters relating to the regulation of state and federally chartered banks and savings institutions, financial reporting, compliance auditing, bank expansion and information system auditing. His practice includes advising banks and other financial institutions on matters regarding audit, internal audit, information system audit, regulatory compliance, tax matters, lending and growth potential. Mr. Veal is a member of the American Institute of Certified Public Accountants, Institute of Internal Auditors and Information Systems Audit and Control Association.

Nichols, Cauley and Associates, LLC is a firm of certified public accountants, certified information systems auditors, certified internal auditors, certified valuation analysts and certified financial planners operating from five offices in Georgia. These offices are located in Atlanta, Clarkesville, Dublin, Lake Oconee and Warner Robins. Nichols, Cauley provides accounting services for 80+ Banks primarily located in the Southeast.

Dr. Roger Tutterow is a Professor of Economics at Mercer University in Macon, GA. He holds a B.S. in Decision Science from Berry College and a M.A. and Ph.D. in Economics from Georgia State University. Prior to joining Mercer University, Dr. Tutterow held faculty and administrative appointments at West Virginia University, Georgia State University and Kennesaw State University. He has also served as a visiting professor at the University of the West Indies in Trinidad and at the Institute for Industrial Policy Studies in Seoul, South Korea. In addition, Dr. Tutterow has served as a consultant on economic, financial and statistical issues for corporate clients. He has provided expert testimony on economic, financial and statistical matters in state & federal court and before the Georgia Public Service Commission.



Community Bankers Association of Georgia

Success Through Knowledge, Community Bankers University

June 2009

Monday	Tuesday	Wednesday	Thursday	Friday	Saturday/Sunday
1	2 Call Report Preparation Review & Update -Atlanta-	3	4 Website Compliance -Telephone/Webcast-	5 Appraisal Compliance Update: What You Must Know Now! -Telephone/Webcast-	6 7
8	9 Required BSA Officer Reports to the Board -Telephone/Webcast-	10	11 Your Bank's Independent Review Responsibilities -Telephone/Webcast-	12	13 14
15	16 Compliance Program Quarter II: RESPA -Tifton- Treasury Check Issues -Telephone/Webcast-	17 Compliance Program Quarter II: RESPA -Macon I-	18 Compliance Program Quarter II: RESPA -Savannah- Mobile Banking 101 -Telephone/Webcast-	19	20 21
22	23 Compliance Program Quarter II: RESPA -Norcross- Branch Manager Development: Checklist for Coaching Employees -Telephone/Webcast-	24 Compliance Program Quarter II: RESPA -Macon II-	25 Compliance Program - Quarter II: RESPA -Rome- Auditing in Action Series-Workshop III -Macon- Reporting your Customer's Credit -Telephone/Webcast-	26	27 28
29	30 Critical Security Errors and How to Avoid Them! -Telephone/Webcast-	Notes:		<p align="center">Register Today!</p> <p align="center">41st Annual Convention & Trade Show September 16-20, 2009 The Breakers, Palm Beach, FL</p> <p align="center"><i>Hotel Reservation Deadline:</i> August 15, 2009</p>	

To learn more about these popular events, please review the brochures at www.cbaofga.com or contact CBA.

July & August Telephone/Webcast Seminars

All seminars are held from 3:00-4:30 p.m. EST unless otherwise noted.

- July 7 Director Series: The Directors Role, Responsibilities and Liability in Today's Banking World (11:00 a.m.-12:30 p.m.)
- July 9 Auditing IT
- July 14 Regulations E & CC: Handling Consumer Claims
- July 16 Resolving #1 Compliance Violation: Proper Disclosure of Finance Charges
- July 21 Examiner Hotspot: Designing BSA Training
- July 23 Records Retention/Destruction: Electronic & Paper
- July 28 Business Accounts: Who is Authorized to Open, Close, Transact?
- July 30 Managing Loan Concentrations
- August 4 Payments Systems Update
- August 6 Determining "Mental Competence": The Banker's Perspective
- August 11 Top 10 HSA Trouble Spots
- August 18 When a Deposit Customer Dies
- August 19 Call Report Loan Classification and Reporting: RC-C & Related Schedules
- August 20 Assessing Your Bank's Insurance Coverage for Risk Exposure
- August 25 Top 10 Tech Trends for Community Banks in 2009
- August 27 Required Compliance Training for Commercial Loans Secured by Real Estate

Registration Form for Telephone/Webcast Seminars

<i>Purchase (Check one)</i>	Training Option <i>(Registration includes one location hook-up)</i>	Member	Non-Member <i>(prepayment required)</i>
	Telephone OR Webcast Seminar*	\$235	\$385
	CD for PC use with Handout Training Set*	\$235	\$385
	Special Pricing for Telephone OR Webcast Seminar & CD for PC use with Handout Training Set*	\$335	\$485
	Special Pricing for Additional Telephone OR Webcast Seminar Hook-up*	\$215	\$375

To obtain additional information and to register online, please visit www.cbaofga.com or contact CBA.

Instructions for dialing into the program, handouts and evaluation forms will be emailed within two days prior to the broadcast.

*** Due to the same pricing, you will receive hook-up instructions for both the telephone and webcast options.**

Bank/Co. Name: _____

Billing Address: _____

City/State/Zip: _____

Name: _____

Business Address: _____

City/State Zip: _____

Office Phone: _____ Fax: _____

E-mail: _____

The cancellation policy for this program may be found on the Things to Know page, the CBA website or by contacting CBA.

How to Register: For multiple registrants, please duplicate form, or register online! Visit our website for up-to-date information such as venue and date changes as well as quick & easy online registration. Or, simply fill out the registration form and fax or mail to CBA. Contact the CBA Education Department with any questions or comments.

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Allowance For Loan & Lease Losses (ALLL)

“ALLL” Aboard, “ALLL” Stressed Out or Somewhere in the Middle?

Tuesday, July 14, 2009 * Atlanta, JHTC @ CBA Headquarters
Thursday, August 13, 2009 * Brunswick, Holiday Inn



Last year, through our partnership with representatives from the CPA firm Nichols, Cauley & Associates, LLC, CBA presented several successful ALLL seminars to address the regulatory guidance from Interagency Statement (FIL 105-2006), FAS 5 and FAS 114. Although the feedback from the participants was very positive, a lot has happened in a year and we believe there are still areas that need further discussion and clarification.

CBA is pleased to partner once again with Nichols, Cauley & Associates to offer two ALLL seminars in two convenient locations, Atlanta and Brunswick. During these full day interactive seminars, the speakers will deliver a discussion of the standards to include real life examples of interpretations which meet the audience’s needs to improve the ALLL calculations. In addition, to further enhance the program, we invite you to submit questions that you would like discussed during the two seminars. Please email your questions to Jodi Swilley at Jodi@cbaofga.com no later than one week before the scheduled seminar. The more specific the question, the better!

Register today and join your peers for a continuation of the “no holds barred” discussion of this relevant topic. This course will entertain “ALLL.”

Topics to be Covered:

- Troubled Debt Restructurings (TDR’s)
- Impairment Analysis
 - Collateral Dependent Loans
 - Cash flow analysis
 - Guarantees
 - Regulator point of view – charge-off versus reserve
- Qualitative Factors – How to incorporate in your migration analysis.
- Controls over your ALLL process and Impairments
- Importance of Loan reviews
- Migration Analysis
- Questions Submitted by Participants and much more!

Prices

MEMBER: \$175 first attendee/\$155 for each additional person from same institution.

NON-MEMBER: \$300 per person (Prepayment required)

Who Should Attend:

Credit officers, senior lenders and other bankers involved in the ALLL process or related oversight. If you participated in the 2008 ALLL seminars, come join us again to see why this topic is still a “hot topic” within the industry.

Registration Form

Select the date and location you wish to attend:

Atlanta, July 14

Brunswick, August 13

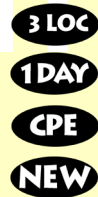
Bank/Company: _____
 Billing Address: _____
 City/State/Zip: _____
 Name: _____
 Email: _____
 Phone: _____ Fax: _____

- Please Invoice
 Check Enclosed

The cancellation policy located for this program may be found on the **Things to Know** page, the CBA website or by contacting CBA.

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Today's Economy - Your Risk Manage it For Success!

An Enterprise Risk Management Seminar for Today's Environment

Thursday, July 23; Brunswick * Tuesday, July 28; Lake Lanier Islands * Tuesday, August 4; Pine Mountain

Risk identification and management is crucial to your bank's success. Boards and Senior Management are talking about Entity Wide Risk Management, regulators are encouraging it, and the current economic cycle is mandating it. CBA is pleased to partner with Dr. Roger C. Tutterow, renowned Georgia Economist and Nichols, Cauley & Associates, LLC to provide you with this timely risk management seminar designed specifically for community bankers. Dr. Tutterow will provide an overview of the economy specific to regional areas of the state, and the accountants will provide guidance using the specific risk assessment for your bank in its strategic planning process. Risk Management begins with a global risk assessment of your bank which includes assessing the opportunities in your market place and the threats facing your bank. Your enterprise risk process must encompass all significant areas in your bank, including operational, compliance, technology, financial and strategic. With proper identification, documentation, assessment and response processes, your bank can more effectively address risk management. Most courses are designed to provide you with a discussion of the topics. This course is designed to provide you with examples and tools you can implement or use immediately to improve your risk management process. Register today and come join your peers for this current economic update and interactive global risk presentation!

Highlights

- Economic Overview – Macro and Micro Overview with information specifically related to the market areas you serve
- Risk Overview – What is risk and how do you identify it?
- Enterprise Wide Risk Identification Process
- Assessing, Documenting and Measuring Potential Risks/Threats
- Responding to and Mitigating Potential Risk/Threats
- Specific Risk Discussions
 - o Liquidity
 - o Credit
 - o Interest Rate
 - o Capital
 - o Information Technology and Security
 - o Regulatory
 - o Reputational

Location/Accommodations

July 23 - Holiday Inn, Brunswick (912) 264-3300
 July 28 - The Legacy Lodge @ Lake Lanier Islands (800) 840-5253
 August 4 - The Lodge & Spa @ Callaway Gardens (800) 225-5292

Speakers

Dr. Roger Tutterow, Professor of Economics, Mercer University; Timothy R. Veal, Marlan L. Nichols, William C. Sammons, Jr., Todd D. Giddens, Calvin W. Brantley, Michael F. Johnston, Ian M. Waller, T. Farrell Nichols, David L. Musser, and C. Michael Cauley, Nichols, Cauley and Associates, LLC

Price:

Member: \$175 for first attendee; \$155 for each additional attendee from same institution
 Non Member: \$300 for each attendee (prepayment required)

Who should attend?

Bankers in key leadership roles that have the responsibility for developing and implementing the bank's risk assessment and strategic direction. These individuals could include directors, CEO's, CFO's, risk officers and others with risk management responsibilities.

Special Offer to Participants:

Nichols, Cauley & Associates, LLC will offer each bank attending one of the July or August seminars an opportunity for a complimentary four hour risk management consultation. The consultation will be scheduled at a date and time agreed upon and the session will allow you an opportunity to review your specific strategic risk management process and to discuss recommendations for enhancement.

Registration Form

Bank/Company: _____
 Billing Address: _____
 City/State/Zip: _____
 Name: _____
 Email: _____
 Phone: _____ Fax: _____

Select the location and date(s) you wish to attend.

- Please Invoice July 23, Brunswick
 Check Enclosed July 28, Lake Lanier Islands
 August 4, Pine Mountain

The cancellation policy for this program may be found on the **Things to Know** page, the CBA website or by contacting CBA.

How to Register: For multiple registrants, please duplicate form, or register online! Visit our website for up-to-date information such as venue and date changes as well as quick & easy online registration. Or, simply fill out the attached form and fax or mail to CBA. Contact the CBA Education department with any questions or comments.
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AUDITING IN ACTION SERIES

Workshop IV: Thursday, August 13, 2009 • Macon, Idle Hour Club

The Community Bankers Association of Georgia's Auditing in Action Series is designed as a four-part comprehensive series that provides Internal Auditors with the necessary information to perform their duties.

Each workshop is presented as a one-day program, providing the Internal Auditor with all the necessary information on a particular topic to take back to the bank and use immediately.

CBA is pleased to have instructors from the CPA firm, Porter Keadle Moore, LLP, to lead this series. Register today for one, two, three or all four workshops.

Workshop I: Basics of Internal Auditing

Thursday, November 5, 2009

- ◆ The internal auditor's role and responsibilities
- ◆ Organizational relationships & accountability
- ◆ Design of audit approach
- ◆ Documentation of procedures performed
- ◆ Reporting requirements

Workshop III: Auditing the Bank's Liabilities

Watch for 2010 details!

- ◆ Audit objectives for each bank's liability area
- ◆ Internal controls necessary to achieve objectives
- ◆ Audit procedures to test internal control
- ◆ Practical tools such as work paper techniques and examples of documentation of work performed
- ◆ Reporting requirements

Workshop II: Auditing the Bank's Assets

Watch for 2010 details!

- ◆ Audit objectives for each bank asset area
- ◆ Internal controls necessary to achieve objectives
- ◆ Audit procedures to perform for testing internal controls
- ◆ Practical tools such as work paper techniques and examples of documentation of work performed

Workshop IV: Auditing-Information Technology (IT)

Thursday, August 13, 2009

- ◆ Overview of current technologies
- ◆ Current regulatory concerns regarding information systems
- ◆ Identifying your systems, policies and procedures
- ◆ Developing a risk assessment: the audit plan & audit procedures

SPEAKER

Heather Bodner, CPA
Porter Keadle Moore, LLP

WHO SHOULD ATTEND

This series is designed for community bank internal auditors and support staff

ONE WORKSHOP:

MEMBER: \$225 first attendee / \$195 for each additional person from same institution.

NON-MEMBER: \$350 per person, per workshop (Prepayment required)

ENTIRE SERIES:

MEMBER: \$795 first attendee / \$625 for each additional person from same institution.

PRICING

Each workshop is designed as a stand-alone class. You can sign up for any ONE or ALL FOUR workshops. A discount is available to your bank if you register for all four workshops in the series in advance.

REGISTRATION FORM

Bank/Company: _____
 Billing Address: _____
 City/State/Zip: _____
 Name: _____
 Email: _____
 Phone: _____ Fax: _____

Select the date(s) and workshop(s) you wish to attend.

Entire Series
 I- 11/5/09
 II- Watch for 2010 Details
 III- Watch for 2010 Details
 IV- 8/13/09

The cancellation policy for this program may be found on the **Things to Know** page, the CBA website or by contacting CBA.

How to Register: For multiple registrants, please duplicate form, or register online! Visit our website for up-to-date information such as venue and date changes as well as quick & easy online registration. Or, simply fill out the attached form and fax or mail to CBA. Contact the CBA Education department with any questions or comments.

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Community Bankers Association of Georgia

FIRST CLASS SAVINGS WITH ENDORSED MEMBER COMPANIES!



EXECUTIVE INSURANCE AGENCY



INTEGRATED QSG



Contact Jason Pruitt for more information on
Endorsed Member Companies - jason@cbaofga.com

Remote Deposit Capture FFIEC Guidelines and Preparation for Exams

Thursday, July 16, 2009

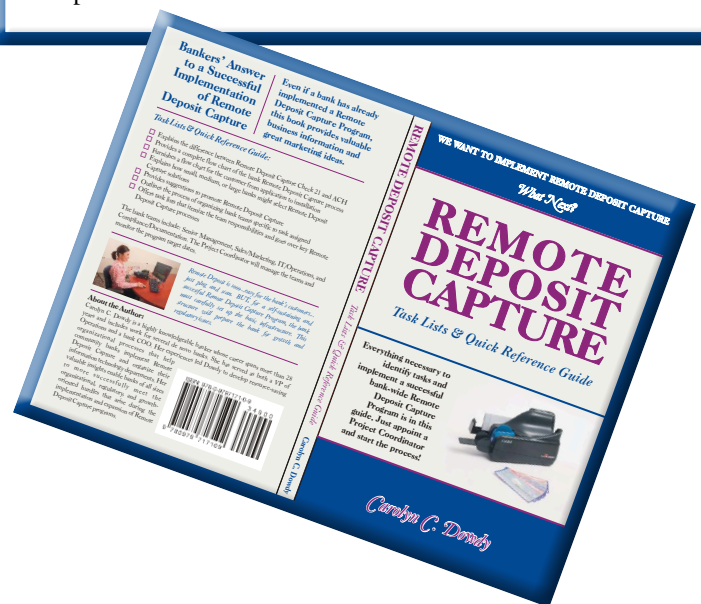
Brunswick, Holiday Inn

The Remote Deposit Capture (RDC) FFIEC Guidelines have been released! Did you know that these guidelines impact almost every department in the bank? Are you ready for a RDC Exam? If not, then this new seminar is for you! A good understanding of the FFIEC guidelines for RDC and how the guidelines impact each department in your bank and how to integrate them into your current compliance program is critical to ensure that your RDC program is compliant with these guidelines. Even if you have already implemented Remote Deposit Capture, you may need to visit the requirements to be prepared for your next RDC exam. This popular full-day seminar designed specifically for community banks will give you a clearer understanding of the Risk Management of RDC and outline what you might expect on an exam. You will leave the training with practical ideas and solutions that you can immediately apply at your organization. Register today and come learn from two industry experts, Carolyn Dowdy, Bank Project Solutions and Tony DaSilva, FDIC.

Topics include:

- The FFIEC Guidance FIL-4-2009 "Risk Management of Remote Deposit Capture."
- The difference between ACH-Check conversion and Check 21-Check image.
- How a RDC strategic plan lays the road map and affects your implementation of RDC.
- The primary risks and the thought process to identify and assess legal, compliance, reputation, and operational risks.
- The importance of management oversight, reports, and ROI.
- Techniques to address "Customer Due Diligence."
- Why policies, procedures, and risk assessments are important.
- Why service provider and client contracts are important.
- Why a specialized attorney should review these contracts with the organization.
- How the institution can minimize risk and safeguard information at the organization's and at the customer's site.
- The difference between a customer's audit and a customer's self-assessment.
- Why the FFIEC release refers us back to other FFIEC IT Handbooks and BSA.
- What the FFIEC release means by "Vendor Due Diligence and Suitability."

- Some of the responsibilities of each functional department including Management, information technology, information security, Business Continuity, Compliance (including BSA), accounting, audit, legal, risk management, underwriting, and deposit operations.
- Why bank staff and client training is so important.
- What you might expect during a Remote Deposit Capture Exam.



Each participant will receive a copy of Ms. Dowdy's popular book *Remote Deposit Capture Task Lists & Quick Reference Guide*.

Remote Deposit Capture

FFIEC Guidelines and Preparation for Exams

Agenda-at-a-Glance

8:30 a.m.	Registration/Continental Breakfast
9:00 a.m.	FFIEC Remote Deposit Capture Guidelines Carolyn Dowdy, Bank Project Solutions
NOON	Lunch
1:00 p.m.	Group Discussion/Exercises Carolyn Dowdy
2:45 p.m.	Examining Remote Deposit Capture Tony DaSilva, FDIC
4:00 p.m.	Adjournment

Price

Member: \$245 for first person and \$225 for each additional person from same institution. The registration fee includes the speaker handouts, one copy of speaker Carolyn Dowdy's book *Remote Deposit Capture Task Lists & Quick Reference Guide*, continental breakfast and lunch.

Non-Member: \$345 per person (prepayment required)



Who should attend?

Senior Management, Chief Information Officer, Treasury Officer, Remote Deposit Coordinator, Operations Manager, Compliance Officer including BSA Officer, Audit Officer, Risk Managers, IT Officers, Retail Officers. (Since banks of different sizes and complexity will attend the seminar and since the speakers will cover topics that impact different areas of the bank, we encourage you to send the appropriate number of bankers from the various areas of the bank that have responsibility for RDC).

Speakers

Carolyn Dowdy
Bank Project Solutions
and
Tony DaSilva
FDIC

Registration Form - Remote Deposit Capture - July 16, 2009

Bank/Company: _____

Billing Address: _____

City/State/Zip: _____

Name: _____

Email: _____

Phone: _____ Fax: _____

Please Invoice

Check Enclosed

The **cancellation policy** for this program may be found on the **Things to Know** page, the CBA website or by contacting CBA.

How to Register: For multiple registrants, please duplicate form, or register online! Visit our website for up-to-date information such as venue and date changes as well as quick & easy online registration. Or, simply fill out the registration form and fax or mail to CBA. Contact the CBA Education Department with any questions or comments.

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5/29/09

Branch Manager Certification Program

Revised Dates!

Excellence Through Effective Branch Management
Workshop III - Wednesday, August 12, 2009 *Macon, Idle Hour Club*

MACON
CPE
CERT
1 DAY

Workshop I: How to win back customer TRUST, Best Leadership Skills for Bankers, Being the Boss, How to Motivate Staff

- Modern leadership skills for a 21st century financial services industry
- The Principle of the Slight Edge: How to make you and your branch extraordinary
- How to manage branch banks better
- A financial services industry Update
- The Art of being a boss
- Challenges New managers face
- Situational Leadership: Applying four proven leadership styles
- How to Motivate Your Staff: Debunking common myths

**Workshop I:
 Watch for
 2010 Details!**

Workshop II: Competition, Effective Use of Teams, Managing Time, The 59 Minute Meeting, How to Make Effective Outside Sales Calls

- Dial marketing: Monitoring service at your branch versus competition
- How to build a Team: The Five Steps
- Managing Time: How to be more organized and efficient
- How to multiply your effectiveness through Delegation
- Successful staff meetings: 59 minute meeting
- Making effective outside calls: Tips and techniques
- "Help customers versus "Selling your customers: Which is better?"
- How to overcome call reluctance
- How to attain important information regarding current and potential customers
- How to Create realistic sales goals
- Case studies: Sales situations with team & group discussion
- How to handle stalls

**Workshop II:
 Watch for 2010
 Details!**

Workshop III: Recruiting & Retaining the Best Staff, Employee Education, Managing Problem Employees, How to Increase Leads & Referrals by Staff

- How to Find & Keep the best employees
- Employee education programs: What works, what does not?
- Employee dress codes/casual days
- How to manage different personality types
- How to handle "problem" employees: Responsibility & accountability tools
- How to Increase leads and referrals by staff
- Selling is HELPING
- How to Identify Helping opportunities
- Professional Ways to present Suggestions
- Words & Phrases to use in suggesting additional services
- Cross Selling Check list: Dos & Don'ts
- Option Banking: Creative ways to ASK for the business
- How to handle "busy" customers who resist suggestions

New Date!
**Workshop III:
 Wednesday,
 August 12,
 2009**

Workshop IV: The Branch Manager's Goals & Objectives, Managing Change, Handling Stress, Serving Difficult Customers, Cyberspace Banking, Upper Management Proposals

- Creating Realistic, Attainable goals/objectives for the year
- How to Manage effective Change at your branch location
- Stress: Successfully handling the factors at your branch
- Trends in job sharing & flex time in the banking industry
- How to handle "difficult" customers/situations: Tips & techniques
- Cyberspace banking: What impact is it having on branch banking?
- The Future Branch Bank: What does it look like? More Sales, less transactions
- How to make proposals to upper management: Techniques that work

New Date!
**Workshop IV:
 Wednesday,
 September 23,
 2009**

Branch Manager Certification Program

Each workshop in this four-part certification program is designed to provide attendees with a solid foundation in managing branch offices better and producing greater results. Branch personnel who attend all four sessions will be awarded a Branch Manager Program Certificate of Completion. This certification recognizes an employee's commitment to improving their knowledge and rewards outstanding performance.

The values of certification are:

- Investment in the future of branch leaders
- Ensures your employees meet higher education & performance standards
- Permits employees to take greater responsibility to develop their own careers
- And much, much more!

SWAP SHOP: In addition to asking questions during the seminar, there will be formal opportunities to discuss, answer questions, and reflect upon any subject regarding branch management for which attendees require answers.



Speaker:
 Roger Morin
 Morin & Associates, USA

Price

*Each workshop in this series is designed to be independent of each other, so you can attend ANY one or ALL of them!

ONE WORKSHOP:

- MEMBER:** \$225 first attendee / \$195 for each additional person from same institution.
- NON-MEMBER:** \$350 per person
 (Prepayment required)

ENTIRE SERIES:

- MEMBER:** \$795 first attendee / \$625 for each additional person from same institution.

Registration Form

Branch Manager Certification Program, Workshop III - Wednesday, August 12, 2009, Macon, Idle Hour Club

Bank/Company: _____
 Billing Address: _____
 City/State/Zip: _____
 Name: _____
 Email: _____
 Phone: _____ Fax: _____

The cancellation policy for this program may be found on the Things to Know page, the CBA website or by contacting CBA.

Please select the workshop(s) you wish to attend.

Revised Dates!

- All Four Workshops**
- I - Watch for 2010 Details**
- II - Watch for 2010 Details**
- III - August 12, 2009**
- IV - September 23, 2009**

How to Register: For multiple registrants, please duplicate form, or register online! Visit our website for up-to-date information such as venue and date changes as well as quick & easy online registration. Or, simply fill out the registration form and fax or mail to CBA. Contact the CBA Education Department with any questions or comments.

www.cbaofga.com • education@cbaofga.com • Phone: (770) 541-4490 • (800) 648-8215

Fax: (770) 541-4496 • 1900 The Exchange, Suite 600, Atlanta, GA 30339-2022



5/29/09

Emerging Leader Series

Workshop III: Macon, Thursday, August 13, 2009

Revised Schedule!

- MACON
- 1 DAY
- CPE
- CERT

The Emerging Leaders Series (formerly Supervisory Management Skills Series) is an intensive leadership development program designed to meet the learning needs of those future bank leaders. Most managers and supervisors are often promoted based on current job performance with little preparation for the people side of leadership. Today's Emerging Leaders must balance numerous challenges: regulatory, competition, financial, day-to-day operations, and strategic growth as they assume an expanding role in the organization.

The Emerging Leaders Series helps maximize the effectiveness of emerging leaders by focusing on the creation of a strong knowledge of practical, "real world" leadership skills, which are focused on interpersonal and team relationships needed to achieve outstanding results through others. The series provides both classroom-based training and non-traditional learning opportunities including individual assignments between the program sessions. Each workshop is packaged full of checklists, job aids, case studies, examples, and "real world" situations.

Value of Attending the Series: Learn how to successfully transition from an individual contributor to a leader

- Identify individual leadership strengths and areas of improvement
- Understand effective team development
- Practice effective techniques for handling team and individual conflicts
- Develop techniques and strategies for improving performance
- Identify best practices for giving and receiving feedback
- Explore how to build skills in coaching, counseling and constructive feedback
- Focus on creating a supportive work environment to improve employee selection and retention
- Create a development plan to implement skills learned

How the Bank Will Benefit: Emerging leaders become more confident in leading teams

- Communication is improved within the team
- Conflict is reduced and collaboration is increased
- Organizational performance is improved

Price

ONE WORKSHOP:

MEMBER: \$225 first attendee / \$195 for each additional person from same institution.
 NON-MEMBER: \$350 per person, per workshop (Prepayment required)

ENTIRE SERIES

MEMBER: \$795 first attendee / \$625 for each additional person from same institution.

Who Should Attend

Supervisors and managers at all levels as well as leaders responsible for a team of employees and those being considered for supervisory or management positions will benefit from this program.

Speaker

Dianne Barton is the founder and president of Performance Solutions, Inc., Kennesaw.

Each workshop is designed as a stand-alone class. You can sign up for any ONE or all FOUR workshops. A discount is available to your bank if you register for all four workshops in the series in advance.

**Workshop I:
Developing
Your
Leadership
Skills**

**Workshop II:
Communicating
Effectively as a
Leader**

**Workshop III:
Managing
Performance**

**Workshop IV:
Developing
Your Team and
Raising the
Bar**

Workshop I:
Macon-Watch for 2010 Details

Workshop II:
Macon-Watch for 2010 Details

Workshop III:
Macon-Thursday, August 13, 2009

Workshop IV:
Macon-Thursday, September 17, 2009

Revised Schedule!

Continued on reverse ⇨

Emerging Leader Series

Workshop I

Developing Your Leadership Skills

Macon-Watch for 2010 Details

Many of us have heard the phrase: "Leaders are made, not born." During this session, we explore the difference between being a boss, a supervisor, a manager and a leader, and when and how to use each one. You will also discover which leadership skills, styles, and attributes you currently possess and develop an Action Plan to develop your areas that need improvement or additional help.

Participants will learn: Understanding the difference between Bossing, Supervising, Managing and Leading ▪ Understanding your role as an emerging leader ▪ Identifying your leadership style and how to make it work for you ▪ Understanding and motivating the generation gap ▪ Managing a diverse work force ▪ Balancing employee needs with the production and regulatory needs ▪ Gaining alignment with organizational goals ▪ Exploring the difference between delegation, dumping, and abdication ▪ Conquering procrastination and time robbers ▪ Using the 3 keys to effective time management ▪ Conquering the top 3 time management thieves ▪ Coping with daily stress and burnout and staying energized

Workshop II

Communicating Effectively as a Leader

Macon-Watch for 2010 Details

How do you represent the Bank, you, and the team? Have you ever felt like you and the person you were talking with spoke different languages? This workshop provides participants with tips, tools, and self-assessments to improve and enhance your self-confidence as a leader and as a communicator.

Participants will learn: Understanding individual communication styles ▪ Learning how to adjust your communication style to fit the situation and person ▪ Communicating to build trust, commitment and results ▪ Listening and effectively conveying your thoughts and ideas ▪ Effectively representing the Bank in community functions ▪ Networking for the Bank ▪ Improving your personal power as a leader ▪ Connecting positively with others from chitchat to relationship building ▪ Conducting successful team meetings ▪ Handling challenging situations during a team meeting ▪ Communicating 'up' ---what to tell Senior Management and how to phrase it!

Workshop III

Managing Performance

Macon-Thursday, August 13, 2009 @Idle Hour Club

How does an employee know how well he or she is performing? Often, employees say that rather than receiving positive or negative feedback, they receive no feedback. This session focuses on proven methods for managing performance in a fair, focused, and on-going manner.

Participants will learn: Setting performance standards for your dept ▪ Learning to set "SMART" goals to improve performance and motivation ▪ Focusing on financial industry goals ▪ Relationship building skills, tips for growing a solid customer base, concepts of increasing customer to product ratio ▪ Meeting deposit, credit, fee income goals ▪ Understanding the purpose of the 3 C's: Coaching, Counseling, and Constructive Feedback ▪ Ensuring employees are accountable for their own results and providing on-going feedback ▪ Analyzing performance challenges and problems ▪ Enforcing professional dress code guidelines ▪ Identifying the value and importance of 90-day and interim reviews ▪ Understanding the legalities of performance management ▪ Understanding the disciplinary process ▪ Avoiding the "Write the Employee Up" syndrome ▪ Coaching, guiding and developing self-motivated individuals and teams ▪ Conducting a three-step performance review ▪ Planning the next steps after a performance review

Workshop IV

Developing Your Team and Raising the Bar

Macon-Thursday, September 17 2009, @Idle Hour Club

Did you know that appreciation of work and feedback are two of the key motivators of employees today? Many supervisors and managers feel it is increased pay and better working conditions that motivate employees. Also, how do you develop a team when you experience turnover and constant emphasis on sales, service, regulatory compliance, and security? This workshop will focus on proven methods of motivating individuals and teams.

Participants will learn: Building a process for raising the bar ▪ Selecting the "best" candidates ▪ Conducting an effective, legal interview ▪ Introducing and training new team members – The First 90 Days ▪ Encouraging, communicating, and implementing new information, changes, and goals ▪ Assessing your individual style for resolving conflict ▪ Managing differences and improving team communication in handling conflict and challenging situations ▪ Implementing ongoing team building skills and activities ▪ Coaching, guiding and developing a self-motivated team ▪ Keeping in touch with your team – balancing personal and banking needs ▪ Performance recognition—informal methods and tips

Registration
Form

Bank/Company: _____
Billing Address: _____
City/State/Zip: _____
Name: _____
Email: _____
Phone: _____ Fax: _____

The cancellation policy for this program may be found on the **Things to Know** page, CBA website or contact CBA.

Select the workshop(s)
you wish to attend.

- Entire Series
- I - Watch for 2010 details!
- II - Watch for 2010 details!
- III - August 13
- IV - September 17

How to Register: For multiple registrants, please duplicate form, or register online! Visit our website for up-to-date information such as venue and date changes as well as quick & easy online registration. Or, simply fill out the attached form and fax or mail to CBA. Contact the CBA Education department with any questions or comments.

www.cbaofga.com • education@cbaofga.com • Phone: (770) 541-4490 • (800) 648-8215

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**REVISED
SCHEDULE**

Professional Head Teller Certification Series



Leading the Challenges of Teller Line Operations!

Workshop II - August 13, 2009 Macon, Idle Hour Club

The **Professional Head Teller Certification Series** is a national certification program that is designed to provide recognition to head tellers who have the knowledge and skills necessary to provide quality service, quality supervision and who are proficient in bank operations and the selling of bank products and services. Today more than ever, head tellers must be professionals who utilize the key principles of quality service, quality supervision, efficient bank operations and sales.

We invite all tellers to register today for this 3-part certification series and join other community banking tellers across the country who have already received this important certification. Register today for one, two, or all three workshops!

Workshop I: Supervision Macon - Watch for Details!

The focus of this workshop is making your teller line extraordinary, finding & keeping the best tellers, managing problem tellers, current policies & procedures.

Topics to Be Covered:

- What is happening in the banking industry? Current update
- The principle of the "slight edge": How to make your teller line extraordinary!
- How to reduce teller turnover: National survey results
- Recruiting, hiring and keeping new tellers: Tested ideas that work!
- The Certified Teller Training Program: Suggested criteria and procedures
- Teller incentive programs
- Successful supervision & motivation techniques
- How to manage problem tellers
- Review: Reg CC compliance & fed funds availability
- The sample teller training manual: Balancing tips, endorsements, fundamentals of negotiable instruments & more!
- Improving customer service and professionalism at your frontline!

Workshop II: Advanced Supervision Macon - Thursday, August 13, 2009

New Date

The focus of this workshop is managing your time, conflict resolution, improving bank security, and handling difficult customers.

Topics to Be Covered:

- How to be a great manager!
- Identifying your major time wasters: Improving time management
- How to deal with conflicts (scheduling, personalities, etc.)
- Time-off banks: Do they work?
- Know your customer rules - are your tellers prepared?
- The USA Patriot Act: How do we delicately ask for more personal information?
- The art of delegation
- Keeping the teller line safe & secure: Fraud & bank robberies
- How to handle difficult customers: Tips & techniques
- Money laundering procedures
- Currency Transaction Reports: Most common errors
- Suspicious Activity Reporting: Rules & procedures
- How to make a proposal to upper management

Workshop III: Sales Macon - Thursday, September 24, 2009

New Date

The focus of this workshop is "Stop Selling and Start Helping" your customer get what they want!

Topics to Be Covered:

- Why are banks asking their frontline staff to sell?
- Selling is HELPING: Stop forcing or manipulating services your customers do not want or need
- The many BENEFITS of cross-selling to you and your bank
- Review of key retail products & services
- Ten tips for HELPING customers
- Identifying HELPING opportunities
- Professional ways to present suggestions
- Make buying easy
- Cross-selling check list: Dos & Don'ts
- Option banking: Creative ways to ASK for the business
- Putting ideas into action: Role-playing situation exercises
- How to handle the "busy" customers who resist suggestions

Continued on reverse ⇨

Professional Head Teller Certification Series

Leading the Challenges of Teller Line Operations!

Workshop II - August 13, 2009 Macon, Idle Hour Club

The Value of Head Teller Certification

By allowing your head tellers to become certified, you are investing in your own bank's future. Certification is beneficial to banks and their personnel because it ensures employees meet higher educational and performance-based standards. A more educated staff means your bank improves its ability to compete in your marketplace. Customers appreciate informed leadership and notice the difference! It also permits employees to take greater responsibility for their own training and education, to develop their own careers, which may increase advancement opportunities.

REVISED SCHEDULE

2009 Macon Schedule

Workshop II - August 13, 2009
Workshop III - September 24, 2009
Workshop I - Watch for Details!

Speaker:

Roger Morin
Morin & Associates, USA

Member Price:

All 3 workshops: \$645 first person
\$595 for each additional person from the same institution
Any 1 workshop: \$225 first person
\$195 for each additional person from the same institution

Non-Member Price:

All 3 workshops:
\$795 per person
Any 1 workshop:
\$425 per person
(Prepayment required)

*** Each workshop is designed as a stand-alone class. You can sign up for any ONE or all THREE workshops. A discount is available to your bank if you register for all three workshops in the series in advance. ***

Registration Form

Please select the workshop(s) you wish to attend!

Macon: Entire Series Workshop I - Watch for details Workshop II - August 13 Workshop III - September 24

Bank/Company: _____
Billing Address: _____
City/State/Zip: _____
Name: _____
Email: _____
Phone: _____ Fax: _____

Please Invoice

Check Enclosed

The cancellation policy for this program may be found on the **Things to Know** page, the CBA website or by contacting CBA.

How to Register: For multiple registrants, please duplicate form, or register online! Visit our website for up-to-date information such as venue and date changes as well as quick & easy online registration. Or, simply fill out the registration form and fax or mail to CBA. Contact the CBA Education Department with any questions or comments.
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2009 CONVENTIONS

31st Annual Leadership Division Convention & Mini-Trade Show June 24-28, 2009

The Ritz Carlton, Amelia Island, FL

You will not want to miss this exciting event! The 31st Annual Convention & Mini-Trade Show agenda is packed full of current topics and activities designed specifically for community bankers and their families. It will be a fantastic opportunity to network while learning about the latest in financial products & news! Between sessions, lay out under the sun listening to the crashing waves of the Atlantic Ocean, enjoy the emerald greens of the landscape during the Golf Tournament, schedule a massage or just relax by the pool. Consider joining us for this informative and enjoyable annual convention at Amelia Island, Florida!

Speakers:

- Chris DiLorenzo, President, The James Paul Group - *Morale & Team Building*
- Michael White, Partner, Martin Snow - *Dawn-breaker's Session*
- Serena Owens, Acting Deputy Regional Director, FDIC and Jimmy DeVane, Assistant Deputy Comptroller - *OCC-Regulatory Panel (FDIC & OCC)*
- Jennifer Burke, Partner, Crowe Horwath - *Enterprise Risk Management: The Key to Sustainability in Today's Turbulent Environment*
- Dan Harbison, President/CEO, Farmers National Bank, Scottsville, KY - *"Maximizing Your Bank's Efficiency Through Diversification and Expense Reduction."*
- Beau Woods, Security Consultant, Secure Works - *"A Day in the Life of a Social Engineer: How Easy is it to Get into Your Bank?"*
- Steve Palm, President, Smart Numbers & John Hunt, President, ViaSearch - *The Atlanta Housing Market, A Barometer for the Nation*

Also:

- Julian Hester Memorial Golf Tournament
- Family & Childrens' Activities
- Mini-Trade Show
- Leadership Division of the Year and Leadership Division Representative of the Year Awards

To learn more about the agenda and other details, please review the brochure online or contact CBA. For hotel room reservations, contact the hotel directly at (904) 277-1100 or (800) 241-3333.

41st Annual Convention & Trade Show September 16-20, 2009 The Breakers, Palm Beach, FL

CBA's 41st Annual Convention & Trade Show promises to be a top-notch event. With extremely affordable room rates and flights, you can't afford to miss such a great educational & networking event in such a beautiful beach setting!

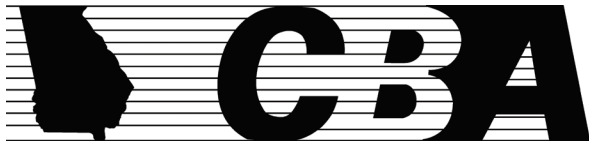
Speakers:

- Jerry Harrell, Partner, Martin Snow, LLP speaking about recent legislative issues and bills
- Dr. David M. Jones, President and CEO, DMJ Advisors - *An Examination of the Worst Credit Crisis of Modern Times: Why Did It Happen? How Do We Get Out of It? Can We Keep It From Happening Again?*
- Jeffery Johnson, President, Bankers-Insight Group, LLC - *Unlocking the Secrets to Appraisals*
- James MacPhee, Vice-Chairman, Independent Community Bankers Association of America speaking about regulatory and legislative issues
- Lee Wetherington, Senior Vice President, Goldleaf Financial Solutions - *The Opportunity of a Lifetime: Convergence, Crisis & the Road Ahead*
- Join a member of the Afterburner Keynote Team - *Plan. Brief. Execute. Debrief.=WIN! A Fighter Pilot's Secret to Business Success*

On-site Optional activities!

- Three Little Towns by the Sea Tour
- Henry Flagler Museum Tour
- Morikami Japanese Gardens
- Take Your Own Floral Bouquet to the Chairman's Dinner!
- Golf

Make plans to send representatives from your bank/company to The Breakers, Palm Beach, Florida, September 16-20, 2009! Tell The Breakers you are with CBA to get a great room rate—just \$ 225! Book your room now by calling (888) 273-2537.



Community Bankers Association of Georgia
1900 The Exchange, Suite 600
Atlanta, GA 30339-2022

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The Community Bankers Association is the only organization in Georgia that represents the interests of community banks exclusively. For over 40 years, the mission has been, and will continue to be, to promote the preservation and continued development of locally, independently-owned community banks in Georgia; and the philosophy of hometown banking through unified efforts of its membership and staff. Today, the Association has over 300 community bank members who utilize four main areas of service: Education, Networking, Group Purchasing and Political Affairs.