

Community Bankers Association of Georgia
EDUCATION BROCHURE
CATALOG



January 23, 2009

Issue 1



Volume 1

Welcome to the CBA Education Catalog! The brochures have been completely redesigned, and CBA hopes you find this new format easy to use. The CBA Education Catalog includes brochures for the face-to-face seminars, registration forms, accommodation information and much more! Overviews of the on-line 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 Community Bankers University in the following formats: face-to-face, such as schools, seminars (or "workshops"), conferences and conventions; on-line 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

Dan Oliver, CEO/President, Vinings Bank, Marietta; 2009-2010 CBA Education Committee Chairman

Jodi Swilley, Vice President, Educational and Professional Development, CBA

jodi@cbaofga.com

Karen Wyrosdick, Assistant Vice President, Education, CBA

karen@cbaofga.com

Jason Sandmann, Education Coordinator, CBA

jasons@cbaofga.com

Nick Wilborn, Education Assistant, CBA

nick@cbaofga.com

THINGS TO KNOW

*Accommodations for Programs Listed in This Catalog:
Please request the Community Bankers Association rate at all locations.*

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

Hilton Garden Inn – Atlanta/Wildwood
3045 Windy Hill Road, Atlanta, GA 30339
(770) 953-8850

Macon Hilton Garden Inn – Macon/Mercer
University
1220 Stadium Drive, Macon, GA 31204
(478) 741-5527

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

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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1900 The Exchange, Suite 600, Atlanta, GA 30339-2022

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.

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.

New Feature!

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

NEW **# DAY** **ATLANTA** **MACON** **MARIETTA**

CPE All programs qualify for CPE credits!

LOC Some of our classes have multiple locations!

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.

About the Speakers

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. Clients describe the 20-year veteran of training education and her programs as “high–energy” and “results oriented.” Dianne’s customized training and expert consulting services provided to organizations throughout North America have made her a leader in her field. Her company has developed and delivered programs for several nationally–recognized companies in the financial industry. 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.

Dianne Barton is presenting the following programs:

- Emerging Leader Series
- Train the Trainer

Deborah Henderson is a Senior Consultant at PBS. Prior to joining the firm, she served as a senior vice president and legal counsel for a \$3 billion financial institution that engaged in multi-state lending and deposit services. Her banking experience is in the deposit, commercial and residential lending and operations areas. She has been a member of the faculty of the FDIC’s Advanced Consumer Protection School; Introduction to Compliance Examination School and Compliance Assessment Review Course.

Deborah Henderson is presenting the following programs:

- Operations Compliance
- Georgia Deposit Documentation

Jeffery Johnson, President, Bankers Insight Group in Decatur, GA, has over 30 years of experience in the banking industry. Jeffery graduated with a degree in accounting from Morehouse College in Atlanta and received his MBA in Finance from John Carroll University, Cleveland, OH. He also earned a banking diploma from the University of Wisconsin Graduate School of Banking and a graduate certificate in bank management studies from Wharton School of Business at the University of Pennsylvania. Jeffery is a frequent speaker at community banking associations across the country and is the primary lending speaker for CBA of Georgia.

Jeffery Johnson is presenting the following programs:

- Collateral Perfection
- Loan Documentation
- Training the Credit Analyst

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.

Roger Morin is presenting the following programs:

- Branch Manager Certification Program
- Professional Head Teller Certification Series

Other Speakers:

- Mike Cote, Chairman & CEO, SecureWorks
- John Ramsey, Chief Technology Officer, SecureWorks
- Nancee Melby, Sr. Product Manager, Shavlik Technologies
- Richard Snitzer, IT Examination Specialist, FDIC
- Uday Banerjee, SOC Shift Manager, SecureWorks
- Jonathan Jacobs, Special Agent, U.S. Secret Service
- Beau Woods, Security Consultant, SecureWorks
- Erik Petersen, VP of Professional Services, SecureWorks
- Jeff Multz, VP SecureWorks

Mark Your Calendar!

2009 Schools and Conferences

BSA Officer School—Atlanta

April 21-24, 2009 & November 3-6, 2009

Compliance Management School—TBD

April 27-29, 2009

The Community Bankers School

July 12-17, 2009

Illinois Wesleyan University, Bloomington, IL

Consumer Lending School—Atlanta

August 16-21, 2009

Advanced BSA Officer School—Young Harris

September 28-30, 2009

Compliance School & Alumni Update—TBD

October 19-22, 2009

Commercial Lending School—Atlanta

October 25-30, 2009

**Watch for additional schools and conferences!*

Compliance Membership Program

Quarter II: June 2009—RESPA

6/16 Tifton 6/23 Rome
6/17 Macon 6/24 Norcross
6/18 Savannah 6/25 Macon

Quarter III: September 2009—Regulation Z

9/15 Albany 9/22 Rome
9/16 Macon 9/23 Norcross
9/17 Savannah 9/24 Macon

Quarter IV: December 2009—BSA & Anti-Money Laundering

12/8 Tifton 12/15 Rome
12/9 Macon 12/16 Norcross
12/10 Savannah 12/17 Macon

March 2009

Monday	Tuesday	Wednesday	Thursday	Friday	Sat./Sun.
					1
2	3 Compliance Program Quarter I: Deposit Regulations -Albany- Emerging Business Account Issues: Debit Cards, Online Banking, Compliance -Telephone/Webcast-	4 Compliance Program Quarter I: Deposit Regulations -Macon- Robbery Awareness -Telephone/Webcast-	5 Compliance Program Quarter I: Deposit Regulations -Savannah- Regulatory Issues for the Credit Analyst -Telephone/Webcast-	6	7
Training the Credit Analyst, Macon, 3/3-4			4 th Annual IT Conference, Atlanta, 3/5-6		8
9	10 Compliance Program Quarter I: Deposit Regulations -Norcross- Consumer Loan Documentation -Macon- Director Series: Red Flags in Board Reports (11:00-12:30 p.m.) -Telephone/Webcast-	11 Compliance Program Quarter I: Deposit Regulations -Rome- Commercial Loan Documentation -Macon-	12 Compliance Program Quarter I: Deposit Regulations -Macon- Collateral Perfection -Macon- Credit & Debit Cards: Threats, Opportunities & Next Steps in 2009 -Telephone/Webcast-	13	14
Mortgage Lending School, Marietta, 3/9-13			Train the Trainer, Macon, 3/11-12		15
16	17 Essentials of IRAs -Atlanta- Professional Head Teller Series: Workshop II -Atlanta- Stop Payments, Check Holds, Post Dated Checks -Telephone/Webcast- FMF Dinner Series -Atlanta-	18 Branch Managers' Series: Workshop II -Macon-	19 Essentials of IRAs -Macon- Professional Head Teller Series: Workshop II -Macon- Bank Directors' College: Session II -Atlanta-	20	21 Commercial Lending School Atlanta, 3/22-27
23	24 IRAs: Beyond the Basics -Macon- Deposit Documentation -Macon- Consumer Credit Reports & Scores & FACT Act Compliance -Telephone/Webcast-	25 Essentials of Banking School: Workshop II -Macon- Operations Compliance -Macon-	26 IRAs: Beyond the Basics -Albany- Regulation Z Rule Changes to Mortgage Loans: Deadline to Comply Oct. 1, 2009 -Telephone/Webcast-	27	28
Commercial Lending School, Atlanta, 3/22-27					29
30	31 Safe Deposit: Legal Documents & Legal Issues -Telephone/Webcast-	Notes:			

***Dates/locations subject to change. Please visit our website, www.cbaofga.com, for up-to-date information.**

**Remaining Sessions:
2009 Winter/Spring Bank Directors' College**

Session II March 19, 2009 Atlanta
Session III May 14-15, 2009 Young Harris

Watch for details regarding the Summer/Fall College



1900 The Exchange, Suite 600 Atlanta, GA 30339

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2009 Mortgage Lending School

1st & 2nd Quarter

The Community Bankers Association of Georgia is pleased to present the 2009 Mortgage Lending School. This school is designed for the entry-level Loan Originator and Loan Processor to provide the skills needed to effectively perform their duties. The school is an intensive one-week school and is presented in an easy-to-understand format and covers the basic conventional guidelines.



Topics Include:

- Explanation of Mortgage Programs
- Calculating Prepays
- Federal Regulations & Compliance
- Computing Mortgage Payments
- Creative Financing Programs
- Preparing a Good Faith Estimate
- The Interview Process
- Taking a Detailed Loan Application
- Opening & Setting Up the Loan File
- Reviewing the Credit Report
- Verifying the Income & Assets
- Ordering Documents
- Reading & Analyzing the Appraisal
- Working Up the Package for Submission

Price: \$895 per person
(Includes one-week school & manual. Meals & hotel are responsibility of the student.)

Who Should Attend:

Branch Management • Lenders • Loan Originators

Registration Form

Bank/Company: _____

Billing Address: _____

City/State/Zip: _____

Name: _____

Email: _____

Phone: _____ Fax: _____

The cancellation policy for this program may be found on the CBA website or contact CBA.

1st & 2nd Quarter

(check date you wish to attend)

- | | |
|--|--------------------------------------|
| <input type="checkbox"/> January 12-16 | <input type="checkbox"/> April 13-17 |
| <input type="checkbox"/> February 9-13 | <input type="checkbox"/> May 11-15 |
| <input type="checkbox"/> March 9-13 | <input type="checkbox"/> June 8-12 |

About Capstone Institute of Mortgage Finance:

The Faculty at Capstone Institute of Mortgage Finance consists of some of the most experienced mortgage lending instructors in the country. Founded in 1986, Capstone Institute of Mortgage Finance was designed to meet the needs of the Mortgage Finance and Real Estate Industry. Thousands of students have completed the courses offered at Capstone and have gone on to become successful members of the mortgage finance industry. CBA of Georgia is pleased to be associated with Capstone Institute. In the past several years, over 130 community bank lenders have successfully completed this informative school.

Monday-Friday Schedule:

9 a.m.	Program
Noon	Lunch
4:30 p.m.	Adjourn

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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TRAINING THE CREDIT ANALYST

A Two Day Course for the Credit Analyst

As community banks grow and strive for higher performance, the need to cultivate and develop a portfolio of commercial borrowers increases. Credit analysis is an essential part of this process as banks develop solid commercial relationships. Training the Credit Analyst is a two-day introductory workshop that addresses the needs of beginning credit analysts and will reinforce the credit skills of current credit analysts. It begins with a thorough review of the components of financial statements and proceeds into analyzing the financial statements by preparing a financial spreadsheet and then interpreting the results. The course will teach you how to write effective and comprehensive credit analyses, highlighting and detailing important trends shown on the financial spreadsheet. Register today and come learn from an industry expert while networking with other community bank credit analysts.

**TUESDAY, MARCH 3, 2009 AND
WEDNESDAY, MARCH 4, 2009
MACON, HILTON GARDEN INN @
MACON/MERCER UNIVERSITY**

UPON COMPLETION OF THIS PROGRAM YOU WILL BE ABLE TO:

- Identify the various types of financial statements and the key components such as the balance sheet, income statement, and statement of cash flow and reconciliation of net worth.
- Read the notes to financial statements and identify latent notes which may have a major financial impact on the operating performance of a credit.
- Spread the financial statements consistently and perform ratio analysis so trends can be identified.
- Perform a detailed cash flow analysis.
- Prepare financial projections based upon assumptions provided by the borrower, and then test those assumptions by utilizing sensitivity analysis.
- Identify factors which may impact the ability to repay debt obligations.
- Perform industry comparison analysis with standard industry codes.

WHO SHOULD ATTEND?

Credit Analysts, Credit Officers, Commercial Loan Officers/Managers, Loan Review Officers & Branch Managers.



**FEATURING JEFFERY JOHNSON
PRESIDENT, BANKERS INSIGHT
GROUP, DECATUR, GA**

PRICE:

\$425 first person / \$395 each additional person from the same institution
Non-Member: (prepayment required) \$495 per person

Registration Form

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

The cancellation policy for this program may be found on the CBA website or contact CBA.

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LOAN DOCUMENTATION

REVISED FOR TODAY'S ENVIRONMENT!

CONSUMER LOANS

Tuesday, March 10, 2009

Macon, Anderson Center

This program is designed for the lending professional with responsibility of preparation and/or maintenance of consumer loan documents. The proper use and execution of loan documents are essential components of the loan process. Benefits to the bank are improved loan performance, reduced legal risk, and improved compliance examinations.

Major Topics:

- Uniform Commercial Code, Article 9
- Perfection of Security Interest
- The Role of the Note
- Deeds of Trust
- The Attachment of Security Interest
- Tickler Systems

Featuring **Jeffery Johnson**, President
Bankers Insight
Group, Decatur, GA

Reviews of several different types of loans and the documentation requirements will be addressed.

TOPICS COVERED:

- Introduction & Purpose of Loan Documentation
- Different Types of Borrowing Entities
- Loan Documents Used To: Establish Authority To Borrow; Evidence The Debt or Types of Collateral, The Terms & Conditions
- Loan Document Endorsers and Guarantors
- Intellectual Property
- Covenant Compliance
- Loan Agreements & Documentation Checklists

COMMERCIAL LOANS

Wednesday, March 11, 2009

Macon, Anderson Center

This popular course will provide an analysis of the commercial loan documentation process from credit approval/closing to loan monitoring and collection. The proper use and execution of loan documents are essential components of the loan process. Come join us and learn how to improve loan performance and compliance examinations.

Major Topics:

- Know why loan documentation and proper loan closing are critical parts of the lending process.
- Be able to identify the basic steps of the loan documentation process and the responsibilities of the lender.
- Analyze common loan documents in evidencing indebtedness.
- Be able to identify and define the various types of collateral commonly used to secure loans & how to obtain a perfected security interest in the collateral.
- Understand the purpose of the Uniform Commercial Code (UCC) and know how the UCC, federal and state statutes govern the documentation of collateral.
- Know the difference between personal property and real property and how this affects the documentation process.
- Know the steps in a loan closing.

WHO SHOULD ATTEND?

Lenders & bank personnel involved in the loan review or collection process for consumer and/or commercial loans.

PRICE (EACH SEMINAR)

Member: \$225 for the first attendee/\$195 for each additional attendee from same institution

Non-Member: \$300 for each attendee (prepayment required)



Registration Form

Bank/Company: _____

Billing Address: _____

City/State/Zip: _____

Name: _____

Email: _____

Phone: _____ Fax: _____

Check One: Consumer Loans Commercial Loans Both

The cancellation policy for this program may be found on the CBA website or contact CBA.

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Train the Trainer

Wednesday & Thursday, March 11-12, 2009

Macon, Idle Hour Club



CBA is pleased to partner with one of our most popular speakers, Dianne Barton, Performance Solutions, to provide this much requested two-day workshop.

Recognizing that there is no substitute for well-trained employees, we invite you to consider this enhanced one-of-a-kind program designed especially for community bank trainers.

Register today and come learn from an industry expert who will share proven delivery techniques and many tips and tools that will help you develop and deliver the best training programs for your bank.

Topics to be Covered

- Basic & Advanced Delivery Techniques
- Developing A Bank Mentoring And Coaching Program
- Making Regulatory Training Fun, Interesting, And Realistic
- Designing & Using Training Aids
- Handling Difficult Training Situations
- Effective Speaking & Presentation Skills
- The Basics Of Training Needs Surveys
- And much, much more!

Pricing

Member: \$425 for first attendee/\$395 for each additional attendee from same institution

Non-Member: \$495 per person (prepayment required)

Who should attend?

Training Managers, Human Resource Managers, Branch Managers, Supervisor Head Tellers or anyone who is involved with training employees.

Speaker: Dianne Barton
founder and president of
Performance Solutions, Inc.
Kennesaw, GA



Registration Form

Bank/Company: _____

Billing Address: _____

City/State/Zip: _____

Name: _____

Email: _____

Phone: _____ **Fax:** _____

The cancellation policy for this program may be found on the CBA website or contact CBA.

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COLLATERAL PERFECTION

HOW TO ACHIEVE EFFECTIVE COLLATERAL ATTACHMENT AND COLLATERAL PERFECTION TO PROTECT YOUR BANK

Thursday, March 12, 2009

Macon, Anderson Center

MACON

1 DAY

CPE

CCL

Loan Documentation is a critical component in lending. After the decision to make a loan has been made, the next step is the documentation and closing process. This part of the lending process is essential in order to avoid loan losses due to poor documentation. Many community banks assign this important responsibility to Loan Officers and Loan Administrators. If not performed properly, poor documentation can cause loans to be adversely classified even if the underlying credit is sound or if the loan is performing as agreed.

The purpose of this one-day workshop is to provide participants with a good understanding of the Loan Documentation process by focusing on Collateral Attachment and Collateral Perfection of the Documentation Process.

Collateral Attachment allows lenders to obtain a security interest in assets to serve as collateral for the loan. If a bank is not attached to collateral, it will not have any rights to seize and dispose the assets in order to reduce the loan. The key documents required to achieve Collateral Attachment and the documents to be reviewed in this seminar are as follows:

- Loan Agreement
- Security Agreement
- Assignments of Savings, Certificate of Deposit and Investment Property Forms
- Deed to Secure Debt
- Assignment of Life Insurance Policy
- Guaranty Agreement
- Subordination Agreement
- Landlord's Waiver
- Trust Receipt

Collateral Perfection allows lenders to have a prior claim on assets serving as collateral by placing everyone on notice of its security interest. This part of the seminar will examine the most common collateral perfection methods which is as varied as the type of asset a banker will take as collateral. The Perfection Methods to be covered are as follows:

Perfection by:

- Filing Financing Statements
- Possession
- Control
- Attachment
- Certificate of Titles
- Recording Deeds to Secure Debts
- Filing with the Federal Aviation Administration for Aircraft
- Filing with the National Coast Guard for Water Vessels

Registration Form

Bank/Company: _____

Billing Address: _____

City/State/Zip: _____

Name: _____

Email: _____

Phone: _____ Fax: _____

Who Should Attend?

Commercial Loan Officers, Consumer Loan Officers, Branch Managers, Loan Documentation Personnel, Loan Assistants, Loan Review Personnel, Compliance Officers and anyone involved in the lending or loan documentation process.

After Completion Each Participant Will:

- Have a better understanding of the documents required to attach collateral thus making it easier for the participants to explain them to customers
- Know the various methods of perfecting collateral based upon the type of collateral being taken.
- Know the rules of attaching collateral
- Know the rules of perfecting the security interest

Price:

Member: \$225 for the first attendee/\$195 for each additional attendee from same institution

Non-Member: \$300 for each attendee (prepayment required)

Featuring **Jeffery Johnson**
President of Bankers Insight Group
Decatur, GA

The cancellation policy for this program may be found on the CBA website or contact CBA.

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Georgia Deposit Documentation

MACON

1 DAY

CPE

Tuesday, March 24, 2009

Macon, Anderson Center

What is the difference between “joint with rights of survivorship” and “tenants in common”? What is a revocable living trust and how do we document it? Do we really need a corporate resolution? How do we open accounts for minors? Have you or someone at your institution asked these questions and others like them? If so, don’t miss this seminar. The focus is on the day the account is opened. It provides hard to get state law requirements for ownership and documentation. Attendees learn the “why” behind standard operating procedures. The manual and the presentation suggest the procedures for standardizing the account opening process. The speaker uses “plain language” and “real-world” examples. Attendee participation is encouraged throughout the program.

Price:

Member: \$225 for the first attendee / \$195 for each additional attendee from same institution
 Non-Member: \$300 for each attendee (prepayment required)

Speaker: Deborah Henderson,
 Senior Consultant at PBS

Who should attend?

This is a comprehensive seminar developed for new accounts personnel, auditors, bookkeepers, operations officers and others who have responsibility for administering customer accounts. It is a fast-paced introduction for the new employee who needs an overview of deposit accounts and is designed to “tie everything together” for experienced personnel.

Manual The seminar manual is a comprehensive guide with detailed outlines and sample forms. It serves as a desktop reference for questions relating to the deposit function.

What You Will Learn:

Account Opening Procedures

- Customer Identification
- Verify Depositor Information
- Standardizing Procedures

Taxpayer ID No. Documentation

- Obtaining the Appropriate TIN
- Required Certifications
- Nonresident Alien Requirements

Account Titles (may vary by state)

- Individual Accounts
- Single or Multiple Party Account

Designated Agent

- Informal Trusts
- Uniform Transfers to Minors Act
- Minor Accounts
- Joint Accounts with Rights of Survivorship
- Joint Accounts without Rights of Survivorship
- Payable on Death Accounts
- Funeral Escrow Accounts • Estate Accounts
- Valid Trust
- Grantor Trust – Revocable Living Trusts
- Court Appointed Personal Fiduciaries
- Social Security or SSI Representative Payee
- Sole Proprietorships

- Estate Accounts
- Valid Trust
- Grantor Trust – Revocable Living Trusts
- Court Appointed Personal Fiduciaries
- Social Security or SSI Representative Payee
- Sole Proprietorships
- Partnerships
- Corporations
- Limited Liability Companies
- Lawyer’s Trust Accounts
- Landlord/Tenant Escrow Accounts
- Real Estate Trust/Escrow Accounts
- Political Campaign Funds

Proper Documentation

- Personal Accounts
- Business Accounts
- Fiduciary Accounts
- Organizational Accounts
- Powers of Attorney

Handling Requests for Change

- Changes at Request of Customer
- Changes Due to Death
- Adding Owners
- Deleting Owners

Registration Form

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

The cancellation policy for this program may be found on the CBA website or contact 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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Operations Compliance

Advanced Deposit Issues and Practical Solutions

Wednesday, March 25, 2009

Macon, Anderson Center

This all new one-day seminar is structured to assist operations personnel with the regulatory requirements that apply specifically to their job function. The focus is on providing an understanding of the mechanics necessary for compliance and includes detailed checklists and flow charts to help ensure compliance with the day-to-day provisions of the appropriate statutes and regulations.

The seminar content updates operations personnel on current and developing issues in the areas of both check presentment and electronic presentment of withdrawals, transfers and credits and looks at emerging trends in image presentment, substitute checks and electronic check conversions in the paper world. The speaker reviews warranty/returns and valid reasons for returns, including return provisions of the Uniform Commercial Code and the remotely created check warranty under Regulation CC.

In the electronic world of Regulation E, the seminar examines error resolution issues, error resolution timing requirements, stop payment issues and returns to originators under ACH rules. We will also discuss Regulation DD, Truth in Savings, and Overdraft Protection Programs or Bounce Protection Programs and requirements for periodic statements if the institution promotes its program.

In addition, the seminar also addresses the requirements for protecting customer information under the institution's customer security information program required by Regulation P and the "red flag" requirements under Regulation V.

Featuring Deborah Henderson
Senior Consultant at PBS, KY

Who Should Attend

This seminar is a comprehensive study of statutes, regulations and procedures from the operations personnel point of view. While there is a brief overview of the provisions and coverage of the regulations, the discussion moves to the "how to" requirements for compliance. The content is designed for operations, compliance and audit personnel to become aware of the day-to-day provisions for compliance.

The Manual

The seminar manual serves as a practical guide with detailed checklists and charts. It also serves as a desktop reference for questions that relate to the administration for regulatory provisions.

Seminar Topics

- Uniform Commercial Code
 - Review of common losses to the financial institution
 - When is an issue covered by UCC or Regulation CC
 - Late returns/Untimely returns – Midnight Deadline issues
 - Reasons to return after the Midnight Deadline
 - Returns through the Federal Reserve
 - Direct returns to the depository bank
- Regulation CC
 - Image exchange issues
 - Remotely created checks
 - Substitute check usage- problems and returns
- Regulation CC Holds available to the Operations Division
- Truth in Savings
 - Periodic statement requirements – annual percentage yield earned, fees, etc.
 - Changes to account terms through the periodic statement
 - Overdraft protection programs - Advertising triggers and periodic statements
- Regulation E
 - Identifying Regulation E transactions
- Error resolution provisions and responding to the consumer
 - Stop payment of preauthorized transfers
 - Differences in certain areas between ACH and
- Regulation P - Information security
 - Protective measures
 - Education of employees to avoid identity theft
- Regulation V - "red flag" requirements
 - Requirements for a written program
 - Identifying the "red flags"

Registration Form

Bank/Company: _____

Billing Address: _____

City/State/Zip: _____

Name: _____

Email: _____

Phone: _____ **Fax:** _____

The cancellation policy for this program may be found on the CBA website or contact 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.

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



February & March Telephone/Webcast Seminars

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

- Feb. 3 Auditing Residential Real Estate and Consumer Loans
- Feb. 5 Regulation E Legal Update
- Feb. 10 Impaired Loans and the ALLL
- Feb. 12 Subpoenas, Garnishments, Levies & Other Demands for Customer Funds
- Feb. 18 Compliance at Account Opening
- Feb. 19 Understanding Commercial & Residential Appraisals (Telephone Seminar Only)
Session I-9:30-11:30 a.m. Session II-1:30-3:30 p.m.
- Feb. 19 Head Teller Development: Qualities of a Star Teller
- Feb. 24 Reading and Understanding Personal Tax Returns Form 1040: Schedules E
(Pages 1 & 2) & F Rental Properties, Partnerships & S Corps, & Farm Income
- Feb. 26 Dealing with Fraud, Forgeries & Adjustments in an Electronic Payments World
- Mar. 3 Emerging Business Account Issues: Debit Cards, Online Banking, Compliance
- Mar. 4 Robbery Awareness
- Mar. 5 Regulatory Issues for the Credit Analyst
- Mar. 10 Director Series: Red Flags in Board Reports (11:00 a.m.-12:30 p.m.)
- Mar. 12 Credit and Debit Cards: Threats, Opportunities & Next Steps in 2009
- Mar. 17 Stop Payments, Check Holds, Post-dated Checks
- Mar. 24 Understanding Consumer Credit Reports & Scores: Incorporating FACT Act Compliance
- Mar. 26 Complying with Regulation Z Rule Changes to Mortgage Loans: Deadline Oct. 1, 2009
- Mar. 31 Safe Deposit: Legal Documents & Legal Issues

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 the 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 CBA website or contact 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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Emerging Leader Series



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
 (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, GA

**Workshop I:
Developing
Your
Leadership
Skills**

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

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

**Workshop III:
Managing
Performance**

Workshop I:
Macon-Watch for Details
Atlanta-Thursdays, August 13

Workshop II:
Macon-Thursdays, February 19
Atlanta-Thursdays, September 17

Workshop III:
Macon-Thursdays, May 7
Atlanta-October 29

Workshop IV:
Macon-Thursdays, June 25
Atlanta-Thursdays, December 10

Emerging Leader Series

Workshop I: Developing Your Leadership Skills

Macon-Watch for Details

Atlanta-Thursdays, August 13, 2009

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-Thursdays, February 19, 2009

Atlanta-Thursdays, September 17, 2009

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-Thursdays, May 7, 2009

Atlanta-Thursdays, October 29, 2009

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 department ▪ 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 the Bank's 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-Thursdays, June 25, 2009

Atlanta-Thursdays, December 10, 2009

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 on-going 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 CBA website or contact CBA.

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

	Atlanta	Macon
All	<input type="checkbox"/>	<input type="checkbox"/>
I	<input type="checkbox"/>	<input type="checkbox"/>
II	<input type="checkbox"/>	<input type="checkbox"/>
III	<input type="checkbox"/>	<input type="checkbox"/>
IV	<input type="checkbox"/>	<input type="checkbox"/>

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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4TH ANNUAL INFORMATION TECHNOLOGY (IT) SECURITY CONFERENCE

THURSDAY & FRIDAY, MARCH 5 & 6, 2009

ATLANTA, SECUREWORKS

ATLANTA

1 1/2 DAY

CPE



Lights. Camera. Action! Hollywood movies featuring cyber security scenes have been quite intriguing over the years. The actors, of course, are so convincing..... how do you know how much of the information is correct or incorrect? Find out at the 4th Annual Information Technology (IT) Security Conference!

Register today and come hear speakers share information on how to determine what information is really correct. Additionally, the speakers will share tips and tools that will help you counteract security risks, find cost savings in the areas of patch & configuration management as well as understand ways to minimize your compliance risk. A discussion of 2009 emerging IT threats is also planned. Plus, there are many other surprises in store, so be sure to join us for the only IT conference designed specifically for Georgia community bankers!

CBA is pleased to partner with our endorsed member, SecureWorks, an Internet security service company, to offer this timely educational conference designed specifically for community bankers.

PRICE

Member: \$375 for the first attendee/\$325 for each additional attendee from same institution

Non-Member: \$450 for each attendee (prepayment required)

LOCATION

SecureWorks: One Concourse Pkwy, Ste. 500, Atlanta, GA 30328

ACCOMMODATIONS

Participants are responsible for their own hotel arrangements. Below are a couple of local hotels for your consideration.

- Westin Atlanta North: (770) 395-3900
- Courtyard Marriott: (404) 843-2300

WHO SHOULD ATTEND: IT Officers, Risk Managers, Security Officers, Auditors and anyone with IT responsibilities

AGENDA-AT-A-GLANCE

THURSDAY, MARCH 5, 2009

8 a.m. – 9 a.m.

Mike Cote, Chairman & CEO, SecureWorks; Jodi Swilley, VP of Education, CBA of GA

Breakfast/Registration/Welcome

9 a.m. – 10 a.m.

Jon Ramsey, Chief Technology Officer, SecureWorks

The Academy Awards For best security movies and what they can teach us.

There have been many movies that feature cyber security scenes, some better than others. While most of the movies are not accurate, they still can be used to illustrate a point. This presentation is tailored for IT professionals who need to be the lead actors in their bank's own security movies. We will discuss several security policy and technology concepts and illustrate their correct and incorrect application with scenes taken from Hollywood movies.

10 a.m. – 11 a.m.

Nancee Melby, Sr. Product Manager, Shavlik Technologies

Best Practices for Patch and Configuration Management for Your Servers and Workstations

Last year, more than 6,400 new vulnerabilities were disclosed. At the same time, IT departments are seeking opportunities to reduce cost and increase agility. Cost saving measures can quickly become budget busters that ultimately threaten to decrease the security levels of your network assets. Or worse, leave you with unmanaged or under managed systems that offer a rich target for exploits resulting in unauthorized access, data loss and disruption of service.

11 a.m. – 11:15 a.m.

Networking Break

11:15 a.m. – Noon

Richard Snitzer, IT Examination Specialist, FDIC

IT Regulatory Update & Review

Noon – 1:30 p.m.

Lunch

1:30 p.m. – 2:30 p.m.

Uday Banerjee, SOC Shift Manager, SecureWorks

Security Operations Center Tour

This is an opportunity to get a rare look at what goes on behind the scenes of a 24x7x365 client network monitoring facility. This guided tour will show you the process of how alerts come in from a client's network, how they are responded to, comprehensive reporting and sophisticated equipment aimed at an in-depth defense against network intrusions.

Continued on reverse ⇨

4TH ANNUAL INFORMATION TECHNOLOGY (IT) SECURITY CONFERENCE

THURSDAY, MARCH 5, 2009 (CONTINUED)

2:30 p.m. – 2:45 p.m. Networking Break

2:45 p.m. – 3:45 p.m. *Jon Ramsey, CTO, SecureWorks*

Emerging Cyber Threats for 2009

As reported by the Georgia Tech Information Security Center, data will continue to be the primary motive behind future cybercrime, whether targeting traditional, fixed computing or mobile applications. This presentation will outline five emerging threat categories that community banks should look out for, and offer a healthy discussion on how technology, regulation and user education can work together for the good of the information security industry.

3:45 p.m. – 4 p.m. Networking Break

4 p.m. – 5 p.m. *Jonathan Jacobs, Special Agent, U.S. Secret Service*

Cybercrime Initiatives

The United States Secret Service has an Electronic Crimes Taskforce that has been operating for the past five years. In this session, Jonathan Jacobs will review the cybercrime initiatives that the Secret Service is currently involved in which includes: the Electronic Crimes Taskforce; the Electronic Crimes Special Agent Program; what the Secret Service investigation priorities are and joint terrorism taskforce in collaboration with other government agencies.

5 p.m. – 6 p.m. Networking Reception

6 p.m. Dinner on your own

FRIDAY, MARCH 6, 2009

8:30 a.m. – 9 a.m. Continental Breakfast

9 a.m. – 10 a.m. *Beau Woods, Security Consultant, SecureWorks*

A Day in the Life of a Social Engineer Professional – How Easy Is It to Get Into Your Bank?

Instead of a mask, I wear a smile. I don't use force to get in - I use charm and a well rehearsed story. I'm a Social Engineer and I nearly always succeed. From spoofed phone numbers to deceptive email to walking through the door with a laptop, Social Engineers routinely defeat complicated and expensive security technology. Beau will show how he does it and how you can protect yourself and your organization.

10 a.m. – 11 a.m. *Erik Petersen, VP of Professional Services, SecureWorks*

Compliance Central – Keeping it All Together

Compliance has become a concern for almost every company and organization in the world. Through this presentation, you will learn about ways to centralize your compliance in a less burdensome fashion; manage your vendors, partners and customers, streamline administration of complicated third-party compliance programs to reduce manual input and provide comprehensive tracking and reporting.

11 a.m. – 11:15 a.m. Networking Break

11:15 a.m. – Noon *Jeff Multz, VP, SecureWorks*

Red Flag Update: Developing Your Program

Recently, the OTS revealed ID Theft/Red Flag Examination Procedures to assess compliance after the November 1, 2008 deadline. These procedures were agreed upon by each agency and encompass verification of a comprehensive written program, periodic identification of covered accounts, appropriate training and effective oversight. During this presentation, we will discuss what to expect in examinations and how to develop a successful ID Theft/Red Flag Program.

Noon Wrap up – final remarks

REGISTRATION FORM

Bank/Company: _____

Billing Address: _____

City/State/Zip: _____

Name: _____

Email: _____

Phone: _____ Fax: _____

The cancellation policy for this program may be found on the CBA website or contact CBA.

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Branch Manager Certification Program



Excellence Through Effective Branch Management

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
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:
Wednesday,
March 18,
2009**

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

**Workshop
III:
Wednesday,
June 17,**

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

**Workshop
IV:
Wednesday,
August 12,**

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.



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

Speaker: Roger Morin

Price

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

Workshop II - Wednesday, March 18, 2009

Macon, Idle Hour Club

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

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

- All**
I
II
III
IV

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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2009 Professional Head Teller Certification Series

Leading the Challenges of Teller Line Operations!



2009 Macon Schedule

Workshop II - Thursday, March 19, 2009
 Workshop III - Thursday, June 18, 2009
 Workshop I - Watch for details!

2009 Atlanta Schedule

Workshop II - Tuesday, March 17, 2009
 Workshop III - Tuesday, June 16, 2009
 Workshop I - Watch for details!

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.

CBA is pleased to offer this important series at two convenient locations, Atlanta and Macon. 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!



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.

Workshop I: Supervision

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!



Continued on reverse ⇨

Workshop II: Advanced Supervision

Atlanta-Tuesday, March 17, 2009; Macon-Thursday, March 19, 2009

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.)
- The art of delegation
- 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?
- 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

Presented by **Roger Morin**, President of Morin & Associates, USA.

Who Should Attend?

This workshop is beneficial to head tellers, teller line supervisors, assistant head tellers and anyone who wishes to excel in the Head Teller position.

Workshop III: Sales

Atlanta-Tuesday, June 16, 2009; Macon-Thursday, June 18, 2009

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

"Very informative!"

*Edith Sheffield
First National Bank of Coffee
County, Douglas, GA*



Registration Form

Price

MEMBER:

All 3 workshops: \$645 first person
\$555 for each additional person from the same institution

Any 1 workshop: \$225 first person
\$195 each additional person from the same institution

NON-MEMBER:

\$350 per person, per workshop (Prepayment required)

Bank/Company: _____

Billing Address: _____

City/State/Zip: _____

Name: _____

Email: _____

Phone: _____ Fax: _____

The cancellation policy for this program may be found on the CBA website or contact CBA.

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

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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

2009 Conventions



Explore one of Georgia's most treasured vacation resorts during our Spring Convention, April 23-26, 2009, at the Lodge & Spa at Callaway Gardens. CEOs, executive management, directors, associate members and spouses/guests are invited to attend this convention to exchange ideas with colleagues and hear prominent speakers address current and emerging issues. CBA understands that continuing education for community bank directors and senior management is crucial in today's competitive marketplace. Attendees will have the opportunity to hear an impressive array of speakers at the Convention and Directors' Session. CBA's Spring Convention is the place to discover solutions to critical business issues, so make sure your directors and senior management team attend!



CBA's 31st Annual Leadership Division Convention & Mini-Trade Show will be held June 24- 28, 2009 at the beautiful Ritz-Carlton, Amelia Island, FL, and your Leadership Division (LD) would like to invite you to attend. The theme for this year is "Meeting the Challenge."

The Ritz-Carlton, Amelia Island, was named one of the best resorts in the world on the 2008 *Condé Nast Traveler* Gold List. The hotel is located just off the coast of northeast Florida, nestled between a championship 18-hole PGA golf course and the Atlantic Ocean. This beautiful beach-front resort is renowned for its breathtaking views and its feeling of slight seclusion.

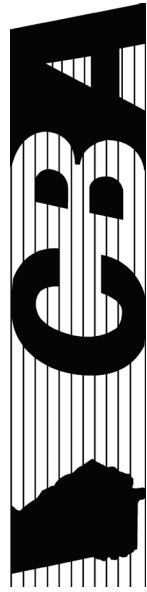
THE RITZ-CARLTON, AMELIA ISLAND



CBA's 41st Annual Convention & Trade Show will be held September 16- 20, 2009 at The Breakers, Palm Beach, FL. Escape to the idyllic luxury of The Spa at The Breakers...an oasis of pampering and indulgence. Located in Palm Beach, Florida and set amidst 140 acres of breathtaking oceanfront property, Its timeless atmosphere reflects the elegant comforts and personalization of a grand residence, but energized with a youthful, family-minded philosophy. Distinguished with the AAA Five Diamond Award and the Spa is recognized as one of the top 25 spas in North America by readers of *Condé Nast Traveler*.



Join CBA to experience genuine southern hospitality and fantastic networking opportunities at all of our conventions!
To register, please visit our website at www.cbaofga.com or contact CBA!



Community Bankers Association of Georgia
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