

Community Bankers Association of Georgia
MONTHLY EDUCATION
BROCHURE CATALOG



April 17, 2009

Issue 3



Volume 1

Welcome to Issue III of the monthly 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!

Table of Contents:

- 1 Things to Know
- 2 About the Speakers
- 3 May Calendar
- 4 May & June Telephone/Webcasts
- 5 Remote Deposit Capture-May 6-Atlanta
- 7 Emerging Leaders Workshop III-May 7-Macon
- 9 Compliance Management School-May 12-14-Pine Mountain
- 11 June Compliance Program-6 Dates & Locations
- 13 Call Report Preparation-June 2-Atlanta
- 14 Small Business Lending-June 11-Atlanta
- 15 Auditing in Action Workshop III-June 25-Macon

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

REGISTER TODAY FOR THE 3RD ANNUAL COMPLIANCE MANAGEMENT SCHOOL

Tuesday-Thursday, May 12-14, 2009

The Lodge & Spa at Callaway Gardens, Pine Mountain

THINGS TO KNOW

*Suggested 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

Macon Hilton Garden Inn – Macon/Mercer University

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

Baymont Inn & Suites of Macon

150 Plantation Inn Drive, Macon, GA 31210
(478) 474-8004

*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.

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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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.

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.

About the Speakers

Starr Armstrong is a career banker with over 17 years in the industry. With over nine years as a bank trainer, she has facilitated training on various compliance topics, policy/procedure, sales and service training, and leadership and coaching, to name a few.

Doug Keipper is a Certified Anti-Money Laundering Specialist (CAMS) and former BSA officer for a \$500M commercial bank in Atlanta. Currently, he serves as National Risk Manager, Commercial Real Estate, Banker's Toolbox, Atlanta.

Marlan L. Nichols, CPA, CVA, CFP® is Senior Partner with Nichols, Cauley & Associates LLC, Dublin, and has been with the firm since 1985. He is a Certified Public Accountant, Certified Valuation Analyst, Certified Financial Planner™ and an Investment Advisor Representative.

These speakers are presenting the following program:

- Compliance Management School

John R. Barrickman has extensive experience in every area of banking including: retail banking, commercial lending, credit administration and credit training. He also served for five years as president and chief executive officer of a \$185 million financial institution.

John R. Barrickman is presenting the following program:

- Small Business Lending

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. Her programs are designed to "close the gap" between your bank's needs and your employee's skills.

Dianne Barton is presenting the following program:

- Emerging Leader Series

Cassie Castner, CPA, **Alison Wester**, CPA, and **Jim Vaughn**, CPA, are Partners with Mauldin & Jenkins, LLC.

These speakers are presenting the following program:

- Call Report Preparation

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.

Carolyn C. Dowdy & Tony DaSilva are presenting the following program:

- Remote Deposit Capture

T. Wayne Hood is a Senior Consultant at PBS. Prior to joining the firm in 2000, he served as senior vice president and general counsel for a Tennessee bank holding company. In addition to his role as in-house counsel, during his banking career Wayne served as a compliance officer, security officer, BSA officer and CRA officer.

T. Wayne Hood is presenting the following programs:

- Real Estate Settlement Procedures (RESPA)
- Compliance Management School

May & June Telephone/Webcast Seminars

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

- May 5 Your Customer has Filed Bankruptcy, Now What?
- May 7 Analyzing Customer Data for Retention & Growth
- May 12 Opening Accounts for Non-Profit Organizations
- May 14 Your Bank's IRS Information Returns - What to Report & Ways to Ensure Accuracy
- May 19 Director Series: Directors & Key Committees (11:00 a.m. -12:30 p.m.)
- May 21 Compliance Update for the Frontline Staff
- May 27 Required Compliance for Real Estate Secured Consumer Loans
- May 28 Paper Checks, Remote Deposit Capture, ACH & Electronic Transfers: Who is Liable?
- June 4 Website Compliance
- June 9 Required BSA Officer Reports to the Board
- June 11 Your Bank's Independent Review Responsibilities
- June 16 Treasury Check Issues
- June 18 Mobile Banking 101
- June 23 Branch Manager Development: Checklist for Coaching Employees
- June 25 Reporting your Customer's Credit: Metro 2, E-Oscar & FACT Act Compliance
- June 30 Common Security Errors and How to Avoid Them

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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Remote Deposit Capture

FFIEC Guidelines and Preparation for Exams

ATLANTA
1 DAY
CPE

Wednesday, May 6, 2009

Atlanta, JHTC @ CBA Headquarters

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 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 RDC areas of the bank that have responsibility for RDC).

Speakers

Featuring Carolyn Dowdy
 Bank Project Solutions
 and
 Tony DaSilva
 FDIC

Registration Form - Remote Deposit Capture - May 6, 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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4/17/09

Emerging Leader Series

Workshop III, Macon, Thursday, May 7, 2009

ATLANTA

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.

**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 2010 Details
Atlanta-Thursday, August 13, 2009

Workshop II:
Macon-Watch for 2010 Details
Atlanta-Thursday, September 17, 2009

Workshop III:
Macon-Thursday, May 7, 2009
Atlanta-October 29, 2009

Workshop IV:
Macon-Thursday, June 25, 2009
Atlanta-Thursday, December 10, 2009

Continued on reverse ⇨

Emerging Leader Series

Workshop I: Developing Your Leadership Skills

Macon-Watch for Details

Atlanta-Thursdays, August 13, 2009 @JHTC @ CBA HQ

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 Details

Atlanta-Thursdays, September 17, 2009, @JHTC @ CBA HQ

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, @Idle Hour Club

Atlanta-Thursdays, October 29, 2009, @JHTC @ CBA HQ

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, @Idle Hour Club

Atlanta-Thursdays, December 10, 2009, @JHTC @ CB HQ

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 **Things to Know** page, CBA website or contact CBA.

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

	Atlanta	Macon
Entire Series	<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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3rd Annual Compliance Management School

3 DAY

CPE

CERT

Managing Compliance in an Era of Unprecedented Change

The Lodge and Spa at Callaway Gardens, Pine Mountain - Tuesday-Thursday, May 12-14, 2009

During this economic downturn along with other challenges facing the financial industry, understanding best practices in managing the compliance function is more important than ever! Breaking news such as enforcement actions, bank failures, new banking terms, new or revised regulations and laws occur weekly and sometimes daily. Attending the CBA Compliance Management School is one way to stay abreast of how all the breaking news is impacting community bank Compliance Officers! The school also provides a forum for Compliance Officers to interact with the regulators and to exchange ideas and tips with peers regarding how you are managing your important role during these unprecedented times.

Course Overview

The Compliance Management School is designed to meet the needs of compliance officers and auditors. It is particularly helpful to those who are new in compliance management, who serve on a part-time basis or are new to the institution and want to evaluate existing procedures. Industry experts will provide you a step-by-step explanation of how to manage the compliance function. The school reflects two basic philosophies: 1) compliance is a fundamental requirement for all personnel; and 2) techniques and procedures used by bank examiners represent the logical starting point for an effective program.

During the first two days, the speakers will provide a framework within which a financial institution can organize or evaluate its consumer compliance management program beginning with an overall review of compliance activities and responsibilities and progresses through the various stages of program development, risk assessment and auditing. These sessions allow the attendees to learn how to organize the compliance function, fix responsibility for compliance and establish effective internal controls. All of these tasks are explained using current compliance issues such as Fair Lending and the Bank Secrecy Act/Anti-Money Laundering as examples. Auditing compliance and an accountant's perspective of compliance management are other focal points of these sessions.

The participants will leave these sessions with information and material regarding:

- Organizing the Compliance Function
- Performing a Risk Assessment
- Conducting Compliance Research
- Managing the Regulatory Examination
- Internal Controls
- Compliance Auditing
- Responding to Consumer Complaints
- More Effective Communications with the Board
- Writing Practical Compliance Policies

The last day of the school will be devoted to tools and tips, a regulatory panel discussion and "best practices" peer roundtable discussion.

We sincerely invite you to consider attending the only Compliance Management School designed especially for community bank compliance officers, auditors, and other compliance staff! Register today to learn from industry experts while networking with other community bankers.

Tuition

The tuition fee covers lecture, textbook materials, 3 breakfasts, 3 lunches and daily refreshments. Participant is responsible for their hotel accommodations, dinner, and travel expenses.

Special Tuition for Members of the 2009 CBA Compliance Program

\$695 for first person and \$645 for each additional person from the same institution

CBA Members

\$745 for first person and \$695 for each additional person from the same institution

Non - CBA Members

\$1,000 per person (Prepayment Required)



2008 Graduates

Location/Accommodations - The Lodge & Spa at Callaway Gardens, Pine Mountain

The deadline to receive the CBA discount hotel rate is April 13, 2009. Reservations may be made by contacting Callaway Gardens at (800) 225-5292.

Who should attend?

This comprehensive program will benefit anyone with responsibility for developing or managing a compliance program including the compliance officer, members of the compliance committee, graduates of the compliance school and financial institution auditors. To receive full benefit from the program, attendees need a basic knowledge of compliance issues.

Speakers

Wayne Hood, Senior Consultant PBS; **Starr Armstrong**, Banking Consultant/Trainer, **Marlan L. Nichols**, Senior Partner, Nichols, Cauley & Associates LLC; **Doug Keipper**, National Risk Manager, Commercial Real Estate, Banker's Toolbox. **Representatives from the regulatory agencies will join us for the Regulatory Panel Discussion.**

3rd Annual Compliance Management School

Agenda At-A-Glance

Tuesday, May 12, 2009

8:30 a.m. Registration/Continental Breakfast
 9:00 a.m. Welcome/Introductions
 9:15 a.m. *Organizing the Compliance Function, Conducting Research and Establishing a Compliance Library*
 Wayne Hood, Senior Consultant - Professional Bank Services, Louisville, KY
 Noon Lunch
 1:00 p.m. *Writing Effective Policies and Procedures, Conducting Risk Assessments* - Wayne Hood
 5:00 p.m. Adjournment (Dinner at Your Leisure)

Wednesday, May 13, 2009

7:30 a.m. Continental Breakfast
 8:00 a.m. *Compliance Monitoring and Compliance Auditing* - Wayne Hood
 Noon Lunch
 1:00 p.m. *Reporting to the Board and Management* - Wayne Hood
 5:00 p.m. Adjournment (Dinner at Your Leisure)

Thursday, May 14, 2009

7:30 a.m. Continental Breakfast
 8:00 a.m. Opening Remarks
 Starr Armstrong, Banking Consultant & Trainer, Macon, GA
 8:15 a.m. *Creating an Internal Controls Calendar* - Starr Armstrong
 10:00 a.m. *Regulatory Panel Discussion*
 11:00 a.m. *Managing Compliance in Today's Environment-An Accountant's Perspective*
 Marlan Nichols, Senior Partner, Nichols & Cauley Associates, LLC, Warner Robbins
 NOON Lunch
 1:00 p.m. *Compliance Management Tips & Tools* - Doug Keipper, Bankers Toolbox, Atlanta
 2:15 p.m. *Peer Roundtable Discussion* - Moderator: Starr Armstrong
 3:15 p.m. Graduation Ceremony & Closing Remarks
 3:30 p.m. Adjournment



3rd Annual CBA Compliance Management School

Application & Registration Form -Tuesday-Thursday, May 12-14, 2009, Pine Mountain

(Prospective students should complete the application below and return to CBA no later than May 10, 2009)

Name: _____
 Bank/Company _____
 Billing Address: _____
 City/State/Zip: _____
 Business Telephone: _____ Fax Number: _____
 Email Address: _____
 Position Title: _____
 Specify your area of responsibility: Loans _____ Deposits _____
 Loans & Deposit ___ BSA/AML ___ Other, please explain : _____
 _____ Check here if you attended the 2007 or 2008 CBA Compliance School

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

_____ Total Years Compliance Experience
 _____ Years Bank Experience
 For CRA purposes, indicate your bank size:
 ___ Small Bank Size of Bank
 ___ Intermediate Bank (Assets)
 ___ Large Bank _____

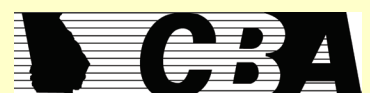
*In applying for admission to this school, I understand that I will be expected to attend all classes, to prepare assigned work, and to abide in all respects by the standards established by the school. I authorize CBA to utilize my name and evaluation comments in further promotional material.

**The submission of this application has been approved by the applicant's President, CEO, department head, personnel officer or other executive authorized by the bank.

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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Real Estate Settlement Procedures Act (RESPA)

2009 CBA Compliance Membership Program Quarter II: Be RESPA Ready—A Guide to Implementing RESPA and Reg Z Reforms

This full-day seminar covers all aspects of compliance with the Real Estate Settlement Procedures Act (RESPA) and how to prepare for compliance as the major overhaul of the regulation takes effect over the coming year, including:

- Coverage and Exemptions
- Revised Servicing Disclosure Statement requirements
- Revised “required use” provisions
- New GFE, HUD-1 and HUD-1A forms
- Fee limits and tolerances
- Use of “average charges”
- Revised early disclosure requirements
- Expanded coverage of escrow requirements

In the works since 2002, HUD’s major overhaul of RESPA’s Regulation X is now a reality. While the purpose of these changes is to “improve and simplify” the mortgage loan process, the effect these changes have on the way loan originators and brokers do business, as well as design and disclose their products, will be anything but “simple.”

This full-day seminar will focus not only on RESPA coverage and when the various revised provisions become effective, but will also highlight substantive issues presented by the revised requirements as they relate to product development and fee structures. The seminar will contrast RESPA as it exists today and as it will be after the revised provisions are effective, and will assist you in concentrating your compliance efforts on how to effectively transition from the “old” RESPA requirements to the “new.”

The program will also incorporate the requirements of the new Section 35 of Regulation Z. This section establishes a new category of “higher-priced” mortgage loans, and requires that any such loan secured by a first lien on the borrower’s principal dwelling must have an escrow account established before consummation for payment of property taxes and required mortgage-related insurance premiums. Many lenders who do not currently require the establishment of escrow accounts will have to do so when this provision becomes effective in 2010. This program will assist you in identifying which loans are subject to this new escrow requirement, and explain the RESPA rules regarding the establishment and administration of escrow accounts.

Topics to be Covered

- Review of Coverage and Exemptions
- “Required Use” of settlement service providers
- “Average Charges”
- Revised Servicing Disclosure Statement requirements
- Limits on fees when providing a GFE
- Required availability and binding nature of terms disclosed on the GFE
- Tolerance limits applicable to fees disclosed on the GFE and HUD-1/1A
- Issues associated with use of the new GFE, HUD-1 and HUD-1A forms
- Revised disclosure of lender payments to mortgage brokers (Yield Spread Premiums)
- Correction of errors and violations discovered on the HUD-1/1A after settlement
- Identification of loans for which escrow accounts must be established
- Rules regarding escrow account establishment and administration

The Manual

The manual is in full narrative format and mirrors the regulations, but in terms the layman can understand. It is an excellent resource for future reference.

Who Should Attend:

This informative seminar is designed for compliance officers, compliance staff, loan processors, and auditors who must understand this important and complex issue. Loan officers and those with compliance management or training responsibilities will also benefit from this valuable seminar.

Speaker:

T. Wayne Hood is a Senior Consultant at PBS, Louisville, KY

Real Estate Settlement Procedures Act (RESPA)

2009 CBA Compliance Membership Program

Registration Fees

Check the box for the fee applicable to your bank.

- Renewal: 2009 CBA Compliance Program Member:** \$971.25 for one person to attend the remaining three workshops (and join as a compliance member). Each additional attendee - \$135 per session. (Includes quarterly newsletter InCompliance & a toll-free compliance helpline.) By checking this option, you will become a CBA 2009 Compliance Member Bank. This option does not automatically register your bank for the quarterly programs.
- I am a CBA Member and I wish to become a CBA Compliance Member.
- Non-Compliance CBA Member:** \$425 for first person per session and \$250 for each additional attendee from the same bank/ company.
- I am a Non-CBA Member and I wish to become a CBA Compliance Member. Annual membership fee is \$2295 (prepayment required). Non-CBA Members: \$600 per person per session. (Prepayment Required)
- To Learn more about becoming a CBA Member, contact CBA.
- Check here to be invoiced.
- Check enclosed \$ _____

Bank/Company: _____
 Billing Address: _____
 City/State/Zip: _____

Attendee Name: _____
 Nickname for Badge: _____
 Business Address: _____
 City/State/Zip: _____
 Phone: _____ Fax: _____
 Email: _____

Attendee Name: _____
 Nickname for Badge: _____
 Business Address: _____
 City/State/Zip: _____
 Phone: _____ Fax: _____
 Email: _____
 Compliance Officer: _____

2nd Quarter, 2009 Schedule

- Tifton - Tuesday, June 16**
 @The Rural Development Center
 Accommodations: Holiday Inn
 (229) 382-6687
- Macon I - Wednesday, June 17**
 @Idle Hour Club
 Accommodations - Hilton Garden Inn @ Mercer University (478) 741-5527
- Savannah - Thursday, June 18**
 @Holiday Inn Express
 Accommodations: Holiday Inn Express
 (912) 925-2700 or (888) 897-0083
- Norcross - Tuesday, June 23**
 @Holiday Inn Select Peachtree Corners
 Accommodations-Holiday Inn Select
 (770) 448-4400
- Macon II - Wednesday, June 24**
 @Idle Hour Club
 Accommodations-Hilton Garden Inn @ Mercer University (478) 741-5527
- Rome - Thursday, June 25**
 @The Forum Civic Center
 Accommodations- The Jameson Inn of Rome
 (706) 291-7797
- Check here to register the same people for the same location the remaining three (3) quarters.

Please check the box above for the workshop you prefer and register the individuals who will attend the 2nd quarter program.

Reminder emails will be sent to each attendee approximately one week prior to the workshop. Directions to the facility and a copy of the brochure may be obtained from the CBA website at www.cbaofga.com.

For more information on the quarterly compliance programs, please visit the website at www.cbaofga.com or contact the CBA Education Department.

Cancellation/Change Policy: 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. When a 2009 CBA Compliance Program member bank does not attend a quarter, the material will be sent to the Compliance Representative at the end of the quarter. When a location change is made by an attendee within two business days prior to the program date, a \$50 fee will be assessed.

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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CALL REPORT PREPARATION REVIEW & UPDATE

TUESDAY, JUNE 2, 2009 ATLANTA, JHTC @ CBA HEADQUARTERS

The FFIEC has planned revisions to many schedules throughout 2009. During this one-day seminar, the speakers will discuss these revisions and provide an opportunity to ask questions so those individuals responsible for preparing the call report can determine which new items apply to their institution. Items of particular interest revised for the June 30, 2009 report include: new memoranda items on RC-C which now require reporting for pledged loans and loans with interest reserves and revisions related to other real estate owned on schedule RC-M.

Additionally, the speakers will offer practical techniques to improve your overall reporting process and provide an update of changes, both recent and pending. Participants will receive a detailed line-by-line review in the completion of each schedule of a Call Report. Appropriate items to be reported and relationships between schedules will be discussed as part of this review. Each schedule will be discussed generally and significant line items will be discussed in detail. Some topics such as loans, investments and regulatory capital will be discussed in depth because they makeup significant portions of the Call Report. Other topics are not discussed in as much detail.

Register today and come learn from a team of Mauldin & Jenkins, LLC professionals while networking with other community bankers.

TOPICS INCLUDE

- Proven organizational techniques to improve both speed and accuracy in your bank's call reporting processes
- Hands-on experience in call report preparation
- Common mistakes and problems with call reporting

WHO SHOULD ATTEND

CFOs, operations officers and anyone who is responsible for the preparation of call reports. Attendees are encouraged to review their bank's most recently completed Call Report prior to attending the seminar and are encouraged to bring a copy with them for additional reference during the seminar. Attendees are also encouraged to bring a small calculator to assist them in any class exercises. Please note that trust and securitization issues ARE NOT covered in this program.

REGISTRATION
FORM

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

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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ATLANTA
1 DAY



PRICING

\$225 First member, \$195 for each additional member
\$300 Non-member
(prepayment required)

SPEAKERS

Cassie Castner, CPA, Partner,
Mauldin & Jenkins, LLC
Alison Wester, CPA, Partner,
Mauldin & Jenkins, LLC
Jim Vaughn, CPA, Partner,
Mauldin & Jenkins, LLC

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



SMALL BUSINESS LENDING FOR TODAY'S ENVIRONMENT

THURSDAY, JUNE 11, 2009

ATLANTA, JHTC @ CBA HEADQUARTERS

S MALL BUSINESS LENDING RELATIONSHIPS CAN BE A SIGNIFICANT SOURCE OF GOOD QUALITY LOANS AND DEPOSITS. EVEN IN THE CURRENT RECESSIONARY ENVIRONMENT THERE ARE SIGNIFICANT OPPORTUNITIES TO MAKE SOUND AND PROFITABLE LOANS TO SMALL BUSINESSES. TODAY, COMMUNITY BANKS HAVE SIGNIFICANT COMPETITIVE ADVANTAGE IN SMALL BUSINESS LENDING.

LARGE BANKS PURSUED A LENDING STRATEGY OF FASTER, BETTER AND CHEAPER FOCUSING ON SIMPLIFIED APPLICATIONS, AUTO-DECISIONING, CREDIT SCORING AND FASTER TURNAROUND. THIS HAS RESULTED IN NUMBERS OF PROBLEM LOANS. COMMUNITY BANKS CONTINUED TO UTILIZE MORE TRADITIONAL CREDIT PROCESSES AND JUDGMENTAL DECISIONING RESULTING IN GENERALLY BETTER CREDIT QUALITY. COMMUNITY BANKS NOW NEED TO FOCUS THEIR TRADITIONAL STRENGTHS IN KNOWING THE CUSTOMER, LOCAL DECISIONING AND GREATER FLEXIBILITY TO MAKE GOOD LOANS IN THEIR LOCAL COMMUNITIES TO FOSTER GROWTH AND JOB CREATION WHILE ADDING VALUE FOR THE SMALL BUSINESS BORROWER. DON'T MISS THIS MUST-ATTEND SEMINAR WITH AN INDUSTRY EXPERT, JOHN BARRICKMAN.

OBJECTIVES

THIS COURSE WILL PROVIDE THE PARTICIPANT WITH TOOLS TO:

- SOURCE BETTER SMALL BUSINESS LENDING OPPORTUNITIES
- BETTER MATCH BANK PRODUCTS AND SERVICES TO MEET CUSTOMER NEEDS
- MORE EFFICIENTLY UNDERWRITE SMALL BUSINESS LOANS
- IDENTIFY CROSS-SELLING OPPORTUNITIES
- ADD VALUE TO THE CUSTOMER RELATIONSHIP

UPON COMPLETION OF THIS COURSE, THE PARTICIPANT WILL BE ABLE TO:

- DESCRIBE HOW FINANCING NEEDS ARISE IN A SMALL BUSINESS AND ALTERNATIVES TO MEET THOSE NEEDS.
- PROJECT WORKING CAPITAL REQUIREMENTS.
- UTILIZE COMPARATIVE/Common-size, RATIO AND CASH FLOW ANALYSIS TO DETERMINE ABILITY TO REPAY DEBT.
- INTEGRATE BUSINESS AND PERSONAL CASH FLOW TO DETERMINE GLOBAL CASH FLOW AVAILABLE TO SERVICE SMALL BUSINESS DEBT.
- ACCESS THE SMALL BUSINESS BORROWER'S INTEGRITY AND MANAGEMENT SKILLS.
- PROPERLY STRUCTURE A LOAN TO A SMALL BUSINESS BORROWER.

WHO SHOULD ATTEND?

BRANCH MANAGERS, SMALL BUSINESS LENDERS, & CREDIT ANALYSTS

PRICING

MEMBER: \$225 FIRST ATTENDEE, \$195 EACH ADDITIONAL ATTENDEE FROM SAME INSTITUTION
NON-MEMBER: \$300 EACH



Featuring
John R. Barrickman
President
New Horizons Financial
Group, Roswell

REGISTRATION FORM

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

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AUDITING IN ACTION SERIES

Workshop III: Thursday, June 25, 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.

Basics of Internal Auditing: Workshop I

Thursday, November 5, 2009

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

Auditing the Bank's Assets: Workshop II

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

Auditing the Bank's Liabilities: Workshop III

Thursday, June 25, 2009

- ◆ 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

Auditing-Information Technology (IT): Workshop IV

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

Timothy A. Keadle, 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

REGISTRATION FORM

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

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

- Entire Series
 I- 11/5/09
 II- TBD
 III- 6/25/09
 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.

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Community Bankers Association of Georgia

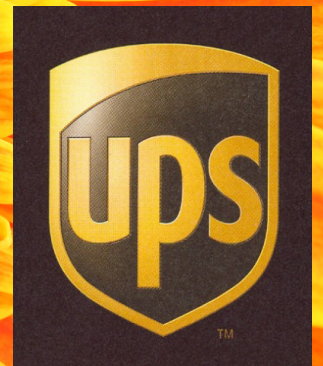
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Contact Jason Pruitt for more information on
Endorsed Member Companies - jason@cbaofga.com

2009 CONFERENCE & CONVENTIONS

6th Annual Marketing Conference
May 6, 2009

The Lodge & Spa at Callaway Gardens, Pine Mountain

This is a must-attend event! Wendy Kinney will be presenting "Bulls-Eye Marketing," James Schuster will bring you "Brand Builds Margin: Proven Approaches that Add to the Bottom Line," and Craig Eversole will discuss "Marketing Your Bank in Troubled Times." In addition to these fantastic speakers, table top displays will be available during lunch, followed by the popular Peer Exchange. Visit www.cbaofga.com for more information and to register!

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 & Tennis Tournaments, schedule a massage or just relax by the pool. Consider joining us for this informative and enjoyable annual convention at Amelia Island, Florida!

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. Be sure to mention that you are with the CBA convention to get a per night rate of \$250 for single or double rooms. The deadline to make room reservations is **May 15, 2009**.

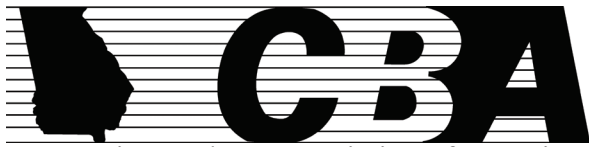
41st Annual Convention & Trade Show
September 16-20, 2009

The Breakers, Palm Beach, FL

CBA's 41st Annual Convention & Trade Show promises to be a top-notch event. With very affordable room rates and flights, you can't afford to miss such a beneficial event in such a beautiful beach setting! 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. To review the preliminary brochure and see details from last year's convention, visit our website!

CBA will be mailing the brochure in April!

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.



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