

OCC BANKING RELATIONS

Credit Risk: A Director's Focus

Register Today!

Indianapolis, IN • May 22*

Hershey, PA • July 10*

Denver, CO • July 31*

San Antonio, TX • September 18*

Workshop for Community
Bank Directors

Workshop for Comm

"The most successful banks are those that excel at fundamentals.

And nothing is more fundamental to a bank's success than its ability to manage credit risk."

John Dugan Comptroller of the Currency Loans are the largest and most obvious source of credit risk for most banks. However, other pockets of credit risk exist both on and off the balance sheet, in a variety of products, activities, and services. Since credit risk is present in virtually all income-producing activities, directors must be informed about all ways to carry out their supervisory responsibilities.

This one-day workshop combines lectures, discussions, and exercises designed specifically for outside directors of national community banks. This workshop is designed to improve directors' ability to affect and influence credit risk in their bank. Credit related topics that will be addressed during the day are:

- Industry trends and hot topics
- Understanding the board's versus management's role
- How to remain informed of changes in credit risk or risk appetite
- How to affect change

Communicate with the Regulators

You will interact with instructors who are experienced bank examiners from the OCC. These are seasoned professionals who regularly assess bank credit risk and credit risk management systems and meet with bank managers and directors to discuss their findings and evaluations. They will share their experiences to help you improve your knowledge and skills. Enrollment is limited to 50 national community bank directors per workshop to allow for open and targeted dialogue. Pre-course reading materials will also be made available to enhance your workshop experience.

Who Should Attend

This workshop is geared primarily to outside directors of national community banks with assets less than \$1B. However, management directors could also benefit from attendance.

Meet the I



Joe Suding
National Bank Examiner,
Central District



Rick Caudle
Supervisory National Bank Examiner,
Western District



Cora Beth Atkins
Capital Markets Lead Expert,
Southern District



Jeff KingNational Bank Examiner,
Southern District

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AGENDA

Attire is business casual.

Reception

For participants attending the consecutive sessions, a reception will be held from 5:00 p.m. to 7:00 p.m. on Tuesday evening. Details will be provided with workshop materials. Attendees can meet informally with the OCC faculty. Hors d'oeuvres and beverages will be served.

Workshop

Registration and continental breakfast begin at 7:00 a.m. The workshop begins promptly at 8:00 a.m. and ends by 4:00 p.m. Lunch will be provided. Through a combination of lecture and case studies, the workshop will cover:

- Credit Risk Overview and Trends
- Credit Culture
- Credit Risk Selection
- Risk Rating Categories
- Problem Loan Workouts
- . Measuring and Monitoring Credit Risk
- Loan Review
- Allowance for Loan and Lease Losses
- Hot Topics

Reaction from Past Participant

"This great educational tool covered the basics and practical application examples. The best workshop I have attended in 40+ years of banking."

nstructors



Randy Fenimore
Assistant Deputy Comptroller,
Southern District



Terry Richter

Commercial Credit Lead Expert,
Southern District



Pat Malone
National Bank Examiner,
Charlotte Office



Scotty DuncanCommercial Credit Lead Expert,
Central District

Dates and Locations

 Indianapolis, Indiana* May 22, 2008 **Hyatt Regency Hotel**

Hotel Reservations: (800) 233-1234

Room Rate: \$97.00 www.indianapolis.hyatt.com

 Hershev. Pennsylvania* July 10, 2008 The Hershey Lodge

Hotel Reservations: (888) 533-3131

Room Rate: \$219.00 www.hersheylodge.com Denver, Colorado* July 31, 2008 The Curtis Hotel

Hotel Reservations: (800) 525-6651

Room Rate: \$140.00 www.thecurtis.com

 San Antonio, Texas* September 18, 2008 **Hyatt Regency Hotel**

Hotel Reservations: (210) 222-1234

Room Rate: \$210.00

www.sanantonioregency.hyatt.com

Hotel room rates for each location are guaranteed until the following dates:

Hyatt Regency Hotel, Indianapolis - April 21, 2008 Hershey Lodge, Hershey - May 14, 2008 The Curtis Hotel, Denver - June 20, 2008 Hyatt Regency Hotel, San Antonio - August 7, 2008

Hotel rates for this program have been discounted. To make your reservations on a space-available basis, please contact the hotel directly. Some hotels may honor the rate before and after the workshop. When making reservations, please mention the function name: OCC Bank Directors' Workshop. If you encounter difficulties in making your reservations, please call (336) 451-0557 for assistance.

Reception

For participants attending the consecutive sessions, a reception will be held from 5:00 p.m. to 7:00 p.m. on Tuesday evening. Details will be provided with workshop materials. Attendees can meet informally with the OCC faculty. Hors d'oeuvres and beverages will be served.

Registration Fee

The registration fee is \$65 payable at the time of registration. The price includes:

- Pre-course reading package
- Course materials
- Continental breakfast and lunch
- CD of several of OCC's popular Telephone Seminars

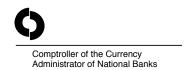
Special Needs

If you require special accommodations to participate in this conference, please call 202-874-6415.

Cancellation Policy

All cancellations must be in writing. Cancellations will be accepted by fax notification to 336-644-6205. If cancellation is received within one month of the workshop, no refund will be issued.

^{*}Consecutive session with the risk assessment and/or compliance risk workshops. Participants may attend one or more of these sessions.



Signature of Cardholder:

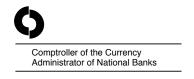
OCC Community Bank Director

Credit Risk Workshop Registration Form

PART 1

May 22, 2008* Indianapolis, IN July 10, 2008* Hershey, PA July 31, 2008* Denver, CO September 18, 2008* San Antonio, TX	 CMP Meeting Services USA Registrations will be locations at which Registration fee for All cancellations in 336-644-6205. If issued. 	 Registrations will be accepted on a space available basis only. A wait list will be established for all locations at which sessions are at maximum capacity. Registration fee for the workshop is \$65.00 per participant. All cancellations must be in writing. Cancellations will be accepted by fax notification to 336-644-6205. If cancellation is received within one month of the workshop, no refund will be 						
Bank Information								
Bank Name:		Asset Size \$						
			(Millions)					
Bank Address:								
	Street							
	City	State	Zip Code					
Telephone:								
Payment Informat	ion							
Billing Name:								
Billing Address:								
	Street							
	City	State	Zip Code					
Credit Card Type:	☐ Amex ☐ Vis	a MC	Expiration Date:					
	Credit Card Numbe	er:						

If other payment arrangements are needed, please contact the reservation center: 336-451-0557 or regcenter@cmpmeetings.com



FOR REGISTRATION CENTER USE ONLY

OCC Community Bank Director Credit Risk Workshop Registration Form PART 2

Attendee Information					
Name: Mr./Ms./Mrs./Dr (Please circle one)	First Name			Last Name	
Name on Badge				Last Name	
			□		□ a
			☐ Inside	U Outside	U Other
Attendee Address:	Street				
	City		State	Zip Code	
Work Telephone:		- Fax:			
E-mail:					
Emergency Contact Phor	(friend or family) ne Number: (Home or Cell)				
		(do not use t	he bank phone nun	nber)	
Special Needs/Comm	ents				
f you have special needs that DCC will contact you to discu	may affect your participation in tass your needs.	this event, pl	ease check her	е □.	
f you have any comments or	information concerning your regi	stration that	you wish to add	d, please do so b	elow.
For workshop inform	nation, please contact 336-451-0557.	Registration C	enter Hours: 8:30	a.m. – 5:00 p.m. ES	ST.

CONFIRMATION NUMBER: