



Comptroller of the Currency
Administrator of National Banks

US Department of the Treasury

ENSURING A SAFE AND SOUND
NATIONAL BANKING SYSTEM
FOR ALL AMERICANS

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 King

*National Bank Examiner,
Southern District*

Community Bank Directors

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.”

Instructors



Randy Fenimore
*Assistant Deputy Comptroller,
Southern District*



Terry Richter
*Commercial Credit Lead Expert,
Southern District*



Pat Malone
*National Bank Examiner,
Charlotte Office*



Scotty Duncan
*Commercial 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
- **Denver, Colorado***
July 31, 2008
The Curtis Hotel
Hotel Reservations: (800) 525-6651
Room Rate: \$140.00
www.thecurtis.com
- **Hershey, Pennsylvania***
July 10, 2008
The Hershey Lodge
Hotel Reservations: (888) 533-3131
Room Rate: \$219.00
www.hersheyloodge.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.



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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

Please register on-line at www.cmpmeetings.com/occ, fax registrations to 336-644-6205 or mail to CMP Meeting Services – Registration Center, 3505 Vernon Woods Drive, Summerfield, NC 27358, USA

- 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 issued.
- Completion of this form in its entirety is required for conference registration.

Bank Information

Bank Name: _____ Asset Size \$ _____
(Millions)

Bank Address: _____
Street

City State Zip Code

Telephone: _____

Payment Information

Billing Name: _____

Billing Address: _____
Street

City State Zip Code

Credit Card Type: Amex Visa MC Expiration Date: _____

Credit Card Number: _____

Signature of Cardholder: _____

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



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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 _____
First Name Last Name

Title: _____ Director: Inside Outside Other

Attendee Address: _____
Street

City State Zip Code

Work Telephone: _____ Fax: _____

E-mail: _____

Emergency Contact

Emergency Contact Name: _____
(friend or family)

Emergency Contact Phone Number: (Home or Cell) _____
(do not use the bank phone number)

Special Needs/Comments

If you have special needs that may affect your participation in this event, please check here .
OCC will contact you to discuss your needs.

If you have any comments or information concerning your registration that you wish to add, please do so below.

For workshop information, please contact 336-451-0557. Registration Center Hours: 8:30 a.m. – 5:00 p.m. EST.

FOR REGISTRATION CENTER USE ONLY

CONFIRMATION NUMBER: _____