



Comptroller of the Currency
Administrator of National Banks

US Department of the Treasury

OCC BANKING RELATIONS

Risk Assessment for Directors: Where Is the Risk in Your Bank?

Register Today!

■ **Lexington, KY**
— *March 10, 2009*

■ **Omaha, NE***
— *September 1, 2009*

■ **Point Clear, AL***
— *April 7, 2009*

■ **Charlottesville, VA***
— *September 29, 2009*

■ **Oakbrook, IL***
— *May 19, 2009*

■ **Atlanta, GA***
— *October 20, 2009*

■ **Syracuse, NY***
— *June 9, 2009*

■ **Phoenix, AZ***
— *November 17, 2009*

Workshop

Workshop *for* Community Bank Directors

Risk Assessment for Directors: Where Is the Risk in Your Bank?

Fresh Challenges for Community Bank Directors

Effectively measuring and managing risk is crucial to the success of community banks in these days of economic uncertainty. While bank managers deal with risk-related issues day-to-day, directors must maintain a level of knowledge that will best enable them to fulfill their oversight responsibilities.

This one-day workshop combines lectures, discussions, and exercises designed specifically for outside directors of national community banks to:

- Enhance understanding of the OCC's approach to risk-based supervision.
- Increase familiarity with the major risks in commercial banking.
- Review common ways to identify, measure, monitor, and control risk.
- Learn which risk-related questions should be asked of managers, auditors, and regulators.

Communicate with the Regulators

You will interact with three instructors who are experienced bank examiners from the OCC. These are seasoned professionals who regularly assess bank risk and 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 Instructors



Tom Munz

*Assistant Deputy Comptroller,
Central District*



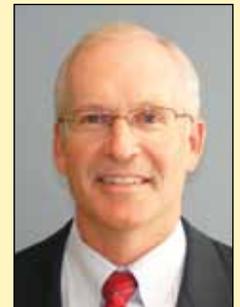
Janice McQuary

*Assistant Deputy Comptroller,
Southern District*



Sheila Van Ornum

*Assistant Deputy Comptroller,
Central District*



Randy Fenimore

*Assistant Deputy Comptroller,
Southern District*



Gary Baranowski

*Assistant Deputy Comptroller,
Central District*



Kris Kiefer

*Assistant Deputy Comptroller,
Northeastern District*



Gene Robinson

Assistant Deputy Comptroller,
Western District



Debbie Garland

Assistant Deputy Comptroller,
Southern District



Chris Dunn

Assistant Deputy Comptroller,
Southern District

AGENDA

Attire is business casual.

Reception

A reception will be held from 5:00 p.m. to 7:00 p.m. on one selected 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

7:00 AM Registration and Continental Breakfast

8:00 AM Morning Session

- Introductions and Program Overview
- CAMELSI and Risk Assessment Overview
- Interest Rate Risk and Liquidity Risk
- Operational Risk
- Group Exercises

12:00 PM Lunch

1:00 PM Afternoon Session

- Operational Risk
- Credit Risk
- Group Exercises
- Wrap-up

4:00 PM Adjourn

“Great overview especially for outside directors. It helped eliminate the regulator mystery — the how, what, and why you look at various risks.”

Reaction from Past Participant

“Directors need to understand the full gamut of risks — financial and non-financial — that banks face today. If those risks are not well understood and managed, they can result in serious damage to a bank’s reputation and its bottom line.”

John Dugan,
Comptroller of the Currency

Dates and Locations

- **Lexington, Kentucky**
March 10, 2009
Hyatt Regency Hotel
Hotel Reservations: (800) 233-1234
Room Rate: \$115.00
www.lexington.hyatt.com
- **Point Clear, Alabama***
April 7, 2009
Grand Hotel Marriott
Hotel Reservations: (800) 544-9933
Room Rate: \$179.00
www.marriottgrand.com
- **Oakbrook, Illinois***
May 19, 2009
Doubletree Hotel
Hotel Reservations: (630) 472-6000
Room Rate: \$106.00
www.doubletreeoakbrook.com
- **Syracuse, New York***
June 9, 2009
Sheraton Syracuse University Hotel
Hotel Reservations: (800) 395-2105
Room Rate: \$125.00
www.sheratonsyracuse.com
- **Omaha, Nebraska***
September 1, 2009
Embassy Suites Hotel
Hotel Reservations: (402) 346-9000
Room Rate: \$139.00
www.embassysuitesomaha.com
- **Charlottesville, Virginia***
September 29, 2009
Omni Charlottesville Hotel
Hotel Reservations: (800) 843-6664
Room Rate: \$159.00
www.omnihotels.com
- **Atlanta, Georgia***
October 20, 2009
W Atlanta Perimeter
Hotel Reservations: (800) 683-6100
Room Rate: \$141.00
www.Whotels.com/AtlantaPerimeter
- **Phoenix, Arizona***
November 17, 2009
Wyndham Phoenix Hotel
Hotel Reservations: (602) 333-0000
Room Rate: \$189.00
www.wyndhamphx.com

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

Hyatt Regency Hotel, Lexington, KY
— February 12, 2009

Grand Hotel Marriott, Point Clear, AL
— March 6, 2009

Doubletree Hotel, Oakbrook, IL
— April 26, 2009

Sheraton Syracuse University Hotel,
Syracuse, NY
— May 8, 2009

Embassy Suites Hotel, Omaha, NE
— August 21, 2009

Omni Charlottesville Hotel, Charlottesville, VA
— September 6, 2009

W Atlanta Perimeter, Atlanta, GA
— September 28, 2009

Wyndham Phoenix Hotel, Phoenix, AZ
— October 26, 2009

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

A reception will be held from 5:00 p.m. to 7:00 p.m. on one selected 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 "Audit and Internal Controls" telephone seminar
- Bank Director's Toolkit, which includes The Director's Book, Red Flags in Board Reports, and the Internal Controls guide
- Community Bank Supervision Handbook

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 e-mail to regcenter@cmpmeetings.com or fax notification to (336) 644-6205. If cancellation is received within one month of the workshop, no refund will be issued.

Questions

For further workshop information, please call (336) 451-0557 or send an e-mail to regcenter@cmpmeetings.com.

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



Comptroller of the Currency
Administrator of National Banks

OCC Community Bank Director Risk Assessment Workshop Registration Form PART 1

- March 10, 2009**
Lexington, KY
- April 7, 2009**
Point Clear, AL*
- May 19, 2009**
Oakbrook, IL*
- June 9, 2009**
Syracuse, NY*
- September 1, 2009**
Omaha, NE*
- September 29, 2009**
Charlottesville, VA*
- October 20, 2009**
Atlanta, GA*
- November 17, 2009**
Phoenix, AZ*

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 per participant**.
- **All cancellations must be in writing.** Cancellations will be accepted by e-mail to regcenter@cmpmeetings.com or 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.
- Registration is not complete until you receive your confirmation letter in the mail.

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: _____

Security Code: _____

Signature of Cardholder: _____

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



Comptroller of the Currency
Administrator of National Banks

OCC Community Bank Director Risk Assessment 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

Home Address: _____
Street
City State Zip Code

Daytime 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. ET.

Registration is not complete until you receive your confirmation letter in the mail.

FOR REGISTRATION CENTER USE ONLY

CONFIRMATION NUMBER: _____