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Comptroller of the Currency  
Administrator of National Banks

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Washington, DC 20219

January 5, 2009

Dear Directors:

In 2009, the OCC will offer a series of workshops for community bank directors. These much-acclaimed workshops are designed for both new and experienced directors.

These are extraordinary and challenging times in the financial services industry. Never has it been more important for new directors of community banks to obtain a secure understanding of their fiduciary duties, or for experienced directors to enhance their knowledge and risk management skills. The OCC is dedicated to helping you meet those goals.

With the directors' workshops, the OCC offers this support at convenient sites across the nation. The topics of our four workshops are risk assessment, credit risk, compliance risk, and the fundamentals of directorship. The instructors are some of the OCC's most qualified and experienced professionals. Each workshop is limited to 50 participants to afford ample opportunity for class interaction and networking. Registered participants will receive a pre-course reading package, course materials, complimentary CDs of the OCC's Web and telephone seminars, and other supervisory materials. A complimentary breakfast and lunch are provided.

If the enclosed brochures do not answer all your questions about the workshops, call (336) 451-0557, or contact your local Assistant Deputy Comptroller. I encourage you to take advantage of these worthwhile educational opportunities.

Sincerely,

John C. Dugan  
Comptroller of the Currency

Enclosures