



Comptroller of the Currency
Administrator of National Banks

OCC

BANKING RELATIONS

Understanding the OCC's Risk Assessment Process

Register Today!

Dallas • March 23

Kansas City • May 18

Atlanta • June 15

Washington, DC • July 27

St. Louis • September 14

Houston • October 19

Workshop *for Community
Bank Directors*

Understanding the OCC's

Workshop for Comm

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.
- Learn which risk-related questions should be asked of managers, auditors, and regulators.
- Review common ways to identify, measure, monitor, and control risk.

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 community bank directors per workshop to optimize the opportunity 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 community banks with assets less than \$1B. However, management directors could also benefit from attendance.

“Community banks operate today in a increasingly complex — and risky — financial environment. It is a primary responsibility of each community bank director to understand the unique risk profile of the financial institution he or she serves.”

John D. Hawke, Jr.
Comptroller of the Currency

Meet the In



Don Smith

*Assistant Deputy Comptroller,
Southern District*



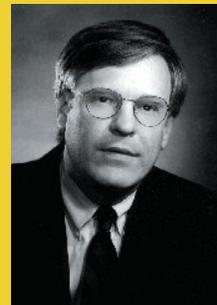
Sheila Van Ornum

*Assistant Deputy Comptroller,
Central District*



Chris Dunn

*Assistant Deputy Comptroller,
Southern District*



Mark O'Dell

*Deputy Comptroller,
Core Policy*



Nancy Wilson

*Assistant Deputy Comptroller,
Western District*

Risk Assessment Process

Community Bank Directors

PRELIMINARY AGENDA

A reception will be held from 5:00 p.m. to 7:00 p.m. the evening preceding the workshop. Attendees can meet informally with the OCC faculty. Hors d'oeuvres and beverages will be served. Attire is business casual.

7:00 AM **Registration, Continental Breakfast, and BankNet Demonstrations**

8:00 AM **Morning Session**

- Introductions and Program Overview
- Director Duties and Responsibilities
- CAMELSI and Risk Assessment Overview
- Reputation and Strategic Risk
- Interest Rate Risk
- Group Exercises

NOON **Lunch and BankNet Demonstrations**

1:15 PM **Afternoon Session**

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

4:30 PM **Adjourn**

Reaction from Past Participant

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

Instructors



Randy Fenimore
*Assistant Deputy Comptroller,
Southern District*



Janice McQuary
*Assistant Deputy Comptroller,
Southern District*



Tom Munz
*Assistant Deputy Comptroller,
Central District*



Troy Thornton
*Assistant Deputy Comptroller,
Western District*



Lawrence E. Beard
*Assistant Deputy Comptroller,
Central District*

Dates and Locations

- **Dallas, TX**
March 23, 2004
The Adolphus Hotel
www.hoteladolphus.com
Hotel Reservations: 214-742-8200
Room Rate: \$175/night
- **Atlanta, GA**
June 15, 2004
Crowne Plaza Ravinia Hotel
www.ichotelsgroup.com
Hotel Reservations: 770-395-7700
Room Rate: \$112/night
- **St. Louis, MO**
September 14, 2004
Chase Park Plaza Hotel
www.chaseparkplaza.com
Hotel Reservations: 877-587-2427
Room Rate: \$102/night
- **Kansas City, MO**
May 18, 2004
Hyatt Regency Crown Center Hotel
www.crowncenter.hyatt.com
Hotel Reservations: 816-421-1234
Room Rate: \$99/night
- **Washington D.C.**
July 27, 2004
Westin Embassy Row Hotel
www.westin.com
Hotel Reservations: 202-293-2100
Room Rate: \$159/night
- **Houston, TX**
October 19, 2004
The Houstonian Hotel
www.houstonian.com
Hotel Reservations: 713-680-2626
Room Rate: \$199/night

All hotel room rates are guaranteed until 30 days prior to the workshop date. Some hotels may honor the rate before and after the workshop. When making reservations, please mention the function name: OCC Bank Directors Workshop.

Arriving the night before?

A reception will be held from 5:00 p.m. to 7:00 p.m. the evening preceding each workshop. Attendees can meet informally with the OCC faculty. Hors d'oeuvres and beverages will be served. Attire is business casual.

Registration Fee

The registration fee is \$249 payable at the time of registration. The price includes:

- Pre-course reading package
- Course materials
- Continental breakfast and lunch
- Audiocassette tape of the 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

Hotel rates for this program have been discounted. To make your reservations on a space-available basis, please contact the hotel directly.

Special Needs

If you require special accommodations to participate in this conference, please call 336-644-8914

Cancellation Policy

All cancellations must be in writing. Cancellations will be accepted by fax notification to 336-644-6205. If cancellation is received one month prior to the workshop, refunds will be issued less an administrative fee of \$100.00. If cancellation is received within one month of the workshop, there will be no refund issued. An administrative fee of \$50 will be assessed for substitution of registered participants.



Comptroller of the Currency
Administrator of National Banks

OCC Community Bank Director Risk Assessment Workshop Registration Form

- March 23, 2004**
Dallas, TX
- May 18, 2004**
Kansas City, MO
- June 15, 2004**
Atlanta, GA
- July 27, 2004**
Washington, DC
- September 14, 2004**
St. Louis, MO
- October 19, 2004**
Houston, 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 **\$249.00 per participant**.
- All cancellations must be in writing. Cancellations will be accepted by fax notification to 336-644-6205. If cancellation is received one month prior to the workshop, refunds will be issued less an administrative fee of \$100.00. If cancellation is received within one month of the workshop, there will be no refund issued.
- An administrative fee of \$50 will be assessed for substitution of registered participants.
- Completion of this form in its entirety is required for conference registration.

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

Participant Information

Name: Mr./Ms./Mrs./Dr. _____
(Please circle one) First Name Last Name

Nametag Preference: _____ Title: _____
First Name Last Name

Address: _____
Street
City State Zip Code

E-mail: _____ Director: INSIDE OUTSIDE

Phone Number: _____ Fax Number: _____

Payment Information

Amex Visa MC _____ Check _____
Number Exp.date Check #

Cardholder's Name: _____

Signature of Cardholder: _____

Special Needs

Emergency Contact: _____ Phone Number: _____

For workshop information please contact, **336-644-8914**. Registration Center Hours: 8:30 a.m. – 5:00 p.m. EST.

FOR REGISTRATION CENTER USE ONLY

CONFIRMATION NUMBER: _____