

Credit Risk

Directors Can Make
a Difference

2016 Workshop Locations

Santa Ana, CA

March 22

Williamsburg, VA

April 20

Corpus Christi, TX

May 17

Milwaukee, WI

June 29

Tampa, FL

July 26

Kansas City, MO

August 17

Duluth, MN

September 13

Houston, TX

November 30

**REGISTER
TODAY!**



2015 OCC Community Bank Director Workshops

Credit Risk

Directors Can Make a Difference

Credit risk exists on and off the balance sheet, in a variety of products, activities, and services. Because credit risk is present in virtually all income-producing activities, directors should be informed about all the ways to carry out their supervisory responsibilities.

This one-day workshop focuses on credit risk within the loan portfolio. Combining lectures, discussions, and exercises designed specifically for outside directors of national community banks and federal savings associations, the workshop discusses the risk controls needed to govern compliance with loan-related laws and regulations. The workshop also provides information on recognizing adverse trends, identifying problems in the loan portfolio, and maintaining an adequate allowance for loan and lease losses. The purpose of this workshop is for you to learn the skills you need to have a positive influence on the credit risk and credit risk management practices in your institution. Credit-related topics to be addressed are

- identifying reasons banks develop problems.
- understanding board and management roles.
- staying informed of changes in credit risk or risk appetite.
- learning how to effect change.

Communicate With the Regulators

You will interact with instructors who are experienced OCC examiners. They are seasoned professionals who regularly assess credit risk management systems and meet with senior 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 35 directors per workshop to allow open and targeted dialogue. Pre-course reading materials are provided to enhance your workshop experience.

Who Should Attend

This workshop is geared primarily to outside directors of national community banks and federal savings associations. Management directors could also benefit from attendance.

Meet the Instructors



Karen Boehler
*Associate Deputy Comptroller
Western District*



David Clay
*Assistant Deputy Comptroller
Southern District*



Richard Dixon
*Assistant Deputy Comptroller
Western District*



Scotty Duncan
*Commercial Credit Lead Expert
Southern District*



Elizabeth Ferradas
*Assistant Deputy Comptroller
Southern District*



Paul Groot
*Assistant Deputy Comptroller
Southern District*

Agenda

Attire is business casual.

Workshop

Registration begins at 7:00 a.m. The workshop begins promptly at 8:00 a.m. and ends by 4:00 p.m. Lunch is provided.

The workshop covers

- credit risk overview and trends.
- compensation and 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.



Anthony Jardieu
*Commercial Credit Lead Expert
Southern District*



Jeff King
*Assistant Deputy Comptroller
Northeastern District*



Amy Klein
*Assistant Deputy Comptroller
Southern District*



Carey Phillippi
*Assistant Deputy Comptroller
Southern District*



Terry Richter
*Assistant Deputy Comptroller
Southern District*



Scott Ward
*Assistant Deputy Comptroller
Southern District*

Part 1

March 22, 2016
Santa Ana, CA*

April 20, 2016
Williamsburg, VA*

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Houston, TX*

Please register online at www.seiservices.com/occ, fax registrations to (240) 485-1982, or mail to SEI Services, Attn: OCC 2016, 8757 Georgia Ave., Suite 1440, Silver Spring, MD 20910.

- You must be on the board of directors of a national community bank or federal savings association.
- Registrations are accepted on a space-available basis only. A wait list will be established for all sessions that reach maximum capacity.
- Registration fee for the workshop is \$99 per participant.
- All cancellations must be in writing. Cancellations are accepted by e-mail to occ@seiservices.com or by fax to (240) 485-1982. If a cancellation is received less than one month before the workshop, no refund will be issued.
- Completion of this form in its entirety is required for conference registration.

Institution Information

Asset Size \$ (Millions) <50 50-99 100-149
 150-249 250-499 500-749
 750-1B >1B

Institution Name: _____

Institution Address: _____
Street

City State Zip Code

Telephone: _____

Point of Contact: _____

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 at (240) 485-1700 or occ@seiservices.com.

* Consecutive session with the risk governance, compliance risk, or operational risk workshops. Participants may attend one or more of these sessions.

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: _____

Attendee E-mail: _____

Assistant's E-mail: _____

Emergency Contact

Emergency Contact Name: _____
(friend or family)

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

Comments

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

For workshop information, please contact (240) 485-1700. Registration center hours: 8:30 a.m.–5:30 p.m. Eastern time.

FOR REGISTRATION CENTER USE ONLY

CONFIRMATION NUMBER: _____

Dates and Locations

Santa Ana, CA*—March 22, 2016

DoubleTree Santa Ana–Orange County Airport
Hotel Reservations: (714) 825-3333
Room Rate: \$138.00
www.doubletree.com

Williamsburg, VA*—April 20, 2016

DoubleTree Williamsburg
Hotel Reservations: (800) 560-7753
Room Rate: \$93.00
www.doubletree.com

Corpus Christi, TX*—May 17, 2016

Omni Corpus Christi Hotel
Hotel Reservations: (361) 887-1600
Room Rate: \$156.00
www.omnihotels.com

Milwaukee, WI*—June 29, 2016

Crowne Plaza Milwaukee Airport
Hotel Reservations: (414) 764-5300
Room Rate: \$115.00
www.crowneplaza.com

Tampa, FL*—July 26, 2016

Holiday Inn Tampa Westshore
Hotel Reservations: (813) 289-8200
Room Rate: \$119.00
www.tampahi.com

Kansas City, MO*—August 17, 2016

The Westin Kansas City at Crown Center
Hotel Reservations: (816) 474-4400
Room Rate: \$196.00
www.westin.com/kansascity

Duluth, MN*—September 13, 2016

Holiday Inn Hotel & Suites Duluth
Hotel Reservations: (218) 822-1202
Room Rate: \$162.00
www.hiduluth.com

Houston, TX*—November 30, 2016

Royal Sonesta Houston Galleria
Hotel Reservations: (713) 627-7600
Room Rate: \$172.00
www.sonesta.com/royalhouston

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

| | |
|-----------------------------------------------------|-------------------|
| DoubleTree Santa Ana–Orange County, Santa Ana, CA | February 22, 2016 |
| DoubleTree Williamsburg, Williamsburg, VA | March 21, 2016 |
| Omni Corpus Christi, Corpus Christi, TX | April 18, 2016 |
| Crowne Plaza Milwaukee Airport, Milwaukee, WI | May 31, 2016 |
| Holiday Inn Tampa Westshore, Tampa, FL | June 27, 2016 |
| Westin Kansas City at Crown Center, Kansas City, MO | July 18, 2016 |
| Holiday Inn Hotel & Suites, Duluth, MN | August 16, 2016 |
| Royal Sonesta Houston Galleria, Houston, TX | October 31, 2016 |

Hotel rates for this program are 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 Director Workshops. If you encounter difficulties in making your reservations, please call (240) 485-1700 for assistance.

Registration Fee

The registration fee is \$99, payable at the time of registration. The price includes

- pre-course reading package.
- course materials.
- The Director's Toolkit, which includes *The Director's Book*, "Detecting Red Flags in Board Reports," and the "Internal Controls" booklet of the *Comptroller's Handbook*.
- lunch.

Special Needs

If you require special accommodations to participate in this workshop, please call (202) 649-6733.

Cancellation Policy

All cancellations must be in writing. Cancellations are accepted by e-mail to occ@seiservices.com or by fax to (240) 485-1982. If a cancellation is received less than one month before the workshop, no refund will be issued.

Questions

For additional workshop information, please call (240) 485-1700 or send an e-mail to occ@seiservices.com.

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