

# Credit Risk

Directors Can Make  
a Difference

## 2015 Workshop Locations

**Morristown, NJ\***  
March 11

**Denver, CO\***  
April 22

**Detroit, MI\***  
June 3

**Harrisburg, PA\***  
July 29

**Charleston, WV\***  
August 12

**Wichita, KS\***  
August 19

**Dallas, TX\***  
October 21

**St. Louis, MO\***  
November 18

**Knoxville, TN\***  
December 2

**REGISTER  
TODAY!**

## Dates and Locations

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### Morristown, NJ\*—March 11, 2015

Hyatt Morristown at Headquarters Plaza  
Hotel reservations: (973) 647-1234  
Room rate: \$248  
www.morristown.hyatt.com

### Denver, CO\*—April 22, 2015

Sheraton Denver Downtown  
Hotel reservations: (888) 627-8405  
Room rate: \$156  
www.sheratondenverdowntown.com

### Detroit, MI\*—June 3, 2015

DoubleTree Suites Detroit Downtown-Fort Shelby  
Hotel reservations: (313) 963-5600  
Room rate: \$109  
www.doubletree.com

### Harrisburg, PA\*—July 29, 2015

Crowne Plaza Harrisburg Hershey  
Hotel reservations: (717) 234-5021  
Room rate: \$89  
www.cpharrisburg.com

### Charleston, WV\*—August 12, 2015

Charleston Marriott Town Center  
Hotel reservations: (304) 345-6500  
Room rate: \$179  
www.marriott.com

### Wichita, KS\*—August 19, 2015

Hyatt Regency Wichita  
Hotel reservations: (316) 293-1234  
Room rate: \$98  
www.wichita.hyatt.com

### Dallas, TX\*—October 21, 2015

Wyndham Dallas Suites-Park Central  
Hotel reservations: (972) 233-7600  
Room rate: \$123  
www.wyndhamdallashotel.com

### St. Louis, MO\*—November 18, 2015

Hilton St. Louis at the Ballpark  
Hotel reservations: (314) 421-1776  
Room rate: \$139  
www.hiltonstlouis.com

### Knoxville, TN\*—December 2, 2015

Hilton Knoxville  
Hotel reservations: (865) 523-2300  
Room rate: \$106  
www.hilton.com

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

Hyatt Morristown at Headquarters Plaza, Morristown, NJ	February 16, 2015
Sheraton Denver Downtown, Denver, CO	March 30, 2015
DoubleTree Suites Detroit Downtown-Fort Shelby, Detroit, MI	May 11, 2015
Crowne Plaza Harrisburg Hershey, Harrisburg, PA	July 6, 2015
Charleston Marriott Town Center, Charleston, WV	July 20, 2015
Hyatt Regency Wichita, Wichita, KS	July 27, 2015
Wyndham Dallas Suites-Park Central, Dallas, TX	September 19, 2015
Hilton St. Louis at the Ballpark, St. Louis, MO	October 26, 2015
Hilton Knoxville, Knoxville, TN	November 9, 2015

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.

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## 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](mailto: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](mailto:occ@seiservices.com).

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

# 2015 OCC Community Bank Director Workshops

## Credit Risk

### Directors Can Make a Difference

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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, which has been **revised and updated for 2015**, 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 skills to have a positive influence on the credit risk and credit risk management practices in your institution. Credit-related topics to be addressed are

- why banks develop problems.
- understanding the roles of board and management.
- how to stay informed of changes in credit risk or risk appetite.
- 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

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**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  
Central District



**Elizabeth Ferradas**  
Assistant Deputy Comptroller  
Southern District



**Anthony Jardieu**  
Commercial Credit Lead Expert  
Southern District

# Agenda

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Attire is business casual.

## Workshop

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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.



**Kyle Jones**  
Assistant Deputy Comptroller  
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



**NS Ward**  
Assistant Deputy Comptroller  
Southern District

## Part 1

- March 11, 2015  
Morristown, NJ\*
- April 22, 2015  
Denver, CO\*
- June 3, 2015  
Detroit, MI\*
- July 29, 2015  
Harrisburg, PA\*
- August 12, 2015  
Charleston, WV\*
- August 19, 2015  
Wichita, KS\*
- October 21, 2015  
Dallas, TX\*
- November 18, 2015  
St. Louis, MO\*
- December 2, 2015  
Knoxville, TN\*

Please register online at [www.seiservices.com/occ](http://www.seiservices.com/occ), fax registrations to (240) 485-1982, or mail to SEI Services, Attn: OCC 2015, 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](mailto: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: \_\_\_\_\_

## 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.

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