

2006 National

Compliance and Attorneys

Conference & Marketplace



September 17 - 20, 2006
Williamsburg Lodge
Williamsburg, VA

Earn CLE and CPE Credits!

**UPDATED
PROGRAM
INSIDE**

Stop The Compliance Juggling Act!

Come to **ACB's National Compliance & Attorneys Conference** and get what you need to keep up with current and future compliance issues. Bank compliance and legal responsibilities are constantly changing, creating a daunting challenge for all compliance professionals, and have become a significant risk management focus for all institutions. This program focuses on regulatory changes, plus offers best practices, examination trends, and compliance solutions.

Round out your conference experience by attending top-notch pre-conference education workshops; visiting the Marketplace showcasing the latest products and technology available to ease your compliance burden; and networking with fellow colleagues.

Update Your Credentials. Protect Your Bank. Network with Peers.

Special Attorney Track!

This conference brings together legal counsel and compliance officers in one educational arena. This symbol ♦ identifies the sessions associated with the Attorney Track and sessions for which we are applying for CLE credit.

Your Satisfaction Guaranteed

ACB is proud to deliver first-rate programs. If you are not satisfied, please notify ACB in writing and we will gladly refund your registration fee.

Invited Speakers Include:

- Bridget Neill, Assistant Director of Compliance Risk Management, Federal Reserve Board
- Charlotte M. Bahin, Esq., Partner, Lord Bissell & Brook LLP
- Melanie Brody, Esq., Partner, Kirkpatrick Lockhart Nicholson Graham LLP
- Reginald J. Brown, Esq., Partner, Wilmer Cutler Pickering Hale and Dorr LLP
- Jennifer Burke, CPA, CRP, CFS, Executive, Financial Services Group Internal Audit Services, Crowe Chizek and Company LLC
- Alan Cox, Program Manager, Outreach, Office of Regulatory Policy, Regulatory Policy and Programs Division, Financial Crimes Enforcement Network
- Chris Daniel, Esq., Partner, Alston & Bird LLP
- Danielle DeLucca, Director, CRA and Fair Lending Services, ICS Compliance
- Gary Fillman, Compliance Manager, TierOne Bank
- Jane Gell, Manager, Industry/Consumer Issues Section, Federal Reserve Board
- Susan Hackett, Esq., Senior Vice President and General Counsel, Association of Corporate Counsel
- Michael Hatcher, Esq., Partner, Davis, Wright, Tremain LLP
- Nicholas J. Ketcha, Jr., Managing Director, FinPro, Inc.
- Brian O'Reilly, Director, Single Family Business, Fannie Mae
- Andrew L. Sandler, Esq., Partner, Skadden, Arps, Slate, Meagher & Flom LLP
- Kevin Young, Esq., Partner, PricewaterhouseCoopers LLC

Conference Program*

♦ Indicates Attorney Track

SATURDAY, SEPTEMBER 16

1 p.m. – 1:30 p.m.

Registration & Information

1:30 p.m. – 5 p.m.

Pre-Conference Education Workshop A

Part I: Compliance Risk Management (See page 6)

*Program subject to change.

SUNDAY, SEPTEMBER 17

8:30 a.m. – 4:30 p.m.

Pre-Conference Education Workshop B
Issues in BSA Compliance (See page 6)

9 a.m. – 12 Noon

Pre-Conference Education Workshop A

Part II: Compliance Risk Management (See page 6)

SUNDAY, SEPTEMBER 17, continued...

10 a.m. – 4 p.m.

Exhibitor Registration & Set-Up

3:30 p.m. – 6:30 p.m.

Registration & Information

5 p.m. – 6:30 p.m.

Meet & Greet Reception in the Marketplace

MONDAY, SEPTEMBER 18

7:30 a.m. – 5:30 p.m.

Registration & Information

7:30 a.m. – 8:15 a.m.

Breakfast in the Marketplace

8:15 a.m. – 9:45 a.m.

GENERAL SESSION

Washington Perspective

Every year brings a new round of priorities for community banks. Learn about Congress' current priorities and get a preview of what new legislation and regulation to expect.

What's on the Regulators' 'To Do' List?

Senior officials from the Federal Reserve, Office of Thrift Supervision and FDIC share thoughts on the most important developments this year and what the agencies have on their agendas for the rest of 2006 that will affect your institution.

9:45 a.m. – 10:15 a.m.

Networking Refreshment Break in the Marketplace

10:15 a.m. – 11:45 a.m.

CONCURRENT SESSIONS

Data Breaches and FFIEC Requirements

Learn the Incident Response Requirements elements that banks must comply with under Appendix B to Part 364 and FIL 27-2005, including incident assessment, notification of regulators and customers, and incident containment. *(Repeated at 1:15 p.m.)*

Decreasing Third-Party Vendor Risk

This session provides guidance for conducting due diligence with respect to vendors, highlights important contract clauses and reviews the regulatory requirements applicable to your relationships with third party providers, including protection of sensitive customer information.

Pass Your Exam

Experienced banking compliance experts will discuss the latest trends in examinations, from new mortgage products to CRA requirements. Learn about common compliance pitfalls and how to prepare for your next examination.

◆ **Whistleblowers and Internal Investigations**

A reflection on four years of implementing the comprehensive whistleblower protections imposed by Sarbanes-Oxley. Join us to discuss how to comply and conduct effective internal investigations.

11:45 a.m. – 1 p.m.

Lunch on your own

1:15 p.m. – 2:30 p.m.

CONCURRENT SESSIONS

Data Breaches and FFIEC Requirements REPEAT

(See 10:15 a.m.)

Lending Developments

Lending issues have topped the regulatory and Congressional agendas in 2005 and 2006. An expert panel discusses developments in alternative mortgage lending, HMDA and other key issues. *(Repeated at 3 p.m.)*

Developing and Maintaining Compliant Marketing

Hear a panel discussion covering a broad range of compliance challenges relating to marketing; from promotional giveaways, signage, and product development to regulatory guidance on avoiding unfair and deceptive practices.

◆ **Legal Ethics I**

From Sarbanes-Oxley to the Department of Justice: attorneys are coming under increased regulator scrutiny for their representation of corporate clients. What are the responsibilities of corporate counsel and what can trigger a regulatory action? Get practical tips for avoiding trouble spots.

2:30 p.m. – 3 p.m.

Ice Cream Social Refreshment Break in the Marketplace



MONDAY, SEPTEMBER 18, continued...

3 p.m. – 4:15 p.m.

CONCURRENT SESSIONS

Deposit Update

In early 2006 Congress passed deposit insurance reform legislation. What are the new compliance challenges? What will the new deposit insurance premium structure look like? Learn how the new requirements will impact your clients.

Lending Developments REPEAT (See 1:15 p.m. on page 3)

Consumer Disclosure Discourse

The requirements for consumer disclosure in banking law and regulations are numerous and complex. Learn the what, where and how of giving correct notices and hear what regulators and bankers are doing to address the significant disclosure challenge. (Repeated at 4:15 p.m.)

◆ **Top Five H.R. Compliance Issues**

Compliance in the HR Department presents a unique set of issues and risks. Join us and hear the top HR compliance pitfalls and how to avoid them.

4:15 p.m. – 5:30 p.m.

CONCURRENT SESSIONS

Keys to an Effective Internal Audit Program

Whether located in-house or outsourced, an internal audit program should be designed to bring a systematic, disciplined approach to evaluation and improvement to an institution's operations. Learn best practices and find out what examiners look for in a good internal audit program.

Protecting Your Bank from Mortgage Fraud

Mortgage fraud is an increasing problem for financial institutions and loss severity is on the rise. What policies and procedures can you put in place to help arm yourself against fraud?

Consumer Disclosure Discourse REPEAT (see above)

◆ **Legal Ethics II**

A continuation of Legal Ethics I (See 1:15 p.m. on page 3)

5:30 p.m. – 7 p.m.

Reception in the Marketplace



TUESDAY, SEPTEMBER 19

7:30 a.m. – 5 p.m.

Registration & Information

7:30 a.m. – 8:15 a.m.

Breakfast in the Marketplace

8:15 a.m. – 10:15 a.m.

GENERAL SESSION

Elements of a Successful Compliance Program

Whether your institution is starting from scratch or re-evaluating its compliance program, this session covers vital information for a successful program. Panelists discuss ethics, training, and reporting aspects of compliance, and how you can create a compliance culture.

The Role of the Compliance Officer in Enterprise Risk Management

Are you the Chief Compliance Officer or the Chief Risk Officer or both? What is your relationship to Internal Audit and legal counsel? What is your relationship to the Audit Committee and the Board? Understanding the roles and responsibilities of various personnel in your institution is key to succeeding at risk management. Hear practical advice for structuring your team to avoid duplication and maximize effectiveness.

10:15 a.m. – 10:45 a.m.

Networking Refreshment Break in the Marketplace

10:45 a.m. – 12 Noon

CONCURRENT SESSIONS

FFIEC On-Line Banking Requirements

In October of 2005, the FFIEC issued guidance to banks regarding the strength of their customer authentication procedures for on-line banking. What is the status of your bank's security review and upgrade? Will it meet examiner standards? Find out in this session.

Corporate Governance: Strengthening the Audit Committee

Sarbanes-Oxley places your Audit committee under increased scrutiny. Experts discuss what you can do to strengthen your audit committee and communications between the company and the audit committee.

A Conversation with FinCEN

Join FinCEN representatives for an informal presentation and Q and A session. (Repeated at 1:45 p.m.)

TUESDAY, SEPTEMBER 19, continued...

◆ **Compliance with Ethics and Gift Rules**

This issue is on the front-burner in Congress following widely publicized scandals involving lobbyists. Panelists discuss your institution's responsibilities in ensuring that employees follow these complex federal and state rules.

12 Noon – 1:45 p.m.

Business Luncheon with Speaker

1:45 p.m. – 3 p.m.

CONCURRENT SESSIONS

Financial Reporting: MD&A Requirements and Best Practices

Public and private companies alike communicate vital information to their current and potential investors through financial reports. Learn about the MD&A requirements for SEC registrants and how private companies can also use the SEC regulations to develop their own best practices.

Fact Act and Privacy Compliance

Section 312 of the Fact Act requires the regulators to issue rules on furnishing information to consumer reporting agencies. Join this session to learn about how this and other regulatory developments will affect your compliance program.

A Conversation with FinCEN REPEAT *(See 10:45 a.m. on page 4)*

◆ **Antitrust Pitfalls—What Every Lawyer Should Know**

Whatever your general practice area, hidden antitrust issues are everywhere in the business market. This interactive session will help you counsel your clients on complying with antitrust laws.

3 p.m. – 3:30 p.m.

Networking Refreshment Break in the Marketplace

3:30 p.m.

Marketplace Closes/Exhibitor Teardown

3:30 p.m. – 4:45 p.m.

CONCURRENT SESSIONS

Reaching Out to Underserved Communities: How to Do It Right

Panelists discuss ways in which financial institutions are reaching out to underserved populations, including immigrants, and how to avoid fair lending and other legal risks.

A Look at the Basel Capital Proposals

Capital is a hot topic for banks large and small as the federal agencies debate the Basel Capital regime. Get an overview of the proposals and how they could impact your institution.

◆ **Protecting Against Consumer Compliance Suits and Regulatory Enforcement Actions**

Practitioners discuss recent suits and enforcement actions and steps that a financial institution can take to minimize risk.

WEDNESDAY, SEPTEMBER 20

7:30 a.m. – 10:30 a.m.

Registration & Information

7:30 a.m. – 8:30 a.m.

Peer Group Discussions with Breakfast

These popular sessions provide an opportunity for all attendees to share ideas and network.

8 a.m. – 8:30 a.m.

Breakfast

8:30 a.m. – 10:30 a.m.

GENERAL SESSION

Disaster Preparedness

After hurricanes, terrorist attacks and discussion about the avian flu, the federal banking agencies and the Administration have issued guidance on disaster preparedness. This session focuses on best practices and experience of bankers in recovering from disruptions to the financial system.

How Does Your Anti-Money Laundering Program Stack Up?

You've heard all of the updates on BSA developments, now get practical advice on how to build or fine tune your AML/BSA compliance program. What are the best practices, and what is working for banks.

10:30 a.m.

Adjourn



Optional Pre-Conference Education Workshops

Pre-Conference Education Workshop A

Compliance Risk Management

Part I: Saturday, September 16, 1:30 p.m. – 5 p.m.

Part II: Sunday, September 17, 9 a.m. – 12 Noon

Community banks are faced with mounting compliance challenges and responsibilities that involve management costs, the increased potential for fees and penalties, as well as possible restrictions on business activities.

In this valuable ACB education pre-session, industry experts will help you:

- Identify Regulator “Hot Buttons” and other “\$ensitive” Regulations
- Prioritize Additional Resources to Address These Areas
- Establish Policies and Procedures to Manage the Compliance Function
- Monitor and Report Activities to Avoid Future Compliance Problems

Pre-Conference Education Workshop B

Issues in BSA Compliance

Sunday, September 17, 8:30 a.m. – 4:30 p.m.

Bank Secrecy Act and Anti-Money Laundering are a growing challenge for community banks—and a nightmare for some! Regulators continue to expand the scope of areas falling under the BSA and related regulations, causing extreme management issues for compliance officers.

This session will focus on three HOT button areas that regulators scrutinize:

- Managing Customer Relationships with Money Service Businesses
- Customer Identification Program (CIP) for Non U.S. Persons
- Effective Anti-Money Laundering Risk Assessment for Community Banks

Tuition for Educational Workshops

Optional Education Workshop fees (for either workshop):
 Member.....\$325
 Non-Member.....\$425

Continuing Education

Continuing Legal Education (CLE)

We pursue Continuing Legal Education accreditation for Conference attendees as registrations are received. Attendees are responsible for signing-in and signing-out for each session (CLE registration books are provided) and, if necessary, to process state Certification of Attendance forms. Questions should be directed to Andrea Scott at (888) 872-0275, ext. 3197 or e-mail ascott@acbankers.org.

Continuing Professional Education (CPE)

Requested by attending the conference and/or Pre-Conference educational workshops.

Objective: To make you aware of current and emerging compliance issues (regulatory changes, advances in technology, general industry developments) and their impact on community banks.

Prerequisites: None

Method of Presentation: Lectures & Panel Discussions

Level of Learning: Education Workshop(s) – Intermediate; Conference – Overview

Recommended CPE Hours: Education Workshop A = 8; Education Workshop B = 8; Conference = 18

Advance Preparation: None

Field of Study: Specialized Knowledge & Applications (Compliance)



America's Community Bankers is registered with the National Association of State Boards of Accountancy (NASBA) as a sponsor of continuing professional education on the National Registry of CPE Sponsors. State boards of accountancy have final author-

ity on acceptance of individual courses for CPE credit. Complaints regarding registered sponsors may be addressed to the National Registry of CPE Sponsors, 150 Fourth Avenue North, Nashville, TN, 37219-2417. Web site: www.nasba.org.



Exhibit in the Compliance Marketplace!

Don't miss this chance to show and discuss your products and services with a prime audience of Compliance Officers. The Marketplace hours are scheduled to maximize delegate traffic. For more information, call Liz Felmey at (888) 872-0275, ext. 3162 or email lfelmey@acbankers.org.

REGISTRATION FORM

(Print or type names as they should appear on the meeting badge and duplicate this form for additional registrants.)

Name _____ Nickname for Badge(s) _____
 Title/Function _____
 Institution _____
 Address _____
 City _____ State _____ Zip _____
 Telephone () _____ Fax () _____ E-mail _____
 Guest's Name (if attending) _____

registrant info

REGISTRATION FEES*

	On or before 7/7/06	After 7/7/06
<input type="checkbox"/> ACB Member	\$825	\$895
<input type="checkbox"/> Add'l Member*	\$725	\$795
<input type="checkbox"/> Non-Member	\$1,025	\$1,125
<input type="checkbox"/> Add'l Non-Member*	\$925	\$1,025
<input type="checkbox"/> Guest	\$95	\$95
<input type="checkbox"/> Government	\$775	\$775

* Same institution

Note: If more than one delegate is attending from your institution, please include their additional registration forms simultaneously to ensure the single-institution, multiple-attendee discount.

OPTIONAL EDUCATIONAL WORKSHOPS

Compliance Risk Management

Part I
Saturday, September 16, 1:30 p.m. - 5 p.m.
and
Part II
Sunday, September 17, 9 a.m. - 12 Noon

Issues in BSA Compliance

Sunday, September 17, 8:30 a.m. - 4:30 p.m.

Optional Education Workshop fees (for either workshop):

<input type="checkbox"/> Member	\$325
<input type="checkbox"/> Non-Member	\$425

PASS TO HISTORIC SITES AND MUSEUMS

Conferee or Guest\$15
 Number of Passes _____

CLE CREDIT (no need to pre-register for CPE Credit)

Do you need CLE credit? Yes No

If yes, in which states? _____

meeting registration & payment

MARKETPLACE REGISTRATION & FEES

Complete both the above conference registration section and the Marketplace registration section below. Exhibiting fee covers one 10' x 10' display plus one conference registration.

Exhibiting Fees

ACB Member	\$895 Per Display
Non-Member	\$1,095 Per Display
Add'l Exhibitor Registration	\$495

Send Exhibitor Service Kit to: (required)

Name: _____
 Address: _____
 City/State/Zip: _____
 Phone: _____ Fax: _____
 E-mail: _____

TOTAL FEES

Conference Registration(s)	\$ _____
Guest	\$ _____
Optional Education Workshop	\$ _____
Historic Sites and Museum Pass	\$ _____
Marketplace	\$ _____
Additional Exhibitor(s)	\$ _____
TOTAL	\$ _____

PAYMENT (for all fees except hotel)

Check (payable to ACB)
 Credit Card: Visa MC AMEX
 Card # _____ Exp. Date _____
 Signature _____

HOTEL ACCOMMODATIONS

ACB Customer Service will handle all hotel reservations. A block of rooms has been reserved for delegates at The Williamsburg Lodge. To ensure your accommodations at the special conference rate, please make your reservations through ACB by **Friday, August 18, 2006**. After that date, reservations are on a space-available basis only.

*In order to guarantee your reservation, The Williamsburg Lodge requires a one night's deposit plus 10% state and local tax for each room reserved. There is also an additional local occupancy tax of \$2.00 per room night. All deposits are fully refundable if cancellation notice is received by the hotel at least 5 days prior to your scheduled arrival.

I will not need hotel accommodations.

ROOM RATES

Single/Double \$205*

Arriving: _____ Departing: _____ Non-smoking
 Smoking

(Check-in 4 p.m. Check out 11 a.m.)

hotel

Deposits can be made by credit card by completing the following information. To make your hotel deposit by check, **please make your check payable to The Williamsburg Lodge and return it with this form to ACB Customer Service.**

In order to guarantee my room reservation, I hereby furnish ACB with my credit card number shown below, and authorize ACB to transmit this number (through any written, electronic, or verbal means) to The Williamsburg Lodge. *If it becomes necessary to cancel my reservations, I will assume responsibility for contacting the hotel directly.*

Credit Card: Visa MC AMEX
 Card # _____ Exp. Date _____
 Signature _____

If you have a disability that may affect your participation in this conference, please check here and attach a statement regarding your needs. We will contact you to discuss accommodations.

3 Easy Ways to Register!

1

ONLINE

at www.AmericasCommunityBankers.com/mtg

2

FAX

to (202) 659-1134

3

MAIL

to:

Customer Service
 America's Community Bankers
 P.O. Box 91712
 Washington, DC
 20090-1712

QUESTIONS?

Contact ACB at
 (888) 872-0275

REFUND POLICY

If your plans change and you find it necessary to cancel your conference registration, we encourage substitutions but will make a full refund of your registration fee provided you inform us **no later than Friday, Aug. 18, 2006**. After this date a \$150 fee will be applied to registration cancellations and tour/special event fees will be non-refundable. No refunds will be made after the conference begins.

Source Code:
 NCCM0506

2006 National Compliance and Attorneys Conference & Marketplace

September 17 - 20, 2006 • Williamsburg Lodge • Williamsburg, VA

About Williamsburg

Colonial Williamsburg is the nation's largest outdoor living history museum encompassing 301 acres including some 500 public buildings, homes, stores and taverns reconstructed and restored to their 18th-century appearances. Rich with history, glorious gardens, fine shops, and a myriad of dining options, Colonial Williamsburg is an unmatched combination of renowned historical sites, entertainment and leisure.

Special discounted tickets are available to ACB conference attendees and guests to Historic Area sites and museums. Advanced purchase is required.

How to Get to Williamsburg

By Car

- Williamsburg is 150 miles south of Washington, D.C., midway between Richmond and Virginia Beach, Virginia on Interstate 64.
- From Interstate 64, you may take exits 227 through 242 to reach different points of interest in the Historic Triangle.
- Exit 238 - route travels to Colonial Williamsburg and the downtown area.
- For detailed driving directions try a web site such as mapquest.com.

By Air

- Newport News/Williamsburg International Airport (PHF) is 20 minutes from downtown; Norfolk International Airport (ORF) and Richmond International Airport (RIC) are each 50 minutes away.
- Ground transportation is available at all three airports.

By Train

- Direct Amtrak service from Baltimore, Boston, New York, Philadelphia, and Washington, D.C.



900 19th Street, NW, Suite 400
Washington, DC 20006

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**Register by
July 7 and
SAVE!**