

2006 GOVERNMENT AFFAIRS & MUTUAL COMMUNITY BANK CONFERENCES

Government Affairs Conference

March 13-15, 2006
The Mandarin Oriental
Washington, DC

Mutual Community Bank Conference

March 13, 2006
The Mandarin Oriental
Washington, DC

Don't miss your
chance to make
a difference in
Washington!

Get in-depth briefings on *legislative issues* as well as *working sessions* with senior regulatory officials. Take advantage of this chance to produce change in Washington for the industry and your community.

REGISTRATION IS FREE



Program*



MONDAY MARCH 13

This is the seventh **ACB MUTUAL COMMUNITY BANK CONFERENCE**. This conference brings together senior management and directors from mutual institutions nationwide. Topics include practical suggestions on enhancing the charter and bylaws, community involvement and others.

7:30 a.m. – 5 p.m.

Registration & Information

8:15 a.m. – 9:45 a.m.

PEER GROUP DISCUSSIONS

Facilitated discussions of topics determined by survey of planned attendees.

10 a.m. – 12 Noon

GENERAL SESSION

WELCOME

INNOVATIVE MUTUAL ORGANIZATIONS

In the past few years, a number of mutual institutions have combined or reorganized to take advantage of opportunities while remaining mutual. This session highlights some of the institutions that have changed their organization. Lessons learned are addressed.

MHCs

Are mutual holding companies always the best way to address growth strategies? Experts debate contrarian advice.

12 Noon – 2 p.m.

LUNCHEON PANEL ON COMMUNITY INVOLVEMENT

Award winning mutual institutions describe programs that they are able to develop and pursue.

2 p.m. – 4:30 p.m.

GENERAL SESSION

CAPITAL MANAGEMENT

Regulatory changes, are on the horizon for all community banks. What, if any, will the impact be on Mutual Institutions.

CORPORATE GOVERNANCE

With the continued emphasis on corporate governance for all community banks, it is important for mutual institutions to pay attention to their practices and their documents. What are best practices?

4:30 p.m. – 5:30 p.m.

MUTUAL INSTITUTIONS COMMITTEE MEETING

6 p.m. – 7:30 p.m.

RECEPTION FOR MUTUAL AND GOVERNMENT AFFAIRS CONFEREES AND THEIR SPOUSES

*Sponsored by COMPAC
 ACB's Political Action Committee*



2006 ACB GOVERNMENT AFFAIRS & MUTUAL COMMUNITY BANK CONFERENCES

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TUESDAY MARCH 14

7 a.m. – 12 Noon

Registration & Information

7 a.m. – 8 a.m.

Continental Breakfast for Delegates

8 a.m. – 11:45 a.m.

GENERAL SESSION

WELCOME AND OPENING REMARKS

F. Weller Meyer, Chairman,
America's Community Bankers and
President and CEO, Acacia Federal
Savings Bank

HOW TO BE AN EFFECTIVE ADVOCATE

The Honorable Fred Grandy,
Former Member of Congress, Actor
and Nonprofit Leader

COMPAC

ACB's Political Action Committee
William Donius, Chairman, COMPAC

PRIORITY ISSUES BRIEFING

Arthur R. Connelly, Chairman,
Government Affairs Steering Committee
F. Weller Meyer, Chairman, ACB
William R. White, Vice Chairman,
Government Affairs Steering Committee
Robert R. Davis, EVP, ACB

**PRESCRIPTIONS FOR ECONOMIC
GROWTH**

The Honorable John W. Snow,
Secretary, Department of the Treasury

FHLB SYSTEM ISSUES

The Honorable Ronald A. Rosenfeld,
Chairman, Federal Housing Finance Board

CORPORATE GOVERNANCE

The Honorable Christopher Cox,
Chairman, Securities and Exchange
Commission

**COMMUNITY BANKING:
OPPORTUNITIES AND CHALLENGES**

The Honorable John C. Dugan,
Comptroller of the Currency
and
The Honorable John Reich, Director,
Office of Thrift Supervision

ACB GAME PLAN

Diane Casey-Landry, President and CEO,
America's Community Bankers

1 p.m. – 5 p.m.

MEETINGS WITH REGULATORY AGENCIES
(Separate sign-up required.)

VISITS TO CAPITOL HILL

WEDNESDAY MARCH 15

7:30 a.m.

Delegates Assemble for Boarding Buses
7:35, 7:40, and 7:45 a.m.
Buses Depart for Capitol Hill

7:45 a.m. – 11 a.m.

Registration & Information

8 a.m. – 9 a.m.

**Breakfast Meeting for Delegates
and Congressional Guests**

9 a.m. – 11 a.m.

GENERAL SESSION

LEADERSHIP PRIORITIES IN THE HOUSE

The Honorable Roy Blunt, Majority Whip,
U.S. House of Representatives

TAX REFORM

The Honorable William M. Thomas,
Chairman, House Committee on Ways
and Means

**ENSURING THE AVAILABILITY OF
AFFORDABLE HOUSING**

The Honorable Barney Frank,
Ranking Member, House Committee
on Financial Services

**PRIORITY ISSUES FOR THE BANKING
COMMITTEE**

The Honorable Richard C. Shelby,
Chairman, Senate Committee on Banking,
Housing and Urban Affairs

**DEPOSIT INSURANCE REFORM AND
REGULATORY RELIEF**

The Honorable Tim Johnson,
United States Senate

FIVE PLUS YEARS OF ACCOMPLISHMENT

The Honorable Michael G. Oxley,
Chairman, House Committee on
Financial Services

WRAP UP

Arthur R. Connelly, Chairman,
Government Affairs Steering Committee

11 a.m.

ADJOURNMENT/BUSES TO HOTEL

** Program and Schedule subject to change.*



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

registrant information

Name _____		Nickname for Badge(s) _____	
Institution _____		Title/Function _____	
Address _____			
City _____	State _____	Zip _____	
Telephone () _____		Fax () _____	
Guest's Name (if attending) _____		E-mail _____	
Asset Size:			
<input type="checkbox"/> Under \$100M	<input type="checkbox"/> \$100M-\$250M	<input type="checkbox"/> \$251M-\$500M	<input type="checkbox"/> \$501M-\$1B
<input type="checkbox"/> \$1B-\$5B	<input type="checkbox"/> Over \$5B	<input type="checkbox"/> N/A	

meeting registration

CONFERENCE REGISTRATION

- Government Affairs Conference & Mutual Community Bank Conference Complimentary
- Government Affairs Conference Only Complimentary
- Mutual Community Bank Conference Only Complimentary
- If you have a disability that may affect your participation in this conference, check here and include a statement regarding your needs. We will contact you to discuss accommodations.

hotel

HOTEL ACCOMMODATIONS

ACB Customer Service will handle all hotel reservations. A block of rooms has been reserved for members at The Mandarin Oriental. To ensure your accommodations at the special conference rate, please make your reservations by **Friday, February 10, 2006**. After this date, reservations are available on a space and rate-available basis only.

- I will not need hotel accommodations.

ROOM RATES

- Single/Double \$289

Arriving: _____ Departing: _____
 (Check-in 3 p.m., Check out 12 Noon)
 Non-smoking Smoking

A deposit equal to one night's stay is required to hold each reservation, and upon check-in, shall be applied to the final night of the stay. **This deposit is refundable if notice is received at least 72 hours prior to arrival and a cancellation number is obtained.**

All deposits will be charged at the time the reservation is made. Deposits can be made by credit card or check. *Checks:* Room deposit checks (send to ACB) must be made to The Mandarin Oriental. *Credit Cards:* In order to guarantee my room reservations, 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 Mandarin Oriental.

If it becomes necessary to cancel my reservations, I will assume responsibility for contacting the hotel directly.

Card Name: Visa MC AMEX
 Other

Card # _____

Expiration Date _____

Signature _____

Source Code: GACMD05

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?
 (888) 872-0275

CONFERENCE CANCELLATION POLICY
 If your plans change and you find it necessary to cancel your conference registration, please contact ACB convention services. Substitutions are permitted if you are unable to attend the conference.



**2006 ACB GOVERNMENT AFFAIRS &
MUTUAL COMMUNITY BANK CONFERENCES**

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***Come Help Us Beat CREDIT
UNIONS at Their Own Game!***

Dear Fellow Banker,

ACB delivered two key victories against the powerful credit union lobby in 2005. First, Representatives Patrick McHenry (R-NC), Ed Townes (D-NY), Paul Gillmor (R-OH), Sam Johnson (R-TX), and Peter King (R-NY) worked closely with ACB and sponsored the Credit Union Charter Choice Act, a bill that reels in the rogue regulator NCUA. Secondly, Representative Bill Thomas (R-CA), Chairman of the House Ways and Means Committee held a hearing on credit unions' tax exemption, where ACB was not only instrumental in getting the hearing held, but also testified on the abuses of the credit union tax exemption as well as their unfair competitive advantages.



Now in March of 2006, members of Congress need to see and hear from you! ACB has made big gains against the credit unions, but we now need a show of force. Our elected leaders must see ACB members walking the Halls of Congress. Join us for **ACB's 2006 Government Affairs Conference, March 13-15 (open to ACB members ONLY)** in Washington, DC at the beautiful Mandarin Oriental Hotel. This is your opportunity to have your voice heard and to convey a message of how government regulation affects the profitability of your bank. Protect your bank's bottom line ... participate in this FREE exclusive conference!

Not only will credit union issues be addressed, we will take on issues like regulatory relief, GSE reform, and uniform standards for data security. And the regulators will be focused on FDIC reform, the Basel capital proposals, accounting standards and BSA compliance, among other important issues. This conference gives you direct access to senior legislators and regulators who write the laws and regulations that affect your bank's bottom line. This is a terrific opportunity to push the community banking priorities that help make your bank more profitable.

Registration is FREE for ACB's 2006 Government Affairs Conference! We will have exciting morning presentations by Congressional leaders and the heads of the regulatory agencies. Then we will walk the Halls of Congress and visit your representatives on Capitol Hill. In addition, we will make important visits to the top regulators at the FDIC, Federal Reserve Board, FHFB, OCC and OTS.

Sign up today and be part of the banker team that beats the credit unions at their own game!

Sincerely,

Arthur R. Connelly

Arthur R. Connelly
Chairman, ACB Government Affairs Steering Committee and
Chairman & CEO, South Shore Savings Bank
Weymouth, MA

P.S. As a mutual institution CEO, I strongly urge my mutual peers to participate in **ACB's 7th Mutual Community Bank Conference!**



**INVITED GOVERNMENT AFFAIRS
CONFERENCE SPEAKERS**

The Honorable John W. Snow
Secretary
Department of the Treasury

The Honorable Roy Blunt
Majority Whip
U.S. House of Representatives

The Honorable Richard C. Shelby
Chairman
Senate Committee on Banking,
Housing and Urban Affairs

The Honorable Michael G. Oxley
Chairman
House Committee on Financial Services

The Honorable William M. Thomas
Chairman
House Committee on Ways and Means

The Honorable Tim Johnson
United States Senate

The Honorable Barney Frank
Ranking Member
House Committee on Financial Services

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Chairman
Securities and Exchange Commission

The Honorable John C. Dugan
Comptroller of the Currency

The Honorable John Reich
Director
Office of Thrift Supervision

The Honorable Ronald A. Rosenfeld
Chairman
Federal Housing Finance Board

The Honorable Fred Grandy
*Former Member of Congress, Actor
and Nonprofit Leader*



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Washington, DC 20006

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