

Two
Conferences
for the price
of one!

marketing
sales
technology
security
operations

2006 National
**Sales &
Marketing**
conference & marketplace

INTEGRATED FOR SUCCESS

2006
National Operations,
Security &
conference &
marketplace **Technology**

2006 National Operations, Security & conference & marketplace Technology

2006 National Sales & Marketing conference & marketplace

March 19-22, 2006 • Renaissance Vinoy Resort • St. Petersburg, FL

2006 National Retail Banking Conference Advisory Board

This conference was developed by bankers, for bankers like you. ACB thanks the Retail Banking, Operations, Security & Technology Committee, the Electronic Banking & Payment Systems Committee and the Marketing & Public Relations Committee for creating this top-notch conference.

Conference Tracks:

**Operations,
Payments, and
Technology**

**Security
Management
and Fraud
Protection**

**Sales and
Marketing**

Attend ACB's 2006 National Operations, Security and Technology Conference and National Sales and Marketing Conference, held in conjunction to help facilitate the integration of these critical bank functions. Learn the latest trends in operations, payments, security, and technology developments, plus innovative marketing and sales strategies. Whether you are CEO, senior executive, or a marketing and sales professional, these power-packed conferences give you the tools you need to attract business, build relationships, and increase revenues.

General Session topics bridge the gap between operations, security, sales and marketing. Customize your conference agenda by participating in any concurrent session. In addition, the Marketplace features the latest products and services for financial institutions and provides the perfect opportunity to network with a broad audience of attendees.

"It was an exciting opportunity that provided a wealth of information. I left the event with a great deal of enthusiasm and an eagerness to share all that I had learned. The networking opportunity was a plus also. It's good to share notes with your peers around the nation. Thanks again ACB for a great conference!"

Irvina A. Mallory • Vice President
The Harbor Bank of Maryland • Baltimore, Maryland
Asset size: \$243 million

Schedule At-a-Glance*

Sunday, March 19

12 Noon – 5 p.m.
Registration

1 p.m. – 5 p.m.
Optional Education Sessions

5 p.m. – 6 p.m.
Meet & Greet Reception in the Marketplace

Monday, March 20

7 a.m. – 5 p.m.
Registration

7 a.m. – 8 a.m.
Business Solutions Session

7:30 a.m. – 8 a.m.
Continental Breakfast

8 a.m. – 10:15 a.m.
GENERAL SESSION

10:15 a.m. – 11 a.m.
Networking Refreshment Break in the Marketplace

11 a.m. – 12:15 p.m.
CONCURRENT SESSIONS

12:15 p.m. – 1:45 p.m.
Lunch on Your Own

1:45 p.m. – 3 p.m.
CONCURRENT SESSIONS

3 p.m. – 3:30 p.m.
Networking Refreshment Break in the Marketplace

3:30 p.m. – 4:45 p.m.
CONCURRENT SESSIONS

5 p.m. – 6 p.m.
Wine & Cheese Reception in the Marketplace

Tuesday, March 21

7 a.m. – 5:30 p.m.
Registration

7 a.m. – 8 a.m.
Business Solutions Session

7:30 a.m. – 8 a.m.
Continental Breakfast

8 a.m. – 10 a.m.
GENERAL SESSION

10 a.m. – 10:30 a.m.
Networking Refreshment Break in the Marketplace

10:30 a.m. – 11:45 a.m.
CONCURRENT SESSIONS

11:45 a.m. – 1 p.m.
Lunch in the Marketplace

1 p.m. – 2:15 p.m.
CONCURRENT SESSIONS

2:15 p.m. – 2:45 p.m.
Networking Refreshment Break in the Marketplace

2:45 p.m. – 4 p.m.
CONCURRENT SESSIONS

4:15 p.m. – 5:30 p.m.
CONCURRENT SESSIONS

6 p.m. – 7 p.m.
Reception

Wednesday, March 22

7:30 a.m. – 12 Noon
Registration

7:30 a.m. – 8:30 a.m.
Federal Reserve Town Hall Meeting with
Continental Breakfast

7:30 a.m. – 8:30 a.m.
Sales & Marketing Peer Group Session with
Continental Breakfast

8:30 a.m. – 9 a.m.
Continental Breakfast

9 a.m. – 10:15 a.m.
CONCURRENT SESSIONS

10:15 a.m. – 12 Noon
CLOSING GENERAL SESSION

12 Noon
Adjournment

* Program subject to change

General Session Topics & Keynote Speakers



Payments Convergence and the State of the Marketplace

Elliot McEntee, President and CEO, NACHA—The Electronic Payments Association

Mr. McEntee shares insights on the current state of the payments marketplace. NACHA, a nonprofit banking trade association, promulgates the rules and operating guidelines for electronic payments. Prior to NACHA, Mr. McEntee was an Associate Director of the Board of Governors of the Federal Reserve System. He was responsible for managing a function that oversees the nation's payments mechanism and financial services the Federal Reserve provides to banks, thrift institutions and the U.S. Government.



Creating Value in a Crowded Marketplace

Jane Cleland, Author, Curriculum Developer and Corporate Trainer and Facilitator

Ms. Cleland draws from her 20+ years of experience in business communications to show you how to create value in a competitive industry. She has helped thousands of business professionals create profitable marketing plans and has published 4 books. Her clients include American Express, the American Management Association, Pepsi, Pfizer, PricewaterhouseCoopers, as well as universities and government agencies.



How to Claim the Future without Losing the Past

William J. Carner, Ph.D., Director of the Business Foundations Program, University of Texas

Learn how different generations respond to marketing tactics. Dr. Carner is president and founder of the bank consulting firm Carner & Associates, Ltd., which published the Bancpen Reports™ utilized by more than 2500 financial institutions nationwide. He currently provides market research, cross-selling and sales management consulting to major corporations nationwide.



Top 10 Frauds Perpetrated Against Banks Today

Chuck Whitlock, Investigative Reporter

Mr. Whitlock demonstrates how people from every walk of life fall for every type of scam imaginable. Using undercover videotapes, he covers identity theft, cyber crimes, business fraud, investment scams, and common street scams. Mr. Whitlock is a well-respected consumer advocate and a nationally recognized expert on scams and has appeared on the Oprah Winfrey Show, Today on NBC, and CNN's Your Money.

Operations, Payments, & Technology Track

Competing in the Evolving Bill Payment & Presentment Marketplace

Learn about new products, strategies for promoting customer adoption, and examining new payment/billing related initiatives such as the Electronic Billing Information Delivery Service (EBIDS) pilot program.

Combating Insider Threats

Examine the behavioral and technical analysis of illicit insider computer crimes and review banking regulators expectations for background screening.

Winning the Battle Against Internet Scams & Schemes

Learn about the scams used to obtain customer information to conduct fraud, mitigation strategies and technologies, customer education, and law enforcement relationships needed to win the battle against these Internet scams.

Security Management & Fraud Protection Track

Understanding the Latest Physical Threats to Protect Bank Employees and Customers

The world is changing and with it the type of attacks being used against your financial institution. This session covers extortion, gang activities, and organized crime techniques.

New Technologies to Protect the Bank

How is technology helping bankers defend their financial institution, personnel, and customers? Learn about the latest technology for the security officer.

Spotlight on Forged and Altered Document Detection

Financial institutions across the country have been taking losses with U.S. Postal Orders, fraudulent ID's, and bogus loan documentation. This session teaches you skills to identify these items and protect your institution.

Sales & Marketing Track

Starting With the Customer: Evaluating Customer Satisfaction

Banks evaluate customer satisfaction in order to gauge service levels, determine customer trends, and prioritize new product development. Learn strategies and best practices for community bank marketers.

PR on the Fly: Dealing with the Media and Crises Management

Hear from a public relations expert on how to manage your communications with the media. Learn how to lay the groundwork and manage ongoing efforts for large and small crises.

New Product Development Trends

Hear from experts on what consumers are looking for in financial services, what your competitors (bank and nonbank) are doing and how to respond in a competitive, cluttered marketplace.



The New Banking Superplatform – What's in Store for the Future of Branch Banking

*Michael Wons, Sr. Platform
Strategy Advisor, Microsoft*

Get a preview of the technology Microsoft is developing specifically for the financial services market. Mr. Wons is responsible for defining and developing a single solutions-based architecture for Microsoft within Financial Services and works to enable secure, reliable, and scalable enterprise level solutions for banking, capital markets, and insurance companies.



The Story of a Community Bank: A Rebranding Success

*Edward Merritt, President and CEO,
Mt. Washington Bank*

With more than 20 years of banking and financial management experience, Mr. Merritt shares techniques on how to integrate your marketing goals with operations. Discover key factors for effective marketing, strategies to increase your bank's exposure, and methods to train your staff to implement your brand.

"I have attended similar conferences and this one was the most beneficial I have been to."

Wendy Seaman • SVP & COO
First National Bank • Berlin, Wisconsin
Asset size: \$250 million



Market Signals: What The Financial Markets are Telling Us About the Future

Peter Ricchiuti, Tulane University

"If the majority of people were right, the majority of the people would be rich...and they're not!" Following the herd has rarely produced superior long-term results. Mr. Ricchiuti shares his informative and entertaining perspective on financial markets, the importance of proper diversification and the cyclical nature of both stocks and investment sectors. He also tells us about the unusual securities research program he heads up with his students.

Item Processing Update – Image Exchange & Remote Presentment

Image exchange, distributed capture, electronic check presentment, lockbox conversion, and integrated return processing are shaping the case for the next generation of item processing. Examine lessons learned from early adopters, new ways to minimize fraud and eliminate duplicates.

Image Records – Winning Strategies to Take the Enterprise Paperless

Explore how banks are utilizing electronic documents including e-mortgages, e-statements, electronic disclosures and electronic document retention. Learn about the latest technologies; understand the opportunities/risks involved and examine record retention requirements.

Leveraging Information Sharing Networks to Combat Fraud

Databases abound that security officers can use to protect their institutions. This session reviews what these information sharing networks can and can't do to protect the institution.

Managing Money Laundering Risk – Beyond BSA/SAR/CTR

The Federal Government has made it clear the focus and intent is for financial institutions to deter, detect, and report money laundering attempts. Review what patterns your bank should be looking for and how to report it.

e-Marketing: Effective Strategies for Banks

Learn how others are using online media to promote and support financial services offerings, including email promotions, online newsletters, Web sites and blogs. Hear examples from banks and other service sector businesses.

Safe Marketing Part 1: Making Sure You're In Compliance

Our expert covers all the key regulations that affect bank marketing, including advertising disclosures. Learn what you need to know to promote your bank's services while staying in compliance.

Federal Reserve Town Hall Forum

Wednesday, March 21,
7:30 a.m. – 8:30 a.m.

Join senior officials from the Federal Reserve Board of Governors and the Federal Reserve Banks to discuss policy and payment operations issues important to community banks. This interactive forum includes brief presentations by senior Fed staff and the opportunity for bankers to address their questions and concerns. Topics include: item processing, Check21, ACH operations, Fed research, and new operations oriented regulations and initiatives.

Safe Marketing Part 2: Complying with New Do-Not-Call and Do-Not-Fax Laws

Many marketers are moving toward permission-based contact to improve their effectiveness, but it's also the law for calls and faxes. Learn how to ensure your bank is in compliance when using these prospecting mediums.

Skills for the Bank CMO

The role of the chief marketing officer has grown to greater importance in implementing the bank's strategic plan. Learn key techniques for success including working effectively with people across the bank.

Mastering CRM: Unleashing the Power of Your Customer Data

Most banks have not tapped into the wealth of information in their own customer files, nor established effective retention strategies. Learn how to unearth and apply customer data to manage your customer relationships for life.

Optional Workshops

Operations, Payments & Technology

Information Security Program – Beyond the Regulatory Requirements

Sunday, March 19, 1 p.m. – 5 p.m.

Fee: ACB Member: \$150, Nonmember: \$225

Inadequate information security programs continue to be one of the most frequently cited issues by bank examiners. In this session, you actively participate in the development of an information security program that includes development of policies and procedures, business continuity plans, incident response programs, and other key security controls. This program is intended to go beyond what is required by bank regulators providing participants with a working framework to help better manage information security at their banks.

Community Bank Payment Card Management

Sunday, March 19, 1 p.m. – 5 p.m.

Fee: ACB Member: \$150, Nonmember: \$225

With payment card growth continuing at a torrid pace and competition increasing, community banks need to be ever diligent to offer competitive products, manage risks, increase customer use, and obtain new customers. This fast-paced workshop covers a wide array of issues from strengthening loyalty and reward programs, offering new products (e.g., payroll, prepaid, etc.), managing risk, and dealing with compromised card losses.

Security Management & Fraud Protection

Advanced Security Officer Review

Sunday, March 19, 1 p.m. – 3 p.m.

Fee: ACB Member: \$125, Nonmember: \$175

This interactive session for security officers helps participants get the most out of their conference experience. Topics include: new security technology and equipment, dealing with law enforcement, case management, and reviewing the latest bank scams. Security officers share their experiences in dealing with balancing security needs, mitigating internal fraud risk, providing access to customers, and other security related topics.

Sales & Marketing

How to Write and Design Successful Promotional Materials

Sunday, March 19, 1 p.m. – 5 p.m.

Fee: ACB Member: \$150, Nonmember: \$225

Learn strategies to create high-impact ads, e-mails, newsletters, brochures, reports, flyers, websites, and everything else you want people to read. This session covers how setting action-oriented objectives and understanding your audience segments are key to creating effective promotional strategies and get the tools to generate results-producing copy (i.e., 12 Hallmarks of Excellences, the Empathy Index, the Gunning Fog Index, Six Styles of Winning Copy, et al). Learn how to critique designs using checklists and tools for analysis. Learn to test whether your promotional messages are clear and whether your emphasis is correct. Discover how fonts are likely to be perceived, and how to select those that create just the image you seek-while maintaining readability.

EXHIBIT IN THE 2006 MARKETPLACE!

Don't miss this chance to show and discuss your products and services. 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.

**Sold Out
in 2005!**

REGISTRATION FORM

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

registrant info

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

meeting registration & payment

REGISTRATION FEES*

	On or before 1/6/06	After 1/6/06
<input type="checkbox"/> ACB Member	\$825	\$895
<input type="checkbox"/> Add'l Member**	\$725	\$795
<input type="checkbox"/> Nonmember	\$1,025	\$1,125
<input type="checkbox"/> Add'l Nonmember**	\$925	\$1,025
<input type="checkbox"/> Guest	\$85	\$85

* Fees are the same for each meeting. Register for one and mix and match concurrent sessions.

** Same institution

OPTIONAL WORKSHOPS

Information Security Program – Beyond the Regulatory Requirements

Sun., March 19, 1 p.m. – 5 p.m.

<input type="checkbox"/> ACB Member	\$150
<input type="checkbox"/> Nonmember	\$225

Community Bank Payment Card Management

Sun., March 19, 1 p.m. – 5 p.m.

<input type="checkbox"/> ACB Member	\$150
<input type="checkbox"/> Nonmember	\$225

Advanced Security Officer Review

Sun., March 19, 1 p.m. – 3 p.m.

<input type="checkbox"/> ACB Member	\$125
<input type="checkbox"/> Nonmember	\$175

How to Write and Design Successful Promotional Materials

Sun., March 19, 1 p.m. – 5 p.m.

<input type="checkbox"/> ACB Member	\$150
<input type="checkbox"/> Nonmember	\$225

MARKETPLACE REGISTRATION & FEES

Complete both the above conference registration section and the Marketplace registration section below. Exhibiting fee covers one 8 x 10 display plus one conference registration.

Exhibiting Fees

ACB Member	\$995 Per Display
Nonmember	\$1,245 Per Display
Add'l Exhibitor Registration	\$495

Send Exhibitor Service Kit to: (required)

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

EXHIBITOR SUBSTITUTION POLICY

ACB encourages substitutions (as opposed to cancellations) through Thurs., Feb. 16, 2006. After Thurs., Feb. 16, 2006, ACB will assess a \$75 substitution charge for each registration change.

TOTAL FEES

Delegate(s) Registration	\$ _____
Optional Workshop Registration	\$ _____
Guest(s) Registration	\$ _____
Exhibiting Fee	\$ _____
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 Renaissance Vinoy Resort. To ensure your accommodations at the special conference rate, please make your reservations by **Thurs., February 16, 2006**. After that date, reservations are on space-available basis only.

ROOM RATES

<input type="checkbox"/> Single/Double	\$229*
<input type="checkbox"/> Each Additional Person (18 years & older)	\$20

*Plus additional 12% sales tax

Arriving: _____ Departing: _____ Non-smoking
 (Check-in 4 p.m. Check out 12 Noon) Smoking

I will not need hotel accommodations.

In order to guarantee your reservation, the Renaissance Vinoy Resort requires a one night's deposit plus tax for each room reserved. All deposits are fully refundable if cancellation notice is received by the hotel at least 5 days prior to your scheduled arrival. 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 Renaissance Vinoy Resort 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 Renaissance Vinoy Resort. If it becomes necessary to cancel my reservations, I will assume responsibility for contacting the hotel directly.

Card Name: 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 Thursday, Feb. 16, 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.

hotel

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