



Corporate Governance 17  
Bank Risk

# RISK MANAGEMENT & FINANCE FORUM

April 9-12, 2006

The Naples Grande Resort & Club, Naples, Florida

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ENTERPRISE RISK MANAGEMENT

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INTERNAL CONTROLS

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FINANCIAL MANAGEMENT

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ACCOUNTING ISSUES

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CORPORATE GOVERNANCE

# RISK MANAGEMENT & FINANCE FORUM

**FOR PUBLIC, PRIVATE AND MUTUAL** banks alike, the focus on corporate governance, risk management and accounting issues has never been more intense. In response to all the changes banks now face, ACB recently developed The National Risk Management and Finance Forum. The Forum brings together community banking professionals from across the country to learn about the changing dynamics of the industry, network with peers and gather ideas. Get the latest insights on effective enterprise risk management, updates on how existing and proposed financial accounting and auditing standards will impact your institution, discuss legislative and regulatory developments and get practical industry perspectives.



## Who Should Attend

- Directors & Executive Officers
- Finance, Audit and Accounting Staff
- Commercial Bankers
- Credit Administration Executives

## 17 CPE Credits Available



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 authority 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.com](http://www.nasba.com).

Questions regarding course content or other concerns should be directed to America's Community Bankers' Education Department at (202) 857-3193.

## Schedule At-A-Glance

### SUNDAY, APRIL 9

**3 p.m. – 5 p.m.**  
Accounting Issues and SEC & Corporate Governance Committee Meetings

**3 p.m. – 5 p.m.**  
Commercial Banking Committee Meeting

**2 p.m. – 7 p.m.**  
Registration & Information

**6 p.m. – 7 p.m.**  
Welcome Reception

**7 p.m. – 9 p.m.**  
Accounting Issues and SEC & Corporate Governance, and Commercial Banking Committees Reception & Dinner (*by invitation only*).

### MONDAY, APRIL 10

**7:30 a.m. – 4:30 p.m.**  
Registration & Information

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

### MONDAY, APRIL 10 (CON'T)

**8:30 a.m. – 10:15 a.m.**  
GENERAL SESSION

**8:30 a.m. – 10 a.m.**  
Spouse and Guest Hospitality Room

**10:30 a.m. – 12 Noon**  
CONCURRENT SESSIONS

**12 Noon – 1:30 p.m.**  
PEER GROUP SESSIONS with box lunch

**1:30 p.m. – 4:30 p.m.**  
CONCURRENT SESSIONS

### TUESDAY, APRIL 11

**7:30 a.m. – 4:30 p.m.**  
Registration & Information

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

**8:30 a.m. – 10 a.m.**  
GENERAL SESSION

### TUESDAY, APRIL 11 (CON'T)

**10:15 a.m. – 11:45 a.m.**  
CONCURRENT SESSIONS

**11:45 a.m. – 1:15 p.m.**  
Lunch on your own

**1:15 p.m. – 4:15 p.m.**  
CONCURRENT SESSIONS

**5 p.m. – 6 p.m.**  
Reception

### WEDNESDAY, APRIL 12

**7:30 a.m. – 10:30 a.m.**  
Registration & Information

**8 a.m. – 8:45 a.m.**  
Continental Breakfast

**8:45 a.m. – 10:30 a.m.**  
CLOSING GENERAL SESSION

## Concurrent Sessions

### **Evaluating & Managing Your Bank's Credit Risk Exposure**

In this interactive concurrent session, participants learn how to identify, quantify and mitigate their bank's credit risk exposure. They will also understand the role that credit risk assessment plays in establishing an overall enterprise risk management framework at their community bank.

### **Understanding Your Bank's Exposure to Market Risk**

Get insights on how to manage your balance sheet through challenging times and how to recognize, measure and diminish your bank's market risk exposure. Participants attending this interactive concurrent session will also understand the impact of market risk on their community bank's overall risk profile.

### **Gaining Insights Into Your Bank's Exposure to Operational Risk**

Understanding your community bank's operational risk exposure is a key element in developing an overall risk profile for your community bank. Participants at this concurrent session learn not only about the concept of operational risk but also how this risk area can effect the other two ERM risk areas...credit risk and market risk. Actual community bank case examples will be cited to illustrate the importance of understanding operational risk. Strategies utilized by community banks to mitigate operational risk in their day to day operations are also discussed.

### **Accounting Issues**

Hear about recently issued and proposed accounting standards and how they will impact your financial institution such as: Other-Than-Temporary Impairment of Securities, FHLB Stock Valuation Issues, Accounting for Servicing Rights and Loan Participations.

### **Understanding CFO and Audit Committee Responsibilities**

Empower your CFO and Audit Committee members to better understand each other's responsibilities. CFOs learn how to provide the right information when reporting to the Audit Committee. Committee members gain insight on how to absorb and interpret the information, enabling them to make better decisions.

### **Internal Controls**

Maintaining and monitoring internal controls is an important aspect of risk management. Learn what you need to know about maintaining an internal control structure that fits the size and complexity of your institution. This session covers developments on the regulatory front, including changes in bank regulatory requirements, COSO's guidance for maintaining an internal control structure in a small business, and section 404 of Sarbanes-Oxley. Tips on making compliance with your internal control reporting and attestation requirements more efficient and less burdensome are provided.

### **Managing the Audit Process**

Internal audit is a critical function of any regulated financial institution. Hear the latest on effective techniques for managing that function and the external audit process. Experts discuss how to make the most of your relationship with your external auditor and how auditor independence standards can impact that relationship.

### **Effectively Communicate your Bank's Strategy, Goals and Results to Customers, Investors, and other Stakeholders**

Good management and performance helps you reach your goals and achieve success. Make sure that your success is then effectively communicated to the right people. Learn how to ensure that all of your constituents have the information they need about your strategy, goals, and, most importantly, your results. This session also covers ways to improve the information you get from your constituents, including customer feedback and whistleblower communications.

### **Funding Strategies For Community Banks**

Find out how to utilize funding alternatives as banks face a potential liquidity crunch in the near future. Hear about successful liquidity management strategies and characteristics of high performing Asset Liability Committees.

### **Bank Owned Life Insurance: More Than a Funding Mechanism**

Marketplace dynamics are driving community bankers to evaluate and consider Bank Owned Life Insurance (BOLI) programs. Learn how to evaluate BOLI as an asset on the balance sheet and how it can be effectively implemented in your bank.

### **The Changing Competitive Landscape: M&A's**

Learn how mergers and acquisitions will affect the marketplace in the coming years and what strategies can help you navigate the changing environment.

*Program subject to change.*

# RISK MANAGEMENT & FINANCE FORUM

APRIL 9 -12, 2006 :: THE NAPLES GRANDE RESORT & CLUB,  
FORMERLY THE REGISTRY :: NAPLES, FLORIDA



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

meeting registration & payment

### CONFERENCE REGISTRATION FEES

- ACB Members .....\$950
  - Add'l Members\* .....\$850
  - Non-members .....\$1,175
  - Add'l Non-members\* .....\$1,075
  - Spouse or Guest .....\$195
- \* 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.*

### Total Fees

Delegate(s) \$ \_\_\_\_\_  
 Spouse(s)/Guest(s) \$ \_\_\_\_\_  
**TOTAL** \$ \_\_\_\_\_

Payment (for all fees except hotel)

- Check (payable to ACB)  
 Credit Card:  Visa  MC  AMEX

Card # \_\_\_\_\_

Expiration Date \_\_\_\_\_

Signature \_\_\_\_\_

hotel

### HOTEL ACCOMMODATIONS

ACB Customer Service handles all hotel reservations. A block of rooms is reserved for delegates at the **The Naples Grande Resort & Club, formerly The Registry**. To ensure your accommodations at the special conference rate, please make your reservations by **Friday, March 3, 2006**. All reservations received after the cut-off date will be accepted on a space and rate available basis.

- I will not need hotel accommodations.

### ROOM RATES

- Single/Double \$275
  - Additional Person (3 or more) \$25
- All rooms are subject to state and local taxes of 10% plus an additional \$15.00 Daily Resort Fee. Hotel cancellation policy is 7 days prior to your scheduled arrival.

Arriving: \_\_\_\_\_ Departing: \_\_\_\_\_  
 (Check-in 4 p.m. Check out 12 p.m.)

- Non-smoking  Smoking

**The Naples Grande Resort & Club charges the room rate for any unused nights for any guest who checks out of the hotel before their stated departure date. Reservations and early departures must be cancelled at least 7 days prior to arrival to avoid additional charges.** Deposits can be made by credit

card by completing the information below. To make your hotel deposit by check, **please make your check payable to The Naples Grande Resort & Club** 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 hotel listed on this form. **If it becomes necessary to cancel my reservations, I will assume responsibility for contacting the hotel directly.***

- 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.

Card Name:  Visa  MC  AMEX

Other \_\_\_\_\_

Card # \_\_\_\_\_

Expiration Date \_\_\_\_\_

Signature \_\_\_\_\_

## 3 Easy Ways to Register!

**1**  
**ONLINE**

at www.  
AmericasCommunity  
Bankers.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 and tour/special event fees provided you inform us **no later than Friday, March 3, 2006**. After this date, a \$150 fee will be applied to registration cancellations and tour/special event fees will be nonrefundable. No refunds will be made after the convention begins.

### SOURCE CODE:

RMFF1205

## Keynote Speakers



### SUSAN SCHMIDT BIES

**Governor, Board of Governors of the Federal Reserve System, Washington, DC**  
*A Community Bank Perspective on Enterprise Risk Management*

Before becoming a member of the Board, Dr. Bies was Executive Vice President for Risk Management and Auditor at First Tennessee National Corporation. Dr. Bies has been active

in leadership positions for various organizations, including the Emerging Issues Task Force of the Financial Accounting Standards Board, the Committee on Corporate Reporting of the Financial Executives Institute, the End Users of Derivatives Association, and the Bank Administration Institute.



### SHIRLEY BRODER

**President, Broder & Associates, Vienna, VA**  
*Succession Planning*

Broder & Associates, a full-service Management and Human Resource Consulting and Training firm provides services in all aspects of Human Resource Management, Strategic Business Planning services, facilitating planning sessions

and writing business plans. Prior to 1985, Shirley spent 15 years as a senior Human Resource Executive with a variety of organizations in the Baltimore/Washington area. Her client base consists of business, industry, financial institutions, government, and healthcare. Shirley is a well-known speaker and trainer in the financial institution industry and has taught for the AMA.



### DIANE CASEY-LANDRY

**President & CEO, America's Community Bankers, Washington, DC**  
*Washington Perspective: ACB Addresses ERM for Community Banks*

Since joining ACB in January 2000, Diane has focused ACB's attention on providing strong advocacy, excellent educational programs,

enhanced staff expertise, and new products and services, including the America's Community Bankers NASDAQ Index—the unique community bank stock index. Prior to ACB, she was a principal and National Director of Financial Services for Grant Thornton LLP where she was the Chairman of the Firm's National Financial Services Committee and oversaw the Firm's financial services practice.



### R. TRENT GAZZAWAY

**Managing Partner of Corporate Governance, Grant Thornton LLP, Charlotte, NC**

*Overall Controls*

Trent is an audit partner and the partner-in-charge of corporate governance for Grant Thornton LLP. Trent's experience includes auditing public and private companies, and assisting an array of companies in the improvement and documentation of effective systems of internal control. He assists large public companies in the development and execution of plans to restate their financial statements in the wake of internal control failures. Trent served

as a leader in developing Grant Thornton's national methodology for addressing the control certification and assertion requirements of Sarbanes-Oxley. In addition to managing the Firm's corporate governance practice, he serves as a key resource in training personnel to audit internal controls over financial reporting in accordance with newly established auditing standards. He is one of four steering committee chairmen assisting in the development of the Open Compliance and Ethics Group's framework for integrating governance, compliance, risk management, and integrity into all business processes.



### WILLIAM A. MARKEL, CPA

**Executive-in-Charge – Financial Institutions Group Risk Management Practice, Crowe Chizek and Company, LLC Oak Brook, IL**

*Establishing a Risk Management Framework at your Community Bank*

Bill works exclusively with financial services clients ranging from de novo institutions to

those with assets in excess of \$20 billion in providing: outsourcing engagements, including enterprise risk management, internal audit, loan review, regulatory compliance, and information risk management; audit services; tax consulting, including tax planning and return preparation; and merger and acquisition consulting.



### SHARON L. STARK

**Managing Director, Chief Fixed Income Strategist, Stifel Nicolaus & Company, Inc. (formerly Legg Mason Capital Markets) Baltimore, MD**

*Economic Outlook for Community Banks*

Sharon is the Chief Fixed Income Strategist and director of the Fixed Income Research and Strategy Group. She frequently appears on

CNBC, CNNfn, Reuters and Bloomberg News and is quoted in the financial press on her analysis of the economy and the bond markets. Sharon served as Deputy Assistant Director for Supervision at the Federal Deposit Insurance Corporation (FDIC) for five years. Through her participation in various policy-developing committees, including the Basel Committee for Banking Supervision and The Federal Financial Institutions Examination Council (FFIEC), she participated in the development of regulations on the use of fixed income securities and on the management of interest rate risk in banks.



### JOSEPH R. SULLIVAN, CFMP

**Founder, President and CEO, Market Insights, Inc., Chicago, IL**

*Profitable Growth Strategies for Community Bankers*

Joe Sullivan is a consultant, professional speaker and psychotherapist. Market Insights, is an information-based consulting firm specializing in the development of strategic solutions for the

financial services industry. As a successful businessman, educator and acclaimed public speaker, Joe enthusiastically shares his practical, no-nonsense approach to themes of leadership, growth and strategic action.