



Advanced Issues in Compliance Implementing Today's New Regulations

November 13-15, 2006 • Sheraton Stamford Hotel • Stamford, Connecticut

Regulatory compliance continues to be a significant expense and risk for community banks. What steps are you taking to control these costs and your exposure? ACB created the Advanced Compliance seminars to address the special challenges of the regulatory compliance burden. The workshop approach develops your skills in managing the compliance function, auditing its performance and implementing the changes necessary to minimize the bank's risk.

PART I DEPOSIT/OPERATIONS WORKSHOP

**Mon., November 13
8:30 a.m. – 4:30 p.m.**

Program Topics

- Effective Risk Management for Electronic Transactions
- Overdraft Protection Programs
- Managing Deposit Risks Associated with Money Services Businesses

PART II MANAGEMENT WORKSHOP

**Tues., November 14
8:30 a.m. – 4:30 p.m.**

Program Topics

- Effective Management of Community Bank BSA/AML Compliance Programs
- Fair and Accurate Credit Transactions Act Update
- Business Continuity Programs

PART III CREDIT WORKSHOP

**Wed., November 15
8:30 a.m. – 4:00 p.m.**

Program Topics

- Top 5 Lending Violations and Their Impact
- RESPA and HMDA Updates
- Truth-In-Lending Issues

**Register for
Part I & II and
Save over
\$100.**

Who Should Attend:

- Compliance personnel, managers and directors responsible for this function
- Audit personnel who review this function
- Senior executives and directors who need a more complete understanding of this area

Travel:

Red Dot Airport Shuttle serves all New York airports and stops at the Sheraton Stamford Hotel. Call 1-800-6REDDOT for schedules, rates, and reservations.

Amtrak and Metro North trains stop at the transportation station in downtown Stamford. Cabs are readily available at the station. The hotel is only minutes from the station, I-95 and the Merritt Parkway.

Call the hotel directly for the most current driving directions (203) 359-1300.

“The level of professional education and ability to train people in this program never ceases to amaze me. I think that ACB does an excellent job in the areas of education, professional attitude...”

— *Rich Howells, AVP
Certified Compliance
Officer
Union Savings Bank,
Danbury, CT*

Faculty

Patti J. Blenden, President, Financial Solutions

Dennis R. Deischer, CRCM, VP, Education Services, Missouri Bankers Association

Alan J. Dombrow, CRCM, Senior Bank Examiner, Federal Reserve Bank of New York

Certificate Program

20 CPE Credits are available in the field of Specialized Knowledge for your attendance at this workshop.



America's Community Bankers is registered with the National Association of State Board 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 the 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.

Registration Fees

	ACB Member	Non-Member
Any single workshop	\$375	\$500
Any two workshops	\$595	\$800
All three workshops	\$795	\$1,125

SAVE more than \$300 by registering for all three workshops!

Schedule

Part I: Deposit/Operations Workshop

Monday, November 13	Registration	8:30 a.m.
Monday, November 13	Class	8:30 a.m. – 4:30 p.m.

Part II: Management Workshop

Tuesday, November 14	Registration	8:30 a.m.
Tuesday, November 14	Class	8:30 a.m. – 4:30 p.m.

Part III: Credit Workshop

Wednesday, November 15	Registration	8:30 a.m.
Wednesday, November 15	Class	8:30 a.m. – 4:00 p.m.

*Dinner on your own.
Business casual dress is recommended.*

Advanced Issues in Compliance

November 13-15, 2006 • Sheraton Stamford Hotel • Stamford, Connecticut

REGISTRATION FORM

Registrant Info

Name	Title	
Bank	Nickname (for Badge)	
Address	City/State/Zip	
Email	Phone	Fax

Registration & Meeting Fees

Registration Fees

	<u>ACB Member</u>	<u>Non-Member</u>
<input type="checkbox"/> Credit Only	\$375	\$500
<input type="checkbox"/> Mgmt Only	\$375	\$500
<input type="checkbox"/> Deposit/Ops Only	\$375	\$500
<input type="checkbox"/> Credit & Mgmt	\$595	\$800
<input type="checkbox"/> Deposit/Ops & Mgmt	\$595	\$800
<input type="checkbox"/> All Three	\$795	\$1,125

Meeting Fees*

- Any 1 Wkshp 1 day @ \$90 = \$90
- Any 2 Wkshps 2 days @ \$90 = \$180
- All 3 Wkshps 3 days @ \$90 = \$270

*Includes continental breakfast, lunch, morning & afternoon breaks, gratuity and taxes.

Total Fees

Registration Fee	\$ _____
Meeting Fee	\$ _____
TOTAL	\$ _____

Payment*

*Payment is due before meeting begins

- Visa MC AMEX Check (payable to ACB)

Card# _____

Expiration Date _____

Signature _____

Registration Cancellation

(must be in writing)

	<u>Refund</u>
7 days or less prior to program	0%
8-30 days prior to program	25%
31-61 days prior to program	40%

Applies to Registration and Meeting Fees. No penalty if substitute is provided.

Hotel

Hotel Accommodations

ACB Customer Service will handle all hotel reservations. A block of rooms has been reserved for delegates at the Sheraton Stamford Hotel. To ensure your accommodations at the special conference rate, please make your reservations through ACB by **October 23, 2006**. After that date, reservations are on a space-available basis only.

- I will not need hotel accommodations.

Room Rates

- Single/Double \$167 per day (includes tax)

Arriving: _____ Departing: _____
(Check-in 4 p.m. Check out Noon)

- Non-smoking Smoking

The **Sheraton Stamford Hotel** requires one night's room and tax deposit that is fully refundable if cancellation notice is received **by the hotel at least 72 hours 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 *Sheraton Stamford Hotel* and return it with this form to ACB Customer Service.**

If it becomes necessary to cancel my reservations, I will assume responsibility for contacting the hotel directly (203) 359-1300.

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 written, electronic, or verbal means) to the Sheraton Stamford Hotel.

- Visa MC AMEX Other _____

Card# _____

Expiration 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

www.Americas
CommunityBankers.com/edu

2 Fax

to (202) 659-1134

3 Mail

this completed form, along with
your check(s) to:
Customer Service
America's Community Bankers
P.O. Box 91712
Washington, DC
20090-1712

Questions

should be directed to:

Program Content

Tom Pinkowish
(860) 767-6844

Registration & Hotel Information

Michelle Strachan
(888) 872-0275
ext. 3151

Source Code: AIC06



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

Advanced Issues in Compliance

Register by
October 23, 2006

Advanced Issues in Compliance

November 13-15, 2006 • Sheraton Stamford Hotel • Stamford, Connecticut

Part I – Deposit/Operations Workshop Highlights:

- Effective Risk Management for Electronic Transactions
- Overdraft Protection Programs

Part II – Management Workshop Highlights:

- Effective Management of Community Bank BSA/AML Compliance Programs
- Business Continuity Programs

Part III – Credit Workshop:

- Truth-in-Lending Issues
- Top 5 Lending Violations and Their Impact

ACB's National School of Banking • July 12-20, 2007 • Fairfield, Connecticut
Visit www.AmericasCommunityBankers.com/NationalSchool

