



2006–2007

RESOURCE

catalog

Conferences, Education and Publications to Support Your Bank

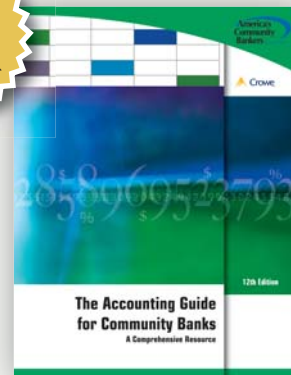
ACB Publications:

Committed to bringing you the best up-to-date industry information.

Now
In
Stock

The Accounting Guide for Community Banks

Struggling to keep up with accounting standards? You need a single resource to guide you to the answers. ACB has partnered with the national accounting firm of **Crowe Chizek** to develop this authoritative guide. Thoroughly overhauled for the first time in four years, The Accounting Guide for Community Banks brings you up to date in one easy-to-use volume, combining ACB's commitment to providing bankers with vital information, with Crowe Chizek's practical expertise.



Community Bank Directors Workshop - Series II

ACB's second set of training tools in this successful book series helps community bank board members understand and handle their changing responsibilities. Each workbook tackles a timely and important subject, and includes interactive exercises, discussion points, a glossary, and suggestions for further reading. This is a resource that your directors can incorporate into their board books, and refer to again and again.

Series II

Unit 6: The Role of the Compensation Committee - In Stock

Unit 7: Evaluating Board Performance

Unit 8: Understanding Asset/Liability Management

ACB
Bestseller

2006 Compensation & Benefits Survey

Major enhancements make 2006 a key year for ACB's 33rd annual Compensation & Benefits Survey. Aided by our partnership with the technical experts at Akron, Inc., we are delivering a more streamlined and efficient survey for participants and users alike. As a result, this year you can look forward to more job descriptions, an expanded benefits section, a larger Directors section, and more precise geographic breakdowns of data. Survey results to be published September 2006.



Keep your bank staff current with ACB Publications.

Order today. Visit www.AmericasCommunityBankers.com or call (888) 872-0568.

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BOARD OF DIRECTORS

DIRECTORS' FORUM

OCTOBER 15, 2006
MANCHESTER GRAND HYATT
SAN DIEGO, CALIFORNIA

Enhance board leadership and effectiveness by encouraging attendance at this important forum. Industry leaders, community bank directors, and other experts offer guidance to directors and trustees to improve bank and board performance and keep them up-to-date on industry trends and aware of their responsibilities. The Directors' Forum is created in conjunction with the National Association of Corporate Directors. **CPE Credits: 7**

Ideal for: Inside and outside directors and other senior community bank executives

Registration Fees

ACB Annual Convention Registrant.....\$350
ACB Member, Forum Only.....\$495
Non-Member, Forum Only.....\$575

*Mark your calendar
for November 7, 2007
Las Vegas, Nevada*

DIRECTORS & TRUSTEES DIGEST NEWSLETTER



Keep your board up to speed with *Directors & Trustees Digest*, the essential resource for every bank director. In the wake of the Sarbanes-Oxley Act of 2002, keeping your board informed is an increasingly challenging task. Each month, we present the latest in corporate governance, legislative and regulatory developments, and industry trends that directors need to understand.

Concise and easy to read, *Directors & Trustees Digest* is written and produced by ACB's staff experts, with the information needs of laymen in mind. *Directors & Trustees Digest* is a vital tool for your board members to stay on top of today's ever-changing environment. Four pages, published monthly. Available online.

Ideal for: Board members, CEOs, presidents, senior executives, and attorneys

Price (1-2 subscriptions)

ACB Member: \$70 per year **Non-Member:** \$110 per year
Discounts available for additional subscriptions

THE BOARD MEMBER'S MANUAL



The Board Member's Manual is an essential guide for your community bank directors—whether they are new to their positions or seasoned bank directors. Topics covered include operations, regulation, and corporate governance duties and responsibilities. *The Board Member's Manual* includes sections on self-testing, setting goals and standards, and role definitions for inside and outside directors. 151 pages. Available November 2006.



Price

ACB Member: \$275/Set of 5 books **Non-Member:** \$375/Set of 5 books

Each Additional Set

ACB Members: \$200 **Non-Member:** \$300

THE GUIDEBOOK TO EFFECTIVE BANK BOARD COMMITTEES



ACB's best-selling guidebook is updated for 2006! The expanded edition includes new chapters on de novo bank boards and best practices for boards in the wake of a disaster. This vital guidebook emphasizes best practices through case studies. Drawing on interviews with dozens of bankers and board experts, *Effective Bank Board Committees* uncovers practical guidance

on how to create a committee structure that meets your bank's unique needs. Since no two banks are alike, the book systematically shows alternative ways of organizing. Full chapters on Audit, Loan, Compensation, and Governance committees are included, along with discussions on 13 other committees, sample charters, charts, and forms. 200 pages.

Price (Sold in sets of five)

ACB Member: \$275 a set **Non-Member:** \$375 a set

Each Additional Set

ACB Member: \$200 **Non-Member:** \$300

COMMUNITY BANK DIRECTORS WORKSHOP



ACB's series of training workbooks helps boards of directors understand and handle their changing responsibilities. Designed to average 30 minutes to an hour, these flexible training modules can easily be incorporated into your board meetings. Each 24- to 32-page workbook tackles a timely and important subject and includes interactive exercises, discussion points, a glossary, and suggestions for further reading. This is a resource that your directors can incorporate into their board books and refer to again and again.

Workbooks are packaged as units. Each unit contains 10 workbooks, a leaders guide, and a CD-ROM.

- Unit One: Director Fundamentals
- Unit Two: Board Policies & Procedures
- Unit Three: The Role of the Audit Committee
- Unit Four: The Board's Role in Strategic Planning
- Unit Five: Understanding Bank Financial Statements
- Unit Six: The Role of the Compensation Committee. *NEW!*
- Unit Seven: Evaluating Board Performance. *NEW!*
- Unit Eight: Understanding Asset Liability Management. *NEW!*

Additional titles are coming soon!

Price

Full set: Units 1-8: **ACB Member:** \$995 **Non-Member:** \$1,595
New Units 6-8 only: **ACB Member:** \$425 **Non-Member:** \$675
Individual units: **ACB Member:** \$195 **Non-Member:** \$275

NATIONAL ASSOCIATION OF CORPORATE DIRECTORS



NACD is the premier educational, publishing, and consulting organization in board leadership and the only membership association for boards, directors, and director candidates. The ACB/NACD partnership provides board expertise and resources with significant advantages to ACB members.

ACB members can access a special Board Leadership Package, designed specifically for your CEO, general counsel, and audit committee chair.

The ACB/NACD Board Leadership Package includes:

- NACD membership.
- Resource and reference handbooks for the general counsel and audit committee chair. Each annually updated handbook contains best practices and specific guidelines.
- Unlimited access to NACD's *ExpresSource™* Hotline for answers to a wide range of governance questions.

Along with this special package, ACB members are eligible for:

- One NACD Blue Ribbon Commission Report each year.
- Participation in ACB's Corporate Governance Task Force.

Price for the ACB/NACD Board Leadership Package

- \$695 for the CEO, plus either the general counsel or audit committee chair
- \$995 for the CEO, general counsel, and audit committee chair

For more information visit www.nacdonline.org

ALSO OF INTEREST:

- Annual Convention & Market Expo ... page 8
- Community Banker magazine ... page 10
- Reg/Ops newsletter ... page 7

COMMERCIAL BANKING

COMMERCIAL LENDING SCHOOL

SPRING, 2007
STAMFORD, CONNECTICUT

Build the high-level skills needed for effective commercial credit risk analysis and judgment for community bankers. This program focuses on business accounting fundamentals, commercial credit analysis techniques, and an approach for making loan decisions by using comprehensive case studies and best practices of successful business lenders. Topics include: assessing business lending opportunities, accrual accounting, business and management risk, analyzing cash flow and its drivers, and financial statements and tax returns.

Ideal for: Commercial relationship managers, commercial lenders, business development officers, and credit analysts and branch managers responsible for commercial business development with fewer than three years of commercial experience

Registration Fees

ACB Member: TBD Non-Member: TBD

OMEGA PERFORMANCE



Omega Performance Corporation provides world class educational training and consulting services to financial institutions in the areas of credit, sales, and sales management. The skills, methods, and knowledge conveyed in Omega Performance's training programs are based on best-practices research and almost 30 years of experience developing educational training programs for the financial services industry.

Omega Performance training solutions focus on:

- Sales, Product Knowledge, and Service. Master today's most effective selling and service skills.
- Sales Management. Lead your sales teams to superior productivity.
- Credit Analysis & Management. Balance credit risk and opportunities.
- Wealth Management. Attract and retain affluent clients and small business owners.
- Contact Center. Transform service centers into profit centers.

ACB members receive a 15 percent discount off the published retail price for any educational training materials ordered from Omega Performance. Attendance at any ACB/Omega Performance open enrollment seminar is also discounted for ACB members. For more information on Omega services and products, check its Web site at www.omega-performance.com or call Omega at (704) 672-1400.

RISK MANAGEMENT ASSOCIATION (RMA)



RMA (formerly Robert Morris Associates) is dedicated to helping commercial bankers make better lending decisions. ACB has teamed with RMA to offer RMA's extensive open enrollment workshops at a special ACB member discount of 25 percent off the non-RMA member fees. RMA offers one- to three-day courses covering areas of commercial lending, commercial real estate lending, and small business lending.

The ACB discount can also be used on the following RMA products:

- RMA Web Seminar
- Mentor Web or CD-ROM courses
- Mentor Online Training
- RMA Publications
- RMA Conferences
- E-Compare 2

A complete course list is available at www.rmahq.org. To register for an RMA course or for more information on all of RMA's products and services, visit its Web site at www.rmahq.org or call RMA at (215) 446-4011.

ASSOCIATION FOR FINANCIAL PROFESSIONALS



The Association of Financial Professionals, headquartered in Bethesda, Md., supports more than 14,000 individual members from a wide range of industries throughout all stages of their careers in various aspects of treasury and financial management. AFP is the preferred resource for financial professionals for continuing education. AFP provides professional certification, continuing education and other products to more than 14,000 individual

COMMERCIAL BANKING CONTINUED

members in corporate treasury and financial management. Under the ACB program, members will be offered two AFP Learning System courses:

- › **Cash Management Fundamentals** - designed to help bankers develop a basic understanding of the goals, key concepts, and terminology of managing corporate cash.

Registration Fees

ACB Member: \$395 **Non-Member:** \$495

Discounts available for additional enrollments

- › **Treasury Management** - aimed at preparing individuals for the Certified Treasury Professional examination. It is also a tool for helping individuals advance their career in finance, accounting, and business management.

Registration Fees

ACB Member: \$625 **Non-Member:** \$725

Discounts available for additional enrollments

Register for these courses through ACB's Web site at www.AmericasCommunityBankers.com/commercialbanking

BARLOW RESEARCH ASSOCIATES, INC.



Barlow Research Associates is one of the nation's premier market research firms. The firm was

founded in 1980 to provide actionable market research to the financial services industry. Barlow specializes in helping financial institutions understand their small business clients.

Barlow's comprehensive quarterly surveys of the small business banking market (companies with annual sales ranging from \$100K to \$10M) tap directly into the small business banking customer's perceptions, practices, preferences, and satisfaction levels. Through the alliance with Barlow, ACB members have access to this information as well as research in the following areas:

- › Small Business Banking Dynamics
- › Merger Management
- › Channel Management
- › Attitudes and Opinions
- › Account Management
- › Error Management
- › Loyalty Product Cross Sell
- › Sales Management

ACB members also have access to the key findings of Barlow's annual small business research study as well as the firm's First Friday Web conferences and Analyst's Journal articles. First Friday Web conferences are 60-minute discussions on topics of interest to financial institutions that serve the small business market. The firm's Analyst's Journal provides an in-depth review of current trends in the small business market.

Register for these courses through ACB's Web site at www.AmericasCommunityBankers.com/commercialbanking

ALSO OF INTEREST:

Annual Convention & Market Expo ... page 8

National School of Banking ... page 9

National Sales and Marketing Conference & Marketplace ... page 15

COMPLIANCE

NATIONAL COMPLIANCE AND ATTORNEYS CONFERENCE & MARKETPLACE

SEPTEMBER 17-20, 2006

WILLIAMSBURG LODGE

WILLIAMSBURG, VIRGINIA

This comprehensive conference focuses on regulatory changes, best practices, examination trends, and compliance solutions to practical operations issues. Top agency officials and other experts explain in detail the new regulations and how they affect your bank. A separate track for attorneys serving community banks brings together legal counsel and compliance officers in one educational arena. Also included are top-notch pre-conference education workshops; a marketplace showcasing the latest developments in compliance technology; and invaluable networking opportunities. **CLE credits: 7.5 CPE Credits: 18.**

Ideal for: Compliance officers, attorneys, internal auditors, and retail banking, lending, and human resource officers with compliance responsibilities

Registration Fees

ACB Member: \$895 **Non-Member:** \$1,125

*Mark your calendar for
September 23-26, 2007
Baltimore, MD*

REGULATORY COMPLIANCE SCHOOL

MAY 7-11, 2007

STAMFORD, CONNECTICUT

This school satisfies the continuing demand for in-depth education in the compliance field. Attendees hear from knowledgeable experts on the legal, regulatory, and financial aspects of compliance. Case studies and real practical examples illustrate the dry language of the regulations. Ample time is scheduled for group discussions and exchange with the faculty. There are three modules in the week. Attend the entire week or customize this program to suit your needs. **CPE Credits: 37**

Ideal for: Compliance officers, auditors, loan officers, and branch managers charged with compliance responsibilities

Registration Fees

	ACB Member	Non-Member
1 day	\$395	\$500
2 days	\$695	\$800
3 days.....	\$895	\$1,000
All three Modules (5 days)*.....	\$1,390	\$1,600

**Save \$200 by registering for all three.*

Certified Consumer Compliance Officer Designation (CCCO):

Compliance personnel interested in the Certified Consumer Compliance Officer Designation can complete all program requirements for that designation by attending all three modules offered in the week. See page 18 for details.

ADVANCED ISSUES IN COMPLIANCE

NOVEMBER 13-15, 2006
STAMFORD, CONNECTICUT

Advanced Issues in Compliance is a continuation of ACB's popular Regulatory Compliance School. The program develops the principal skills you need to bring your bank into compliance safely and effectively. Combining lectures, group discussions, and case studies, this three-part workshop develops your skills in managing the compliance function, auditing its performance, and implementing the changes necessary to minimize the bank's risk in this critical area. **CPE Credits: 20**

Ideal for: Compliance officers, auditors, loan officers, and branch managers charged with compliance responsibilities

Registration Fees

	ACB Member	Non-Member
Any single workshop.....	\$375	\$475
Any two workshops.....	\$595	\$795
All three workshops.....	\$795	\$1,125

*Save \$300 by registering for all three.

CRA & FAIR LENDING COLLOQUIUM

OCTOBER 3-5, 2006
HYATT REGENCY NEWPORT
NEWPORT, RHODE ISLAND

ACB, PCI Corporation, Fannie Mae, Freddie Mac, and ABA are the co-sponsors of this successful annual conference. This meeting's focus is CRA and fair lending, so the panelists and speakers have a depth and diversity of topics. Regulators who use PCI's CRA Wiz software and are familiar with the examinations give information and advice that is useful to insured institutions of all sizes in preparing for a compliance/CRA examination. The conference is an excellent opportunity to network with and learn from compliance and CRA officers at other institutions while focusing on a limited subject. Visit www.cracolloquium.com for more information.

Ideal for: Senior & executive vice presidents, compliance professionals, CRA officers & fair lending specialists, HMDA data experts and professors, information systems support, business and research analysts, compliance examiners, managers, and compliance officers

Registration Fees

ACB Member: \$809.10 **Non-Member:** \$899

THE FEDERAL GUIDE



The Federal Guide is the regulatory and compliance resource of choice for depository institutions, attorneys, and compliance officers. It provides up-to-date laws, regulations and guidance that affect a financial institution's business operations. *The Federal Guide* contains multi-agency materials and concentrates on safety and soundness, consumer protection, and

housing materials necessary for community banks of all charter types and sizes. Its division of information by agencies and issues sets it apart from all other banking reference publications. The latest legislative and agency materials are added each month to ensure that you have the most current information at your fingertips.

The Federal Guide is available in a four-volume printed set, CD-ROM (single network version), or online edition. There is also a streamlined two-volume paper edition, Supervisory Service, which covers the safety and soundness materials of *The Federal Guide*.

The Federal Guide on CD-ROM gives you quick, portable access to all the information in the traditional *Federal Guide* four-volume loose-leaf set, plus more. The electronic Federal Guide edition expands the coverage by incorporating agency manuals, handbooks, and forms, as well as links to state laws. Installing a new disk each month brings you a newly updated Federal Guide and saves you hours of filing new pages.

Identical to the CD-ROM format, the **Federal Guide Internet Version** offers easy navigation, links to other agency sites, an ability to access any updated information in a "Daily Alert" section, and is available for usage by multiple users.

Price

	ACB Member	Non-Member
*Federal Guide Four-Volume Core with Binders.....	\$1,770	\$2,825
Federal Guide Hardcopy Annual Subscription.....	\$895	\$1,525
*Supervisory Service Two-Volume Start-up Core with Binders.....	\$1,090	\$1,745
Supervisory Service Hardcopy Annual Subscriptions.....	\$525	\$885
Federal Guide CD-ROM.....	\$985	\$1,325
Federal Guide Internet Version (1-2 users).....	\$985	\$1,325

*Includes first year subscription

Subscribe Now! Prices go up October 1, 2006

Discounts available for additional Internet subscriptions only

REG/OPS: PRACTICAL INSIGHTS ON BANK OPERATIONS AND COMPLIANCE



Finally, there's one resource to help you and your key staff members keep up with regulatory, compliance, and operations news! *Reg/Ops*, the successor to two ACB newsletters, combines the in-depth analysis of *Regulatory Report* with the concise and practical guidance of *Operations Alert*. The easy-to-navigate format incorporates more reference tools, including an index, to help bankers get added mileage out of the information.

Plus, exclusive electronic updates keep you posted on the latest developments, from Community Reinvestment Act compliance to Bank Secrecy Act rules. All hot-button issues are covered in depth by ACB staff experts. *Reg/Ops* is a must-read for your executive, legal, regulatory, and compliance staff. 12 to 16 pages, published monthly, with mid-month electronic update. Available online.

Ideal for: CEOs, presidents, and chief operating officers; other senior executives, compliance officers, attorneys, and board members

Price (1-2 subscriptions)

ACB Member: \$425 per year **Non-Member:** \$700 per year

Subscribe Now! Prices go up October 1, 2006.

Discounts available for additional subscriptions

COMPLIANCE CONTINUED

COMPLIANCE & MANAGEMENT BULLETIN



For a close-up examination of legislation, regulation, and other developments that are shaping your business, look no further than *Compliance & Management Bulletin*. Each issue explores a current topic in depth, providing thorough analysis and practical implementation advice from ACB experts. Published as events warrant at least six times a year, *Compliance & Management Bulletin* is your indispensable guide to navigating the shifting operations and compliance landscape. 40-128 pages. Available online.

Ideal for: CEOs and presidents, other senior executives, compliance officers, and attorneys

Price (1-2 subscriptions)

ACB Member: \$260 per year **Non-Member:** \$450 per year

Subscribe Now! Prices go up October 1, 2006.

Discounts available for additional subscriptions

ALSO OF INTEREST:

- Community Banker magazine ... page 10**
- Washington Perspective ... page 10**
- Washington e-Perspective ... page 10**

EXECUTIVE & SENIOR MANAGEMENT

ANNUAL CONVENTION & MARKET EXPO

OCTOBER 15-18, 2006
MANCHESTER GRAND HYATT
SAN DIEGO, CALIFORNIA

Get the tools your bank needs to stay competitive, serve your community, and be successful in today's changing environment. Join the leaders who are shaping the nation's communities. Featuring general sessions with stellar leaders and industry experts focused on shaping our future; concurrent solution sessions that cover timely business issues; opportunities to network with other industry leaders; the popular ACB Housing Partners Foundation event; an extensive program for guests; the industry's most dynamic Market Expo and many other features to make your trip worthwhile. **CPE Credits: 15**

Ideal for: CEOs, presidents, chairmen, directors and trustees, and other senior community bank executives

Registration Fees

ACB Member: \$1,095 **Non-Member:** \$1,525

*Mark your calendar for
November 7-10, 2007
Las Vegas, Nevada*

GOVERNMENT AFFAIRS CONFERENCE

MARCH 5-6, 2007
GRAND HYATT
WASHINGTON, DC

This conference features in-depth briefings on legislative issues as well as working sessions with senior regulatory officials that allow delegates to provide input on regulations awaiting implementation.

CPE Credits: 6

Ideal for: ACB member bank presidents, CEOs, COOs, and other executive staff

Registration Fees

ACB Member: Complimentary

MUTUAL COMMUNITY BANK CONFERENCE

MARCH 7, 2007
GRAND HYATT
WASHINGTON, DC

Come to Washington to meet with regulators, lawmakers, their staffs, and your peers to discuss issues of importance to mutual institutions and mutual holding companies. This is an important forum for keeping the time-tested values of mutuality in front of Congress and the banking regulatory agencies. **CPE Credits: 7**

Ideal for: ACB member bank CEOs, senior managers, and directors of mutual institutions

Registration Fees

ACB Member: Complimentary

SEMINAR FOR PRESIDENTS

FEBRUARY 24-28, 2007
RITZ-CARLTON GOLF RESORT
NAPLES, FLORIDA

This interactive workshop is designed exclusively for the strategic needs of chief executive officers of community banks. It examines issues pertinent to CEOs by focusing on leadership trends and challenges in finance, management, technical innovations, and strategy.

CPE Credits: 18

Limited to: ACB member bank presidents, chairmen, and CEOs

Registration Fees

ACB Member: \$1,895 (Includes tuition, opening reception and dinner, daily breakfast, and networking receptions)

Guests: \$425 (Includes all the above-mentioned social events and a guest workshop)

NATIONAL SCHOOL OF BANKING

JULY 12-20, 2007
FAIRFIELD UNIVERSITY
FAIRFIELD, CONNECTICUT

ACB's National School of Banking prepares career-minded banking professionals to manage their institutions and shape the future of the industry. Courses are delivered through networking residential sessions; Web-based pre-sessions, intra-session teleconferences, and research projects that focus on each sponsoring bank.

ACB's National School of Banking curriculum is built on core studies in:

- › Money and Banking
- › Asset and Liability Management
- › Strategic Planning
- › Management and Leadership

Additional coursework and projects explore:

- › Commercial Banking
- › Consumer and Business Lending
- › Compliance and Operations
- › Marketing and Retail Banking
- › Technology
- › Advocacy and Public Policy

Ideal for: Senior and executive officers, college graduates, MBAs, graduates of state banking schools, community bank officers, federal and state examiners and other financial services institutions, and specialists and generalists from all areas of the bank

CPE Credits: 186 credits over the three sessions

College Credits: 21 graduate credits recommended for program completion by the American Council on Education

Registration Fees (per session)

ACB Member: \$1,999 **Non-Member:** \$2,899

Room & Board: \$295 per night

(Includes private townhouse accommodations, three daily meals, coffee breaks, receptions, access to health club and pool, gratuities, and tax.)

Application Deadline: April 30, 2007

EXECUTIVE MBA IN BANK MANAGEMENT

APRIL 1, 2007 (START DATE)
UNIVERSITY OF MARYLAND UNIVERSITY COLLEGE
COLLEGE PARK, MARYLAND

In partnership with University of Maryland University College (an accredited program of graduate studies), College Park, Maryland

ACB has joined forces with a leading graduate business school in designing a unique, accredited Executive MBA program. It combines the industry-specific content of ACB's National School of Banking with the global strategic, operational, economic, and leadership curriculum of UMUC's Executive MBA program. The program is an 18-month online program with advanced standing of 12 credits given to NSB graduates.

Ideal for: National School of Banking graduates, graduates of other banking schools

Fees: \$25,000 (includes tuition, two residency sessions, room and board, books, shipping, and fees.)

Application Deadline: December 1, 2006

SENIOR LEADERSHIP INSTITUTE

AUGUST 5-10, 2007
VILLANOVA UNIVERSITY
RADNOR, PENNSYLVANIA

This executive management program places emphasis on the impact of social and behavioral issues on leadership style. Through peer interaction, lively discussion, expert advice, and self-examination, executives leave with a better understanding of their management strengths and how they can be more productive leaders.

Bankers attend interactive workshops for two weeks over two summers. Topics include ethics, negotiations, workplace diversity, conflict resolution, creative problem solving, and changing social values.
CPE Credits: 80 over the two sessions

Ideal for: CEOs, members of the senior management team, and graduates of ACB's National School of Banking and other industry banking schools

Registration Fees (per session)

ACB Member: \$1,895 **Non-Member:** \$2,395

Room & Board: \$305 per night (Executive conference center, single-room accommodations, meals, receptions, continuous coffee breaks, gratuities, and tax.)

Application Deadline: May 31, 2007

THE LEADERS' CIRCLE: AN EXECUTIVE ROUNDTABLE EXCHANGE

MAY 3-4, 2007
CAPE COD, MASSACHUSETTS

This executive retreat is an intimate, exclusive exchange for up to 25 senior, experienced executives to explore leadership issues at deeper personal levels. The format of the retreat includes facilitated activities, but utilizes a series of peer exchanges determined and led by the program participants. Discussions explore solutions, challenges, best practices, puzzles, concerns, and achievements with the results being documented and shared with all attendees. **CPE Credits: 12**

Ideal for: CEOs, senior community bank officers, past attendees of the Seminar for Presidents, Senior Leadership Institute graduates, ACB's National School of Banking alumni

Registration Fees

ACB Member: \$495 **Non-Member:** \$600

Room & Board: \$285 per night (Executive conference center, single-room accommodations, meals, receptions, coffee breaks, gratuities, and tax.)

ORDER NOW FOR 2006 PRICES!
Subscribe to any ACB newsletter by
October 1 to take advantage of 2006 rates.

EXECUTIVE AND SENIOR MANAGEMENT CONTINUED

DATA BANK: ECONOMIC NEWS AND INSIGHTS FOR COMMUNITY BANKERS



Data Bank arrives via e-mail 20 times a year to help you stay on the cutting edge of economic news and trends. We've got your world covered, from the latest data on housing production, to a sneak preview of ACB's annual survey on compensation to the newest research on subprime lending. Your subscription includes perspectives from renowned economists John Tucillo and Sharon Stark, eight timely alerts on Federal Open Market Committee developments to keep you in tune with interest rates, and previews of ACB's original research. *Exclusively online.*

Ideal for: CEOs and presidents, other senior executives, and board members

Price (1-2 subscriptions)
ACB Member: \$95 per year **Non-Member:** \$195 per year
Discounts available for additional subscriptions

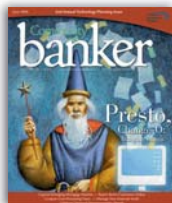
THE CAPITAL GUIDE



The Capital Guide is your best source of information on Congress, the regulatory agencies, and the administration. The popular guide includes a picture and staff listing for each member of Congress and the membership of all committees, subcommittees, and joint committees. The guide also lists key cabinet and independent agency staffs and features a picture and listing for each state's governor. Web sites and e-mail addresses are included where available.

Price
ACB Member/Non-Member: \$12

COMMUNITY BANKER MAGAZINE



Community Banker® magazine provides a 360-degree view of financial services to help you thrive in an increasingly competitive industry. Each month, the magazine provides practical ideas and savvy analysis to help you serve your communities, make the most of business opportunities, and grapple with legislative changes and regulatory requirements. Each issue features timely and

original coverage of mortgages, management, technology, and board matters. Published monthly.

Price (1-2 subscriptions)
ACB Member: \$75 per year **Non-Member:** \$95 per year

WASHINGTON PERSPECTIVE NEWSLETTER



Hailed as one of the most useful management resources produced by ACB, *Washington Perspective* is your window on Washington. Each week, *Washington Perspective* zeroes in on the issues developing on Capitol Hill and at the regulatory agencies that affect community banking. You'll want to be sure you have plenty of copies for your key staff. Four pages, published weekly.

Available online.

Ideal for: CEOs and presidents, other senior executives, board members, compliance officers, and attorneys

Price (1-2 subscriptions)
ACB Member: \$275 per year **Non-Member:** \$595 per year

Subscribe Now! Prices go up October 1, 2006.
Discounts available for additional subscriptions

WASHINGTON E-PERSPECTIVE NEWSLETTER



ACB's free electronic bulletin delivers up-to-date information on legislative and regulatory developments. This concise, mid-week version of *Washington Perspective* is e-mailed to ACB members each Wednesday afternoon. To subscribe, e-mail info@acbankers.org, and write "Subscribe *Washington e-Perspective*" in the subject line.

Price
Complimentary

NET RESULTS

Don't Let the Best Catch Get Away.

With real-world features, case studies, candid analysis of industry legislation, and guidance on day-to-day business development opportunities, *Community Banker* magazine helps you and your staff meet the day-to-day challenges of banking and puts the issues into practical perspective. For a clear, comprehensive view that nets results, subscribe today.

2 EASY WAYS TO SUBSCRIBE TODAY!

1. Visit www.AmericasCommunityBankers.com/magazine
2. Call Pam Salinardi at (888) 872-0275, ext. 3196

ALSO OF INTEREST:
Reg/Ops newsletter ... page 7

FINANCE & ACCOUNTING

NATIONAL RISK MANAGEMENT & FINANCE FORUM

APRIL 22-25, 2007
RITZ-CARLTON GRANDE LAKES RESORT
ORLANDO, FLORIDA

Join community banking professionals from across the country to learn more about the changing dynamics of risk management, corporate governance, and financial strategies. Get the latest 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.

Our expert speakers inform, facilitate group interaction, and inspire—with ample networking opportunities throughout the meeting. Specialized tracks allow attendees to choose which concurrent sessions to attend, with flexibility to mix and match among the various tracks. All attendees will join together to hear general session speakers address key industry topics and issues. **CPE Credits: 17**

Ideal for: CEOs and presidents, CFOs, controllers, COOs, chief lending officers, directors, and audit committee members

Registration Fees
ACB Member: \$950 **Non-Member:** \$1,175

ASSET & LIABILITY MANAGEMENT – FUNDAMENTALS

FEBRUARY 5-7, 2007
STAMFORD, CONNECTICUT

An understanding of the basic tools and concepts of asset and liability management is indispensable for today's manager. This program addresses this basic objective for information and compensation. Topics include: Introduction to Asset and Liability Management; Accounting Principles Applied to the Financial Statement; Investments; and Interest Rate Risk and Credit Risk. Lectures, case studies, and group discussions utilized in this program are industry specific and bank related. **CPE Credits: 20**

Ideal for: New investment officers, branch managers, department managers, and management trainees

Registration Fees
ACB Member: \$795 **Non-Member:** \$900

ASSET & LIABILITY MANAGEMENT – ADVANCED ISSUES

OCTOBER 11-13, 2006
STAMFORD, CONNECTICUT

Learn to balance practical recommendations, deal with today's investment strategy scenarios, and explore the background of ALM theory. Each element of this workshop adds critical information and understanding toward building a dynamic and bold asset and liability management strategy for your institution.

Ideal for: Bank managers exposed to the asset/liability management function seeking a greater understanding of the process, members of a bank's asset/liability committee, regulators, consultants, and board members desiring a comprehensive study of the topic.

CPE Credits: 20

Registration Fees
ACB Member: \$795 **Non-Member:** \$900

THE ACCOUNTING GUIDE FOR COMMUNITY BANKS

New
in 2006!



Financial reporting requirements for companies of all types have changed drastically in the wake of the accounting scandals that rocked corporate America in recent years. Given the complexity and volume of financial accounting standards these days, bankers need a single resource they can count upon. The 12th Edition of ACB's popular *Accounting Guide for Community Banks* is the resource bankers need to ensure accuracy and transparency in their financial reporting.

ACB has partnered with the national accounting firm of **Crowe Chizek** to develop this authoritative guide. Published since 1935, the latest edition of the Guide combines ACB's commitment to providing bankers with vital information with Crowe Chizek's practical expertise.

Thoroughly overhauled for the first time in four years, *The Accounting Guide for Community Banks* combines information from the FASB, SEC, AICPA, FDIC, OCC, and Federal Reserve in one easy-to-use source. Spiral bound. 188 pages. 2006

Price
ACB Member: \$525 **Non-Member:** \$675

ALSO OF INTEREST:
Community Banker magazine ... page 10
Data Bank newsletter ... page 10

HUMAN RESOURCES

HUMAN RESOURCES FORUM

SEPTEMBER 18-19, 2007
WILLIAMSBURG, VIRGINIA

ACB's Human Resources Forum was developed with the help of bank HR professionals and promises to accelerate your strategic thought process, expand your view of what's possible, and provide key insights and ideas that you can use immediately to impact the success of your organization. Topics this fall include:

HUMAN RESOURCES CONTINUED

- › HR Compliance and Legal Updates
- › Compensation Strategies
- › The ROI of HR Initiatives
- › Succession Planning
- › HR's Role in Strategic Planning
- › The HR Professional as Change Agent

Ideal for: HR professionals and those responsible for the strategic decisions of the human resources function. This program has been approved for **12.25** recertification credit hours toward PHR, SPHR, and GPHR recertification through the Human Resource Certification Institute (HRCI)

Registration Fees

ACB Member: \$595 **Non-Member:** \$800



2006 COMPENSATION SURVEY FOR COMMUNITY BANKS



Maintain your competitive edge and retain your employees. Major enhancements make 2006 a key year for ACB's 33rd annual *Compensation & Benefits Survey*. Aided by our partnership with the technical experts at Akron, Inc., we are delivering a more streamlined and efficient survey for participants and users alike. As a result, this year you can look forward to more job descriptions, an expanded benefits section, a larger Directors section, and more precise geographic breakdowns of data.

Plus

- › New User-Friendly Layout: Job descriptions now appear on the same page as compensation information for the given position.
- › New Look: Durable soft-cover book with wire binding lays flat on your desk for easier use.
- › Help Us Shape Future Surveys: With your feedback we are constantly evolving and improving.

Manual approx. 500 pages. Available September 2006.

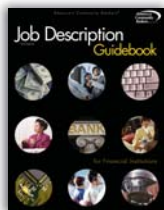
Price (Hardcopy or CD-ROM)

ACB Member: \$550 **Non-Member:** \$850

Combo Package (Manual and CD-ROM)

ACB Member: \$650 **Non-Member:** \$975

JOB DESCRIPTION GUIDEBOOK FOR FINANCIAL INSTITUTIONS



This unique reference is a comprehensive compilation of descriptions for more than 200 positions at community banks of all sizes and charter types. It includes 40 new job descriptions with emphasis on technology and retail banking functions; position descriptions for more than 25 departments with details of functions and responsibilities; descriptions of education and other qualifications; and organizational charts to illustrate the typical functional relationship of employees, supervisors, and managers. The book includes guidelines for writing descriptions based on the Americans

with Disabilities Act and exempt vs. nonexempt criteria of the Fair Labor Standards Act. The complete set of job descriptions is stored electronically on CD-ROM to make it even easier for you to develop your own institution's job descriptions. Approx. 250 pages. Available November 2006.

Price (Guidebook and CD-ROM)

ACB Member: \$175 **Non-Member:** \$250

ALSO OF INTEREST
National School of Banking ... page 9
Executive MBA in Bank Management ... page 9
Community Banker magazine ... page 10

INVESTOR RELATIONS

COMMUNITY BANK INVESTOR CONFERENCE

NOVEMBER 1-2, 2006
WESTIN TIMES SQUARE
NEW YORK, NEW YORK

ACB's Community Bank Investor Conference features presentations from community banks that are part of the America's Community Bankers NASDAQ Index. Community bankers are also invited to attend the Investor Relations boot camp, tailored specifically for small- to mid-cap banks seeking guidance in developing effective investor relations strategies. ACB and NASDAQ launched this Index in 2003 to track the performance of the strong community-based banking sector. The America's Community Bankers NASDAQ Index is the most broadly representative stock index for community banks.

Ideal for: CEOs, CFOs, presidents, chairmen, directors and trustees, investor relations officers, and other senior community bank executives

Registration Fees for Both ACB Members and Non-Members

Company Presentation Only: Complimentary

Bootcamp Only: \$300

Bootcamp and Company Presentations: \$300

ORDER NOW FOR 2006 PRICES!
Subscribe to any ACB newsletter by
October 1 to take advantage of 2006 rates.

VALUE: ACB'S COMMUNITY BANK WALL STREET REPORT



Value is a free monthly newsletter from ACB. It focuses on capital markets issues of interest to publicly traded community banks and those that are contemplating going public. A key focus of the newsletter is the America's Community Bankers NASDAQ Index, or ACBQ. *Value* is sponsored by Grant Thornton. Four pages.

Price
Complimentary

ALSO OF INTEREST:
Community Banker magazine ... page 10

LENDING

NATIONAL REAL ESTATE LENDING CONFERENCE & MARKETPLACE

CO-SPONSORED WITH WESTERN INDEPENDENT BANKERS
FEBRUARY 11-14, 2007
RITZ-CARLTON LAKE LAS VEGAS
HENDERSON, NEVADA

Meet with real estate and commercial lending executives from all over the nation, share ideas, and see the latest products, services, and technology developments. Residential or commercial, portfolio lender or active seller in the secondary market, this conference is a must-attend! Optional pre-conference education workshops are available to help you and your staff sharpen your skills, whether you're new in the business or a seasoned veteran. The Marketplace showcases all the top vendors with the latest products and technology to help your company be successful. All of this, combined with abundant networking opportunities and a great location, make this one of the most comprehensive real estate lending conferences available.

CPE Credits: 14

Ideal for: Chief lending officers, secondary market managers, asset and liability managers, loan product/production managers, producers, CEOs, and CFOs

Registration Fees
ACB Member: \$950 **Non-Member:** \$1,175

RESIDENTIAL LENDING SCHOOL

OCTOBER 23-27, 2006
STAMFORD, CONNECTICUT

This course examines the entire residential mortgage process from a banker's perspective, while emphasizing a customer-oriented, marketing approach to lending. This comprehensive program combines lectures, group discussions, and case studies. It introduces you to loan products, origination, processing and underwriting, servicing, appraisals, real estate law, and key regulations (Truth-in-Lending, ECOA, RESPA, HMDA).

Part I covers primary and secondary mortgage markets; taking advantage of today's mortgage market; origination techniques; designing loan products to meet your customers' needs; and more. Part II covers managing production and risk; generating business; retail vs. wholesale mortgage origination; managing the appraisal and quality control functions; technology options; and more.

Select one program only or combine both programs for a five-day course.

Ideal for: Originators, processors, underwriters, and service providers with fewer than three years experience in residential mortgage lending

Registration Fees

	ACB Member	Non-Member
Part I or II.....	\$795	\$900
Both Parts*.....	\$1,390	\$1,600

***Save \$200 when you register for both parts.**

Certified Residential Mortgage Loan Officer Designation (CRMLO)

Residential mortgage loan personnel can complete half the course requirements for the CRMLO by attending both programs offered in this week. Exams must be taken at the conclusion of each session to earn the designation. See page 18 for more information.

MORTGAGE LOAN UNDERWRITING SCHOOL

APRIL 16-20, 2007
STAMFORD, CONNECTICUT

Underwriting decisions impact your bank's portfolio quality, compliance exposure, and pricing more than ever before. This school helps your community bank compete successfully and maintain the credit quality of its mortgage portfolio. "Hands-on" case studies provide your underwriters with the practical experience needed to improve their effectiveness when they return to your bank. Delivered in two sections, Part I develops the foundation for solid underwriting for all first and second mortgage loan programs. Part II explores more advanced issues in underwriting.

Ideal for: Loan underwriters and processors, loan officers, and branch and customer service personnel who work with mortgage originations

Registration Fees

	ACB Member	Non-Member
Part I or II.....	\$795	\$900
Both Parts*.....	\$1,390	\$1,600

***Save \$200 when you register for both parts.**

LENDING CONTINUED

HELOC/HOME EQUITY WORKSHOP



**NOVEMBER 16-17, 2006
STAMFORD, CONNECTICUT**

The Home Equity Workshop program provides a comprehensive review of all aspects of open and closed end equity lending, including HELOC, Home Improvement, and 2nd Mortgage (Fixed/ARM/Balloon). The program addresses the managerial, technical, underwriting, compliance, operational, and servicing issues and challenges as they relate to this product line. It also considers the various product features and marketing and delivery methods that apply specifically to community bank situations.

Ideal for: Residential mortgage lenders

Registration Fees

ACB Member: \$595 **Non-Member:** \$700

CONSUMER LENDING SCHOOL

**MAY 21-25, 2007
STAMFORD, CONNECTICUT**

This two-part school educates personnel on consumer loans. Originating consumer loans takes less time and training than mortgage loans and usually the loans can be made to a bank's existing mortgage customers. Part I of this program includes handling the loan inquiry, matching products to your customer, underwriting guidelines, processing skills, documentation, collateral, collections, and recovery. Part II includes improving loan production, managing the consumer lending department, and secondary market avenues.

Ideal for: Lenders interested in an overview of the consumer lending function and bankers who interact with the department

Registration Fees

	ACB Member	Non-Member
Part I or II.....	\$795.....	\$900.....
Both Parts*.....	\$1,390.....	\$1,600.....

***Save \$200 when you register for both parts.**

Certified Consumer Loan Officer Designation

Personnel interested in the Certified Consumer Loan Officer Designation can complete two program requirements for that designation by attending both programs offered in the week. See page 18 for more information.

2006 REAL ESTATE LENDING SURVEY



Brief your directors and key staff with ACB's 2006 *Real Estate Lending Survey*. The report includes 16 color data charts and incisive analysis based on a nationwide survey of 239 banks. It's the only survey that benchmarks real estate lending trends among depository institutions. Now in its 13th year, the *Real Estate Lending Survey* is a valuable tool for community banks in developing, assessing, and refining strategies in the rapidly changing real estate lending marketplace. 12 pages.

Price

Board Package (10 copies)

ACB Member: \$250 **Non-Member:** \$375

Individual copies

ACB Member: \$40 **Non-Member:** \$50

RETAIL BANKING & OPERATIONS

NATIONAL OPERATIONS, SECURITY AND TECHNOLOGY CONFERENCE & MARKETPLACE

**APRIL 22-25, 2007
HILTON IN THE WALT DISNEY WORLD® RESORT
ORLANDO, FLORIDA**

(Held in conjunction with the National Sales and Marketing Conference & Marketplace)

Take advantage of this one-stop opportunity to learn about the latest operations and security management and technology developments. This conference features sessions on new products; delivery systems; technology; and important aspects of effective security management. Attendees of security management sessions qualify for the required Certificate of Security Management Training. **CPE Credits: 16**

Ideal for: Operations, technology and security managers, CFOs, security officers, and compliance officers

Registration Fees

ACB Member: \$950 **Non-Member:** \$1,175

BRANCH ADMINISTRATORS' WORKSHOP

**OCTOBER 26-27, 2006
STAMFORD, CONNECTICUT**

Branch administrators are more than merely "super managers." They must develop and motivate retail-bank personnel through branch managers to deliver superior customer service while meeting the bank's strategic goals. Practical solutions to real problems and best practices exchanges are hallmarks of this interactive workshop.

Ideal for: Branch administrators, regional and division managers, senior

retail bank officers, those responsible for the management of branch managers, and those about to be promoted to branch administrator

Registration Fees

ACB Member: \$595 **Non-Member:** \$800

BRANCH MANAGEMENT DEVELOPMENT SCHOOL

*Mark your calendar for
April 16-20, 2007
Stamford, Connecticut*

NOVEMBER 13-17, 2006

STAMFORD, CONNECTICUT

Learning how to work through your staff is a critical skill. Come to this interactive workshop, meet other managers and assistant managers, and practice real-life management techniques that will save your sanity and encourage your own growth. This is a two-part school that can be taken either in its entirety during this week or in two parts within a six-month interval.

Part I covers communications, team and task management, and staff development, while Part II explores management styles, delegation, counseling, conflict resolution, and effective selling skills.

Ideal for: Branch Managers, assistant managers, line supervisors, and those on a career track for any of the positions

Registration Fees

	ACB Member	Non-Member
Part I or II.....	\$795.....	\$900
Both Parts*.....	\$1,390.....	\$1,600

***Save \$200 when you register for both parts.**

REG/OPS: PRACTICAL INSIGHTS ON BANK OPERATIONS AND COMPLIANCE



Finally, there's one resource to help you and your key staff members keep up with regulatory, compliance, and operations news! *Reg/Ops*, the successor to two ACB newsletters, combines the in-depth analysis of *Regulatory Report* with the concise and practical guidance of *Operations Alert*. The easy-to-navigate format incorporates more reference tools, including an index, to help bankers get added mileage out of the information. Plus, exclusive electronic updates will keep you posted on the latest developments, from Community Reinvestment Act compliance to Bank Secrecy Act rules. All hot-button issues are covered in depth by ACB staff experts. *Reg/Ops* is a must-read for your executive, legal, regulatory, and compliance staff. 12 to 16 pages, published monthly with mid-month electronic update. *Available online.*

Ideal for: CEOs, presidents, and chief operating officers; other senior executives, compliance officers, attorneys, and board members

Price (1-2 subscriptions)

ACB Member: \$425 per year **Non-Member:** \$700 per year

Subscribe Now! Prices go up October 1, 2006.

Discounts available for additional subscriptions

**ALSO OF INTEREST:
National School of Banking ... page 9**

SALES & MARKETING

NATIONAL SALES AND MARKETING CONFERENCE & MARKETPLACE

APRIL 22-25, 2007

**HILTON IN THE WALT DISNEY WORLD® RESORT
ORLANDO, FLORIDA**

(Held in conjunction with the National Operations, Security and Technology Conference & Marketplace)

This conference provides new and creative solutions for sales and marketing issues that are vital for maintaining your competitive advantage. Industry experts offer strategies and steps that you can take back to your bank and implement. Additionally, you'll have opportunities to network with colleagues and industry providers in the Marketplace. **CPE Credits: 16**

Ideal for: All senior executives responsible for driving, developing, or supporting a marketing and sales culture

Registration Fees

ACB Member: \$950 **Non-Member:** \$1,175

BANK MARKETING 1-2-3: THE PRACTICAL HANDBOOK FOR COMMUNITY BANKERS



ACB presents a practical marketing handbook series for community bankers that want to improve or expand their marketing activities. This new series was designed to help you expand your bank's marketing, sales development, and relationship management efforts — efficiently and for results. Six units tackle main areas:

- Unit 1: Strategic Marketing Planning
- Unit 2: Market Research Tools
- Unit 3: Relationship Marketing & Consultative Sales
- Unit 4: Integrated Marketing
- Unit 5: e-Marketing
- Unit 6: New Product Development

Each unit covers a topic-area in an easy, practical manner, chock full of "best-practices" case studies and templates on CD-ROM that bankers can customize. 24-32 pages. 2005.

Ideal for: Bank presidents and CEOs involved in marketing, chief marketing officers and their staffs, chairs and members of bank marketing committees, business development staff, and marketing and public relations agencies or consultants working for community banks

Price

Individual Unit (handbook and CD-ROM)

ACB Member: \$150 **Non-Member:** \$295

Series of Six Units (handbooks and CD-ROMs)

ACB Member: \$595 **Non-Member:** \$895

SALES AND MARKETING CONTINUED

**BANK MARKETING SURVEY:
FINDINGS YOU CAN PUT TO WORK**



Learn how community bankers around the country are managing their marketing efforts. The Survey report includes an executive summary of findings and results, including cross-tabulation by asset size and by level of marketing staffing (full-time marketing staff, marketing committee, and outsourced support). The Survey covers the types of marketing strategies banks employ, staffing, outsourcing, product launch plans, planning, and budgeting. More than 50 tables include survey data, summary of verbatims, sample demographics, and marketing budget information. 56 pages. 2005.

Ideal For: Bank presidents and CEOs involved in marketing, chief marketing officers and their staffs, chairs and members of bank marketing committees, business development staff, and marketing and public relations agencies or consultants working for community banks

Price

ACB Member: \$125 **Non-Member:** \$250

CUSTOMER STATEMENT STUFFERS

ACB offers custom statement stuffers to keep your bank's customers up-to-date on the latest issues. Order your bank's customer statement stuffers today imprinted with your bank's name and logo.

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- › Money Rules: Your Credit
- › Money Rules: The Basics

To order, call (888) 872-0568.

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- › Identity Theft
- › Identity Theft Scams
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- › Checking Account Fraud
- › Internet Schemes, Scams, and Frauds
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- › Check 21 and You

To order, call (800) 563-8335.

ALSO OF INTEREST:

Community Banker magazine ... page 10

E-LEARNING

INFOPIPELINE TELECONFERENCES



InfoPipelines deliver cutting-edge information on regulatory, operational, and legislative issues affecting the business of community banking.

These two-hour distance-learning workshops are delivered straight to your desk through an effective combination of telephone conferencing and Internet webcast, increasing accessibility while reducing expense and out-of-office time.

Listen from the privacy of your office, on a business trip from your hotel, or with a group of colleagues on a speakerphone. This delivery system brings the information directly to you, wherever your busy schedule may take you.

Recent InfoPipelines have included information on:

- › FDIC Insurance Reform
- › Interest Rate Risk & Liquidity Risk Management
- › Data Intrusion
- › Sarbox 404
- › Creating A Bank Marketing Plan
- › Avian Flu Contingency Planning
- › Overtime Regulations
- › Multifactor Authentication

One registration fee charged per telephone line. (Use speakerphone and share teleconferences with multiple staff.) CDs are also available if timing of the program is inconvenient or to review at a later time.

For the current list of upcoming seminars, check www.AmericasCommunityBankers.com/InfoPipeline

Price (First Telephone Line or CD)

ACB Member: \$245 **Non-Member:** \$400



**Annual Convention,
Market Expo &
Directors' Forum**

Manchester Grand Hyatt
San Diego, CA
October 15-18, 2006

Convention Keynotes to Inform, Inspire, Educate & Entertain
Hear from Ted Koppel, James Bradley, William Kristol and Michael D. McCurry! Plus, explore our hot-topic concurrent sessions covering: growth strategies and profitability, employee retention and engagement, risk management, corporate governance, incentive compensation, and raising capital revenue sources. Network at a private ACB event aboard the USS Midway.

For more information and to register, call (888) 872- 0275 or visit www.AmericasCommunityBankers.com/convention.

CENTER FOR FINANCIAL TRAINING – ATLANTIC STATES



ACB introduces a new strategic alliance with the Center for Financial Training—Atlantic States designed to increase the accessibility of quality professional development to all levels of community bank personnel. For nearly 100 years, CFT-AS has specialized in financial

institution training solutions, with a current enrollment of more than 9,000 financial institution employees.

CFT-AS delivers:

- › Comprehensive courses at every level of responsibility ... with immediate on-the-job applications
- › Programs that award industry-recognized certificates and diplomas
- › College credit recommendation from the American Council on Education for 17 3-credit courses.
- › Flexible formats that fit every need:
 - ♦ online & correspondence study options
 - ♦ multi-media
 - ♦ customized in-house programs
 - ♦ traditional classroom instruction

ACB members can register for any of the nearly 2000 CFT Atlantic States courses at CFT-AS member prices. Click on the CFT-AS icon at www.AmericasCommunityBankers.com/edu for complete details and registration.

Here is a sampling of the courses available (with number of courses in parenthesis)

BANKING

Retail Banking Essentials

Financial Planning
Trust Customer Referrals
Making Securities referrals
... and 3 more courses

Financial Services for New Account Representatives

Sales for New Account Representatives
Legal Aspects for New Account Reps
... and 6 more courses

Customer Service in the Financial Services Industry

Customer Service Excellence
Deposit Accounts & Services
Fiduciary & Decedent Accounts
Insurance of Accounts
IRA Basics
Security of Customer Information
... and 44 more courses

Branch Operations

Account Ownership Basics
Check Fraud: Preventing & Detecting
Teller Operations

General Banking

Economics for Bankers
Money & Banking
Fundamentals of Banking
Spanish for Banking & Finance

Lending

Agriculture Lending
Bankruptcy & Consumer Loans
Consumer Leasing Act & Reg M
... and 3 more courses

Security & Fraud Issues

Automated Teller Fraud
Embezzlement
Identity Theft
Customer Identification Programs
... and 13 more courses

BUSINESS & PROFESSIONAL SKILLS

Administrative Support

The Administrative Support Professional (9)

Business Law (8)

Communication

Interpersonal Communication Skills (9)
Business Writing Essentials (9)
International Communications (3)
Emotional Intelligence in the Workplace (5)
Effective Listening Skills (4)
Business Etiquette and Professionalism (4)
Building Better Work Relationships (5)
E-mail Essentials (5)
Delivering Successful Presentations (3)
Effective Business Meetings (3)
Dealing with Conflict (3)
Professional Telephone Skills (3)
Negotiating to Win (8)
Getting Results without Authority (6)
Effective Feedback (5)
Anger Management (2)
... and 25 more courses

Customer Service

Frontline Call Center Skills (4)
Customer Relationship Management (6)
Measuring Customer Satisfaction (3)
Internal Customer Service (3)
Managing a Customer-Focused Department (4)
Inbound Call Center Management (5)
... and 29 more courses

e-Business

e-Business Foundations (6)
e-Business for Customer Relationship Management (5)
e-Commerce Series (6)

Finance & Accounting

Business Finance for Managers (6)
Financial Accounting (3)
Finance Fundamentals for Non-financial Professionals (5)
Practical Budgeting Skills for Business (3)
Advanced Business Finance (7)
Auditing: A Practical Approach (5)
Using Financial Statements (w. Wharton) (8)
Accounting 101 & 102 (9)
... and 8 more courses

Human Resources

New Employee Orientation (3)
Managing Diversity (10)
How to Interview and Hire the Right People (4)
Behavioral Interviewing (6)
Recruiting & Retention Strategies for the Tight Labor Market (6)
HRCI/PHR Certification Program (11)

e-learning CONTINUED

Hostility and Aggression in the Workplace (6)
... and 6 more courses

Knowledge Management

Knowledge Management Fundamentals (5)
The 21st Century Learning Curve (6)

Leadership

Leading from the Frontline (6)
Leadership Skills for Women (5)
Going from Management to Leadership (8)
Business Execution (3)
Leading the Workforce Generations (6)
Initiating a Succession Plan (4)

Management

Moving into a Management Role (20)
How to Discipline & Correct Performance Problems (8)
Performance Based Appraisals (7)
360-Degree Performance (3)
Business Crisis Management (3)
Mentoring Essentials (6)
Delegation Skills (3)
Coach with Confidence (6)
Managing Technical Professionals (4)
How to Overcome Negativity in the Workplace (3)
Managing Other through Change (6)
...and 14 more courses

Marketing

Strategic Marketing in Action (8)
Strategic Brand Management (6)
Online Branding Strategy (3)
Competitive Marketing Strategies (2)
Product Management Essentials (3)

Personal Development

Creativity & Innovation in the Workplace (4)
Taking Control of Your Workday (3)
Fast-Tracking Your Career (6)
Planning Your Personal Finances (9)
Strategies for Better Balance (3)
Ethics in Business (1)
Dealing with Organizational Change (1)
Managing Yourself through Change (3)
... and 34 more courses

Project Management

Professional Management Basics for Business Professionals (5)
Professional Project Management (6)
Project Management for IT Professionals (5)
Strategic Project Management for IT (6)
... and 45 more courses

Sales

Field Sales Foundations (4)
Territorial Account Sales Skills (5)
Inside Sales Skills (5)
Sales Team Management (4)
The Sales Wheel of Success – Advanced Selling Series (8)
Selling at the Executive Level (6)
Sales University® (3)
... and 19 more courses

Six Sigma

Six Sigma Foundations (1)
Six Sigma Team Implementation (8)

Strategic Planning

How to Write a Business Case (6)
Strategic IT Planning & Forecasting (4)
Strategic Management (3)

Global Business Strategy (2)
Competitive Intelligence (3)
The Fundamentals of Globalization (4)
... and 11 more courses

Team Building

Making Cross-Functional Teams Work (4)
Participating in a Project Team (6)
Creating High-Performance On-site and Virtual Teams (4)
Capitalizing on Conflict (6)
Managing & Leading the Virtual Team (7)
... and 9 more courses

Workplace Compliance

Sexual Harassment Awareness (6)
Workplace Issue Fundamentals (15)
Administrative Simplification under HIPAA (5)

Desktop Computer Courses

Microsoft Office 2000 (23)
Microsoft Office 2003 (57)
Microsoft Office 97 (16)
Microsoft Office XP (28)

Note: Number of courses for each topic noted in parentheses.

GENERAL INFORMATION

CERTIFICATION & PROFESSIONAL DESIGNATIONS

ACB provides certificates of achievement in many of its programs. Each program includes topics that expand knowledge and improve application skills in the specific lending or compliance area. Programs may be taken individually or as part of a curriculum leading to one of several specialty designations.

Candidates must complete a curriculum designed to strengthen their understanding and mastery of the lending or compliance function. A rigorous testing process will verify the candidates' ability to manage the subject matter.

ACB offers these specialty designations for banking professionals:

- Certified Residential Mortgage Loan Officer
- Certified Consumer Loan Officer
- Certified Commercial Loan Officer
- Certified Consumer Compliance Officer

ACB announces a master designation, the Certified Community Lender, to recognize a candidate's superior achievement in different areas of community lending.

Contact **ACB's Education Department** at **(888) 872-0275, ext. 3197** for information on designations.

CONTINUING PROFESSIONAL EDUCATION (CPE CREDITS)

CPE Credits are available for the following ACB programs:

- › National Compliance & Attorneys* Conference & Marketplace (*CLE credits also available)
- › National Risk Management & Finance Forum
- › Annual Convention
- › Asset & Liability Management – Fundamentals
- › Asset & Liability Management – Advanced Issues
- › Advanced Issues in Compliance
- › Directors' Forum
- › Seminar for Presidents
- › ACB's National School of Banking
- › Senior Leadership Institute
- › Regulatory Compliance School
- › The Leaders' Circle
- › Mutual Community Bank Conference
- › Government Affairs Conference
- › National Real Estate Lending Conference & Marketplace
- › National Operations, Security, Technology, Sales & Marketing Conference



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 may be addressed to the National Registry of CPE Sponsors, 150 Fourth Avenue North, Nashville, TN, 37219-2417. www.nasba.org

CONTINUING LEGAL EDUCATION (CLE) CREDITS

ACB pursues Continuing Legal Education accreditation for National Compliance and Attorneys Conference attendees as registrations are received. Attendees are responsible for signing-in and signing-out for each session (CLE registration book is 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.

HOW TO ORDER OR REGISTER

ONLINE

www.AmericasCommunityBankers.com

PHONE

Toll-free: (888) 872-0275

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Registration includes one telephone connection at one location OR one CD, one master set of handouts (with permission to make additional copies for the participants at your location), and an unlimited number of participants from your organization in one listening room. Additional telephone connections will need an additional license and can be purchased at a reduced price.

Any transmission or re-transmission of this event to additional sites/rooms by any means including but not limited to the use of a telephone conference bridge whether or not owned by the registrant is strictly prohibited.

Event instructions and handout materials will be delivered via e-mail.

CONTACT INFORMATION

America's Community Bankers
900 Nineteenth Street, NW, Suite 400
Washington, DC 20006
(202) 857-3100
(202) 296-8716 fax
Toll-free: (888) 872-0275
info@acbankers.org
www.AmericasCommunityBankers.com

Conferences

Marjorie Van Vort
Vice President, Meetings
(202) 857-3184
mvanvort@acbankers.org

Education Programs

Gloria Pritchard-Becker
Vice President, Education
(202) 857-3193
gbecker@acbankers.org

Professional Development

Bowman Kell
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bkell@acbankers.org

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2007 Session applications due: April 30, 2007.



900 19th Street, NW, Suite 400
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2006-2007 Resource Catalog

Attached is our extended ACB Calendar of Events, including workshops, schools and conferences throughout 2006-2007, and also an easy-to-read Curriculum Guide listing recommended courses by job function. Pull out this section from the catalog and keep as a handy reference!

For more information and to register for ACB programs, visit

www.AmericasCommunityBankers.com

ACB brings you continuous professional development and meetings opportunities to keep you current and plugged in to the community banking network

2006 CALENDAR OF EVENTS*

- ▶ **Senior Leadership Institute**
AUGUST 6-11, 2006
*Mt. Washington Conference Center
Baltimore, Maryland*
- ▶ **National Compliance and Attorneys Conference & Marketplace**
SEPTEMBER 17-20, 2006
*Williamsburg Lodge
Williamsburg, Virginia*
- ▶ **Human Resources Forum**
SEPTEMBER 18-19, 2006
Williamsburg, Virginia
- ▶ **CRA & Fair Lending Colloquium**
OCTOBER 3-5, 2006
*Hyatt Regency Newport
Newport, Rhode Island*
- ▶ **Asset & Liability Management – Advanced Issues**
OCTOBER 11-13, 2006
Stamford, Connecticut
- ▶ **Directors' Forum**
OCTOBER 15, 2006
*Manchester Grand Hyatt
San Diego, California*
- ▶ **Annual Convention, Market Expo & Directors' Forum**
OCTOBER 15-18, 2006
*Manchester Grand Hyatt
San Diego, California*
- ▶ **Residential Lending School**
OCTOBER 23-27, 2006
Stamford, Connecticut

- ▶ **Branch Administrators' Workshop**
OCTOBER 26-27, 2006
Stamford, Connecticut
- ▶ **Community Bank Investor Conference**
NOVEMBER 1-2, 2006
*Westin Times Square
New York, New York*
- ▶ **Advanced Issues in Compliance**
NOVEMBER 13-15 2006
Stamford, Connecticut
- ▶ **Branch Management Development School**
NOVEMBER 13-17, 2006
Stamford, Connecticut
- ▶ **HELOC/Home Equity Workshop**
NOVEMBER 16-17, 2006
Stamford, Connecticut

2007 CALENDAR OF EVENTS*

- ▶ **Asset & Liability Management – Fundamentals**
FEBRUARY 5-7, 2007
Stamford, Connecticut
- ▶ **National Real Estate Lending Conference & Marketplace**
FEBRUARY 11-14, 2007
*Ritz-Carlton Lake Las Vegas
Henderson, Nevada*
- ▶ **Seminar for Presidents**
FEBRUARY 24-28, 2007
*Ritz-Carlton Golf Resort
Naples, Florida*

▶ **Government Affairs Conference**

MARCH 5-6, 2007

*Grand Hyatt
Washington, DC*

▶ **Mutual Community Bank Conference**

MARCH 7, 2007

*Grand Hyatt
Washington, DC*

▶ **Executive MBA in Bank Management**

APRIL 1, 2007

*University of Maryland University College
College Park, Maryland*

▶ **Branch Management Development School**

APRIL 16-20, 2007

Stamford, Connecticut

▶ **Mortgage Loan Underwriting School**

APRIL 16-20, 2007

Stamford, Connecticut

▶ **National Risk Management & Finance Forum**

APRIL 22-25, 2007

*Ritz-Carlton Grande Lakes Resort
Orlando, Florida*

▶ **National Operations, Security and
Technology Conference & Marketplace**

APRIL 22-25, 2007

*Hilton in The Walt Disney World® Resort
Orlando, Florida*

▶ **National Sales and Marketing
Conference & Marketplace**

APRIL 22-25, 2007

*Hilton in The Walt Disney World® Resort
Orlando, Florida*

▶ **The Leaders' Circle**

MAY 3-4, 2007

Cape Cod, Massachusetts

▶ **Regulatory Compliance School**

MAY 7-11, 2007

Stamford, Connecticut

▶ **Consumer Lending School**

MAY 21-25, 2007

Stamford, Connecticut

▶ **Commercial Lending School**

JUNE 11-15, 2007

Stamford, Connecticut

▶ **National School of Banking**

JULY 12-20, 2007

*Fairfield University
Fairfield, Connecticut*

▶ **Senior Leadership Institute**

AUGUST 5-10, 2007

*Villanova University
Radnor, Pennsylvania*

▶ **National Compliance and Attorneys
Conference & Marketplace**

SEPTEMBER 23-26, 2007

*Inner Harbor Marriott at Camden Yards
Baltimore, Maryland*

▶ **Annual Convention, Market Expo & Directors' Forum**

NOVEMBER 7-10, 2007

*The Venetian Hotel
Las Vegas, Nevada*

