

Arkansas Bankers Association



Appraisals and Evaluations ♦ Lender Liability ♦ Lending Compliance Hot Topics
Managing the Compliance Exam ♦ Commercial Lending Best Practices
Latest Trends in Bankruptcy and Collections ♦ Compliance Risk Management
Commercial Real Estate Stress Testing ♦ Alternative Funding Sources

LENDING CONFERENCE

March 17, 2010
Wyndham Riverfront
North Little Rock, AR

Send multiple
attendees
for a discounted
rate!



WEDNESDAY, MARCH 17

7:30 a.m. - 8:15 a.m.

Continental Breakfast

Sponsored by:

Federal Home Loan Bank of Dallas

7:45 a.m. - 8:15 a.m.

Registration

Conference Notebooks sponsored by:

Blackmon Auctions, Inc.

Thomas Blackmon Realty

8:15 a.m. - 8:30 a.m.

ABA Update & Announcements

8:30 a.m. - 10:00 a.m.

Commercial Lending Best Practices:

Avoiding Threats to Earnings and Capital

John Cochran- Cochran Associates, LLC

Loan portfolio quality is the primary driver of a bank's safety and soundness examination outcome. This address will highlight the credit quality characteristics required today to achieve the best examination results. Subjects receiving specific emphasis will include business development strategies, underwriting and loan decision-making considerations, commercial loan agreements, watch list management and the allowance for loan and lease losses.

10:00 a.m. - 10:15 a.m.

Refreshment Break with the Vendors

10:15 a.m. - 12:15 p.m.

Concurrent Breakout Sessions

Session I: 10:15 a.m. - 11:15 a.m.

Session II: 11:15 a.m. - 12:15 p.m.

Appraisals and Evaluations:

What You Need to Know Right Now

John Cochran- Cochran Associates, LLC

The regulators have proposed changes to the current Interagency Guidelines for Appraisals and Evaluations. This breakout session will focus on the existing guidance and the anticipated policy and procedure changes senior management will need to implement in 2010. Subjects receiving specific emphasis will include the competency of bankers performing evaluations and the appraisal and evaluation review process.

Lending Compliance Hot Topics

Denny Deischer- Missouri Bankers Association

What's hot, being emphasized by examiners, new, old, borrowed, and what's blue.... For example, changes in regulations Z, B, X, C, and Flood. Compliance is impacting the "M" in CAMELS. If you know what is hot, and what is not in the compliance side of the equation, the "M" management will in fact be unaffected by the compliance process/program.

The Latest Trends in Bankruptcy and Collections

Rosalind Mouser-

Ramsay, Bridgforth, Harrelson & Starling, LLP

During this session we will discuss current tips that will help you make fewer mistakes, avoid litigation and maximize the dollars you pay to your attorney when it comes to collection and bankruptcy cases. We will specifically discuss how to prepare an accurate Proof of Claim, how to maximize the amount of money you receive from a bankruptcy, and how you can shorten the time in which you receive payments in a bankruptcy. Additionally, we will discuss the new Protecting Tenants at Foreclosure Act of 2009 and see who is a necessary party in a foreclosure and who is not. We will also discuss issues regarding banks collecting their debts via garnishment and issues that arise when your bank is garnished.

12:15 p.m. - 1:00 p.m.

Lunch

1:00 p.m. - 1:30 p.m.

Alternative Funding Sources

Arkansas Capital Corporation

Federal Home Loan Bank of Dallas

Southern Pioneer Property & Casualty Company

1:30 p.m. - 3:30 p.m.

Concurrent Breakout Sessions

Session III: 1:30 p.m. - 2:30 p.m.

Session IV: 2:30 p.m. - 3:30 p.m.

Managing the Compliance Exam

Denny Deischer- Missouri Bankers Association

If the compliance examination and examiners are not managed, the examination process will manage the bank. This session discusses processes necessary for advance preparation, examination coordination and organization, responding to request letters, staff notification and coaching, and logistics control.

Commercial Real Estate Stress Testing

John Cochran- Cochran Associates, LLC

While not all banks are required by regulation to conduct commercial real estate stress testing, stress testing both owner-occupied and non-owner occupied commercial real estate relationships will be an important component of loan portfolio management in 2010. This breakout session will address the stress testing measures that can be implemented to ensure the best possible management of the commercial real estate segment of the bank's loan portfolio.

Lender Liability: What It Is and How to Avoid It

Don Henry- Mitchell Williams Law Firm

This program topic will begin with a review in detail of the current hot areas that generate potential liability claims against banks in Arkansas. Emphasis will be placed on problem loan workout strategies and collections because these two areas generate most lender liability claims. The second half of the program will be a review of the rules banks should follow to either avoid liability claims or at least reduce the results of unhappy customers' claims.

AGENDA

March 17, 2010

3:30 p.m. - 4:00 p.m.

Refreshment Break with the Vendors

4:00 p.m.

Vendor Drawings

4:00 p.m. - 5:00 p.m.

Compliance Risk Management

Denny Deischer- Missouri Bankers Association

Compliance is a risk that financial institutions must manage the same way they must manage capital adequacy, asset quality, earnings, liquidity, and rate sensitivity.” This session walks through a risk-based approach to compliance management. The presentation will discuss the measures necessary to identify, measure, monitor, and control the risks associated with compliance. Additionally, risk priorities will be identified based on “most dangerous and most common violations.



Continuing Education Information

8 hours of CLBB
(Certified Lender Business Banker)
credit have been applied for

4 hours of CRCM
(Certified Regulatory
Compliance Manager)
credit have been applied for

THANKS TO OUR CONFERENCE PARTNERS!

Arkansas Capital Corporation
exhibitor

**Blackmon Auctions, Inc. &
Thomas Blackmon Realty**
conference notebooks

DataScout, LLC
exhibitor

**Federal Home Loan Bank
of Dallas**
continental breakfast sponsor

**Mitchell, Williams, Selig,
Gates & Woodyard, P.L.L.C.**
speaker provider

**Ramsey, Bridgforth,
Harrelson & Starling, LLP**
speaker provider

SPEAKERS



John Cochran

- President of John Cochran & Associates in Jefferson City, MO
- Provides consulting and loan review services to client banks
- Served in a number of lending capacities during his banking career including president and CEO of a community bank



Denny Deischer

- Vice President of Education Services for the Missouri Bankers Association
- Has over 34 years of experience in the financial institution industry
- Spent 19 years with the OCC, where he specialized in the compliance area and was a senior regulatory official managing the compliance exam process



Don Henry

- Attorney with Mitchell, Williams, Selig, Gates & Woodyard, P.L.L.C. in Little Rock, AR
- Practice area includes representation of financial institutions in commercial transactons and dispute resolution
- Specialized areas of practice include eminent domain and fiduciary litigation



Rosalind Mouser

- Partner in the law firm of Ramsay, Bridgforth, Harrelson & Starling in Pine Bluff, AR
- Primarily practices in the areas of creditors' rights and bankruptcy law
- Past President of the Arkansas Bar Association

Registration Form & Details

Location

Wyndham Riverfront
 #2 Riverfront
 North Little Rock, AR
 Reservations: (501) 371-9000 or (866) 657-4458
 Group Room Rate: \$89.95 (single or double)
(Room Block closes on February 24, 2010. Please reference the 2010 ABA Lending Conference to ensure group rate.)

Registration & Cost

Please register for the conference by February 16, 2010 to qualify for the early registration rates. To register for the conference, complete the registration form below. Registrations will be accepted by fax or mail. You may include payment with your registration form, pay with a credit card, or your bank/company will be invoiced for the amount due.

Full Registration:	Early	After Feb. 16
Banker/Member	\$300	\$350
Additional Attendee(s)	\$200	\$250
Non-Member	\$450	\$525
Additional Attendee(s)	\$300	\$375

Cancellation

All cancellations must be submitted in writing and may be faxed to (501) 376-9243. Full refunds will be made if written notice of cancellation is received by **March 3**. No refunds will be made for cancellations received on or after **March 3**. Substitutions are welcome and encouraged, and must be submitted in writing.

More Information

Registration fees include instruction and materials. Lunch will be provided. To receive a registration confirmation, please provide an e-mail address on this registration form. Dress for the conference is business casual. To ensure your comfort, please bring a jacket or sweater- the room temperatures are often hard to control. If you need additional information, please contact the Education Division of the ABA at (501) 376-3741.

Who Should Attend?

- Loan Officers
- Credit Administrators
- Loan Support Staff
- Compliance Officers
- Collections Officers



2010 ABA Lending Conference
Wyndham Riverfront, North Little Rock

March 17, 2010

(Please copy form if needed for additional registrants)

Bank/Company Name _____

Registrant Name _____ Title _____ E-mail _____

Registrant Name _____ Title _____ E-mail _____

Registrant Name _____ Title _____ E-mail _____

Address _____ City _____ State _____ Zip _____

Registration Contact _____ Phone _____ E-mail _____

PAYMENT INFORMATION

Charge my: Mastercard  Visa 

Account Number _____

Expiration Date _____

Name on Card _____

CSC Number _____

(3-digit security code on back of your card)

- Fax: Please Invoice (ABA Members Only)
 Fax to: (501) 376-9243
- Mail: Check Enclosed (Payable to ABA)
 Arkansas Bankers Association
 Education Division
 1220 West Third Street
 Little Rock, AR 72201

Note: If you would prefer to give us your credit card information over the phone, please call the ABA Education Department at (501) 376-3741.

ABA Use Only:

Registered: _____ Check: _____

Received: _____ Amount: _____