

Education Station

Upcoming Live Conferences/Seminars/Workshops/Summit

- ★ 2014 Wyoming Bankers Convention - June 15-17, 2014 - Holiday Inn - Sheridan, WY*
- ★ 2014 FDIC Community Bankers Workshop - July 17, 2014 - Casper, WY*
- ★ Mortgage Lending Compliance Workshop: New Rules on Loan Origination - October 1, 2014 -Casper, WY

OMNOVIA WEBINARS

- ☛ On Demand Webinars can be found on our website: <http://www.wyomingbankers.com/education.aspx>
- ☛ Robbery Prevention, Response & Aftermath - May 22 & June 4, 2014*
- ☛ Basic Consumer Lending - May 28 & June 2, 2014*
- ☛ 2014 IT Exam Basics & Regulatory Focus - June 4-5, 2014*
- ☛ ACH Origination - Deciphering the SEC Codes - June 5, 2014*
- ☛ Developing Your Bank's Call Center Strategies for Success - June 6, 2014*
- ☛ Fixed-income Investing for Community Banks Strategies for Managing Your Bank in the Current Environment - June 20, 2014*
- ☛ The Top 10 Mistakes - June 10 & 17, 2014*
- ☛ Fraud and Your Responsibility Video Webcast - Two Dates to Choose From June 11 & July 16, 2014*
- ☛ Loan Originator Qualifications - Training - June 18, 2014*
- ☛ Basic Call Report Preparation: A Two-part Webinar Series: Operational Schedules - June 12, 2014 & Lending Schedules - June 19, 2014*
- ☛ Your Vendor Management Program New Regulatory Guidance and Expectations - June 23, 2014*
- ☛ The Top 25 Security Mistakes That a Smart Institution NEVER MAKES - June 24, 2014*
- ☛ Oil and Gas Lending: New OCC Guidance - June 25, 2014*
- ☛ Bank Accounting Essentials - June 27, 2014*
- ☛ Introduction to Internal Audit - June 30, 2014*

TOTAL TRAINING SOLUTIONS WEBINARS

- ☛ Compliance Perspectives: A Monthly Update - Monthly*
- ☛ Directors Education Series - Monthly Series Available*
- ☛ Branch Manager Expertise - June 3, 2014*
- ☛ Excel Explained: Minimize Spreadsheet Errors - June 4, 2014*
- ☛ BSA Red Flags for Money Laundering: Frontline Annual Training - June 4, 2014*
- ☛ Best-Ever Compliance Checklists for Consumer Loans - June 5, 2014*
- ☛ Mobile Banking Risks and Rewards: Meeting Strategic Goals While Addressing Regulator Expectations - June 10, 2014*
- ☛ Regulation CC - Check Holds - June 11, 2014*
- ☛ Seven Habits of Effective Credit Administration in Commercial Banks - June 17, 2014*
- ☛ CRA Nuts and Bolts - Five Steps to Pass the Exam - June 18, 2014*
- ☛ The State of UDAAP: Dealing with a New Reality - June 19, 2014*
- ☛ The Final Rule of Federal Benefit Payments Garnishment Requirements - June 24, 2014*
- ☛ Writing a New Accounts Procedures Manual - June 25, 2014*
- ☛ Endorsements on Fiduciaries, Trusts, Estates, and Business Accounts: Who is Authorized to Negotiate - June 25, 2014*
- ☛ How to Use Business Resolutions and Authorizations to Protect Your Financial Institution - June 26, 2014*
- ☛ Vendor Management Best Practices - How to Address the New Challenges and Increased Regulatory Scrutiny - June 26, 2014*
- ☛ BSA Series: Risk Assessments, Models, Validation and Tuning - June 27, 2014*

Schools

- ☛ Schools of Banking: Agriculture Lending School - July 21-25, 2014*
- ☛ Schools of Banking: Bank Compliance School - August 17 - 22, 2014*

Other Education

- ☛ 2014 Correspondence Study Program*
- ☛ September 2013-August 2014 Online Course Offerings Schedule*
- ☛ AIB Online Intro to Ag Lending*

The Wyoming Bankers Association has scholarship opportunities available with the PCBS and QSBC,
Contact Cheryl at 307-638-5008 or cheryl@wyomingbankers.com for more information.

***Brochure enclosed - Call Cheryl for more information at 307/638-5008**

Visit our Web site at www.wyomingbankers.com for the most current education brochure.

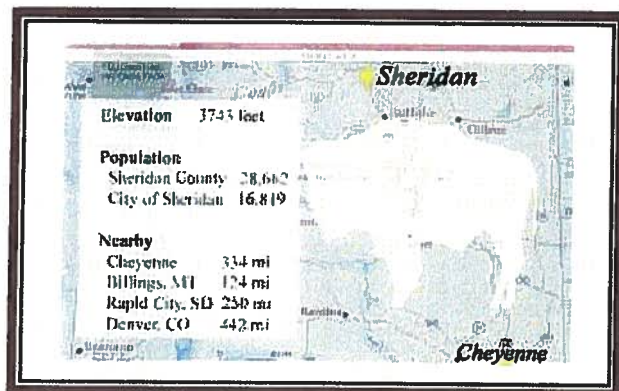




Wyoming Bankers Association

Annual Bankers Convention

June 16 & 17, 2014



**Coming
Together as
One!**



Holiday Inn and Convention Center - Sheridan

1809 Sugarland Drive
Sheridan, WY 82801

SPEAKER HIGHLIGHTS

Monday, June 16th

Congressional and Regulatory Changes

James Ballentine, EVP of Congressional Relations & Political Affairs-ABA

Now What: Buy, Sell, or Internal Growth?

The banking market is improving and yet for many banks, it has never been more challenging. It is critical for each bank to answer this question so it can develop and execute its strategic plan. This presentation will provide the board and senior management with information and tools for their own strategic discussions about these issues. General market conditions, valuation, and operating trends will be blended with qualitative and quantitative considerations that the bank can use to help it answer this question.

Wesley Brown, Managing Director-St Charles Capital

DINNER SPEAKER (7:30 p.m.)

Why Wait?

Rob Quillen is an internationally known public speaker and a multi-award winning best-selling author. His speech will fill you with emotion, capture you, inspire you and make you realize that you have an amazing power to change another person's life - today. Rob will share with you how a random meeting with a perfect stranger the day before 9.11 changed his life and how it will forever change yours. All of us have a very powerful ability inside of us that hardly any of us use on a daily basis. This ability hidden inside of us can change lives forever. It has the power to ensure that every person that we know and will meet for the rest of our lives will live out every dream they have....before it is too late.



Tuesday, June 17th

Speaker Panel: Ask an Attorney: No Hourly Rate

Jim Belcher, Partner-Crowley Fleck PLLP

Tennyson Grebenar, Partner-Lewis Roca Rothgerber LLP

Matt Kim-Miller, Attorney-Holland & Hart LLP

The U.S. Economic Outlook

Consumers have been a key driver in this recovery that continues to muddle along. Home price appreciation is hitting double-digit increases in many metropolitan areas, and that along with a pickup in construction activity is fueling the recovery. In addition, improving economy has brightened the state and local governments' budget outlook and the federal budget deficit is shrinking. But China is slowing down, Europe is still struggling, and the Federal Reserve is ending its easy monetary policy.

Dr. Esmael Adibi, Director-A. Gary Anderson Center for Economic Research, Chapman Univ.

Regulatory and Supervisory Update

Discuss the current regulatory environment as well as some of supervisory processes within the WY Division of Banking that impact 80% of Wyoming's banks.

Albert L. Forkner, Commissioner-Wyoming Division of Banking

The Banking System We Need

After surviving the worst financial crisis since the Great Depression, bankers and regulators are a little battered and a little wary as we work our way through a challenging economic environment and new regulatory expectations. But these concerns are balanced with the optimism about the resilient and innovative nature of the American economy and the fundamental value of the community banking model. It is through an open, meaningful dialogue between bankers and regulators that we can begin to understand where the industry and public policy is now, where it is headed, and where it should be going.

John Ryan, President & CEO-Conference of State Bank Supervisors

Competitive Community Banking Powered By Technology

Looking to outsmart your competitors? Well, technology is here. In today's fast-paced market, technology is allowing financial institutions to offer new services, gain new customers and keep existing customers engaged. The same benefits of technology are still there, like increased efficiency and productivity, but now you can use technology outside the bank to provide additional customer benefits. Technology can empower you to win in difficult times without "breaking the bank" in the process.

Brit McPherson & Jeremy Peterson, Business Development Director-Computer Services, Inc.

Investment Management for 2014: Fed Policies and Their Impact

As the Federal Reserve modifies its execution of monetary policy, the stakes continue to grow for community banks. Substantial premium exposure and unrealized losses require community bankers to pay close attention to the investment portfolio. We will review recent Fed statements and actions, and the bond market's reaction to them. We will also highlight securities that appear to offer value in this environment.

Jim Reber, President & CEO-ICBA Securities

MONDAY ACTIVITIES

Golf.....

Monday, June 16--8 am Contl.Breakfast/9:00 am Golf Scramble

The Powder Horn Golf Course

23 Country Club Lane - Sheridan, WY 307673-4800

TOURNAMENT FEE \$135.00 (price includes green fees, carts, continental breakfast and prizes)

Space is limited so register early. Deadline for registration is June 2.



The centerpiece of **The Powder Horn** is the nationally recognized 27-hole championship golf course. The original eighteen holes opened in 1997, followed by the addition of a new nine holes that opened in 2002. Noted for its three distinct nines, The Powder Horn Golf Course will challenge your shot-making abilities and test your putting stroke on the smooth bentgrass greens. With five sets of tees to choose from, the well-manicured grounds of the golf course are playable for golfers on any level. The golf course offers many spectacular views and every measure was taken to preserve the natural beauty this land has to offer.

Suggest Attire

Suggested attire for the entire Convention, including meetings and evening function is "business casual."

General Cancellation Policy

A \$100 fee will be charged for all cancellations after Tuesday, May 20th. There will be no refunds after Monday, June 2nd; however a substitution participant may attend if notification is provided prior to the Convention. No refund on Activities.

Tour the Museums.....

Monday, June 16--9 am to 12 noon

Meet in the Holiday Inn Lobby at 8:45 am for 9:00 am departure.

MUSEUMS TOUR FEE \$75.00 Adult/\$50 Child (6-11)

Space is limited so register early. Deadline for registration is June 2.



The Sheridan County Museum - Immerse yourself in the colorful Cultures, Commerce, and Characters of Sheridan County history. The newly opened museum features a gift shop, interactive exhibits, dioramas, and Western art which present the local perspective on the history of the American West. Exhibits tell the stories of the ranchers, railroaders, miners, soldiers, Indians, and the dramatic events which occurred in the shadows of the Big Horn Mountains. The museum serves as the gateway for exploring historic downtown Sheridan and heritage sites around the region.



Trail End State Historic Site - From its authentically furnished rooms to its finely manicured lawns, the Trail End State Historic Site in Sheridan displays an elegantly different aspect of Wyoming's colorful history. Built in the Flemish Revival style, the 13,748 square foot mansion known as Trail End provides an intriguing glimpse into life during the period 1913 to 1933, primarily as seen through the eyes of the John B. Kendrick family.

This was a vibrant time when the world was undergoing radical changes in technology and society. The Kendrick's participated in most of the seminal events of the era - World War I, the Jazz Age, the Great Depression - and took advantage of most of the new technologies, from elevators and vacuum cleaners to automobiles and airplanes.

Exhibits and displays throughout the home - utilizing primarily original artifacts from the house and family - provide information on daily life, entertainment, interior design and changing technology as well as early twentieth century ranching on the Northern Plains. The Kendrick family moved into their newly-completed mansion in July of 1913.

SPOUSE/GUEST ACTIVITY (TUESDAY)

Tour the Art Museums.....

Tuesday, June 17—9 am to 12 noon

Meet in the Holiday Inn Lobby at 8:45 am for 9:00 am departure.

MUSEUM TOUR FEE \$75.00 Adult/\$50 Child (6-11)

Space is limited so register early. Deadline for registration is June 2.

The Brinton Museum - We invite you to experience the lifestyle of a 1920s and 30s gentleman's working ranch through a guided tour of The Brinton Museum's Main Ranch House, view the featured art exhibitions and the Native American Collection in the Gallery and take a stroll around the well-kept grounds and outbuildings. Continue your exotic adventures by taking in a guided tour of Bradford Brinton's rustic Little Goose Creek Lodge, which was built in 1928 as a retreat and to accommodate the numerous trophies from his hunting trips and safaris. The Bradford Brinton Memorial Museum is a beautiful frontier mansion, filled with elegant furniture, impressive pieces of art, and historic artifacts. There are more than 600 paintings, Indian crafts, books, and historic documents. It's a Wyoming Wonder that is listed on the National Register of Historic Places.



Sagebrush Community Art Center - The original Sheridan Artists' Guild (SAG) was established over 30 years ago as a small organization for Sheridan area artists. This guild served mainly as a social venue for members and was loosely organized. By 2003, the guild had dwindled to less than 20 members. In July 2005, the guild reorganized and was renamed the Sheridan Artists' Guild, et al (SAGE). The organization is a Federal non-profit and has grown to over 212 members and growing.



CONVENTION HOTEL INFORMATION



The 2014 Wyoming Bankers Association Convention will be held at the Holiday Inn and Convention Center at 1809 Sugarland Drive in Sheridan, Wyoming. A block of rooms has been reserved at the Holiday Inn under the name of the Wyoming Bankers Association. The room block will expire on May 23, 2014.

Standard Room (single/double occupancy) \$82.00

Call for reservations at: 307/672-8931



Tentative Agenda

Sunday, June 15

- 3-5:00 p.m. WBA Board of Directors Meeting
- 3-6:00 p.m. Registration for those participating in the Monday activities

Monday, June 16

- 7-9:00 a.m. Registration for those participating in the activities
- 8:00 a.m. Golf Continental Breakfast
- 9:00 a.m. Golf Tournament (shotgun start)
- 9:00 a.m. Museums Tour
- 2:00 p.m. Registration
- 2:30-3:00 p.m. Exhibit Area Open
- 3:00-5:30 p.m. Opening Business Session
- 5:30-6:45 p.m. Reception in Exhibit Area
- 6:45 p.m. Dinner and Entertainment

Tuesday, June 17

- 7:00-8:00 a.m. Breakfast in Exhibit Area
- 8-11:45 a.m. Business Session
- 9:00 a.m. Art Galleries Tour
- 11:45-12:30 p.m. Annual Membership Meeting (bankers only)
- 11:45-1:30 p.m. Luncheon in Exhibit Area
- 1:30-3:30 p.m. Business Session
- 3:30 p.m. Convention Concludes





2014 Wyoming Bankers Assn. Convention

Banker Registration Form

June 16 & 17, 2014 ~ ~ Sheridan Holiday Inn

Name (for badge)

Email

Spouse/Guest Name (if attending) Does not include additional company representatives.

Email

Bank/Company Name

Address

Business Phone

City/State/Zip

Cell Phone (for emergencies only)

Type of Registration:

Full Registration (Member) \$550

Full Registration (Non-Member) \$800

Full Spouse/Guest \$0 (included with Paid Full Registration fee. (does not include Reg. for additional bankers)

The registration fees above include the following meals and events. However, to assist us with accurate counts for planning purposes, please indicate which meal and events you plan to attend.

	Banker	Spouse/Guest
Monday		
Reception/Dinner	<input type="checkbox"/>	<input type="checkbox"/>
Tuesday		
Breakfast Buffet	<input type="checkbox"/>	<input type="checkbox"/>
Lunch	<input type="checkbox"/>	<input type="checkbox"/>

REGISTRATION FEE \$ _____

OPTIONAL ACTIVITIES – Must be a full registrant to participate. Must pre-register for optional activities. Space is limited!

Golf Scramble (Monday, June 16)

Name (s) _____ Handicap _____

Name (s) _____ Handicap _____ # _____ @\$135 ea \$ _____

Museum Tours (Monday, June 16)

Name (s) _____ # _____ Adult @\$75 ea \$ _____

Name (s) _____ # _____ Child (ages 6-11) @\$50 ea \$ _____

Art Museum Tours (Tuesday, June 17)

Name (s) _____ # _____ Adult @\$75 ea \$ _____

Name (s) _____ # _____ Child (ages 6-11) @\$50 ea \$ _____

OPTIONAL ACTIVITIES – No refund for cancellations made after June 2nd.

TOTAL DUE \$ _____

PLEASE REGISTER NO LATER THAN MONDAY JUNE 2ND

Use only one form per registrant. For multiple registrants, please copy or request additional forms. A cancellation processing fee of \$100 will be charged for all cancellations made after **Tuesday, May 20th**. No refunds on cancellations made after **June 2nd**.

PAYMENT INFORMATION (We will not process request without payment)

☐ Bill Me

☐ Check Enclosed (Payable to WBA)

☐ Mastercard/VISA

Cardholder Name: _____ Signature _____

Card Number: _____ Exp. Date: _____ Security Code _____

Address of Credit Card: _____

Send all registrations to: Wyoming Bankers Association, P.O. Box 2190, Cheyenne, WY 82003 ~ or ~ FAX 307/638-5013 ~ or ~ cheryl@wyomingbankers.com



2014 FDIC Community Bankers Workshop

Co-Sponsored by the WBA & WIB

Thursday, July 17, 2014 — Ramada Plaza, Casper

Registration 8:00 am—Program 8:30 am - 3:30 pm



Wyoming Bankers Assoc. Inc.

Overview

The FDIC San Francisco Region's Divisions of Depositor and Consumer Protection (DCP) and Risk Management (RMS) are joining forces to provide an interactive, one-day event entitled **Corporate Vigilance - Balancing Priorities**.

Agenda

- 8:00-8:30 am Registration
- 8:30-8:45 am Introduction
- 8:45-10:00am Corporate Governance
- 10:00-10:15 am Break
- 10:15-11:30 am Corporate Governance (*Continued*)
- 11:30-1:00 pm Lunch and Economic Presentation
- 1:00-2:00 pm Breakout Sessions (*choose one for the remainder of the day*)
 - ◆ Information Technology
 - ◆ Bank Secrecy Act/Anti-Money Laundering
 - ◆ Consumer Protection/Compliance Mangt. System
- 2:00-2:15 pm Break
- 2:15-3:30 pm Breakout Sessions (*Continued*)
- 3:30 pm Adjournment

Large Group Sessions

Corporate Governance — Joint Presentation from the Divisions of Risk Management Supervision and Depositor and Consumer Protection (2.5-3 hours)

- How directors can build a strong framework of corporate governance
- Lessons learned from the most recent financial crisis
- Balancing stakeholder interests
- Strategic planning
- Corporate governance regulations
- Hands on table top exercise

Economic Presentation — An economic specialist will highlight aspects of the economy tailored to your specific area/state. Walk away with valuable insight into your market area, and the resources to continue your research.

Breakout Sessions

You will select from one of the following three breakout sessions for the afternoon portion of the program.

A. Consumer Protection/Compliance Management Systems

— Presentation from the Division of Depositor and Consumer Protection (2-2.5 hours)

- How examiners assess a bank's risk profile
- Developing a risk assessment for your institution
- Risk factors identified during recent examinations
- CMS considerations
- How examiners determine the scope of an examination using a bank's risk profile
- Hands on table top exercises

B. Information Technology

— Presentation from the Risk Management Supervision Division (2-2.5 hours)

- Emerging threats overview
- Common IT examination issues
- GLBA Information Security Program, including risk assessment and patch management
- Cloud computing
- Mobile banking
- Hands on table top exercise

C. Bank Secrecy Act/Anti-Money Laundering

— Presentation from the Risk Management Supervision Division (2-2.5 hours)

- The risk-based approach to AML, including risk assessments
- Common examination findings resulting in enforcement actions
- Customer due diligence and enhanced due diligence
- Emerging issues
- Hands on table top exercise

Target Audience

Directors, senior officers, compliance officers, risk officers, auditors, chief technology officers, and other employees involved in compliance, Bank Secrecy Act, or Information Technology at community banks.

Registration Information

Name/Title: _____

Bank/Firm: _____

Phone: _____ Fax: _____

Mailing Address: _____

City/State/Zip: _____

Email: _____

Registration Fees

- ☐ Member Registrant—\$210
- ☐ Non-Member Registrant—\$295

Payment in full is required prior to seminar.

Payment Options:

- ◆ **Payment by Check: (mail to)**
Wyoming Bankers Association, Inc.
PO Box 2190
Cheyenne, WY 82003

- ◆ **Payment by VISA/Mastercard:**

Name on Card: _____

Card Number: _____

Billing Address: _____

3 Digit VCode: _____

Signature: _____

Expiration Date: _____

- ◆ **Send Invoice: fax registration to 307/638-5013**

Hotel Reservations

RAMADA PLAZA RIVERSIDE - OVERNIGHT ACCOMMODATIONS: are to be handled by individual attendees. When making accommodations, please indicate you are attending the Wyoming Bankers Association seminar to get the group rate. A block of rooms has been reserved at the Ramada, 300 W. "F" Str., Casper WY, 235-2531, \$79.99 room rate for single or double. Room block expires June 16, 2014.

Registration & Cancellation Deadlines

REGISTRATION DEADLINE — JULY 2, 2014. No refunds will be made after JULY 2, 2014—ALL cancellations prior to July 2 are subject to a \$25 cancellation charge. Substitutions may be made at any time. All credit card registration are subject to a \$50 cancellation fee regardless of date because of processing fees.



Wyoming Bankers Association Basic Consumer Lending A Two-part Webinar Series May 28 & June 2, 2014, 12:30-2:30. Mountain Time

As regulators have become more and more concerned about commercial real estate exposure in commercial banks, consumer lending has returned as a viable source of earning assets. In addition to risk diversification, improved interest rate spreads derive from a strong consumer loan process. Declining real estate values and credit scores create quite the challenge for today's lenders. Professional lenders require two distinct skill sets: sales skills and underwriting skills. This two part series employs practical techniques that will result in increased loan volume and higher quality loans. In addition to lectures, case studies will be used.

Highlights

Part 1 - May 28, 2014, 1:30-3:30 CT

- Current Industry Trends
- Taking the Loan Application
- Qualifying Income
- Essence of the Credit
- Credit Bureau Reports
- Credit Policy Exceptions

Part 2 - June 2, 2014, 1:30-3:30 CT

- Credit Scoring
- Validating Your Cut-Off Scores
- Employment Verification
- Measuring the Capacity to Pay
- Measuring Willingness to Pay
- Collateral Considerations
- Documenting the Approval Process

Presenter

David Kemp is President of Bankers Management, Inc., (BMI) a nationally recognized company in financial services training and consulting. Prior to forming BMI, he served as VP/Director of Credit Services--Cannon Financial Institute, where he trained bankers nationwide. He also delivered credit and sales training to banking associations and financial institutions. Before joining Cannon, David was Vice President of Corporate Finance with Citicorp North America

Audience

The primary audience is consumer lenders with new business development and basic lending responsibilities. Participants may attend either or both sessions. However, it is recommended that you participate in both to gain the maximum benefit from the course of instruction.

What is a Webinar?

A webinar is an online seminar featuring audio, PowerPoint and other interactive features. The program may be viewed on most devices (computer, tablet, smart phone). No special hardware is needed; however, speakers or headphones are required. The program consists of 105 minutes of instruction

and 15 minutes live Q&A. Each **Live Webinar** registration provides one connection to the webinar, materials and access to the On-Demand Webinar for 30 days. You may have unlimited listeners on your connection. You will receive login instructions and materials prior to the seminar. If you do not receive confirmation upon registering, email support@conferenceedge.com.

An **On-Demand Webinar** is a webinar that has been recorded and can be viewed at your convenience (24/7). Anyone at your branch may access the program online using the login. With an On-Demand Webinar, you have 6 months unlimited access to the program from the date of purchase (access to the live webinar is not included).

Add events@confedge.com as a safe sender on your email or have your IT Administrator add mail.confedge.com to the SPF records or to your email system whitelist to ensure that you receive emails from the registration system.

Transmission, retransmission or republishing of the audio portion of the seminar is prohibited. Your registration entitles you to 1 connection at 1 location with permission to copy materials for participants. Complete one registration per location.

Please check all appropriate boxes

SW2-1053

Basic Consumer Lending Part 1		May 28, 2014
Live Webinar	<input type="checkbox"/> \$265 mem	<input type="checkbox"/> \$530 nonmem
On-Demand Webinar	<input type="checkbox"/> \$280 mem	<input type="checkbox"/> \$560 nonmem
Basic Consumer Lending Part 2		June 2, 2014
Live Webinar	<input type="checkbox"/> \$265 mem	<input type="checkbox"/> \$530 nonmem
On-Demand Webinar	<input type="checkbox"/> \$280 mem	<input type="checkbox"/> \$560 nonmem

**Unlimited access to the recorded webinar for 6 months from purchase date*

We cannot guarantee registration for incomplete and/or illegible registration forms received. Please complete the form and type or write carefully.

Name	Title
<hr/>	
Bank/Company	
<hr/>	
Mailing Address	
<hr/>	
City/State/Zip	
<hr/>	
Phone/Fax	
<hr/>	
E-mail	
<hr/>	

Three Ways to Register (Payment required to complete registration):

Online: http://bankers.confedge.com/np/webinar/events.cfm?webinarKey=29102125d_hsp10Z_wq8&urp=WW (up to the day of event)

Mail: Mail: completed form with check payable to **ConferenceEdge**
1516 Xavier St., Ste 500, Denver, CO 80204
(Mail 10 days prior to event)

Phone: Call ConferenceEdge at (877) 988-7526 (credit card payments only)

Earlier registration allows time to test your computer for an optimal experience.

Support: (for faster service please submit via email or online):

Registration Questions: Email: support@conferenceedge.com, Phone: (877)988-7526; **Broadcast Questions:** Phone: 281-500-4065 x 1, Online: <http://support.omnovia.com>; **Seminar Content Questions:** Contact TBA at (512)472-8388 or email sharon@texasbankers.com.



Wyoming Bankers Association Robbery Prevention, Response & Aftermath

Webinar, May 22 (Managers) & June 4 (All Staff), 12:30-2:30 p.m. Mountain Time

Don't be at the mercy of events! Effective robbery response training can save lives. Attend this program & teach all your staff effective robbery prevention & response techniques.

Why Participate?

Robbery is one of the most feared crimes. Period. Every bank must provide initial and continuing training for ALL employees. This is required by all of the state and federal regulatory agencies. Most banks train employees to respond to one or two types of robberies. There are actually several - each with its own characteristics and suggested responses. Knowing what to do during and after a robbery is just as important as knowing what to do before it happens. This two-part seminar will help your bank develop strategies that make you more aware of your surroundings and options. It also reveals flaws in your response and training tactics. It will help you:

Highlights

- Meet annual training requirements
- Educate everyone about effective robbery response techniques
- Determine if your current training program, policies and procedures are appropriate and effective
- Identify employees that should receive different levels of training

You will receive the original workbook texts in Word and companion PowerPoint slides that you may adapt to your institution's training needs.

Audience:

Managers may have to make critical decisions that staff are either unprepared or unauthorized to make. This session is designed for Security Officers, Directors, Auditors, HR Managers, Trainers, Compliance Officers and Facilities Managers.

Robbery Training for Managers and Executives - May 22, 2014

Part One will help you design and implement a standardized, institution-wide robbery prevention and response program. Highlights include:

- Determining vulnerabilities - conducting a Robbery Risk Assessment
- Security Program Robbery Requirements
- Developing a Robbery Prevention Checklist
- Creating an effective training program
- Identifying policies and procedures that should be retained, modified or eliminated
- Media Relations
- Gaining support from directors, managers & staff
- Tools to protect the institution and trainer in the event of legal action

Audience:

ALL STAFF

Robbery Training for All Staff - June 4, 2014

Part Two provides essential robbery prevention, response and aftermath training for all personnel. Highlights include:

- Using your best customer service skills to "help" the robber commit the robbery
- Remember the information delivered during the institution's "annual robbery training event"
- Why robbers prefer having your employees become "allies" instead of "obstacles"
- The robbery "dance" training exercise everyone can relate to, and how to teach it to others
- Describing a suspect accurately for responding law enforcement.

What is a Webinar?

A webinar is an online seminar featuring audio, PowerPoint and other interactive features. The program may be viewed on most devices (computer, tablet, smart phone). No special hardware is needed; however, speakers or headphones are required. The program consists of 105 minutes of instruction and 15 minutes live Q&A. Each **Live Webinar** registration provides one connection to the webinar, materials and access to the On-Demand Webinar for 30 days. You may have unlimited listeners on your connection. You will receive login instructions and materials prior to the seminar. If you do not receive confirmation upon registering, email support@conferenceedge.com.

An **On-Demand Webinar** is a webinar that has been recorded and can be viewed at your convenience (24/7). Anyone at your branch may access the program online using the login. With an On-Demand Webinar, you have 6 months unlimited access to the program from the date of purchase (access to the live webinar is not included).

Add events@confedge.com as a safe sender on your email or have your IT Administrator add mail.confedge.com to the SPF records or to your email system whitelist to ensure that you receive emails from the registration system.

Transmission, retransmission or republishing of the audio portion of the seminar is prohibited. Your registration entitles you to 1 connection at 1 location with permission to copy materials for participants. Complete one registration per location.

Please check all appropriate boxes:

\$25 discount for signing up for both webinars

Part 1 - Managers, etc.	May 22, 2014	SW2-1022
Live Webinar	<input type="checkbox"/> \$265 mem	<input type="checkbox"/> \$530 nonmem
On-Demand Webinar	<input type="checkbox"/> \$280 mem	<input type="checkbox"/> \$560 nonmem
Part 2 - Managers, etc.	June 4, 2014	SW2-1034
Live Webinar	<input type="checkbox"/> \$265 mem	<input type="checkbox"/> \$530 nonmem
On-Demand Webinar	<input type="checkbox"/> \$280 mem	<input type="checkbox"/> \$560 nonmem

**Unlimited access to the recorded webinar for 6 months from purchase date*

We cannot guarantee registration for incomplete and/or illegible registration forms received. Please complete the form and type or write carefully.

Name	Title
<hr/>	
Bank/Company	
<hr/>	
Mailing Address	
<hr/>	
City/State/Zip	
<hr/>	
Phone/Fax	
<hr/>	

E-mail

Three Ways to Register (Payment required to complete registration):

Online: <http://bankers.confedge.com/np/sidact/evnts/efm?webinar=2910u125d1h3i0s02vva&gpr=wy> (up to the day of event)

Mail: Mail: completed form with check payable to **ConferenceEdge**
1516 Xavier St., Ste 500, Denver, CO 80204
(Mail 10 days prior to event)

Phone: Call ConferenceEdge at (877) 988-7526 (credit card payments only)

Earlier registration allows time to test your computer for an optimal experience.

Support: (for faster service please submit via email or online):

Registration Questions: Email: support@conferenceedge.com, Phone: (877)988-7526; **Broadcast Questions:** Phone: 281-500-4065 x 1, Online: <http://support.omnivia.com>; **Seminar Content Questions:** Contact TBA at (512)472-8388 or email sharon@texasbankers.com.



Wyoming Bankers Association 2014 IT Exam Basics & Regulatory Focus

Video Webinar, June 4-5, 8:00 a.m.-3:00 p.m. Mountain Time

June 4 - Anatomy of an IT Examination

Regulatory examinations today, while risk-focused and concentrated on management oversight and data security, will be enterprise-wide, encompassing all areas of operations as well as IT. It is imperative that management ensure effective administrative, technical, and physical controls are in place throughout the institution. Day one provides practical information for preparing for your IT examination and regulatory requirements. Highlights Include:

- Traditional IT examination components: management, audit, operations, development and acquisition, internet banking and EFT
- Regulatory requirements - information security program: risk assessment, controls, controls testing, training, business continuity plan, incident response plan and vendor management program
- Controls and Security Management: operations/core processing/network, electronic banking and wire transfers

At the conclusion of day one, participants will:

- Have a basic understanding of the traditional focus of an IT examination
- Have an understanding of the regulatory requirements for the key policies, programs, and plans
- Have a better understanding of regulatory expectations relating to security and controls
- Prepare effectively for the next IT exam or audit

June 5 - Regulatory Updates & Potential Examination Focus

From time to time, the regulators issue new and updated guidance or bulletins focusing on areas of regulatory concern and/or new and emerging risks, threats and technology. Day two covers potential 2014 examination hot spots and the most current outstanding guidance. Highlights include:

- The FFIEC Outsourcing Technology Services Handbook 2012 Update, Appendix D: Managed Security Service Providers;
- The 2013 Social Media: Consumer Compliance Risk Management Guidance;
- The OCC 2013 bulletin on Technology Risk Management, Guidance for Bankers and Examiners;
- The OCC bulletin Risk Management Guidance for Third Party Relationships;
- The FRB guidance on Managing Outsourcing Risk;
- The FFIEC Cybersecurity and Critical Infrastructure Working Group and Cybersecurity projects;
- The NIST Cybersecurity Framework;
- The CSBS, FS-ISAC, Secret Service best practices for reducing the risks of Corporate Account Takeover;
- The FFIEC Joint Statement on Distributed Denial of Service (DDoS) Cyber-Attacks, Risk Mitigation and Additional Resources; and
- The Statements on Cyber-Attacks on Automated Teller Machine and Card Authorization Systems.

At the conclusion of day two, participants will:

- Be familiar with some of the most recent regulatory guidance
- Be prepared for some of the newest areas of examination concerns and examination focus
- Have information that will assist them in updating some of their mandatory policies, programs and plans

Audience:

Senior management, IT and operations staff, Internal IT auditors, compliance officers

Presenter:

Susan Orr, CISA, CISM, CRP, CRISC, is an industry expert with vast regulatory, risk management and security knowledge. During her 14 years as bank examiner, Susan held numerous lead positions including Regional IT Examination Specialist, Special Assistant to the Regional Director, and Special Assistant to the Vice Chairman of the FDIC. Susan was lead instructor for the FDIC's technology school. She currently consults for security providers and performs IT security/regulatory reviews for financial institutions.

What is a Webinar?

A webinar is an online seminar featuring audio, PowerPoint and other interactive features. The program may be viewed on most devices (computer, tablet, smart phone). No special hardware is needed; however, speakers or headphones are required. The program consists of 105 minutes of instruction and 15 minutes live Q&A. Each **Live Webinar** registration provides one connection to the webinar, materials and access to the On-Demand Webinar for 30 days. You may have unlimited listeners on your connection. You will receive login instructions and materials prior to the seminar. If you do not receive confirmation upon registering, email support@conferenceedge.com.

An **On-Demand Webinar** is a webinar that has been recorded and can be viewed at your convenience (24/7). Anyone at your branch may access the program online using the login. With an On-Demand Webinar, you have 6 months unlimited access to the program from the date of purchase (access to the live webinar is not included).

Add events@confedge.com as a safe sender on your email or have your IT Administrator add mail.confedge.com to the SPF records or to your email system whitelist to ensure that you receive emails from the registration system.

Transmission, retransmission or republishing of the audio portion of the seminar is prohibited. Your registration entitles you to 1 connection at 1 location with permission to copy materials for participants. Complete one registration per location.

Please check all appropriate boxes: ↓

Anatomy of an IT Exam	SW3-0082	June 4
Live Webcast*	<input type="checkbox"/> \$795 mem	<input type="checkbox"/> \$1,590 nonmem
On-Demand Webcast*	<input type="checkbox"/> \$795 mem	<input type="checkbox"/> \$1,590 nonmem
Regulatory Updates & Examination Focus	SW-0014	June 5
Live Webcast*	<input type="checkbox"/> \$795 mem	<input type="checkbox"/> \$1,590 nonmem
On-Demand Webcast*	<input type="checkbox"/> \$795 mem	<input type="checkbox"/> \$1,590 nonmem

*Includes online access to a copy of the webinar for **3 months** from purchase date

We cannot guarantee registration for incomplete and/or illegible registration forms received. Please complete the form and type or write carefully.

Name	Title
<hr/>	
Bank/Company	
<hr/>	
Mailing Address	
<hr/>	
City/State/Zip	
<hr/>	
Phone/Fax	
<hr/>	
E-mail	
<hr/>	

Three Ways to Register (Payment required to complete registration):

Online: <http://bankers.confedge.com/app/widact/events.cfm?widactKey=29f0ul25d4h3if0Zwq&app=WY> (up to the day of event)

Mail: Mail: completed form with check payable to **ConferenceEdge**
1516 Xavier St., Ste 500, Denver, CO 80204
(Mail 10 days prior to event)

Phone: Call ConferenceEdge at (877) 988-7526 (credit card payments only)

Earlier registration allows time to test your computer for an optimal experience.

Support: (for faster service please submit via email or online):

Registration Questions: Email: support@conferenceedge.com, Phone: (877)988-7526; **Broadcast Questions:** Phone: 281-500-4065 x 1, Online: <http://support.omnovla.com>; **Seminar Content Questions:** Contact TBA at (512)472-8388 or email sharon@texasbankers.com.



Wyoming Bankers Association ACH Origination: Deciphering the SEC Codes

Webinar Series, June 5, 2014, 12:30 -2:30 pm Mountain Time

Whether you are just starting your ACH Origination program or have numerous customers, you need to understand your responsibilities. Join us and learn how to decipher the SEC Codes, how the products work and what your warranties are.

Whether you are just starting your ACH Origination program or have numerous customers, you need to understand your responsibilities. The ACH Rules were written so the ODFI, Originating Depository Financial Institution, carried the origination responsibilities and warranties. As the ODFI you pass those on to your Originators through a contract. You are still, however, ultimately responsible and you must know the warranties.

In this session we are going to review the general origination warranties and then dive into the Standard Entry Class (SEC) Codes. We'll look at the authorization requirements, format and specific warranties for each of the SEC Codes.

Join us and learn how to decipher the SEC codes, how the products work and what your warranties are.

Highlights

Attend this class and you will examine:

- ACH Rule warranties for origination
- Specific warranties for each SEC Code
- ACH authorizations by SEC Code
- ACH Formats by SEC Code

Presenter

Mary Kate Cole, AAP, CAE, principal of MK Cole Consulting, has nearly two decades of bank operations experience. Currently, Kate is working with Management HQ as an Account Coordinator and Office Manager. As Vice President of the Upper Midwest ACH Association, she was responsible for member education and problem solving as well as ACH development projects. Kate has been active in several National ACH Association Rules Work Groups over her career. She is a popular speaker at both local and national conferences on electronic payments related topics.

Audience

This course is designed for compliance personnel, auditors, operations personnel, senior management and all others interested in gaining knowledge on ACH Origination and SEC codes.

What is a Webinar?

A webinar is an online seminar featuring audio, PowerPoint and other interactive features. The program may be viewed on most devices (computer, tablet, smart phone). No special hardware is needed; however, speakers or headphones are required. The program consists of 105 minutes of instruction and 15 minutes live Q&A. Each **Live Webinar** registration provides one connection to the webinar, materials and access to the On-Demand Webinar for 30 days. You may have unlimited listeners on your connection. You will receive login instructions and materials prior to the seminar. If you do not receive confirmation upon registering, email support@conferenceedge.com.

An **On-Demand Webinar** is a webinar that has been recorded and can be viewed at your convenience (24/7). Anyone at your branch may access the program online using the login. With an On-Demand Webinar, you have 6 months unlimited access to the program from the date of purchase (access to the live webinar is not included).

Add events@confedge.com as a safe sender on your email or have your IT Administrator add mail.confedge.com to the SPF records or to your email system whitelist to ensure that you receive emails from the registration system.

Transmission, retransmission or republishing of the audio portion of the seminar is prohibited. Your registration entitles you to 1 connection at 1 location with permission to copy materials for participants. Complete one registration per location.

Please check all appropriate boxes:

Analyzing Business Financial Statements	SW2-1353	June 10
Live Webcast*	<input type="checkbox"/> \$265 mem	<input type="checkbox"/> \$530 nonmem
On-Demand Webcast*	<input type="checkbox"/> \$280 mem	<input type="checkbox"/> \$560 nonmem
Appraisal Compliance	SW2-1354	June 17
Live Webcast*	<input type="checkbox"/> \$265 mem	<input type="checkbox"/> \$530 nonmem
On-Demand Webcast*	<input type="checkbox"/> \$280 mem	<input type="checkbox"/> \$560 nonmem

*Unlimited online access to a copy of the webinar for 6 months from purchase date

We cannot guarantee registration for incomplete and/or illegible registration forms received. Please complete the form and type or write carefully.

Name	Title
Bank/Company	
Mailing Address	
City/State/Zip	
Phone/Fax	
E-mail	

Three Ways to Register (Payment required to complete registration):

Online: <http://bankers.confedge.com/app/widget/events.cfm?widgetKey=2910d75d4ba1b027wg&app=WY> (up to the day of event)

Mail: Mail: completed form with check payable to **ConferenceEdge**
1516 Xavier St., Ste 500, Denver, CO 80204
(Mail 10 days prior to event)

Phone: Call ConferenceEdge at (877) 988-7526 (credit card payments only). Earlier registration allows time to test your computer for an optimal experience.

Support: (for faster service please submit via email or online):

Registration Questions: Email: support@conferenceedge.com, Phone: (877)988-7526; **Broadcast Questions:** Phone: 281-500-4065 x 1, Online: <http://support.omnovia.com>; **Seminar Content Questions:** Contact TBA at (512)472-8388 or email sharon@texasbankers.com.



Wyoming Bankers Association

Developing Your Bank's Call Center Strategies for Success

Webinar, June 6, 2014, 12:30-2:30 Mountain Time

Understanding how banks account for financial transactions, compile basic financial statements and communicate their financial information

This webinar is designed to provide basic knowledge of how a bank records its financial transactions and compiles and communicates the information in its financial statements. It will begin with identifying the uses and decision makers of bank accounting information, introduce generally accepted accounting principles and the accounting equation, then discuss how fundamental financial transactions are recorded, summarized, and presented on its financial statements. This program will provide specific examples and hands-on exercises for attendees. We will wrap up with a discussion of how to read and understand the information presented on the financial statements.

Highlights

- **Accounting Information System**
 - Defining Accounting and Role of Accounting in Decision Making
 - Decision Makers: The Users of Accounting Information
 - Accounting Equation
 - Generally Accepted Accounting Principles
 - Introduction of Financial Statements: Balance Sheet, Income Statement, Statement of Cash Flows
- **Recording Financial Transactions**
 - Measurement Issues
 - Double-Entry System
 - Recording and Posting Transactions
 - The Trial Balance
- **Measuring Financial Income**
 - Accrual Accounting
 - Adjustment and Close Process
- **The Basics of Financial Statements**
 - Reading and Understanding the Financial Statements
 - Basic Techniques to Analyzing the Financial Statements

Audience

Individuals seeking to learn the basics of bank financial accounting and reporting, including deposit operations personnel, loan officers, credit analysts, administrative assistants and all other personnel involved in using, reviewing, and/or interpreting financial information. It is also excellent preparation for bankers planning to attend a formal banking school.

Speaker

Eileen Iles, CPA, CGMA, CIA, CFSA, CCSA, CRMA, is a Partner in Crowe Horwath LLC's Risk Management Financial Institution Group. Eileen has over 25 years of experience serving financial institutions. She has spent the most recent 14 years with Crowe Horwath consulting with clients ranging from community banks to multi-billion dollar institutions throughout the United States. Eileen also served as an Accounting adjunct faculty member at the University of New Mexico for five years. Currently, she develops and instructs banking courses for Crowe and various banking associations.

What is A Webinar?

A webinar is an online seminar featuring audio, PowerPoint and interactive features. The program may be viewed on most devices. Speakers or headphones are required. The program consists of 105 minutes of instruction and 15 minutes live Q&A. Each Live Webinar registration provides one connection to the webinar, materials and access to the On-Demand Webinar for 30 days. You may have unlimited listeners on your connection. You will receive instructions and materials prior to the seminar. Email support@conferenceedge.com if you do not receive confirmation upon registering. An On-Demand Webinar is a webinar that has been recorded and can be viewed at your convenience (24/7). Anyone at your branch may access the program online using the login. With an On-Demand Webinar, you have 6 months unlimited access to the program from the date of purchase (access to the live webinar is not included).

Add events@confedge.com as a safe sender on your email or have your IT Administrator add mail.confedge.com to the SPF records or to your email system whitelist to ensure that you receive emails from the registration system.

Support: (for faster service please submit via email or online):

Registration Questions: Email: support@conferenceedge.com, Phone: (877)

988-7526; Broadcast Questions: Phone: 281-500-4065 x 1, Online:

<http://support.omnovia.com>; Seminar Content Questions: Contact TBA at (512) 472-8388 or email sharon@texasbankers.com.

Transmission, retransmission or republishing of the audio portion of the seminar is prohibited. Your registration entitles you to one connection at one location with permission to copy materials for participants. Complete one registration per location.

Please check all appropriate boxes

SW2-1222

Developing Your Bank's Call Center

June 6, 2014

Webinar/materials (live webinar)

☐ \$265 mem

☐ \$530 nonmem

On-Demand Webinar/materials*

☐ \$280 mem

☐ \$560 nonmem

*Unlimited access to the recorded webinar for 6 months (does not include live webinar)

Name

Title

Bank/Company

Mailing Address

City/State/Zip

Phone/Fax

E-mail

Three Ways to Register (Payment required to complete registration):

Online: <http://bankers.confedge.com/ap/widget/events.cfm?widgetKey=29!Oul25ol.hxi0y:QZwg8&gm=WW> (up to the day of event)

Mail: Mail: completed form with check payable to ConferenceEdge
1516 Xavier St., Ste 500, Denver, CO 80204
(Mail 10 days prior to event)

Phone: Call ConferenceEdge at (877) 988-7526 (credit card payments only).
Earlier registration allows time to test your computer for an optimal experience.

Registration Questions: Email: support@conferenceedge.com, Phone: (877) 988-7526;
Broadcast Questions: Phone: 281-500-4065 x 1, Online: <http://support.omnovia.com>;
Seminar Content Questions: Contact TBA at (512) 472-8388 or email sharon@texasbankers.com.



Wyoming Bankers Association

Fixed-Income Investing for Community Banks

Strategies for Managing Your Bank in the Current Environment

Webinar, June 20, 2014 12:30 - 2:30 p.m. Mountain Time

Managing and guiding your bank in the current environment takes knowledge, skill and agility. Attend this webinar to improve net interest income and risk management skills, learn more about securities and prepare for a variety of economic outcomes.

The current environment provides many challenges and pitfalls for the investment portfolio manager. Managing and guiding your bank takes knowledge, skill and agility.

This program provides you and your staff with valuable and practical applications for improving net interest income, improving risk management techniques, learning more about securities, and, most important, preparing for a variety of economic outcomes.

Highlights

- Review of the current economic environment
- Understand the calculations of price and yield and how they affect decision making
- Identify the pitfalls of investing in a low rate environment
- Survey practices in conducting ALM in the current interest rate environment
- Become familiar with risks and rewards of many common investment strategies
- Understand the role that structure plays in different rate environments, as it pertains to current and potential future banking regulations
- Develop a deeper understanding of mortgage-backed security (MBS) analysis

Audience

CEOs, CFOs, directors, portfolio managers, ALCO members and anyone else involved in the bank investment decision making.

Presenters

S. Blake Scharlach currently serves as Senior Vice President for TIB Capital Markets. Prior to his tenure at TIB, he worked as a lender and investment portfolio manager for a community bank. Blake's responsibilities at TIB include advising banks on investment strategies, portfolio management, purchases and sales of fixed income securities, and asset/liability management. He has authored numerous articles and has served as a capital markets speaker for state banking associations across the country.

Todd J. Wentz currently serves as Senior Vice President and Director of Capital Markets Strategies for TIB Capital Markets. Todd is a member of the Advisory Board of Sheshunoff Banker's Economic Investment Alert and has been a guest speaker for the Conference of State Bank Supervisors and several other bank trade conferences and meetings. Todd has written articles on bank investment portfolio strategies and currently sits on the Special Task Force for the Texas Department of Insurance as the Capital Markets Expert.

What is a Webinar?

A webinar is an online seminar featuring audio, PowerPoint and other interactive features. The program may be viewed on most devices (computer, tablet, smart phone). No special hardware is needed; however, speakers or headphones are required. The program consists of 105 minutes of instruction and 15 minutes live Q&A. Each **Live Webinar** registration provides one connection to the webinar, materials and access to the On-Demand Webinar for 30 days. You may have unlimited listeners on your connection. You will receive login instructions and materials prior to the seminar. If you do not receive confirmation upon registering, email support@conferenceedge.com.

An **On-Demand Webinar** is a webinar that has been recorded and can be viewed at your convenience (24/7). Anyone at your branch may access the program online using the login. With an On-Demand Webinar, you have 6 months unlimited access to the program from the date of purchase (access to the live webinar is not included).

Add events@confedge.com as a safe sender on your email or have your IT Administrator add mail.confedge.com to the SPF records or to your email system whitelist to ensure that you receive emails from the registration system.

Transmission, retransmission or republishing of the audio portion of the seminar is prohibited. Your registration entitles you to 1 connection at 1 location with permission to copy materials for participants. Complete one registration per location.

Please check all appropriate boxes:

SW2-1025

Fixed-Income Investing

June 20, 2014

Live Webinar

☐ \$265 mem

☐ \$530 nonmem

On-Demand Webinar*

☐ \$280 mem

☐ \$560 nonmem

*Includes online access to a copy of the webinar for 6 months from purchase date

We cannot guarantee registration for incomplete and/or illegible registration forms received. Please complete the form and type or write carefully.

Name

Title

Bank/Company

Mailing Address

City/State/Zip

Phone/Fax

E-mail

Three Ways to Register (Payment required to complete registration):

Online: http://bankers.confedge.com/arc/widget/events.cfm?widgetKey=290_b12501_bx0132_wy08&wp=Wy (up to the day of event)

Mail:

Mail: completed form with check payable to **ConferenceEdge**
1516 Xavier St., Ste 500, Denver, CO 80204
(Mail 10 days prior to event)

Phone: Call ConferenceEdge at (877) 988-7526 (credit card payments only)

Earlier registration allows time to test your computer for an optimal experience.

Support: (for faster service please submit via email or online):

Registration Questions: Email: support@conferenceedge.com, Phone:

(877)988-7526; **Broadcast Questions:** Phone: 281-500-4065 x 1, Online:

<http://support.omnovia.com>; **Seminar Content Questions:** Contact TBA at

(512)472-8388 or email sharon@texasbankers.com.



Wyoming Bankers Association

The Top 10 Mistakes

Webinar Series, June 10 & 17, 2014, 12:30 pm -2:30 pm Mountain Time

June 10 - The Top 10 Mistakes In Analyzing Business Financial Statements

This program will help lenders and credit analysts do a better job with business financial statements and tax returns within the analysis and underwriting process. The speaker has been training bankers on business financial statement and tax returns for over 20 years, along with serving in senior roles within lending and credit at both the community bank and regional bank level. The top 10 mistakes includes:

- Not understanding the underlying basis of accounting, cash or accrual (this includes tax returns)
- Not having alignment of the dates between business financials, the guarantor and any related businesses
- EBITDA does not spell cash flow
- Getting "stuck" while waiting on additional information
- Not analyzing the non-financial or qualitative aspects of the business
- Not assessing the entire, or global, situation
- Going "global" too soon

Audience: Target audience is business and commercial lenders, credit analysts and underwriters, plus other members of the lending team, regardless of experience level.

June 17 - The Top 10 Mistakes In Appraisal Compliance

This program will help bankers deal with appraisal compliance issues, plus reviewing and interpreting commercial real estate (CRE) appraisals. Lenders and credit analysts that work with CRE loans will also benefit. The speaker has been involved with CRE appraisals throughout his 22-year banking career, plus actively training bankers on CRE appraisals for since 2006. The top 10 mistakes includes:

- Not understanding that the purpose of an appraisal review is not to make regulators happy - there is a clear need, based on sound lending
- Not utilizing the regulatory "invitation" to have different levels of review, or a "risk-focused" process
- Not making the selection and engagement of the appraiser a bid process
- Not developing an appraisal database as an automatic outcome of most reviews, including residential
- Letting the residential mindset cloud your evaluation of commercial comparable sales
- Not having a procedure or policy for handling appraisal mistakes or unsatisfactory appraisals

Audience: Target audience is bankers involved with appraisal ordering and review, plus business and commercial lenders, credit analysts and underwriters, plus other members of the CRE lending team, regardless of experience level.

Speaker

Richard Hamm has been training bankers for more than 19 years, specializing in all phases of commercial lending and credit, including portfolio and risk management, commercial real estate and appraisals, plus selling and negotiating skills. He owns/operates Advantage Consulting & Training after a 22-year banking career including senior positions in lending and credit.

What is a Webinar?

A webinar is an online seminar featuring audio, PowerPoint and other interactive features. The program may be viewed on most devices (computer, tablet, smart phone). No special hardware is needed; however, speakers or headphones are required. The program consists of 105 minutes of instruction and 15 minutes live Q&A. Each **Live Webinar** registration provides one connection to the webinar, materials and access to the On-Demand Webinar for 30 days. You may have unlimited listeners on your connection. You will receive login instructions and materials prior to the seminar. If you do not receive confirmation upon registering, email support@conferenceedge.com.

An **On-Demand Webinar** is a webinar that has been recorded and can be viewed at your convenience (24/7). Anyone at your branch may access the program online using the login. With an On-Demand Webinar, you have 6 months unlimited access to the program from the date of purchase (access to the live webinar is not included).

Add events@confedge.com as a safe sender on your email or have your IT Administrator add mail.confedge.com to the SPF records or to your email system whitelist to ensure that you receive emails from the registration system.

Transmission, retransmission or republishing of the audio portion of the seminar is prohibited. Your registration entitles you to 1 connection at 1 location with permission to copy materials for participants. Complete one registration per location.

Please check all appropriate boxes:



Analyzing Business Financial Statements	SW2-1353	June 10
Live Webcast*	<input type="checkbox"/> \$265 mem	<input type="checkbox"/> \$530 nonmem
On-Demand Webcast*	<input type="checkbox"/> \$280 mem	<input type="checkbox"/> \$560 nonmem
Appraisal Compliance	SW2-1354	June 17
Live Webcast*	<input type="checkbox"/> \$265 mem	<input type="checkbox"/> \$530 nonmem
On-Demand Webcast*	<input type="checkbox"/> \$280 mem	<input type="checkbox"/> \$560 nonmem

*Unlimited online access to a copy of the webinar for 6 months from purchase date

We cannot guarantee registration for incomplete and/or illegible registration forms received. Please complete the form and type or write carefully.

Name	Title
<hr/>	
Bank/Company	
<hr/>	
Mailing Address	
<hr/>	
City/State/Zip	
<hr/>	
Phone/Fax	
<hr/>	
E-mail	
<hr/>	

Three Ways to Register (Payment required to complete registration):

Online: <http://bankers.confedge.com/app/webcast/cvynis.cfm?webcastKey=2910u125d1h3f0dZwq8&src=WW> (up to the day of event)

Mail: Mail: completed form with check payable to **ConferenceEdge**
1516 Xavier St., Ste 500, Denver, CO 80204
(Mail 10 days prior to event)

Phone: Call ConferenceEdge at (877) 988-7526 (credit card payments only).
Earlier registration allows time to test your computer for an optimal experience.

Support: (for faster service please submit via email or online):

Registration Questions: Email: support@conferenceedge.com, Phone: (877)988-7526; **Broadcast Questions:** Phone: 281-500-4065 x 1, Online: <http://support.omnivia.com>; **Seminar Content Questions:** Contact TBA at (512)472-8388 or email sharon@texasbankers.com.



Wyoming Bankers Association The Top 10 Mistakes

Webinar Series, June 10 & 17, 2014, 12:30 pm -2:30 pm Mountain Time

June 10 - The Top 10 Mistakes In Analyzing Business

Financial Statements

This program will help lenders and credit analysts do a better job with business financial statements and tax returns within the analysis and underwriting process. The speaker has been training bankers on business financial statement and tax returns for over 20 years, along with serving in senior roles within lending and credit at both the community bank and regional bank level. The top 10 mistakes includes:

- Not understanding the underlying basis of accounting, cash or accrual (this includes tax returns)
- Not having alignment of the dates between business financials, the guarantor and any related businesses
- EBITDA does not spell cash flow
- Getting "stuck" while waiting on additional information
- Not analyzing the non-financial or qualitative aspects of the business
- Not assessing the entire, or global, situation
- Going "global" too soon

Audience: Target audience is business and commercial lenders, credit analysts and underwriters, plus other members of the lending team, regardless of experience level.

June 17 - The Top 10 Mistakes In Appraisal Compliance

This program will help bankers deal with appraisal compliance issues, plus reviewing and interpreting commercial real estate (CRE) appraisals. Lenders and credit analysts that work with CRE loans will also benefit. The speaker has been involved with CRE appraisals throughout his 22-year banking career, plus actively training bankers on CRE appraisals for since 2006. The top 10 mistakes includes:

- Not understanding that the purpose of an appraisal review is not to make regulators happy - there is a clear need, based on sound lending
- Not utilizing the regulatory "invitation" to have different levels of review, or a "risk-focused" process
- Not making the selection and engagement of the appraiser a bid process
- Not developing an appraisal database as an automatic outcome of most reviews, including residential
- Letting the residential mindset cloud your evaluation of commercial comparable sales
- Not having a procedure or policy for handling appraisal mistakes or unsatisfactory appraisals

Audience: Target audience is bankers involved with appraisal ordering and review, plus business and commercial lenders, credit analysts and underwriters, plus other members of the CRE lending team, regardless of experience level.

Speaker

Richard Hamm has been training bankers for more than 19 years, specializing in all phases of commercial lending and credit, including portfolio and risk management, commercial real estate and appraisals, plus selling and negotiating skills. He owns/operates Advantage Consulting & Training after a 22-year banking career including senior positions in lending and credit.

What is a Webinar?

A webinar is an online seminar featuring audio, PowerPoint and other interactive features. The program may be viewed on most devices (computer, tablet, smart phone). No special hardware is needed; however, speakers or headphones are required. The program consists of 105 minutes of instruction and 15 minutes live Q&A. Each **Live Webinar** registration provides one connection to the webinar, materials and access to the On-Demand Webinar for 30 days. You may have unlimited listeners on your connection. You will receive login instructions and materials prior to the seminar. If you do not receive confirmation upon registering, email support@conferenceedge.com.

An **On-Demand Webinar** is a webinar that has been recorded and can be viewed at your convenience (24/7). Anyone at your branch may access the program online using the login. With an On-Demand Webinar, you have 6 months unlimited access to the program from the date of purchase (access to the live webinar is not included).

Add events@confedge.com as a safe sender on your email or have your IT Administrator add mail.confedge.com to the SPF records or to your email system whitelist to ensure that you receive emails from the registration system.

Transmission, retransmission or republishing of the audio portion of the seminar is prohibited. Your registration entitles you to 1 connection at 1 location with permission to copy materials for participants. Complete one registration per location.

Please check all appropriate boxes:



Analyzing Business Financial Statements	SW2-1353	June 10
Live Webcast*	<input type="checkbox"/> \$265 mem	<input type="checkbox"/> \$530 nonmem
On-Demand Webcast*	<input type="checkbox"/> \$280 mem	<input type="checkbox"/> \$560 nonmem
Appraisal Compliance	SW2-1354	June 17
Live Webcast*	<input type="checkbox"/> \$265 mem	<input type="checkbox"/> \$530 nonmem
On-Demand Webcast*	<input type="checkbox"/> \$280 mem	<input type="checkbox"/> \$560 nonmem

*Unlimited online access to a copy of the webinar for 6 months from purchase date

We cannot guarantee registration for incomplete and/or illegible registration forms received. Please complete the form and type or write carefully.

Name	Title
<hr/>	
Bank/Company	
<hr/>	
Mailing Address	
<hr/>	
City/State/Zip	
<hr/>	
Phone/Fax	
<hr/>	
E-mail	
<hr/>	

Three Ways to Register (Payment required to complete registration):

Online: http://bankers.confedge.com/ap/wisdom/cvms.cfm?wisdomKey=29Kd25ed_hx0th02_wg8&app=WY (up to the day of event)

Mail: Mail: completed form with check payable to **ConferenceEdge**
1516 Xavier St., Ste 500, Denver, CO 80204
(Mail 10 days prior to event)

Phone: Call ConferenceEdge at (877) 988-7526 (credit card payments only). Earlier registration allows time to test your computer for an optimal experience.

Support: (for faster service please submit via email or online):

Registration Questions: Email: support@conferenceedge.com, Phone: (877)988-7526; **Broadcast Questions:** Phone: 281-500-4065 x 1, Online: <http://support.omnovia.com>; **Seminar Content Questions:** Contact TBA at (512)472-8388 or email sharon@texasbankers.com.



Wyoming Bankers Association Fraud and Your Responsibility Video Webcast

Three Dates to Choose From:

May 15, June 11 & July 16, 2014 11:00 a.m.-12:00 p.m. Mountain Time

The SEC recently warned that the agency will aggressively use its powers to fine wrongdoers and hold them accountable. This session includes recent cases; officers and directors duties and responsibilities to detect, deter and prevent fraud; practical defenses and controls.

In September 2013, Mary Jo White, the head of the US Securities and Exchange Commission, warned that her agency will aggressively use its powers to fine wrongdoers and seek creative ways to hold companies and individuals accountable for their misdeeds. She added that "meaningful monetary penalties - whether against companies or individuals - play a very important role in a strong enforcement program."

Recent cases have not produced a clear public view of when and how the Commission will use corporate penalties. Within the Commission, a variety of views have been expressed, but not reconciled. Additionally, new whistleblower regulations are designed to identify more situations that may increase findings of inappropriate behavior.

Highlights

This session will include topics, such as:

- Recent cases in which corporate executives were fined and penalized
- Officers' and Directors' professional duties and responsibilities to detect, deter, and prevent fraud and misconduct
- Controls to prevent common frauds that occurred in the recent matters
- Practical defenses in such instance

Audience

CEOs, directors, senior managers, risk managers, auditors, HR and bank counsel.

CE Awarded: TX State Board of Public Accountancy: 1 hour credit. There are no prerequisites. NASBA: 1 hour credit. To receive credit, email ACPENcourse.question@acpen.com, Subject line: TBA CPE credit, or call (214) 394-7683. A \$35 registration fee will apply.

Speakers

This webcast is brought to you by TBA in partnership with the Accounting CPE Network (ACPEN). ACPEN offers live and live replay events as video webcasts throughout the year through its network of 45 state CPA Societies. A number of these programs are appropriate for bank CPA's, accountants and other financial professionals in the banking industry.

Moderator: **Jeff Matthews**, CFE, Vice President, Charles River Associates

Panelists: **Toby Galloway**, JD, Partner, Kelly Hart & Hallman
David Woodcock, Regional Director, Fort Worth Regional Office, Securities and Exchange Commission (SEC)
Ed Lette, Founder, President and CEO, Business Bank of Texas, N.A

What is a Webinar?

A webinar is an online seminar featuring audio, PowerPoint and interactive features. The program may be viewed on most devices. Speakers or headphones are required. The program consists of 105 minutes of instruction and 15 minutes live Q&A. Each Live Webinar registration provides one connection to the webinar, materials and access to the On-Demand Webinar for 30 days. You may have unlimited listeners on your connection. You will receive instructions and materials prior to the seminar. Email support@conferenceedge.com if you do not receive confirmation upon registering. An On-Demand Webinar is a webinar that has been recorded and can be viewed at your convenience (24/7). Anyone at your branch may access the program online using the login. With an On-Demand Webinar, you have 6 months unlimited access to the program from the date of purchase (access to the live webinar is not included).

Add events@confedge.com as a safe sender on your email or have your IT Administrator add mail.confedge.com to the SPF records or to your email system whitelist to ensure that you receive emails from the registration system.

Support: (for faster service please submit via email or online):

Registration Questions: Email: support@conferenceedge.com, Phone: (877) 988-7526; Broadcast Questions: Phone: 281-500-4065 x 1, Online: <http://support.omnovia.com>; Seminar Content Questions: Contact TBA at (512) 472-8388 or email sharon@texasbankers.com.

Transmission, retransmission or republishing of the audio portion of the seminar is prohibited. Your registration entitles you to one connection at one location with permission to copy materials for participants. Complete one registration per location.

Please check all appropriate boxes:

SW2-1094

Fraud & Your Responsibility Video Webcast

May 15, 2014, 11:00 a.m.-12:00 p.m.	<input type="checkbox"/> \$95 mem	<input type="checkbox"/> \$190 nonmem
June 11, 2014, 11:00 a.m.-12:00 p.m.	<input type="checkbox"/> \$95 mem	<input type="checkbox"/> \$190 nonmem
July 15, 2014, 11:00 a.m.-12:00 p.m.	<input type="checkbox"/> \$95 mem	<input type="checkbox"/> \$190 nonmem

For NASBA Certification: Email ACPENcourse.question@acpen.com, Subject line: TBA CPE credit or call (214) 394-7683. A \$35 registration fee will apply. We cannot guarantee registration for incomplete and/or illegible registration forms received. Please complete the form and type or write carefully.

Name _____ Title _____

Bank/Company _____

Mailing Address _____

City/State/Zip _____

Phone/Fax _____

E-mail _____

Three Ways to Register (Payment required to complete registration):

Online: <http://bankers.confedge.com/ap/widget/events.cfm?widgetKey=2910ul25oLhxj0vQZwg8&gpr=UY> (up to the day of event)

Mail: _____
_____ Mail: completed form with check payable to ConferenceEdge
1516 Xavier St., Ste 500, Denver, CO 80204
(Mail 10 days prior to event)

Phone: _____ Call ConferenceEdge at (877) 988-7526 (credit card payments only).

Earlier registration allows time to test your computer for an optimal experience.

Registration Questions: Email: support@conferenceedge.com, Phone: (877) 988-7526;

Broadcast Questions: Phone: 281-500-4065 x 1, Online: <http://support.omnovia.com>;

Seminar Content Questions: Contact TBA at (512) 472-8388 or email sharon@texasbankers.com.



Wyoming Bankers Association

Loan Originator Qualifications: Training

Webinar Series, June 18, 2014, 12:30 -2:30 pm Mountain Time

Failure to provide periodic training for loan originators is a violation of the Truth in Lending Act and Regulation Z. This program explains how to establish and maintain an appropriate loan originator training program.

On January 20, 2013, the Consumer Financial Protection Bureau (CFPB) published final rules that revised the Truth in Lending Act (TILA) to require creditors to establish and maintain loan originator qualification requirements. One of the qualification requirements mandates that a creditor provide adequate training for loan originators. The final rules were effective on January 1, 2014. This program explains the training requirements contained in Section 1026.36(f)(3)(iii).

Why Participate?

Failure to provide periodic training for loan originators is a violation of the Truth in Lending Act and Regulation Z. This program explains how to establish and maintain an appropriate loan originator training program.

Highlights

Upon completion of this program, participants understand:

- Who is a "loan originator;"
- How to develop related policies and procedures;
- How to develop training plans for individual loan originators;
- What should be included in the training content;
- How a loan originator "tests out" of a topic;
- How frequently should the "periodic training" occur;
- What training methods and options are acceptable; and
- How to document training.

Participants receive a detailed manual that serves as a handbook long after the program is completed.

Audience

The program is designed for mortgage loan department management, trainers, compliance officers, auditors and others with responsibilities for assuring loan originators receive required training.

Speaker

Jack Holzknicht, CRCM, a principal with Pegasus Educational Services, LLC, has been delivering the word on lending compliance for 37 years. Jack's career began as a federal bank examiner. He also headed the form and software division of a regional consulting company and spent seven years in charge of their education division. He also developed and delivered training for the FDIC and OTS.

What is a Webinar?

A webinar is an online seminar featuring audio, PowerPoint and other interactive features. The program may be viewed on most devices (computer, tablet, smart phone). No special hardware is needed; however, speakers or headphones are required. The program consists of 105 minutes of instruction and 15 minutes live Q&A. Each **Live Webinar** registration provides one connection to the webinar, materials and access to the On-Demand Webinar for 30 days. You may have unlimited listeners on your connection. You will receive login instructions and materials prior to the seminar. If you do not receive confirmation upon registering, email support@conferenceedge.com.

An **On-Demand Webinar** is a webinar that has been recorded and can be viewed at your convenience (24/7). Anyone at your branch may access the program online using the login. With an On-Demand Webinar, you have 6 months unlimited access to the program from the date of purchase (access to the live webinar is not included).

Add events@confedge.com as a safe sender on your email or have your IT Administrator add mail.confedge.com to the SPF records or to your email system whitelist to ensure that you receive emails from the registration system.

Transmission, retransmission or republishing of the audio portion of the seminar is prohibited. Your registration entitles you to 1 connection at 1 location with permission to copy materials for participants. Complete one registration per location.

Please check all appropriate boxes:

SW2-1114

Loan Originator Qualifications: Training

June 18

Live Webcast*

☐ \$265 mem

☐ \$530 nonmem

On-Demand Webcast*

☐ \$280 mem

☐ \$560 nonmem

*Unlimited online access to a copy of the webinar for 6 months from purchase date

We cannot guarantee registration for incomplete and/or illegible registration forms received. Please complete the form and type or write carefully.

Name

Title

Bank/Company

Mailing Address

City/State/Zip

Phone/Fax

E-mail

Three Ways to Register (Payment required to complete registration):

Online: <http://bankers.confedge.com/ap/widact/events.cfm?widactKey=2910ul23slhxibvOZwg8&app=WCY> (up to the day of event)

Mail: Mail: completed form with check payable to **ConferenceEdge**
1516 Xavier St., Ste 500, Denver, CO 80204
(Mail 10 days prior to event)

Phone: Call ConferenceEdge at (877) 988-7526 (credit card payments only).

Earlier registration allows time to test your computer for an optimal experience.

Support: (for faster service please submit via email or online):

Registration Questions: Email: support@conferenceedge.com, Phone:

(877)988-7526; **Broadcast Questions:** Phone: 281-500-4065 x 1, Online:

<http://support.omnovia.com>; **Seminar Content Questions:** Contact TBA at

(512)472-8388 or email sharon@texasbankers.com.



Wyoming Bankers Association

Fixed-Income Investing for Community Banks

Strategies for Managing Your Bank in the Current Environment

Webinar, June 20, 2014 12:30 - 2:30 p.m. Mountain Time

Managing and guiding your bank in the current environment takes knowledge, skill and agility. Attend this webinar to improve net interest income and risk management skills, learn more about securities and prepare for a variety of economic outcomes.

The current environment provides many challenges and pitfalls for the investment portfolio manager. Managing and guiding your bank takes knowledge, skill and agility.

This program provides you and your staff with valuable and practical applications for improving net interest income, improving risk management techniques, learning more about securities, and, most important, preparing for a variety of economic outcomes.

Highlights

- Review of the current economic environment
- Understand the calculations of price and yield and how they affect decision making
- Identify the pitfalls of investing in a low rate environment
- Survey practices in conducting ALM in the current interest rate environment
- Become familiar with risks and rewards of many common investment strategies
- Understand the role that structure plays in different rate environments, as it pertains to current and potential future banking regulations
- Develop a deeper understanding of mortgage-backed security (MBS) analysis

Audience

CEOs, CFOs, directors, portfolio managers, ALCO members and anyone else involved in the bank investment decision making.

Presenters

S. Blake Scharlach currently serves as Senior Vice President for TIB Capital Markets. Prior to his tenure at TIB, he worked as a lender and investment portfolio manager for a community bank. Blake's responsibilities at TIB include advising banks on investment strategies, portfolio management, purchases and sales of fixed income securities, and asset/liability management. He has authored numerous articles and has served as a capital markets speaker for state banking associations across the country.

Todd J. Wentz currently serves as Senior Vice President and Director of Capital Markets Strategies for TIB Capital Markets. Todd is a member of the Advisory Board of Sheshunoff Banker's Economic Investment Alert and has been a guest speaker for the Conference of State Bank Supervisors and several other bank trade conferences and meetings. Todd has written articles on bank investment portfolio strategies and currently sits on the Special Task Force for the Texas Department of Insurance as the Capital Markets Expert.

What is a Webinar?

A webinar is an online seminar featuring audio, PowerPoint and other interactive features. The program may be viewed on most devices (computer, tablet, smart phone). No special hardware is needed; however, speakers or headphones are required. The program consists of 105 minutes of instruction and 15 minutes live Q&A. Each Live Webinar registration provides one connection to the webinar, materials and access to the On-Demand Webinar for 30 days. You may have unlimited listeners on your connection. You will receive login instructions and materials prior to the seminar. If you do not receive confirmation upon registering, email support@conferenceedge.com.

An On-Demand Webinar is a webinar that has been recorded and can be viewed at your convenience (24/7). Anyone at your branch may access the program online using the login. With an On-Demand Webinar, you have 6 months unlimited access to the program from the date of purchase (access to the live webinar is not included).

Add events@confedge.com as a safe sender on your email or have your IT Administrator add mail.confedge.com to the SPF records or to your email system whitelist to ensure that you receive emails from the registration system.

Transmission, retransmission or republishing of the audio portion of the seminar is prohibited. Your registration entitles you to 1 connection at 1 location with permission to copy materials for participants. Complete one registration per location.

Please check all appropriate boxes:

SW2-1025

Fixed-Income Investing

June 20, 2014

Live Webinar

☐ \$265 mem

☐ \$530 nonmem

On-Demand Webinar*

☐ \$280 mem

☐ \$560 nonmem

*Includes online access to a copy of the webinar for 6 months from purchase date

We cannot guarantee registration for incomplete and/or illegible registration forms received. Please complete the form and type or write carefully.

Name

Title

Bank/Company

Mailing Address

City/State/Zip

Phone/Fax

E-mail

Three Ways to Register (Payment required to complete registration):

Online: <http://bankers.confedge.com/ev?id=20140620&event=2990&key=2990&key=2990&key=2990> (up to the day of event)

Mail: Mail: completed form with check payable to **ConferenceEdge**
1516 Xavier St., Ste 500, Denver, CO 80204
(Mail 10 days prior to event)

Phone: Call ConferenceEdge at (877) 988-7526 (credit card payments only)
Earlier registration allows time to test your computer for an optimal experience.

Support: (for faster service please submit via email or online):

Registration Questions: Email: support@conferenceedge.com, Phone: (877)988-7526; **Broadcast Questions:** Phone: 281-500-4065 x 1, Online: <http://support.omnivia.com>; **Seminar Content Questions:** Contact TBA at (512)472-8388 or email sharon@texasbankers.com.



Wyoming Bankers Association

Your Vendor Management Program

New Regulatory Guidance & Expectations

Webinar, June 23, 2014, 12:30 - 2:30 p.m. Mountain Time

On April 16, the OCC warned that cyber criminals are likely to target smaller banks. A key area of risk is greater reliance on vendors for IT and security services. This webinar provides an overview of the key elements of your Vendor Management Program and reviews updated guidance to help you prepare for your next IT examination.

Outsourced third-party relationships (also known as Vendor Management) are not just a key element of your overall information security program but will be a top focus during examinations this year. The heightened oversight can be partially attributed to significant breaches at payment processors; failure to implement adequate security, controls and business continuity by several service providers and CAMELS downgrades due to vendor management issues.

This, the heavy reliance on outsourced services and an increase in cloud computing are also cited as contributing factors to new guidance issued focusing on outsourced third-party relationships:

- FFIEC Supervision of Technology Service Providers (TSP) handbook, the Outsourcing Technology Services Booklet Appendix D: Managed Security Service Providers. While the November 1, 2012, TSP handbook discusses the regulators' authority to oversee third-party vendors and outlines the agencies IT rating system, it also stresses a financial institution's board and management's are ultimately responsible for ensuring outsourced activities are conducted in a safe and sound manner and in compliance with applicable laws and regulations.
- OCC Bulletin 2013-19 Third-Party Relationship Risk Management Guidance (10/30/13)
- FRB Guidance on Managing Outsourcing Risk (12/5/13)

Highlights

- Overview of the TSP program
- Regulatory expectations for MSSP relationships
- Planning and developing the Outsourced Third-Party Risk Management Program
- Due diligence in selecting third parties
- Risk assessment requirements for third parties
- Contract requirements
- Managing and overseeing outsourced relationships

Presenter

Susan Orr, CISA, CISM, CRP, CRISC, is an industry expert with vast regulatory, risk management and security knowledge. During her 14 years as an FDIC bank examiner, Susan held numerous lead positions, including lead instructor for the FDIC's technology school. She currently consults for security providers and performs IT security/regulatory reviews for financial institutions

Audience

Senior management, information security officers, compliance officers, risk management officers, technology officers, chief financial officers and auditors.

What is A Webinar?

A webinar is an online seminar featuring audio, PowerPoint and interactive features. The program may be viewed on most devices. Speakers or headphones are required. The program consists of 105 minutes of instruction and 15 minutes live Q&A. Each Live Webinar registration provides one connection to the webinar, materials and access to the On-Demand Webinar for 30 days. You may have unlimited listeners on your connection. You will receive instructions and materials prior to the seminar. Email support@conferenceedge.com if you do not receive confirmation upon registering. An On-Demand Webinar is a webinar that has been recorded and can be viewed at your convenience (24/7). Anyone at your branch may access the program online using the login. With an On-Demand Webinar, you have 6 months unlimited access to the program from the date of purchase (access to the live webinar is not included).

Add events@confedge.com as a safe sender on your email or have your IT Administrator add mail.confedge.com to the SPF records or to your email system whitelist to ensure that you receive emails from the registration system.

Support: (for faster service please submit via email or online):

Registration Questions: Email: support@conferenceedge.com, Phone: (877) 988-7526; Broadcast Questions: Phone: 281-500-4065 x 1, Online: <http://support.omnovia.com>; Seminar Content Questions: Contact TBA at (512) 472-8388 or email sharon@texasbankers.com.

Transmission, retransmission or republishing of the audio portion of the seminar is prohibited. Your registration entitles you to one connection at one location with permission to copy materials for participants. Complete one registration per location.

Please check all appropriate boxes

SW2-1275

Your Vendor Management Program June 23, 2014

Webinar/materials (live webinar)	<input type="checkbox"/> \$265 mem	<input type="checkbox"/> \$530 nonmem
On-Demand Webinar/materials*	<input type="checkbox"/> \$280 mem	<input type="checkbox"/> \$560 nonmem

*Unlimited access to the recorded webinar for 6 months (does not include live webinar)

Name	Title
<hr/>	
Bank/Company	
<hr/>	
Mailing Address	
<hr/>	
City/State/Zip	
<hr/>	
Phone/Fax	
<hr/>	
E-mail	
<hr/>	

Three Ways to Register (Payment required to complete registration):

Online: <http://bankers.confedge.com/ap/widget/events.cfm?widgetKey=291Oul25oLhxi0vOZwq8&gm=VY> (up to the day of event)

Mail: Completed form with check payable to ConferenceEdge
1516 Xavier St., Ste 500, Denver, CO 80204
(Mail 10 days prior to event)

Phone: Call ConferenceEdge at (877) 988-7526 (credit card payments only).
Earlier registration allows time to test your computer for an optimal experience.

Registration Questions: Email: support@conferenceedge.com, Phone: (877) 988-7526;
Broadcast Questions: Phone: 281-500-4065 x 1, Online: <http://support.omnovia.com>;
Seminar Content Questions: Contact TBA at (512) 472-8388 or email sharon@texasbankers.com.



There are hundreds of ways to make critical security mistakes and so little time to deal with the aftermath. If you are a bank Security Officer, one of your primary duties is to reduce or eliminate opportunities for losses from internal and external sources -- and crime isn't the only issue. "Security" defines the process that provides a safe, secure environment for employees to work and customers to do business. It has rapidly evolved from a minimal function into the "Security Department" (a business unit). The Security Officer is often responsible for protecting all of the institution's components simultaneously.

Examiners insist on a risk-based approach to doing business. This seminar identifies the most common (and costly) security risks an institution may experience. Critical mistakes and remedies, drawn from the presenter's 40 years experience, are categorized to simplify the process. The Board and others also play a role in risk reduction and loss avoidance. By understanding the cause and effect between the creation of an effective security function and risk reduction techniques, you may implement an institution-wide Security Program that reduces losses and increases profit.

- The Categories of Mistakes
 - Security Environment, Administration & Management
 - Security Resources
 - Policies & Procedures
 - Legal Issues
 - Facilities & Equipment
- The Risk Assessment Process

- Identify the primary and critical mistakes that contribute to losses from all sources, and assess the impact of these issues
- Design/recommend appropriate changes to policies and procedures
- Prepare a summary report to the Board of Directors categorizing identified risks and potential remedies
- Identify appropriate sources of information and support
- Train or recommend training for the Board and other personnel

Dana Turner is a security practitioner based in Pipe Creek, Texas. He has served as a law enforcement officer in several capacities - including the investigation of business and banking crimes. Dana has delivered thousands of platform, and web presentations. He has participated in continuing education programs offered by banking associations, state and federal examining and law enforcement agencies and security, audit and human resources organizations.

What is a Webinar?

An On-Demand Webinar is a webinar that has been recorded and can be viewed at your convenience (24/7). Anyone at your branch may access the program online using the login. With an On-Demand Webinar, you have 6 months unlimited access to the program from the date of purchase (access to the live webinar is not included).

Transmission, retransmission or republishing of the audio portion of the seminar is prohibited. Your registration entitles you to 1 connection at 1 location with permission to copy materials for participants. Complete one registration per location.

SW2-1148

June 24, 2014

■ \$265 mem

☐ \$530 nonmem

☐ \$280 mem

☐ \$560 nonmem

We cannot guarantee registration for incomplete and/or illegible registration forms received. Please complete the form and type or write carefully.

Title

Bank/Company

Mailing Address

City/State/Zip

Phone/Fax

E-mail

Three Ways to Register (Payment required to complete registration):

Online: http://bankera.confedev.com/ao/widget/evnvis.cfm?widgetKey=291Oul25d_hxi0nOZ_wg8&gr=WY (up to the day of event)

Mail: Mail: completed form with check payable to **ConferenceEdge**
1516 Xavier St., Ste 500, Denver, CO 80204
(Mail 10 days prior to event)

Phone: Call ConferenceEdge at (877) 988-7526 (credit card payments only)

Earlier registration allows time to test your computer for an optimal experience.

Support: (for faster service please submit via email or online):

Registration Questions: Email: support@conferenceedge.com, Phone:

(877)988-7526; Broadcast Questions: Phone: 281-500-4065 x 1, Online:

<http://support.omnovia.com>; **Seminar Content Questions:** Contact TBA at (512)472-8388 or email sharon@texasbankers.com.



Wyoming Bankers Association

Oil & Gas Lending: New OCC Guidance

Webinar, June 25, 2014, 12:30-2:30 p.m. Mountain Time

The energy sector is strong, and the market for oil & gas lenders is too! This new webinar will provide a thorough understanding of the new OCC Oil & Gas Production Lending Handbook, including oil & gas collateral, loan documentation, and lending principles.

On April 9, 2014, the Office of the Comptroller of the Currency issued a new Oil & Gas Production Lending Handbook. It provides guidance to banks on oil & gas production lending, an overview of oil and gas markets, lending structures, types of reserves, associated risks, and, most importantly, supervisory expectations for risk management and expanded examination procedures. This webinar will provide bankers with a thorough understanding of the new Handbook as well as oil & gas loan documentation and due diligence issues. This program is a must for any bank that has or is considering loaning against oil & gas assets.

Highlights

- Oil & gas terminology
- Oil & gas markets
- Oil & gas lending structures
- Risks associated with oil & gas production lending
- Risk management, including loan policy, underwriting and collateral valuation
- Oil & gas loan documentation
- Credit agreement covenants, including production reporting-audit capability, maintenance of leases, maintenance of properties to industry standards, hedging and gas imbalances
- Lender diligence on oil & gas leaseholds, operating and non-operating working interests, overriding royalty interests, and landowner or non-participating royalty interest
- Land title issues, including the engagement of landmen to search courthouse records and Secretary of State records to bring title forward to present and search for existing liens
- Conducting a site visit to the borrower's land department
- Reviewing oil & gas leases, farmout agreements, joint operating agreements, purchase agreements and other material contracts
- Environmental issues, including Phase 1 environmental assessments and hydraulic fracturing
- Other oil & gas financing structures, including volumetric production payments, master limited partnerships, bonds, private equity investment, and joint ventures
- Regulatory compliance and reserve reviews
- Agencies overseeing the oil & gas industry, including FERC, the Bureau of Ocean Energy Management, the Bureau of Safety and Environmental Enforcement, the Department of Transportation, the Department of Energy, the Bureau of Land Management, and the Environmental Protection Agency (EPA)
- Laws effecting oil & gas lending, including the Federal Power Act, the Natural Gas Act of 1938, the Natural Gas Pipeline Safety Act of 1968, the Hazardous Liquid Pipeline Safety Act of 1979, the Mineral Leasing Act of 1920, and the Petroleum Marketing Practices Act of 1979

Presenter

Robin Russell co-chairs Andrews Kurth's national Financial Restructuring practice. Andrews Kurth's energy practice is consistently recognized among the best in the legal industry, with regular top rankings from Bloomberg, Thomson Financial, Chambers and Partners, Legal 500, The American Lawyer Corporate Scorecard and Best Law Firms by U.S. News and World Report.

Robin frequently represents businesses in the energy industry in contract negotiations and represents creditors and asset purchasers in energy-related bankruptcy proceedings. She is the author of the TBA's best-selling Texas Secured Lending Guide, Texas Real Estate Loan Guide and Texas Problem Loan Guide. Robin graduated cum laude from Baylor University School of Law and holds an LLM in Banking Law Studies from Boston University School of Law.

Audience

All bank personnel involved in oil & gas lending, loan documentation and compliance will benefit from attending this program.

What is a Webinar?

A webinar is an online seminar featuring audio, PowerPoint and interactive features. The program may be viewed on most devices. Speakers or headphones are required. The program consists of 105 minutes of instruction and 15 minutes live Q&A. Each Live Webinar registration provides one connection to the webinar, materials and access to the On-Demand Webinar for 30 days. You may have unlimited listeners on your connection. You will receive instructions and materials prior to the seminar. Email support@conferenceedge.com if you do not receive confirmation upon registering. An On-Demand Webinar is a webinar that has been recorded and can be viewed at your convenience (24/7). Anyone at your branch may access the program online using the login. With an On-Demand Webinar, you have 6 months unlimited access to the program from the date of purchase (access to the live webinar is not included).

Add events@confedge.com as a safe sender on your email or have your IT Administrator add mail.confedge.com to the SPF records or to your email system whitelist to ensure that you receive emails from the registration system.

Support: (for faster service please submit via email or online):

Registration Questions: Email: support@conferenceedge.com, Phone: (877) 988-7526; Broadcast Questions: Phone: 281-500-4065 x 1, Online: <http://support.omnovia.com>; Seminar Content Questions: Contact TBA at (512) 472-8388 or email sharon@texasbankers.com.

Transmission, retransmission or republishing of the audio portion of the seminar is prohibited. Your registration entitles you to one connection at one location with permission to copy materials for participants. Complete one registration per location.

Please check all appropriate boxes:

SW2-1083

Oil & Gas Lending

June 25, 2013

Live Webinar

☐ \$265 mem

☐ \$530 nonmem

On-Demand Webinar*

☐ \$280 mem

☐ \$560 nonmem

***Unlimited access to the recorded webinar for 6 months (does not include live webinar)**

Name _____	Title _____
Bank/Company _____	
Mailing Address _____	
City/State/Zip _____	
Phone/Fax _____	
E-mail _____	

Three Ways to Register (Payment required to complete registration):

Online: <http://bankers.confedge.com/api/widget/events.cfm?widgetKey=290ul25o1bxi0vQZwg&grp=YY> (up to the day of event)

Mall: Mail: completed form with check payable to **ConferenceEdge**
1516 Xavier St., Ste 500, Denver, CO 80204
(Mail 10 days prior to event)

Phone: Call ConferenceEdge at (877) 988-7526 (credit card payments only).

Earlier registration allows time to test your computer for an optimal experience.

Registration Questions: Email: support@conferenceedge.com, Phone: (877) 988-7526;

Broadcast Questions: Phone: 281-500-4065 x 1, Online: <http://support.omnovia.com>;

Seminar Content Questions: Contact TBA at (512) 472-8388 or email sharon@texasbankers.com.



Wyoming Bankers Association

Bank Accounting Essentials

Webinar, June 27, 2014, 12:30-2:30 Mountain Time

Understanding how banks account for financial transactions, compile basic financial statements and communicate their financial information

This webinar is designed to provide basic knowledge of how a bank records its financial transactions and compiles and communicates the information in its financial statements. It will begin with identifying the uses and decision makers of bank accounting information, introduce generally accepted accounting principles and the accounting equation, then discuss how fundamental financial transactions are recorded, summarized, and presented on its financial statements. This program will provide specific examples and hands-on exercises for attendees. We will wrap up with a discussion of how to read and understand the information presented on the financial statements.

Highlights

- **Accounting Information System**
 - Defining Accounting and Role of Accounting in Decision Making
 - Decision Makers: The Users of Accounting Information
 - Accounting Equation
 - Generally Accepted Accounting Principles
 - Introduction of Financial Statements: Balance Sheet, Income Statement, Statement of Cash Flows
- **Recording Financial Transactions**
 - Measurement Issues
 - Double-Entry System
 - Recording and Posting Transactions
 - The Trial Balance
- **Measuring Financial Income**
 - Accrual Accounting
 - Adjustment and Close Process
- **The Basics of Financial Statements**
 - Reading and Understanding the Financial Statements
 - Basic Techniques to Analyzing the Financial Statements

Audience

Individuals seeking to learn the basics of bank financial accounting and reporting, including deposit operations personnel, loan officers, credit analysts, administrative assistants and all other personnel involved in using, reviewing, and/or interpreting financial information. It is also excellent preparation for bankers planning to attend a formal banking school.

Speaker

Eileen Iles, CPA, CGMA, CIA, CFSA, CCSA, CRMA, is a Partner in Crowe Horwath LLC's Risk Management Financial Institution Group. Eileen has over 25 years of experience serving financial institutions. She has spent the most recent 14 years with Crowe Horwath consulting with clients ranging from community banks to multi-billion dollar institutions throughout the United States. Eileen also served as an Accounting adjunct faculty member at the University of New Mexico for five years. Currently, she develops and instructs banking courses for Crowe and various banking associations.

What is A Webinar?

A webinar is an online seminar featuring audio, PowerPoint and interactive features. The program may be viewed on most devices. Speakers or headphones are required. The program consists of 105 minutes of instruction and 15 minutes live Q&A. Each Live Webinar registration provides one connection to the webinar, materials and access to the On-Demand Webinar for 30 days. You may have unlimited listeners on your connection. You will receive instructions and materials prior to the seminar. Email support@conferenceedge.com if you do not receive confirmation upon registering. An On-Demand Webinar is a webinar that has been recorded and can be viewed at your convenience (24/7). Anyone at your branch may access the program online using the login. With an On-Demand Webinar, you have 6 months unlimited access to the program from the date of purchase (access to the live webinar is not included).

Add events@confedge.com as a safe sender on your email or have your IT Administrator add mail.confedge.com to the SPF records or to your email system whitelist to ensure that you receive emails from the registration system.

Support: (for faster service please submit via email or online):

Registration Questions: Email: support@conferenceedge.com, Phone: (877) 988-7526; Broadcast Questions: Phone: 281-500-4065 x 1, Online: <http://support.omnovia.com>; Seminar Content Questions: Contact TBA at (512) 472-8388 or email sharon@texasbankers.com.

Transmission, retransmission or republishing of the audio portion of the seminar is prohibited. Your registration entitles you to one connection at one location with permission to copy materials for participants. Complete one registration per location.

Please check all appropriate boxes

SW2-1204

Top 25 Security Mistakes

June 24, 2014

Webinar/materials (live webinar)	<input type="checkbox"/> \$265 mem	<input type="checkbox"/> \$530 nonmem
On-Demand Webinar/materials*	<input type="checkbox"/> \$280 mem	<input type="checkbox"/> \$560 nonmem

*Unlimited access to the recorded webinar for 6 months (does not include live webinar)

Name	Title
<hr/>	
Bank/Company	
<hr/>	
Mailing Address	
<hr/>	
City/State/Zip	
<hr/>	
Phone/Fax	
<hr/>	
E-mail	
<hr/>	

Three Ways to Register (Payment required to complete registration):

Online: <http://bankers.confedge.com/ap/widget/events.cfm?widgetKey=2910ul25ol-hxi0yOZwq8&grp=WY> (up to the day of event)

Mail: Mail: completed form with check payable to ConferenceEdge
1516 Xavier St., Ste 500, Denver, CO 80204
(Mail 10 days prior to event)

Phone: Call ConferenceEdge at (877) 988-7526 (credit card payments only).
Earlier registration allows time to test your computer for an optimal experience.

Registration Questions: Email: support@conferenceedge.com, Phone: (877)988-7526;
Broadcast Questions: Phone: 281-500-4065 x 1, Online: <http://support.omnovia.com>;
Seminar Content Questions: Contact TBA at (512)472-8388 or email sharon@texasbankers.com.



Wyoming Bankers Association

Introduction to Internal Audit

Webinar - June 30, 2014, 12:30-2:30 Mountain Time

Understand the changing role of internal audit, how to effectively establish a risk-based internal audit function and gain knowledge of internal controls.

The issues that continue to impact a Bank's internal audit function are significant, including Committee of Sponsoring Organizations ("COSO") 2013 updated internal control model and Institute of Internal Auditors ("IIA") professional practice expectations. In addition, the banking business continues to become more complex due to changing technology, new and evolving regulation and a wider range of products and services. As a result, the role of the internal auditor is changing and expectations by bank examiners, external auditors, management and stakeholders are increasing.

This program will discuss the changing role of internal audit and how internal audit may add value in today's complex banking environment. Developing a risk-based approach allows institutions to most effectively audit the increasing risks faced by banks today. Additionally, the program will identify and define internal controls and what could go wrong without them. Hands-on exercises will be provided for attendees to apply the concepts presented.

Highlights

Internal Audit Profession

- Definition of Internal Audit
- Changing Role of Internal Audit
- Introduction to the Institute of Internal Auditors Standards and Guidance - International Professional Practices Framework
- Difference between Internal and External (Financial Statement) Audit
- FFIEC Interagency Policy Statement on the Internal Audit Function and Co-sourcing
- Impact of FDICIA and SOX regulation

Internal Control

- Introduction to the Committee of Sponsoring Organization's Internal Control Model as Updated May 2013
- Types of Internal Controls
- Internal Control Standards
- Cost/Benefit and Reasonable Assurance of Internal Controls
- What Could Go Wrong?

Risk-Based Internal Audit Process

- Risk-based Internal Audit Plan
- Internal Audit Program Development
- Performance of Internal Audit Program and Documentation of Audit Findings
- Effective Report Writing
- Conducting Effective Exit Meeting
- Audit Committee

Internal Audit Adding Value

Speakers

Eileen Iles, CPA, CGMA, CIA, CFS, CCSA, CRMA, is a Partner in Crowe Horwath LLP's Risk Consulting practice. She has spent the past 14 years with Crowe consulting with financial institutions. Currently, she develops and conducts training for Crowe and various banking associations. A strength of Eileen's teaching is her ability to explain concepts in easy-to-understand language and provide real life examples from her broad banking experience.

Ronald W. Acker, Jr., CIA, is a Senior Manager in Crowe Horwath LLP's Risk Consulting practice. Ron's responsibilities include advising clients in areas such as risk management and quality assurance assessments. He also manages contract services for internal audit outsourcing and consults

Audience

Bankers seeking knowledge of internal audit and/or internal controls, including internal auditors, deposit and operations personnel, accountants, management and individuals with previous internal audit education seeking a refresher course.

What is a Webinar?

A webinar is an online seminar featuring audio, PowerPoint and interactive features. The program may be viewed on most devices. Speakers or headphones are required. The program consists of 105 minutes of instruction and 15 minutes live Q&A. Each Live Webinar registration provides one connection to the webinar, materials and access to the On-Demand Webinar for 30 days. You may have unlimited listeners on your connection. You will receive instructions and materials prior to the seminar. Email support@conferenceedge.com if you do not receive confirmation upon registering. An On-Demand Webinar is a webinar that has been recorded and can be viewed at your convenience (24/7). Anyone at your branch may access the program online using the login. With an On-Demand Webinar, you have 6 months unlimited access to the program from the date of purchase (access to the live webinar is not included).

Add events@confedge.com as a safe sender on your email or have your IT Administrator add mail.confedge.com to the SPF records or to your email system whitelist to ensure that you receive emails from the registration system.

Support: (for faster service please submit via email or online):

Registration Questions: Email: support@conferenceedge.com, Phone: (877) 988-7526; Broadcast Questions: Phone: 281-500-4065 x 1, Online: <http://support.omnovia.com>; Seminar Content Questions: Contact TBA at (512) 472-8388 or email sharon@texasbankers.com.

Transmission, retransmission or republishing of the audio portion of the seminar is prohibited. Your registration entitles you to one connection at one location with permission to copy materials for participants. Complete one registration per location.

Please check all appropriate boxes:

SW2-1109

Introduction to Internal Audit

June 30, 2013

Live Webinar	<input type="checkbox"/> \$265 mem	<input type="checkbox"/> \$530 nonmem
On-Demand Webinar*	<input type="checkbox"/> \$280 mem	<input type="checkbox"/> \$560 nonmem

*Unlimited access to the recorded webinar for 6 months (does not include live webinar)

Name _____ Title _____

Bank/Company _____

Mailing Address _____

City/State/Zip _____

Phone/Fax _____

E-mail _____

Three Ways to Register (Payment required to complete registration):

Online: <http://bankers.confedge.com/ap/widget/events.cfm?widgetKey=2910ul25oLhxi0xOZwn8&gpm=WW> (up to the day of event)

Mail: _____
 Mail: completed form with check payable to **ConferenceEdge**
 1516 Xavier St., Ste 500, Denver, CO 80204
 (Mail 10 days prior to event)

Phone: Call ConferenceEdge at (877) 988-7526 (credit card payments only).
 Earlier registration allows time to test your computer for an optimal experience.

Registration Questions: Email: support@conferenceedge.com, Phone: (877) 988-7526;

Broadcast Questions: Phone: 281-500-4065 x 1, Online: <http://support.omnovia.com>;

Seminar Content Questions: Contact TBA at (512) 472-8388 or email sharon@texasbankers.com.

Branch Manager Expertise

A web-based seminar

Tuesday, June 3rd, 2014,

12:30 PM–2:30 PM Mountain Time



WYOMING BANKERS ASSOCIATION

For Information

Contact Cheryl at (307)638-5008

Program Content:

Clearly, the manager "sets the tone" for the branch. Strong managers create strong branches. A successful branch manager is expected to excel along multiple dimensions as they create a "culture of excellence." This webinar will help you understand and learn how to elevate the skills needed to build high morale, exceptional customer service and cross-selling ratios that have a positive impact on the bottom line.

Often referred to as the Pygmalion effect, the way managers treat their associates is subtly influenced by what they expect of them. What should you expect? How do you treat them? When expectations are high and accompanied by expert guidance, motivation and training the branch will perform accordingly. Come learn how to build a team that works together for the common good. Hear how to coach and motivate your team to be committed to success.

Branch locations are some of your most important distribution channels. The smooth and consistent operation of your branch is critical to maintaining and attracting business. Increasing competition dictates you must be customer driven while providing superior service that promotes loyalty, and at the same time selling the customer on expanding the relationship. Now as if that's not enough - you must learn to manage increased demand with as few staff people as possible. Boost your expertise and your enthusiasm in this webinar by one of the country's leading bank seminar providers.

Covered Topics:

- Hitting Your Branch Targets - Build Your Branch Business Plan
- Execute the Business Plan - Build Growth, Hold Down Expense, Retain Customers, Cross-sell, Contribute to the Bottom Line
- Learn How to Coach, Practice Coaching Effectively
- Team Building
- Resolving Conflict
- Managing Resistance
- Motivation - Yours & Theirs
- Customer Service that Sizzles
- How to Keep the High Achiever
- What to do with the Poor Performer
- And, much more!

Who Should Attend:

Branch managers, supervisors, and anyone that oversees branch operations.

Presenter:

Honey Shelton brings the best of both worlds to her speaking and training engagements. She has 25 years of experience as a training and quality improvement consultant for banks and banking associations across the country. Her banking background includes spending three years as Executive Vice President/Chief Retail Banking Officer with First Victoria National Bank.

Nationally recognized as an outstanding speaker, over a half million bankers have participated in programs Honey has presented. Her depth of knowledge, enthusiasm, and compelling personality has left her lasting mark on InterAction Training, the firm she founded in 1983.

As a graduate of the School of Bank Marketing from the University of Colorado, she realizes the value of quality education. Honey invests time as a faculty member for banking schools around the country. She is a repeat presenter for most of the state banking associations.

Honey continues in her own personal pursuit of excellence and is a member of the American Society of Training and Development (ASTD). Currently she is pursuing a self study program on Six Sigma. She has obtained certification in Reality Therapy from the William Glasser Institute as well as certification from the Training and Development Program at Texas A & M.

Cancellation Policy:

Refunds will be given only for cancellations received in written form 3 business days prior to the program. If your bank is unable to participate after registering, you can also select to receive an OnDemand website link to see the information online of the seminar at no additional charge.

If you are unable to attend the webinar but would like to have this information for training purposes, you may also purchase an OnDemand website link and/or CD-ROM.

Name: _____

Bank: _____

Address: _____

City, State, ZIP: _____

Phone: _____

*Email Address: _____

**Please include an email address as this is how your webinar materials will be delivered to you.*

Please check one of the following:

- | | |
|---|-------|
| <input type="checkbox"/> "Live" Web connection | \$255 |
| <input type="checkbox"/> Additional connection for a branch | \$150 |
| <input type="checkbox"/> 6-month "OnDemand" website link only | \$255 |
| <input type="checkbox"/> CD-ROM and materials only | \$295 |
| <input type="checkbox"/> Live plus OnDemand website link | \$355 |
| <input type="checkbox"/> Entire Package: Live, OnDemand link, and CD-ROM plus materials | \$395 |

Ways to Register:

ONLINE: www.bankwebinars.com

FAX: (800) 831-3776

PHONE: (800) 831-0678

MAIL: TTS, PO Box 310, Waunakee, WI 53597

Please Do Not fax registrations to the Wyoming Bankers Assoc

Method of Payment:

- ☐ Please invoice our bank
☐ Check made payable to TTS
☐ Mastercard ☐ Visa

Card Number: _____

Expiration Date: _____

Signature: _____

For assistance, please call Cheryl Johnston, (307)638-5008

Excel Explained: Minimize Spreadsheet Errors

A web-based seminar

Wednesday, June 4th, 2014,

9:00 AM-11:00 AM Mountain Time



WYOMING BANKERS ASSOCIATION

For Information

Contact Cheryl at (307)638-5008

Program Content:

In this live webinar Excel expert David Ringstrom, CPA will present numerous techniques that he relies on to improve the integrity of spreadsheets that he builds for himself and others. This session will empower with simple ways to avoid introducing errors into your own workbooks. David will teach from Excel 2010, but will answer questions specific to any version of Excel. Alternate instructions for Excel 2013, 2007, or 2003 are included in the handout where applicable.

The learning objective of this intermediate webinar is to minimize the risk and impact of errors within Excel spreadsheets.

Covered Topics:

- Learn design techniques that minimize errors
- Learn how range names minimize errors, save time in Excel, serve as navigation aids, and can store information in a hidden location
- Learn a simple design technique that greatly improves the integrity of Excel's SUM function
- Create an in-cell list by way of Excel's Data Validation feature
- Determine whether formulas within tables use cell references or field names
- Learn how to use the SUMIFS function in Excel 2007 and later (or SUMPRODUCT in any version of Excel) to summarize data based on multiple criteria
- Learn how to incorporate check figures and alarms into your work
- Use the Group and Ungroup feature to expand or collapse
- Use Excel's OFFSET function to dynamically reference data from one or more accounting periods
- Save time when aggregating data from multiple worksheets with Excel's INDIRECT function
- Use the TEXT function to create report titles that update themselves
- Transform dates and numbers into various formats without retyping by way of custom number formats
- Add a drop-down list to your Quick Access toolbar that allows you to toggle custom views on the fly
- Learn ways to restrict how others use your spreadsheet, including using the Scroll Area and Very Hidden properties to protect sensitive worksheets
- Discover techniques that automatically provide fall-back positions in the event that you need to see an earlier version of your spreadsheet

Who Should Attend:

Anyone seeking to improve the integrity of their spreadsheets.

Presenter:

David Ringstrom, CPA owns Accounting Advisors, Inc., an Atlanta-based spreadsheet and database consulting firm that he started in 1991. David has written freelance articles about spreadsheets since 1996, some of which have been published internationally. He teaches dozens of webinars on Excel each year, along with speaking at conferences. David coined the phrase "Either you work Excel, or it works you!" Accordingly his sessions are designed to help you turn the tide and become a much more effective spreadsheet user.

Cancellation Policy:

Refunds will be given only for cancellations received in written form 3 business days prior to the program. If your bank is unable to participate after registering, you can also select to receive an OnDemand website link to see the information online of the seminar at no additional charge.

If you are unable to attend the webinar but would like to have this information for training purposes, you may also purchase an OnDemand website link and/or CD-ROM.

Name: _____

Bank: _____

Address: _____

City, State, ZIP: _____

Phone: _____

*Email Address: _____

**Please include an email address as this is how your webinar materials will be delivered to you.*

Please check one of the following:

- | | |
|---|-------|
| <input type="checkbox"/> "Live" Web connection | \$255 |
| <input type="checkbox"/> Additional connection for a branch | \$150 |
| <input type="checkbox"/> 6-month "OnDemand" website link only | \$255 |
| <input type="checkbox"/> CD-ROM and materials only | \$295 |
| <input type="checkbox"/> Live plus OnDemand website link | \$355 |
| <input type="checkbox"/> Entire Package: Live, OnDemand link, and CD-ROM plus materials | \$395 |

Ways to Register:

ONLINE: www.bankwebinars.com

FAX: (800) 831-3776

PHONE: (800) 831-0678

MAIL: TTS, PO Box 310, Waunakee, WI 53597

Please Do Not fax registrations to the Wyoming Bankers Assoc

Method of Payment:

- ☐ Please invoice our bank
☐ Check made payable to TTS
☐ Mastercard ☐ Visa

Card Number: _____

Expiration Date: _____

Signature: _____

For assistance, please call Cheryl Johnston, (307)638-5008

BSA Red Flags for Money Laundering: Frontline Annual Training

A web-based seminar

Wednesday, June 4th, 2014,

12:30 PM–2:30 PM Mountain Time

Program Content:

Every day in your branches are situations which are considered "suspicious" and may even put your employees and customers into what we will call a "felony moment". If you customer asks "Should I deposit this money or what?" The answer your officer gives may encourage the customer to structure, and that is a problem for both the customer and the employee. This program will answer over 25 commonly asked frontline questions and it will go over the red flags for money launder for deposits and loans. You won't want to miss this fun frontline approach to red flags and your anti-money laundering program.

Covered Topics:

- How can I talk to my customer about currency without getting into a "felony moment"?
- The money smells like marijuana. Is this something I should be concerned about?
- The customer told me that she is hiding money from the IRS, should I tell BSA?
- What are the Red Flags for Elder Abuse?
- What are some of the scams for loans and mortgages?
- What are the Red Flags for Identity Theft?
- When do we tell the BSA officer, and what should we use to communicate?
- Sample Incident reports for operations, loans and branches
- The customer washed and ironed the money. Is this suspicious?
- The customer had me count \$15,000 cash and then went to safe deposit box, should I let BSA know?
- We did not book the mortgage loan so why should I tell BSA that the identification and TIN did not match?

Who Should Attend:

This is a program for those who work directly with customers. Tellers, New Accounts, Branch Managers, Loan officers, and Call Centers. It is designed to help the BSA Officer complete BSA training for AML programs.

Presenter:

Deborah Crawford is the President of gettechnical inc. She specializes in compliance and regulations for the deposit side of financial institutions. Her 20+ year career in banking and training began at Hibernia National Bank. She has been a seminar leader for many state associations and credit union groups across the nation. She has Bachelors and Masters degrees from Louisiana State University.



WYOMING BANKERS ASSOCIATION

For Information

Contact Cheryl at (307)638-5008

Cancellation Policy:

Refunds will be given only for cancellations received in written form 3 business days prior to the program. If your bank is unable to participate after registering, you can also select to receive an OnDemand website link to see the information online of the seminar at no additional charge.

If you are unable to attend the webinar but would like to have this information for training purposes, you may also purchase an OnDemand website link and/or CD-ROM.

Name: _____

Bank: _____

Address: _____

City, State, ZIP: _____

Phone: _____

*Email Address: _____

**Please include an email address as this is how your webinar materials will be delivered to you.*

Please check one of the following:

- | | |
|---|-------|
| <input type="checkbox"/> "Live" Web connection | \$255 |
| <input type="checkbox"/> Additional connection for a branch | \$150 |
| <input type="checkbox"/> 6-month "OnDemand" website link only | \$255 |
| <input type="checkbox"/> CD-ROM and materials only | \$295 |
| <input type="checkbox"/> Live plus OnDemand website link | \$355 |
| <input type="checkbox"/> Entire Package: Live, OnDemand link, and CD-ROM plus materials | \$395 |

Ways to Register:

ONLINE: www.bankwebinars.com

FAX: (800) 831-3776

PHONE: (800) 831-0678

MAIL: TTS, PO Box 310, Waunakee, WI 53597

Please Do Not fax registrations to the Wyoming Bankers Assoc

Method of Payment:

- ☐ Please invoice our bank
☐ Check made payable to TTS
☐ Mastercard ☐ Visa

Card Number: _____

Expiration Date: _____

Signature: _____

For assistance, please call Cheryl Johnston, (307)638-5008

Best-Ever Compliance Checklists for Consumer Loans

A web-based seminar

Thursday, June 5th, 2014,

9:00 AM-11:00 AM Mountain Time



WYOMING BANKERS ASSOCIATION

For Information

Contact Cheryl at (307)638-5008

Program Content:

This webinar will introduce bankers to a set of colorful checklists for consumer loans. The checklists lead bankers through the various compliance requirements and can virtually eliminate compliance errors. We'll provide bankers with detailed checklists for eight types of consumer loans and cover all the usual compliance rules:

Covered Topics:

- Truth in Lending (Right of Rescission, HOEPA, HPMLs, ARMs, early disclosures)
- RESPA
- HMDA
- Reg B (appraisal copies, joint credit, adverse action)
- Flood insurance
- Appraisals and evaluations
- FACTA credit score disclosures
- Insurance disclosures

Who Should Attend:

Lenders, loan processors, compliance officers and loan review personnel will all benefit from this webinar.

Presenter:

For almost thirty years, **Anne Lolley** has been simplifying compliance issues for bankers. After earning her law degree from the University of Kansas, she joined the Kansas Bankers Association, where she developed its successful legal department and gave compliance-related seminars. She has been a compliance officer for two banks and currently works with Bank Management Services, where she continues to provide webinars to Kansas bankers. Her expertise at simplifying the complex and creating user-friendly reference manuals has made her a popular instructor.

Cancellation Policy:

Refunds will be given only for cancellations received in written form 3 business days prior to the program. If your bank is unable to participate after registering, you can also select to receive an OnDemand website link to see the information online of the seminar at no additional charge.

If you are unable to attend the webinar but would like to have this information for training purposes, you may also purchase an OnDemand website link and/or CD-ROM.

Name: _____

Bank: _____

Address: _____

City, State, ZIP: _____

Phone: _____

*Email Address: _____

**Please include an email address as this is how your webinar materials will be delivered to you.*

Please check one of the following:

- | | |
|---|-------|
| <input type="checkbox"/> "Live" Web connection | \$255 |
| <input type="checkbox"/> Additional connection for a branch | \$150 |
| <input type="checkbox"/> 6-month "OnDemand" website link only | \$255 |
| <input type="checkbox"/> CD-ROM and materials only | \$295 |
| <input type="checkbox"/> Live plus OnDemand website link | \$355 |
| <input type="checkbox"/> Entire Package: Live, OnDemand link, and CD-ROM plus materials | \$395 |

Ways to Register:

ONLINE: www.bankwebinars.com

FAX: (800) 831-3778

PHONE: (800) 831-0678

MAIL: TTS, PO Box 310, Waunakee, WI 53597

Please Do Not fax registrations to the Wyoming Bankers Assoc

Method of Payment:

- ☐ Please invoice our bank
☐ Check made payable to TTS
☐ Mastercard ☐ Visa

Card Number: _____

Expiration Date: _____

Signature: _____

For assistance, please call Cheryl Johnston, (307)638-5008

Mobile Banking Risks & Rewards: Meeting Strategic Goals While Addressing Regulator Expectations

A web-based seminar

Tuesday, June 10th, 2014,

9:00 AM–11:00 AM Mountain Time



WYOMING BANKERS ASSOCIATION

For Information

Contact Cheryl at (307)638-5008

Program Content:

The number of mobile banking customers has risen over 70% in the past year. The biggest growth is seen in the 18-29 year old demographic which is the most coveted demographic for the future of banking. This session will discuss the benefits of this emerging trend as well as the regulatory risks and how to control them. Existing as well as new and emerging technologies will be discussed so that your financial institution staff can be better prepared to implement these technologies whole controlling the risks.

Covered Topics:

- The mobile banking environment
- Regulator expectations
- Risk assessment fundamentals & challenges
- Emerging technology
- Mobile payments (P2P)
- Mobile capture
- Next steps

Who Should Attend:

Compliance, Internal Audit, IT Steering Committee Members, CIO, ISO, VPIT, Network Administrators, Risk Managers.

Presenter:

Tom Hinkel, Vice President of Compliance Services, is responsible for thought leadership on all compliance related internal and external initiatives. This includes contributions to the R&D, quality control, and sales & marketing departments. He is also responsible for ensuring that Safe Systems' services incorporate and abide by appropriate financial industry regulations and best practices as well as serving as a regulatory compliance resource for Safe Systems' customers. He is the author of the Compliance Guru website, and has 20+ years' of experience in the banking industry. Hinkel holds a BA from Illinois Wesleyan University; an AA in computer programming; GSEC security certification from the SANS Institute; CISA and CRISC designations from ISACA, and the CCSA and CRMA designations from the IIA.

Cancellation Policy:

Refunds will be given only for cancellations received in written form 3 business days prior to the program. If your bank is unable to participate after registering, you can also select to receive an OnDemand website link to see the information online of the seminar at no additional charge.

If you are unable to attend the webinar but would like to have this information for training purposes, you may also purchase an OnDemand website link and/or CD-ROM.

Name: _____

Bank: _____

Address: _____

City, State, ZIP: _____

Phone: _____

*Email Address: _____

**Please include an email address as this is how your webinar materials will be delivered to you.*

Please check one of the following:

- | | |
|---|-------|
| <input type="checkbox"/> "Live" Web connection | \$255 |
| <input type="checkbox"/> Additional connection for a branch | \$150 |
| <input type="checkbox"/> 6-month "OnDemand" website link only | \$255 |
| <input type="checkbox"/> CD-ROM and materials only | \$295 |
| <input type="checkbox"/> Live plus OnDemand website link | \$355 |
| <input type="checkbox"/> Entire Package: Live, OnDemand link, and CD-ROM plus materials | \$395 |

Ways to Register:

ONLINE: www.bankwebinars.com

FAX: (800) 831-3776

PHONE: (800) 831-0678

MAIL: TTS, PO Box 310, Waunakee, WI 53597

Please Do Not fax registrations to the Wyoming Bankers Assoc

Method of Payment:

- ☐ Please invoice our bank
☐ Check made payable to TTS
☐ Mastercard ☐ Visa

Card Number: _____

Expiration Date: _____

Signature: _____

For assistance, please call Cheryl Johnston, (307)638-5008

Regulation CC - Check Holds

A web-based seminar

Wednesday, June 11th, 2014,

1:30 PM-3:30 PM Mountain Time



WYOMING BANKERS ASSOCIATION

For Information

Contact Cheryl at (307)638-5008

Program Content:

We are anticipating the final changes to Regulation CC (also known as Check Holds or Availability of Funds and Collection of Checks) which affect both the front and back house of the financial institution. From the simple elimination of the words non-local check to the new definitions and changes in return item policies, these changes are extensive and require some preparation before the regulation becomes final. This program will review the final changes to the regulation and help you begin to prepare to meet the deadlines.

Covered Topics:

- New Hold Forms for tellers
- New disclosures for New Accounts
- Shortened time frames for holds on checks
- New definitions for electronic items
- Changes to substitute checks
- Shortened time frames for expedited return
- And much much more

Presenter:

Deborah Crawford is the President of gettechnical inc. She specializes in compliance and regulations for the deposit side of financial institutions. Her 20+ year career in banking and training began at Hibernia National Bank. She has been a seminar leader for many state associations and credit union groups across the nation. She has Bachelors and Masters degrees from Louisiana State University.

Cancellation Policy:

Refunds will be given only for cancellations received in written form 3 business days prior to the program. If your bank is unable to participate after registering, you can also select to receive an OnDemand website link to see the information online of the seminar at no additional charge.

If you are unable to attend the webinar but would like to have this information for training purposes, you may also purchase an OnDemand website link and/or CD-ROM.

Name: _____

Bank: _____

Address: _____

City, State, ZIP: _____

Phone: _____

*Email Address: _____

Please include an email address as this is how your webinar materials will be delivered to you.

Please check one of the following:

- | | |
|---|-------|
| <input type="checkbox"/> "Live" Web connection | \$255 |
| <input type="checkbox"/> Additional connection for a branch | \$150 |
| <input type="checkbox"/> 6-month "OnDemand" website link only | \$255 |
| <input type="checkbox"/> CD-ROM and materials only | \$295 |
| <input type="checkbox"/> Live plus OnDemand website link | \$355 |
| <input type="checkbox"/> Entire Package: Live, OnDemand link, and CD-ROM plus materials | \$395 |

Ways to Register:

ONLINE: www.bankwebinars.com

FAX: (800) 831-3776

PHONE: (800) 831-0678

MAIL: TTS, PO Box 310, Waunakee, WI 53597

Please Do Not fax registrations to the Wyoming Bankers Assoc

Method of Payment:

- ☐ Please invoice our bank
☐ Check made payable to TTS
☐ Mastercard ☐ Visa

Card Number: _____

Expiration Date: _____

Signature: _____

For assistance, please call Cheryl Johnston, (307)638-5008

Seven Habits of Effective Credit Administration in Commercial Banks

A web-based seminar

Tuesday, June 17th, 2014,
9:00 AM–11:00 AM Mountain Time



WYOMING BANKERS ASSOCIATION

For Information

Contact Cheryl at (307)638-5008

Program Content:

Imagine finding yourself suddenly in a senior credit administration position at your bank due to required personnel changes as a result of frequent credit losses; Or, your bank's credit administration seems disconnected, un-organized and free flowing and lacks effective management oversight; Or you are in a lending position and the credit administration function at your bank fails to provide structure, guidance and leadership. If any of these scenarios point to you or your financial institution, this course will address the factors you need to know to make a positive difference in the credit administration at your bank.

Specifically, this course is intended to provide guidance on how to develop and maintain a Credit Administration function that will provide guidance to anyone involved in the credit function of the bank and to insure safeguards are in place to manage the bank's loan portfolio in a safe and sound manner. This principle is paramount especially in this economic environment and close scrutiny being applied by the regulatory authorities.

There are seven distinct characteristics well managed and successful banks have in their Credit Administration area. This course will evaluate the reasoning and requirements for each of these characteristics so that the participant can begin the process of developing such a culture within their respective organization.

Covered Topics:

1. Well Defined Credit Culture Established and Supported by
 - An Effective Loan Policy
2. Highly Effective Risk Assessment and Credit Underwriting System by
 - Choosing the right personnel to be Credit Analysts, Lenders or Loan Administrators
 - Knowing how to balance Risk and Rewards through proper credit, ratio and cash flow analysis
 - Knowing how to report risk assessment by writing effective credit memoranda
3. Highly Effective Credit Committee that
 - Considers all pertinent information
 - Allows members to express their opinion "freely"
 - Records Minutes that matter
4. Utilize Credit Risk Rating to Identify Risk in the Loan Portfolio by:
 - Clearly defining credit grades and applying them to various types of borrowers
 - Utilizing a clear, objective and measurable loan grading system
5. Loan Documentation Procedures that will:
 - Identify the Borrower's legal structure
 - Identify, value and properly classify the collateral (emphasizing appraisal reviews)
 - Evidence the debt outstanding
 - Attach the bank's security interest in the collateral
 - Perfect the bank's lien position in the collateral
6. Effective Loan Portfolio Management by:
 - Defining the expectations of loan officers in the management of their loan portfolio
 - Using Loan Agreements, Covenant Compliance Reports and other monitoring tools to manage the loan portfolio
 - Adopting prudent commercial real estate loan workout strategies for problem loans
7. Calculating and Maintaining an Adequate Allowance for Loans and Lease Losses
 - Reviewing and Documenting the ALLL methodology

At the end of this session, the participant will have a good road map to build and manage an effective credit administration area of the bank and to satisfy regulators' requirement to operating a safe and sound bank from a credit risk perspective.

Who Should Attend:

- Directors
- CEOs & Presidents
- Chief or Senior Credit Officers
- Chief or Senior Loan Officers
- Commercial Loan Officers
- Bank Accountants
- Branch Managers
- Consumer Loan Officers
- Loan Review Personnel
- Consumer Lenders

Presenter:

Jeffery W. Johnson started his career with SunTrust Bank in Atlanta as a Management Trainee and progressed to Vice President and Senior Lender of SouthTrust Bank and Senior Vice President and Commercial Banking Division Manager for Citizens Trust Bank of Atlanta.

Most of his career has been spent in Credit Administration, Lending, Business Development, Loan Review, Management and Training & Development. He has managed loan portfolios representing a cross section of loan types including: Large Corporate, High Net Worth Individual, Middle Market Companies, Small Business, Real Estate and Non-Profit Organizations.

Mr. Johnson is now a training professional in the financial industry by leading various seminars covering important topics relating to issues in financial institutions. He teaches actively for fifteen state banking associations in the United States, Risk Management Association (RMA) and individual financial institutions nationwide. He co-authored a training course entitled "Lending to Service and Other Professional Organizations" for RMA in 2001.

Mr. Johnson earned a B.A. Degree in Accounting from Morehouse College in Atlanta; a MBA in Finance from John Carroll University in University Heights, Ohio; Banking diploma from Prochnow School of Banking at the University of Wisconsin and a Graduate Certificate in Bank Management from the Wharton School of Business at the University of Pennsylvania.

Cancellation Policy:

Refunds will be given only for cancellations received in written form 3 business days prior to the program. If your bank is unable to participate after registering, you can also select to receive an OnDemand website link to see the information online of the seminar at no additional charge.

If you are unable to attend the webinar but would like to have this information for training purposes, you may also purchase an OnDemand website link and/or CD-ROM.

Name: _____

Bank: _____

Address: _____

City, State, ZIP: _____

Phone: _____

*Email Address: _____

*Please include an email address as this is how your webinar materials will be delivered to you.

Please check one of the following:

- | | |
|---|-------|
| <input type="checkbox"/> "Live" Web connection | \$255 |
| <input type="checkbox"/> Additional connection for a branch | \$150 |
| <input type="checkbox"/> 6-month "OnDemand" website link only | \$255 |
| <input type="checkbox"/> CD-ROM and materials only | \$295 |
| <input type="checkbox"/> Live plus OnDemand website link | \$355 |
| <input type="checkbox"/> Entire Package: Live, OnDemand link, and CD-ROM plus materials | \$395 |

Ways to Register:

ONLINE: www.bankwebinars.com

FAX: (800) 831-3778

PHONE: (800) 831-0878

MAIL: TTS, PO Box 310, Waunakee, WI 53597

Please Do Not fax registrations to the Wyoming Bankers Assoc

Method of Payment:

- ☐ Please invoice our bank
- ☐ Check made payable to TTS
- ☐ Mastercard ☐ Visa
- Card Number: _____

Expiration Date: _____

Signature: _____

For assistance, please call Cheryl Johnston, (307)638-5008

CRA Nuts & Bolts - Five Steps to Pass the Exam

A web-based seminar

Wednesday, June 18th, 2014,
12:30 PM-2:30 PM Mountain Time



WYOMING BANKERS ASSOCIATION
For Information
Contact Cheryl at (307)638-5008

Program Content:

Learn five steps to pass the exam. The first step is to develop a "context report" that tells your story to the examiners.

Our topic for the webinar will focus on several simple steps to ensure a successful CRA exam outcome. Writing a dynamic CRA context report can show examiners not only that your financial institution understands the community credit needs, but that you are effectively meeting the needs in the assessment areas you serve. We will review the steps required to establish your case and demonstrate why your CRA program qualifies for a "Satisfactory" or possibly "Outstanding" rating.

The only way you can be sure that your performance context tells the right story is to tell the story yourself.

Covered Topics:

- Five steps for managing a CRA exam
- The importance of developing a CRA strategy and steps for successful implementation
- What's included in a performance context? Learn how to describe your institution, quantify the ability and capacity of the bank to meet credit needs based on financial data, and any issues that should be highlighted about a holding company, affiliate or subsidiary
- Learn how to highlight the positive outcomes of your lending focus and business strategy
- Tips to describe your assessment area including demographic and economic data resources
- Best practices to deal with CRA-related complaints and potential fair lending issues that can threaten a successful exam
- Definitions of Community Development Loans and Services
- Ideas for passing the Investment Test portion of the exam
- Helpful CRA compliance resources and regulatory guidance

Who Should Attend:

Compliance Officers, CRA Officers, and Senior Management will find this session very beneficial.

Presenter:

Susan Costonis is a compliance consultant and trainer. She frequently provides consulting services to financial institutions regarding fair lending and other compliance management issues. Her 36 year career in banking and training began with 20 years at First National Bank, an affiliate of Wells Fargo Bank, in Fort Collins, CO. Susan has been a bank compliance consultant or compliance officer in Louisiana since 1998.

During her career, Susan has successfully managed compliance programs and exams for institutions supervised by the OCC, FDIC, and Federal Reserve. She is a Certified Regulatory Compliance Manager and completed the ABA Graduate Compliance School and the Graduate Banking School of the University of Colorado. Susan regularly presents seminars to financial associations.

Cancellation Policy:

Refunds will be given only for cancellations received in written form 3 business days prior to the program. If your bank is unable to participate after registering, you can also select to receive an OnDemand website link to see the information online of the seminar at no additional charge.

If you are unable to attend the webinar but would like to have this information for training purposes, you may also purchase an OnDemand website link and/or CD-ROM.

Name: _____

Bank: _____

Address: _____

City, State, ZIP: _____

Phone: _____

*Email Address: _____

**Please include an email address as this is how your webinar materials will be delivered to you.*

Please check one of the following:

- | | |
|---|-------|
| <input type="checkbox"/> "Live" Web connection | \$255 |
| <input type="checkbox"/> Additional connection for a branch | \$150 |
| <input type="checkbox"/> 6-month "OnDemand" website link only | \$255 |
| <input type="checkbox"/> CD-ROM and materials only | \$295 |
| <input type="checkbox"/> Live plus OnDemand website link | \$355 |
| <input type="checkbox"/> Entire Package: Live, OnDemand link, and CD-ROM plus materials | \$395 |

Ways to Register:

ONLINE: www.bankwebinars.com

FAX: (800) 831-3776

PHONE: (800) 831-0678

MAIL: TTS, PO Box 310, Waunakee, WI 53597

Please Do Not fax registrations to the Wyoming Bankers Assoc

Method of Payment:

- ☐ Please invoice our bank
☐ Check made payable to TTS
☐ Mastercard ☐ Visa

Card Number: _____

Expiration Date: _____

Signature: _____

For assistance, please call Cheryl Johnston, (307)638-5008

The State of UDAAP: Dealing with a New Reality

A web-based seminar

Thursday, June 19th, 2014,

9:00 AM-11:00 AM Mountain Time



WYOMING BANKERS ASSOCIATION

For Information

Contact Cheryl at (307)638-5008

Program Content:

How to Prepare and Manage the Risk

"UDAAP" could become the most significant term ever to affect bank compliance. That sounds pretty bold, but consider that the CFPB has been given an almost-unlimited mandate under Dodd-Frank to "take any action...to prevent a covered person or service provider from committing or engaging in an unfair, deceptive, or abusive act or practice under Federal law in connection with any transaction with a consumer for a consumer financial product or service, or the offering of a consumer financial product or service."

Although the UDAAP standard seems new, we've actually been familiar with "UDAP" (just one 'A') for quite some time. That extra 'A', for 'Abusive', adds a new standard, however, and the CFPB is already active with enforcement actions.

What does all this mean to banks and the industry? At the very minimum, it means you must be familiar with what this new standard means for compliance and the risk management process. The rules of the game have changed, and technical compliance is no longer the only issue.

It means understanding what examiners are likely to focus on, including areas where a clear rule or regulation might not even apply. It's a cultural shift in the regulatory function, and in this webinar we'll discuss the meaning of UDAAP and how it will impact your bank.

Covered Topics:

- UDAP vs. UDAAP: what does the introduction of "abusive" really do?
- This isn't only a CFPB issues - it will affect ALL banks, regardless of regulator
- "Abusive" standards: how will this be enforced?
- Scope of UDAAP: products, services, delivery channels and methods
- UDAAP examples: where should your focus be?
- Emphasis on sales and marketing practices, and product management
- Cultural change brought by UDAAP
- What are the agencies looking for?
- Areas where you wouldn't even think to look
- How to prepare your UDAAP program
- What are the regulatory expectations? Evaluations, risk assessments, more?
- Going beyond the program: changing the focus of your organization

Who Should Attend:

UDAAP is an issue that affects most everyone in the financial institution. But in particular, compliance officers, auditors, management, counsel, marketing, sales, product development, business line management, and anyone else involved in any products, services, or practices that impact consumers will get valuable information from this webinar.

Presenter:

Carl Pry is a Certified Regulatory Compliance Manager (CRCM) and Certified Risk Professional (CRP) who is a Senior Director for Trelant Risk Advisors in Washington, DC. Through his working career, as well as through his experience as a banking attorney and officer, he has provided a variety of regulatory compliance and financial performance services to financial institutions and other clients throughout the country. He has written extensively regarding consumer and commercial compliance, tax, audit, and financial institution legal issues, and is a frequent contributor to and currently serves on the Editorial Advisory Board for the ABA Bank Compliance magazine. He has spoken at dozens of banking, compliance, and state bar associations, and has conducted training sessions for financial institutions across the country.

Cancellation Policy:

Refunds will be given only for cancellations received in written form 3 business days prior to the program. If your bank is unable to participate after registering, you can also select to receive an OnDemand website link to see the information online of the seminar at no additional charge.

If you are unable to attend the webinar but would like to have this information for training purposes, you may also purchase an OnDemand website link and/or CD-ROM.

Name: _____

Bank: _____

Address: _____

City, State, ZIP: _____

Phone: _____

*Email Address: _____

Please include an email address as this is how your webinar materials will be delivered to you.

Please check one of the following:

- | | |
|---|-------|
| <input type="checkbox"/> "Live" Web connection | \$255 |
| <input type="checkbox"/> Additional connection for a branch | \$150 |
| <input type="checkbox"/> 6-month "OnDemand" website link only | \$255 |
| <input type="checkbox"/> CD-ROM and materials only | \$295 |
| <input type="checkbox"/> Live plus OnDemand website link | \$355 |
| <input type="checkbox"/> Entire Package: Live, OnDemand link, and CD-ROM plus materials | \$395 |

Ways to Register:

ONLINE: www.bankwebinars.com

FAX: (800) 831-3776

PHONE: (800) 831-0678

MAIL: TTS, PO Box 310, Waunakee, WI 53597

Please Do Not fax registrations to the Wyoming Bankers Assoc

Method of Payment:

- ☐ Please invoice our bank
☐ Check made payable to TTS
☐ Mastercard ☐ Visa

Card Number: _____

Expiration Date: _____

Signature: _____

For assistance, please call Cheryl Johnston, (307)638-5008

The Final Rule on Federal Benefit Payments Garnishment Requirements

A web-based seminar

Tuesday, June 24th, 2014,

9:00 AM-11:00 AM Mountain Time



WYOMING BANKERS ASSOCIATION

For Information

Contact Cheryl at (307)638-5008

Program Content:

On May 29, 2013, the U.S. Department of Treasury, along with several federal agencies, including the Social Security Administration, the Department of Veterans Affairs, the Railroad Retirement Board, and the Office of Personnel Management, published the Final Rule on the Garnishment of Accounts Containing Federal Benefit Payments. This final rule, which was effective June 28, 2013, modifies the interim rule that was implemented by the agencies in February 2011. The final rule not only supersedes state laws pertaining to how financial institutions process garnishments, but now will also apply to state tax levies and warrants.

Covered Topics:

- A general review of the requirements for processing garnishments and state tax levies under the final rule
- A comparison of the interim rule and the final rule, so that differences can be easily identified
- The special terminology that applies
- The detailed steps financial institutions need to take when processing garnishment and levy requests
- Examples of how the rules impact garnishment and levy answers, and hold amounts
- Model language and sample forms that can be used when providing notice pursuant to the rules

Who Should Attend:

This webinar will be especially helpful for compliance officers, legal counsel and financial institution personnel who process garnishment answers.

Presenter:

Terri D. Thomas is Senior VP and Legal Department Director for the Kansas Bankers Association. Prior to this, she was with "Bankers Choice," a financial consulting firm. Before this, Terri was employed in the financial industry for over twenty-three years in various capacities. Most notably, she served for fourteen years as in-house legal counsel and trust officer for Bank of America and its Kansas predecessors. Receiving her Bachelor of Arts degree from Kansas State University in 1985, Terri continued her education at Washburn University School of Law and obtained her Juris Doctor in 1988. Presently, she serves as an adjunct instructor at Washburn University School of Law and the University of Kansas School of Law and is a frequent seminar presenter for financial associations.

Cancellation Policy:

Refunds will be given only for cancellations received in written form 3 business days prior to the program. If your bank is unable to participate after registering, you can also select to receive an OnDemand website link to see the information online of the seminar at no additional charge.

If you are unable to attend the webinar but would like to have this information for training purposes, you may also purchase an OnDemand website link and/or CD-ROM.

Name: _____

Bank: _____

Address: _____

City, State, ZIP: _____

Phone: _____

*Email Address: _____

**Please include an email address as this is how your webinar materials will be delivered to you.*

Please check one of the following:

- | | |
|---|-------|
| <input type="checkbox"/> "Live" Web connection | \$255 |
| <input type="checkbox"/> Additional connection for a branch | \$150 |
| <input type="checkbox"/> 6-month "OnDemand" website link only | \$255 |
| <input type="checkbox"/> CD-ROM and materials only | \$295 |
| <input type="checkbox"/> Live plus OnDemand website link | \$355 |
| <input type="checkbox"/> Entire Package: Live, OnDemand link, and CD-ROM plus materials | \$395 |

Ways to Register:

ONLINE: www.bankwebinars.com

FAX: (800) 831-3776

PHONE: (800) 831-0678

MAIL: TTS, PO Box 310, Waunakee, WI 53597

Please Do Not fax registrations to the Wyoming Bankers Assoc

Method of Payment:

- ☐ Please invoice our bank
☐ Check made payable to TTS
☐ Mastercard ☐ Visa

Card Number: _____

Expiration Date: _____

Signature: _____

For assistance, please call Cheryl Johnston, (307)638-5008

Writing a New Accounts Procedures Manual

A web-based seminar

Wednesday, June 25th, 2014,
12:30 PM–2:30 PM Mountain Time



WYOMING BANKERS ASSOCIATION
For Information
Contact Cheryl at (307)638-5008

Program Content:

During this webinar, we will take the core document from deposit accounts documentation and set up a working document so that you can tailor your procedures into the framework we will provide. You will receive a "core document" in a word document that you can drop your individualized documents into and achieve one of the big goals at many financial institutions have "standards" on opening all types of new accounts.

Covered Topics:

- Review federal laws do we have to cover in the opening of accounts
- Learn the different ownership types that we should set up sample signature cards and screen shots for
- You will receive checklists for documents for every type of account
- How to set up a manual like this if we are in more than one state
- What questions should we ask and research for state law purposes?
- You will receive a template to start the hard work and lots of guidance to help you in the process

Who Should Attend:

Training, compliance, branch operations, customer service representatives and branch personnel who would be involved in developing a New Accounts Procedure Manual.

Presenter:

Deborah Crawford is the President of gettechnical inc. She specializes in compliance and regulations for the deposit side of financial institutions. Her 20+ year career in banking and training began at Hibernia National Bank. She has been a seminar leader for many state associations and credit union groups across the nation. She has Bachelors and Masters degrees from Louisiana State University.

Cancellation Policy:

Refunds will be given only for cancellations received in written form 3 business days prior to the program. If your bank is unable to participate after registering, you can also select to receive an OnDemand website link to see the information online of the seminar at no additional charge.

If you are unable to attend the webinar but would like to have this information for training purposes, you may also purchase an OnDemand website link and/or CD-ROM.

Name: _____

Bank: _____

Address: _____

City, State, ZIP: _____

Phone: _____

*Email Address: _____

**Please include an email address as this is how your webinar materials will be delivered to you.*

Please check one of the following:

- | | |
|---|-------|
| <input type="checkbox"/> "Live" Web connection | \$255 |
| <input type="checkbox"/> Additional connection for a branch | \$150 |
| <input type="checkbox"/> 6-month "OnDemand" website link only | \$255 |
| <input type="checkbox"/> CD-ROM and materials only | \$295 |
| <input type="checkbox"/> Live plus OnDemand website link | \$355 |
| <input type="checkbox"/> Entire Package: Live, OnDemand link, and CD-ROM plus materials | \$395 |

Ways to Register:

ONLINE: www.bankwebinars.com

FAX: (800) 831-3776

PHONE: (800) 831-0678

MAIL: TTS, PO Box 310, Waunakee, WI 53597

Please Do Not fax registrations to the Wyoming Bankers Assoc

Method of Payment:

- ☐ Please Invoice our bank
☐ Check made payable to TTS
☐ Mastercard ☐ Visa

Card Number: _____

Expiration Date: _____

Signature: _____

For assistance, please call Cheryl Johnston, (307)638-5008

Endorsements on Fiduciaries, Trusts, Estates, and Business Accounts: Who is Authorized to Negotiate

A web-based seminar
Wednesday, June 25th, 2014,
9:00 AM–11:00 AM Mountain Time

Program Content:

Trusts, Estates, and business accounts all have individuals who own assets and receive checks. These entities have big dollars and high risks when handling their checks. The questions of who can endorse these types of checks and how they should be endorsed will be addressed in this informative program. If you have ever wondered how, when and why of endorsements on high level items this is the program for you. Take a look at the common questions that will be answered in this must attend program. Every teller at every financial institution will enjoy this practical and informative program.

Covered Topics:

- Can businesses every cash checks? Get cash back? Deposit personal checks into business accounts?
- How should a fiduciary endorse a check? On a UTMA how does the custodian endorse the check? How does a representative payee endorse a check?
- Can a deceased person endorse a check? Can the executor endorse a check? What about tax payments and social security benefit checks? Who if anyone can endorse a check for a deceased person? Does it matter what kind of check?
- Can a trustee deposit a trust check into a personal account? Can a personal check of a trustee be deposited into a trust account? How should trust checks be endorsed?
- Does your financial institution take third party checks? How should the check be endorsed?
- All of these and many more questions will be answered in this important check program.

Who Should Attend:

Tellers, head tellers, cashiers, teller trainers, new accounts, and all branch personnel who handle checks.

Presenter:

Deborah Crawford is the President of gettechnical inc. She specializes in compliance and regulations for the deposit side of financial institutions. Her 20+ year career in banking and training began at Hibernia National Bank. She has been a seminar leader for many state associations and credit union groups across the nation. She has Bachelors and Masters degrees from Louisiana State University.



WYOMING BANKERS ASSOCIATION
For Information

Contact Cheryl at (307)638-5008

Cancellation Policy:

Refunds will be given only for cancellations received in written form 3 business days prior to the program. If your bank is unable to participate after registering, you can also select to receive an OnDemand website link to see the information online of the seminar at no additional charge.

If you are unable to attend the webinar but would like to have this information for training purposes, you may also purchase an OnDemand website link and/or CD-ROM.

Name: _____

Bank: _____

Address: _____

City, State, ZIP: _____

Phone: _____

*Email Address: _____

**Please include an email address as this is how your webinar materials will be delivered to you.*

Please check one of the following:

- | | |
|---|-------|
| <input type="checkbox"/> "Live" Web connection | \$255 |
| <input type="checkbox"/> Additional connection for a branch | \$150 |
| <input type="checkbox"/> 6-month "OnDemand" website link only | \$255 |
| <input type="checkbox"/> CD-ROM and materials only | \$295 |
| <input type="checkbox"/> Live plus OnDemand website link | \$355 |
| <input type="checkbox"/> Entire Package: Live, OnDemand link, and CD-ROM plus materials | \$395 |

Ways to Register:

ONLINE: www.bankwebinars.com

FAX: (800) 831-3776

PHONE: (800) 831-0678

MAIL: TTS, PO Box 310, Waunakee, WI 53597

Please Do Not fax registrations to the Wyoming Bankers Assoc

Method of Payment:

- ☐ Please invoice our bank
☐ Check made payable to TTS
☐ Mastercard ☐ Visa

Card Number: _____

Expiration Date: _____

Signature: _____

For assistance, please call Cheryl Johnston, (307)638-5008

How to Use Business Resolutions and Authorizations to Protect Your Financial Institution

A web-based seminar
Thursday, June 26th, 2014,
9:00 AM–11:00 AM Mountain Time

Program Content:

Some of our best and most profitable financial institution customers are legal entities. Unfortunately, establishing relationships with business entities can be confusing, and if done incorrectly, they can become costly liabilities. One of the most effective ways for a financial institution to protect itself from business entity liability is by obtaining a well-drafted, properly-executed resolution or similar authorization from the business. Attend this webinar to know more about the ins and outs of resolutions and authorizations.

Covered Topics:

- What is the purpose of a resolution or authorization?
- What language should be contained in a resolution or authorization?
- Who should sign a business entity resolution or authorization form in order to make it binding on the business?
- What are the differences between financial institution-prepared and customer-prepared resolutions and authorizations?
- What are the risks of accepting customer-prepared forms?

Who Should Attend:

Lenders and new account personnel responsible for loan and deposit account documentation.

Presenter:

Terri D. Thomas is Senior VP and Legal Department Director for the Kansas Bankers Association. Prior to this, she was with "Bankers Choice," a financial consulting firm. Before this, Terri was employed in the financial industry for over twenty-three years in various capacities. Most notably, she served for fourteen years as in-house legal counsel and trust officer for Bank of America and its Kansas predecessors. Receiving her Bachelor of Arts degree from Kansas State University in 1985, Terri continued her education at Washburn University School of Law and obtained her Juris Doctor in 1988.

Presently, she serves as an adjunct instructor at Washburn University School of Law and the University of Kansas School of Law and is a frequent seminar presenter for financial associations.



WYOMING BANKERS ASSOCIATION
For Information
Contact Cheryl at (307)638-5008

Cancellation Policy:

Refunds will be given only for cancellations received in written form 3 business days prior to the program. If your bank is unable to participate after registering, you can also select to receive an OnDemand website link to see the information online of the seminar at no additional charge.

If you are unable to attend the webinar but would like to have this information for training purposes, you may also purchase an OnDemand website link and/or CD-ROM.

Name: _____

Bank: _____

Address: _____

City, State, ZIP: _____

Phone: _____

*Email Address: _____

**Please include an email address as this is how your webinar materials will be delivered to you.*

Please check one of the following:

- | | |
|---|-------|
| <input type="checkbox"/> "Live" Web connection | \$255 |
| <input type="checkbox"/> Additional connection for a branch | \$150 |
| <input type="checkbox"/> 6-month "OnDemand" website link only | \$255 |
| <input type="checkbox"/> CD-ROM and materials only | \$295 |
| <input type="checkbox"/> Live plus OnDemand website link | \$355 |
| <input type="checkbox"/> Entire Package: Live, OnDemand link, and CD-ROM plus materials | \$395 |

Ways to Register:

ONLINE: www.bankwebinars.com

FAX: (800) 831-3776

PHONE: (800) 831-0678

MAIL: TTS, PO Box 310, Waunakee, WI 53597

Please Do Not fax registrations to the Wyoming Bankers Assoc

Method of Payment:

- ☐ Please invoice our bank
☐ Check made payable to TTS
☐ Mastercard ☐ Visa

Card Number: _____

Expiration Date: _____

Signature: _____

For assistance, please call Cheryl Johnston, (307)638-5008

Vendor Management Best Practices – How to Address the New Challenges & Increased Regulatory Scrutiny

A web-based seminar

Thursday, June 26th, 2014,

12:30 PM–2:30 PM Mountain Time



WYOMING BANKERS ASSOCIATION

For Information

Contact Cheryl at (307)638-5008

Program Content:

All FFIEC regulatory updates issued in the last two years either directly or indirectly relate to vendor management and outsourcing. In addition, social media, cloud computing and managing payment service providers all have vendor management as the common link. Clearly this is an area of increased regulatory scrutiny, and will continue to be so for the foreseeable future. How do the new expectations differ from current practices, and what steps do financial institutions need to take now?

Covered Topics:

- Vendor or service provider...why does it matter?
- Expanding the risk assessment
- The details of due diligence
- Contracts – the single most important control
- The new SOC reports - Understanding the differences
- Vendor regulatory exams - The new regulatory requirement
- Attendees will receive white papers on 5 Keys to Understanding a SOC 2 Reports, and 7 Cloud Vendor Deal Breakers for Financial Institutions
- Attendees will also receive a vendor due diligence checklist and a vendor contracts checklist

Who Should Attend:

Risk managers, Internal auditors, CIO, ISO, Compliance Officers, those who are involved with vendor management at their institution.

Presenter:

Tom Hinkel, Vice President of Compliance Services, is responsible for thought leadership on all compliance related internal and external initiatives. This includes contributions to the R&D, quality control, and sales & marketing departments. He is also responsible for ensuring that Safe Systems' services incorporate and abide by appropriate financial industry regulations and best practices as well as serving as a regulatory compliance resource for Safe Systems' customers. He is the author of the Compliance Guru website, and has 20+ years' of experience in the banking industry. Hinkel holds a BA from Illinois Wesleyan University; an AA in computer programming; GSEC security certification from the SANS Institute; CISA and CRISC designations from ISACA, and the CCSA and CRMA designations from the IIA.

Cancellation Policy:

Refunds will be given only for cancellations received in written form 3 business days prior to the program. If your bank is unable to participate after registering, you can also select to receive an OnDemand website link to see the information online of the seminar at no additional charge.

If you are unable to attend the webinar but would like to have this information for training purposes, you may also purchase an OnDemand website link and/or CD-ROM.

Name: _____

Bank: _____

Address: _____

City, State, ZIP: _____

Phone: _____

*Email Address: _____

Please include an email address as this is how your webinar materials will be delivered to you.

Please check one of the following:

- | | |
|---|-------|
| <input type="checkbox"/> "Live" Web connection | \$255 |
| <input type="checkbox"/> Additional connection for a branch | \$150 |
| <input type="checkbox"/> 6-month "OnDemand" website link only | \$255 |
| <input type="checkbox"/> CD-ROM and materials only | \$295 |
| <input type="checkbox"/> Live plus OnDemand website link | \$355 |
| <input type="checkbox"/> Entire Package: Live, OnDemand link, and CD-ROM plus materials | \$395 |

Ways to Register:

ONLINE: www.bankwebinars.com

FAX: (800) 831-3776

PHONE: (800) 831-0678

MAIL: TTS, PO Box 310, Waunakee, WI 53597

Please Do Not fax registrations to the Wyoming Bankers Assoc

Method of Payment:

- ☐ Please invoice our bank
☐ Check made payable to TTS
☐ Mastercard ☐ Visa

Card Number: _____

Expiration Date: _____

Signature: _____

For assistance, please call Cheryl Johnston, (307)638-5008

BSA Series: Risk Assessments, Models, Validation and Tuning

A web-based seminar

Friday, June 27th, 2014,

9:00 AM-11:00 AM Mountain Time



WYOMING BANKERS ASSOCIATION

For Information

Contact Cheryl at (307)638-5008

Program Content:

BSA (Bank Secrecy Act) key components continue to remain an integral part of our AML (Anti Money Laundering) as risk assessments, models and audits continue to frame up the building called your program. You don't want to get surprised this year on your BSA examination when the examiners ask to see your model validation. New processes bring new tools to analyze data but your process and model have to be checked. From risk assessments to audits, we continue to self-examine our own AMLs for accuracy, exposure and controls. Don't miss this deeper dive into the tools that protect your organization from financial crimes.

Covered Topics:

- 2014 Risk Assessments: Inherent risk, mitigation of risk and residual risk
- Building blocks of the risk assessment: From Product and Service to Executive Summary
- Updating risk assessments and the changing financial institution profile
- What is a model? How to validate your model?
- How to document the process of model development, validation and revisions
- What are the audit expectations? What is an independent audit? Who should conduct the audit?
- Sample audit worksheets

Who Should Attend:

BSA Officers, BSA Support Staff, Management, Compliance, Security and anyone involved in AML program.

Presenter:

Deborah Crawford is the President of gettechnical inc. She specializes in compliance and regulations for the deposit side of financial institutions. Her 20+ year career in banking and training began at Hibernia National Bank. She has been a seminar leader for many state associations and credit union groups across the nation. She has Bachelors and Masters degrees from Louisiana State University.

Cancellation Policy:

Refunds will be given only for cancellations received in written form 3 business days prior to the program. If your bank is unable to participate after registering, you can also select to receive an OnDemand website link to see the information online of the seminar at no additional charge.

If you are unable to attend the webinar but would like to have this information for training purposes, you may also purchase an OnDemand website link and/or CD-ROM.

Name: _____

Bank: _____

Address: _____

City, State, ZIP: _____

Phone: _____

*Email Address: _____

**Please include an email address as this is how your webinar materials will be delivered to you.*

Please check one of the following:

- | | |
|---|-------|
| <input type="checkbox"/> "Live" Web connection | \$255 |
| <input type="checkbox"/> Additional connection for a branch | \$150 |
| <input type="checkbox"/> 6-month "OnDemand" website link only | \$255 |
| <input type="checkbox"/> CD-ROM and materials only | \$295 |
| <input type="checkbox"/> Live plus OnDemand website link | \$355 |
| <input type="checkbox"/> Entire Package: Live, OnDemand link, and CD-ROM plus materials | \$395 |

Ways to Register:

ONLINE: www.bankwebinars.com

FAX: (800) 831-3776

PHONE: (800) 831-0678

MAIL: TTS, PO Box 310, Waunakee, WI 53597

Please Do Not fax registrations to the Wyoming Bankers Assoc

Method of Payment:

- ☐ Please invoice our bank
☐ Check made payable to TTS
☐ Mastercard ☐ Visa

Card Number: _____

Expiration Date: _____

Signature: _____

For assistance, please call Cheryl Johnston, (307)638-5008



Schools of Banking

AGRICULTURAL LENDING SCHOOL

July 21 - 25, 2014 • Grand Island, Nebraska

BENEFITS

The *Agricultural Lending School* is an intensive experience designed for junior- to mid-level managers and lenders. The curriculum includes in-depth, hands-on training in all facets of agricultural lending with emphasis on financial analysis, credit scoring, problem loans, marketing and loan structuring. Students receive personalized instruction and peer interaction. Specific benefits include:

- Overview issues impacting agriculture from a local, national and international perspective
- Achieve an understanding of farm financial statement construction and interrelationships
- Gain hands-on experience with the ratios recommended by the Farm Financial Standards Council
- Learn different ways to test "what if" scenarios regarding a loan request
- Learn how to effectively analyze agricultural consumer loan requests for producers of all sizes
- Explore issues related to expansion, loan structuring and problem loans
- Gain new perspectives and knowledge from peers and nationally-respected faculty
- Admission to a future **Advanced Agricultural Lending School** open only to graduates

ATTENDEE PROFILE

The *Agricultural Lending School* was developed as an **intermediate-level School**. Therefore, it offers an intense curriculum designed for individuals who have knowledge of agricultural financing as well as knowledge of ratios, cash flows and balance sheet structure.

Precourse readings, case studies, in-class group work, a final exam and completion of a written loan analysis summary are all elements of this School.

In addition to the above, it is strongly recommended that applicants also meet the following education and experience prerequisites:

- A minimum of one year experience as an agricultural lender or credit analyst
- Completion of a college degree or completion of high school with substantial banking experience
- Successful completion of the following AIB courses:
 - Accounting
 - Analyzing Financial Statements
 - Money & Banking
- In lieu of completion of the above AIB courses, equivalent course work and demonstrated knowledge is acceptable

AGRICULTURAL LENDING SCHOOL



WHY SCHOOLS OF BANKING?

"I feel the *Agricultural Lending School* was hands down the best training I have received in 12 years of banking and classes."

Karissa Richmond, Vice President
Security State Bank, Wellington, Kansas



Cosponsored by the Kansas and Nebraska Bankers Associations
In partnership with the Colorado, Louisiana, Minnesota, Oklahoma,
Texas, West Virginia and Wyoming Bankers Associations.



www.schoolsofbanking.com

CURRICULUM & OBJECTIVES

The *Agricultural Lending School* is an **intermediate-level School**. The curriculum is designed to provide attendees with a comprehensive overview of the entire agricultural lending function.

For a complete list of session objectives, access www.schoolsofbanking.com. Sessions are as follows:

Mega Trends in Agriculture

Agricultural Financial Statements

Agricultural Credit Analysis and Decision Making

Credit Scoring and Risk Rating Systems

Loan Structuring

Problem Loans

Problem Loans Discussion Panel

Agricultural Marketing (two tracks):

Track I: for students with a limited background/experience in agricultural marketing

Track II: for students with a solid background/experience in agricultural marketing

Borrower's Perspective Panel

Group Case Study

GENERAL INFORMATION

To register, please complete and fax or e-mail the registration form to the Schools of Banking at 402-474-2148 or schools@nebankers.org. **You may also access www.schoolsofbanking.com and submit the PDF fill-in application form.** Your bank will be invoiced for the applicable fee:

\$1,650 Single Housing

\$1,550 Double Housing

\$1,450 No Housing

Fees include registration, instruction, curriculum, four nights lodging (if applicable), breakfasts, lunches, break service and one pizza dinner. All accommodations are at the Midtown Holiday Inn in Grand Island, Nebraska. **Non-members of their State Banking Association must pay an additional administrative fee of \$725 and are not guaranteed admission.**

Individuals registering after the enrollment deadline of June 20 may be subject to a \$50 late fee. Housing availability is not guaranteed after June 20. Any registrant withdrawing by June 20 will receive a refund minus a \$50 processing fee. Registrants withdrawing June 21 through July 3 will receive a refund minus a cancellation fee of \$363. Registrants withdrawing after July 3 forfeit the entire enrollment fee.

If a disability or medical condition might affect your participation in this event, please attach a brief letter to Schools of Banking regarding any special needs. In addition, please advise us if you have any special dietary needs.

FACULTY IN THE SPOTLIGHT

**Dr. David Kohl, Professor Emeritus
Virginia Tech University
Blacksburg, Virginia**

Dr. Kohl has conducted more than 5,000 educational sessions for agricultural groups. He has published numerous books and over 1,000 articles on financial and business-related topics. In addition, he has received numerous teaching, extension, and public service awards, including the prestigious American Agricultural Economics Association's Outstanding Teaching Award and the Governor's award for his distinguished service to Virginia agriculture. He is also the recipient of the American Bankers Association award for outstanding leadership in education, research, and service to North American ag lenders.

**Tim Ohlde, President
Elk State Bank
Clyde, Kansas**

Tim Ohlde has been an instructor for the Schools of Banking since 2004. Tim is President of The Elk State Bank in Clyde, Kansas. He has been in the industry for over 25 years holding the positions of Farm Management Specialist, Assistant Vice President and Vice President. In addition, he was the 2005-2006 Chairman of the ABA Agriculture and Rural Bankers Committee and is a past member of the KBA Ag and Rural Development Committee. Tim is also a member and Past Chairman of the Schools of Banking Lending Advisory Committee for Kansas and Nebraska.

REGISTRATION INFORMATION

WANT TO SAVE A STEP?

The Schools of Banking now has PDF fill-in applications that can be sent directly to our office, electronically! Simply access www.schoolsofbanking.com, click on "Schools" and scroll down to the *Agricultural Lending School*.

Once your application is submitted, it will be reviewed for admission requirements. Schools of Banking will invoice your institution for the applicable fee.

In the event you do not meet the prerequisites for this School, a letter of recommendation must be submitted on your behalf by your nominating officer. This letter must detail work and educational experience suggested as substitutes for the prerequisites. Students will be contacted if there are specific questions about their application.

Contact the Schools of Banking at 402-474-1555 or schools@nebankers.org with specific questions.

REGISTRATION FORM

AGRICULTURAL LENDING SCHOOL
July 21 - 25, 2014
Midtown Holiday Inn - Grand Island, Nebraska

For Office Use Only
Date Ack'd _____

☐ PDF Acknow

IMPORTANT: Please make a copy of this application for your files. Please print or type the following information:

Name (as you wish it to appear on diploma)		Nickname (for badge)	Last 4-digits of Social Security #
Your Title		E-mail Address (all confirmations will be made via e-mail)	
Business Telephone	Cell Phone	Main Bank Name (if different)	
Bank	Main Bank Address (if different)		
Bank P.O. Box or Street Address		Roommate Request, If Applicable (Name & Bank)	
City	State	Zip	In case of emergency, contact (Name & Telephone #)

BACKGROUND INFORMATION FOR HOUSING:

Date of Birth _____ ☐ Male ☐ Female
☐ Smoking (if available) ☐ Non-Smoking ☐ No Preference

ENROLLMENT FEE: ☐ \$1,650 Single Housing ☐ \$1,550 Double Housing ☐ \$1,450 No Housing
Nonmembers of their State Banking Association must pay an additional fee of \$725.

RETURN THIS REGISTRATION FORM AND FEE BY JUNE 20 TO:

Schools of Banking, P.O. Box 80008, Lincoln, NE 68501-0008

Phone: 402-474-1555 ■ Fax: 402-474-2148 ■ E-Mail: schools@nebankers.org ■ Web: schoolsofbanking.com

This institution does not discriminate with regard to race, creed, color, sex, age, religion, or national origin.



**Schools
of Banking**

BANK COMPLIANCE SCHOOL

August 17 - 22, 2014

Midtown Holiday Inn • Grand Island, Nebraska

CURRICULUM

The *Bank Compliance School* offers a unique, broad-based curriculum with topic selection and weighting largely determined by points of emphasis established by regulatory agencies.

Curriculum includes:

- Managing the Compliance Function
- FDIC Insurance
- Regulation O
- National Flood Act
- Regulation B
- Fair Credit Reporting Act
- Regulation Z
- RESPA
- SAFE Act Rules
- Homeowners Protections Act
- HMDA
- Regulation Q
- BSA, AML, and USA Patriot Act
- Fair Credit Reporting Act
- Regulation P
- Regulation S
- Regulation CC
- Regulation D
- Regulation DD
- Regulation E
- Lending & Deposit Case Studies
- Common Compliance Errors
- Compliance Small Group Discussions

The *Bank Compliance School* will also provide Kansas and Nebraska students information regarding current state laws relating to loans and deposits.

BENEFITS

Designed for compliance, audit and management personnel who monitor, manage or assist with compliance laws and regulations. This School includes all regulations covered in on-site compliance examinations by federal regulatory agencies. As a result, it reduces the risk of noncompliance.

Consider a few of the benefits gained by attending this program:

- Receive practical training from instructors who work with compliance issues daily.
- Obtain relevant and updated state law information to include legal counsel contacts and resources.
- Develop a network of compliance professionals with which students can share information and ideas.
- Take home a detailed reference manual which will serve as a valuable tool on the job.
- Gain the opportunity to attend an annual, one-day *Compliance Update School*.

WHO SHOULD ATTEND

The School is designed at a basic to intermediate level for individuals who already have knowledge of banking terms and practices.

It is recommended that attendees have a minimum of two-years banking experience as well as compliance responsibilities. Precourse study, attendance, case studies and completion of a pre- and post test are all elements of the School requiring dedicated efforts by the students.

For questions, please contact Schools of Banking at 402-474-1555 or schools@nebankers.org.



Cosponsored by the Kansas and Nebraska Bankers Associations.
In partnership with the West Virginia and Wyoming Bankers Associations.



www.schoolsofbanking.com

FACULTY

We are excited to welcome **Thomas Compliance Associates (TCA)**, headquartered in Chicago, Illinois, as our new Bank Compliance School faculty and curriculum partner. TCA is one of the fastest growing consulting firms in the financial industry. That growth is the result of the company's unwavering commitment to provide highly professional compliance information and service to its clients. The company and its outstanding reputation are built on founder O. Tom Thomas's 20 plus years of practical, hands-on operations and compliance experience. His experience is supplemented by a team of compliance experts. TCA also is the Bank Compliance School partner for the Illinois Bankers Association and the California Bankers Association.

Mark Thomas is Senior Compliance Manager at Arvest Bank in Tulsa, OK, focusing on risk assessments, implementation, and program management. He is the School Director and has been teaching at this School since 2004.

2014 Compliance & Operations Advisory Committee:

- Diane Heard, Chair - Louisville, NE
- Krysti Cunningham - Omaha, NE
- Rex Haskell - Lyons, NE
- Jeff Narron - Topeka, KS
- Jody Price - Wamego, KS
- Darlene Schmidt - Delphos, KS
- Jennifer Zenger - Belleville, KS
- Mark Thomas, School Director - Tulsa, OK
- Steve Lindgren, Asst. School Director - Lincoln, NE

WHY SCHOOLS OF BANKING?

"I arrived with little understanding of compliance as I had just started a new career. I left Bank Compliance School educated, relieved, and comfortable with a new outlook on everything associated with compliance."

- Lindsey Daugherty - Compliance Officer, Security State Bank

"This school is the "go to" place for the compliance person in your bank, no matter what their experience level. The camaraderie at the school is amazing, and the networking possibilities are endless."

- Carla J. Sterkel - Operations Manager, Farmers State Bank



GENERAL INFORMATION

Applicants not meeting the stated admission prerequisites must submit a letter of recommendation from their nominating officer detailing their work and educational experience suggested as substitutes for the required prerequisites.

To register, please complete and fax or email the application form to the Schools of Banking at 402-474-2148 or schools@nebankers.org. You may also access www.schoolsofbanking.com and submit the PDF application form. Your bank will be invoiced for the fee:

\$1,650	Single Housing
\$1,550	Double Housing
\$1,450	No Housing

This fee includes registration, instruction, all classroom materials, five nights lodging (if applicable), breakfasts, lunches, breaks and a pizza party.

Nonmembers of their State Banking Association must pay an additional administrative fee of \$725 and are not guaranteed admission.

If a disability or medical condition might affect your participation in this event, please enclose a brief letter to Schools of Banking. In addition, please advise us if you have any special dietary needs.

Any registrant withdrawing on or before July 18 will receive a refund minus a \$50 processing fee. Registrants withdrawing July 19 through July 31 will receive a refund minus a \$363 cancellation fee. Registrants withdrawing August 1 or later will forfeit the entire enrollment fee. Any registrant enrolling after July 18 may be subject to a \$50 late fee. Availability of housing is not guaranteed to late registrants.

APPLICATION FORM

BANK COMPLIANCE SCHOOL
August 17 - 22, 2014
Midtown Holiday Inn ~ Grand Island, NE

For Office Use Only
Date Ack'd _____
☐ PDF Acknow

A PDF fill-in application form is available at: www.schoolsofbanking.com

IMPORTANT: Please make a copy of this application for your files. Please print or type the following:

Name (as you wish it to appear on diploma)		Nickname (for badge)	Last 4-digits of Social Security #
Your Title		E-mail Address (all confirmations will be made via e-mail)	
Business Telephone Number	Cell Phone Number	Main Bank Name (if different)	
Bank		Main Bank Address (if different)	
Bank P.O. Box or Street Address		Roommate Request, If Applicable (Name & Bank)	
City	State	Zip	In case of emergency, contact: (Name & Telephone #)

BACKGROUND INFORMATION FOR HOUSING

Date of Birth _____ ☐ Male ☐ Female

MM/DD/YY

☐ Smoking (if available) ☐ Non-Smoking

ENROLLMENT FEE: ☐ \$1,650 Single Housing ☐ \$1,550 Double Housing ☐ \$1,450 No Housing

Nonmembers of their State Banking Association must pay an additional fee of \$725.

PRIMARY COMPLIANCE EXPERIENCE: ☐ Lending ☐ Operations ☐ Other _____

Total Assets of Your Organization:

- 1 ☐ \$20 mm and under
- 2 ☐ \$21-50 mm
- 3 ☐ \$51-100 mm
- 4 ☐ \$101-250 mm
- 5 ☐ \$251-500 mm
- 6 ☐ \$501-750 mm
- 7 ☐ \$751-1 billion
- 8 ☐ Over \$1 billion
- 9 ☐ Bank Holding Co.
- 10 ☐ Other: _____

Total Years Financial Services Experience:

- (Check one only)
- 1 ☐ Less than 6 months
 - 2 ☐ 6 months - 1 year
 - 3 ☐ 1-2 years
 - 4 ☐ 3-5 years
 - 5 ☐ 6-8 years
 - 6 ☐ 9-11 years
 - 7 ☐ 12-16 years
 - 8 ☐ 17 years or more

Total Years Compliance Experience:

- (Check one only)
- 1 ☐ Less than 6 months
 - 2 ☐ 6 months - 1 year
 - 3 ☐ 1-2 years
 - 4 ☐ 3-5 years
 - 5 ☐ 6-8 years
 - 6 ☐ 9-11 years
 - 7 ☐ 12-16 years
 - 8 ☐ 17 years or more

Educational Background:

- (Check highest level achieved)
- 1 ☐ High School
 - 2 ☐ Some College
 - 3 ☐ Associates Degree
 - 4 ☐ Bachelors Degree-Major
 - 5 ☐ Masters Degree-Major
 - 6 ☐ Law Degree
 - 7 ☐ Ph.D./Ed.D.

ENROLLMENT AGREEMENT: I have read the accompanying brochure and agree to abide by assigned housing arrangements and all requirements for completion of this School. I consent to the release of grades and other performance measures to my employer.

Applicant's Signature _____ Date _____

Nominating Officer's Signature _____

(Signature indicates approval of the bank - must be applicant's manager, CEO or president)

Nominating Officer _____ Nominating Officer's Email _____

(Please type or print)

Return this application by July 18, 2014 to:

Schools of Banking, P.O. Box 80008, Lincoln, NE 68501-0008

Registrants will be invoiced by e-mail for the enrollment fee upon confirmation of registration.

Phone: 402-474-1555 ■ Fax: 402-474-2148 ■ E-Mail: schools@nebankers.org ■ Web: www.schoolsofbanking.com

This institution does not discriminate with regard to race, creed, color, sex, age, religion, or national origin.



CORRESPONDENCE STUDY PROGRAM

2014

WBA's Correspondence Study, using AIB courses, gives you the flexibility and control you need with the same great level of education that AIB has long provided. This assisted self-paced study option lets you decide when class is in session!

WHAT YOU GET WITH CORRESPONDENCE STUDY

The high quality bank training and education you want, on a schedule that fits your life-style.

- AIB Credits for each course apply toward a variety of nationally recognized diplomas and certificates.
- Flexible enrollment schedule.
- Courses that may not currently be offered in your area.
- Many AIB courses fulfill ICB prerequisites or continuing education credits.

Course Descriptions

Consumer Lending

\$347

This course covers closed-end and indirect loans, open-end credit, and credit-related products and the consumer lending process from taking loan applications to collection and recovery. It also explores credit investigation, decision making, loan pricing, and loan policy.

Law and Banking: Applications

\$354

Reflects the ways that banks do business and how they are affected by laws and regulations—in plain English for the non-lawyer. This course is devoted to the basic laws and banking regulations that govern deposit accounts, lending, real estate lending, bankruptcy, non-deposit products and services, international banking, marketing, safety and soundness, and information reporting.

Law and Banking: Principles

\$354

This course is a foundation on the business law principles underlying banking law as well as a description of the context for and process of creating banking law and regulations. Knowing the basics of business law enables every banker to more easily understand laws pertaining to bank products, services and transactions.

Money and Banking

\$336

This course presents a fundamental treatment of how money functions in the U.S. and world economies. Topics include the concept of money supply and the role your bank plays as a money creator and participant in the nation's payment mechanism. Money and Banking also explains how the various types of financial institutions operate, the workings of monetary and fiscal policies, the functions and powers of the Federal Reserve, and more.

Principles of Banking

\$332

Long recognized as the standard introduction to the banking industry, this course touches on nearly every aspect of banking, from the fundamentals of negotiable instruments to contemporary issues and developments within the industry. It is the foundation for all AIB training.

All courses are available in the testing-out format. Tuition is \$184 LESS than the indicated price for WBA members. Please contact the WBA for more information.

Tuition including textbook is indicated with each course description. Non-WBA members add \$130.00. Detailed course descriptions can be found on the web at www.wyomingbankers.com, Continuing Education. For questions, phone the Wyoming Bankers Association at (307) 638-5008.

AIB
American Institute of Banking

AIB Course Enrollment/Withdrawal Form

Before registering, please check with your Human Resources Dept. for your bank's educational assistance policy

PERSONAL INFORMATION

Last 4 digits of Social Security #: _____ ☐ Enrolling ☐ Withdrawing
Last Name: _____ First Name: _____ MI: _____
Bank: _____
Branch Street Address: _____
City: _____ State: _____ Zip: _____
Work Phone: (_____) _____ Home Phone: (_____) _____
Date of Birth: _____ E-Mail Address: _____

COURSE INFORMATION

Type of course: ☐ AIB Online ☐ ABA eLearning ☐ Correspondence

Course Name	Online	Online	Correspondence
	Start Date	End Date	Course Format
			<input type="checkbox"/> Standard
			<input type="checkbox"/> Testing Out
			<input type="checkbox"/> Standard
			<input type="checkbox"/> Testing Out

I hereby authorize the release of my grade to my employer, the Wyoming Bankers Association and to any accredited college or university for the purpose of receiving credit. I realize the materials used for this AIB course or seminar are copyrighted and I agree not to duplicate any part of them without prior approval from the author.

Signature: _____ Date: _____

Are you working toward an AIB Diploma/Certificate? ☐ Yes ☐ No

METHOD OF PAYMENT:

- ☐ Bill my employer
☐ Check or money order enclosed

Mailing Information: Please mail or fax completed Course Enrollment or Withdrawal Forms to:

Wyoming Bankers Association/200 East 8th Avenue, Suite 201/Cheyenne, WY 82001/Fax: (307) 638-5013.

ENROLLMENT POLICIES

AIB ONLINE COURSES

Enrollment Policy

Forward a completed enrollment form to the Wyoming Bankers Association at least five (5) business days prior to the beginning date of the course. No late enrollments will be accepted.

Withdrawal Policy

Refunds will be made (less \$15.00 cancellation fee) for any cancellations or transfers made at least 12 business days before the start of the class and upon the return of the textbook in like new condition to the ABA. Please include your packing slip or order number with the return of your textbook. You may request a transfer only once with a fee of \$100.00.

ABA eLEARNING SELF-PACED ONLINE COURSES

Enrollment/Withdrawal Policy

Students may register at any time and have six months to complete the course. Forward a completed enrollment form to the Wyoming Bankers Association. Withdrawals are not permitted.

CORRESPONDENCE STUDY

Enrollment/Withdrawal Policy Cancellation requests or transfers to another student must be made in writing five (5) days from receipt of materials. A handling fee of \$50.00 will be charged for all cancellations. There will be no refunds or transfers after the 5-day period.

NONDISCRIMINATION POLICY

The Wyoming Bankers Association reaffirms its standing policy on nondiscrimination in employment and in all programs and activities with respect to race, creed, color, sex, age, religion, or national origin.

FOR MORE INFORMATION ABOUT WBA TRAINING

Please call the Wyoming Bankers Association at (307) 638-5008, or check out the Wyoming Bankers Association website at www.wyomingbankers.com.



ONLINE COURSE OFFERINGS

The delivery of training courses via the Internet provides students with the greatest flexibility and convenience. Whether for more traditional, instructor-led titles or self-paced skills-based courses, ABA Professional Development's online training offers students ease of access, whatever their physical location.

Our flexible formats and delivery options make it easier than ever to avail yourself of the quality, expertise and innovation that characterize AIB training programs. Since many of the courses are available in multiple delivery formats, you can mix and match, so learning opportunities are available by blending different delivery formats.

AIB Instructor-led

SEPTEMBER 2013 THROUGH AUGUST 2014

Convenience and Instructor Guidance

Instructor-led AIB Online Courses are similar to the traditional classroom courses of the American Institute of Banking (AIB). They start and end on specified dates and, where applicable, textbooks are sent to students prior to the beginning of class. Students complete assignments and examinations over the Internet. Instructors take an active role in managing the virtual classroom, communicating with students and assigning homework.

A powerful learning experience

- Current and authoritative textbooks and readings
- Experienced online instructors with banking expertise
- Exercises and exams to test your learning
- All the value of a classroom on your schedule.



ABA eLearning

Self-paced online courses, ABA eLearning, can be completed in two to four hours, although actual time varies by title and the student's prior knowledge. Courses are taken on ABA Learning Management System, that allows students to access all readings and complete quizzes online and at their convenience. **Students can begin at any time, on any day.**

Self-paced Internet-delivered training courses

- Highly interactive and engaging
- Available anytime anywhere
- Targeted at skills that you can use immediately in your job
- Easy to enroll in and provide online transcripts
- Included in training roadmaps to help you plan your career development
- Credit-approved towards AIB Certificates and Diplomas



AIB
American Institute of Banking

AIB INSTRUCTOR-LED COURSES

Course Title	Credit	Member/
Start/End Dates	Hours	Non-Member Fee

Course Title	Credit	Member/
Start/End Dates	Hours	Non-Member Fee

Bank Financial Management

(Prerequisites: See the AIB Resource Guide, Course Descriptions for prerequisites for each course.)

Analyzing Bank Performance with Text*

9/16/13-11/3/13	2	\$810/\$2,400
2/3/14-3/23/14	2	\$810/\$2,400
6/23/14-8/24/14	2	\$810/\$2,400

Analyzing Bank Performance without Text*

9/16/13-11/3/13	2	\$675/\$2,025
2/3/14-3/23/14	2	\$675/\$2,025
6/23/14-8/24/14	2	\$675/\$2,025

Managing Funding, Liquidity and Capital with Text*

2/3/14-3/16/14	1	\$690/\$2,040
6/9/14-7/20/14	1	\$690/\$2,040

Managing Funding, Liquidity and Capital without Text*

2/3/14-3/16/14	1	\$550/\$1,650
6/9/14-7/20/14	1	\$550/\$1,650

Managing Interest Rate Risk with Text*

11/12/13-1/19/14	2	\$810/\$2,400
4/7/14-6/1/14	2	\$810/\$2,400

Managing Interest Rate Risk without Text*

11/12/13-1/19/14	2	\$695/\$2,085
4/7/14-6/1/14	2	\$695/\$2,085

* = requires participant to have Microsoft Excel software.

Managing the Bank's Investment Portfolio with Text*

3/31/14-5/4/14	1	\$690/\$2,040
8/4/14-9/7/14	1	\$688/\$2,040

Managing the Bank's Investment Portfolio without Text*

3/31/14-5/4/14	1	\$550/\$1,650
8/4/14-9/7/14	1	\$550/\$1,650

Same text (NEW EDITION SEPTEMBER 2009) used for all courses.

Law and Banking: Applications with Text

(Prerequisite: Law & Banking: Principles is highly recommended but not required.)

9/16/13-1/26/14	3	\$540/\$1,590
10/15/13-2/16/14	3	\$540/\$1,590
1/13/14-5/4/14	3	\$540/\$1,590
3/3/14-6/29/14	3	\$540/\$1,590
4/28/14-8/17/14	3	\$540/\$1,590
7/14/14-11/2/14	3	\$540/\$1,590

Law and Banking: Applications without Text

(Prerequisite: Law & Banking: Principles is highly recommended but not required.)

9/16/13-1/26/14	3	\$450/\$1,350
10/15/13-2/16/14	3	\$450/\$1,350
1/13/14-5/4/14	3	\$450/\$1,350
3/3/14-6/29/14	3	\$450/\$1,350
4/28/14-8/17/14	3	\$450/\$1,350
7/14/14-11/2/14	3	\$450/\$1,350

Law and Banking: Principles with Text

9/9/13-1/21/14	3	\$540/\$1,590
10/7/13-2/9/14	3	\$540/\$1,590
12/2/13-3/30/14	3	\$540/\$1,590
2/3/14-6/1/14	3	\$540/\$1,590
3/17/14-7/6/14	3	\$540/\$1,590
5/12/14-9/2/14	3	\$540/\$1,590
7/21/14-11/9/14	3	\$540/\$1,590

Law and Banking: Principles without Text

9/9/13-1/21/14	3	\$450/\$1,350
10/7/13-2/9/14	3	\$450/\$1,350
12/2/13-3/30/14	3	\$450/\$1,350
2/3/14-6/1/14	3	\$450/\$1,350
3/17/14-7/6/14	3	\$450/\$1,350
5/12/14-9/2/14	3	\$450/\$1,350
7/21/14-11/9/14	3	\$450/\$1,350

Same Law and Banking text (NEW EDITION JANUARY 2012) used for both courses.

Banking Law & Compliance

General Banking

ABA Online Review Course for the CRCM Exam with eBook

12/16/13-3/2/14	1	\$740/\$2,190
3/17/14-5/25/14	1	\$740/\$2,190
8/18/14-10/26/14	1	\$740/\$2,190

ABA Online Review Course for the CRCM Exam with Text

12/16/13-3/2/14	1	\$740/\$2,190
3/17/14-5/25/14	1	\$740/\$2,190
8/18/14-10/26/14	1	\$740/\$2,190

ABA Online Review Course for the CRCM Exam without Text

12/16/13-3/2/14	1	\$550/\$1,650
3/17/14-5/25/14	1	\$550/\$1,650
8/18/14-10/26/14	1	\$550/\$1,650

ABA Online Review Course for the CTFA Exam with eBook

11/12/13-2/16/14	0	\$840/\$2,490
2/10/14-5/4/14	0	\$840/\$2,490
6/23/14-9/15/14	0	\$840/\$2,490

ABA Online Review Course for the CTFA Exam with Text

11/12/13-2/16/14	0	\$840/\$2,490
2/10/14-5/4/14	0	\$840/\$2,490
6/23/14-9/15/14	0	\$840/\$2,490

ABA Online Review Course for the CTFA Exam without Text

11/12/13-2/16/14	0	\$350/\$1,050
2/10/14-5/4/14	0	\$350/\$1,050
6/23/14-9/15/14	0	\$350/\$1,050

Analyzing Financial Statements (text as eBook)

(Prerequisite: General Accounting)

12/2/13-3/30/14	3	\$565/\$1,665
1/6/14-4/27/14	3	\$565/\$1,665
2/3/14-6/1/14	3	\$565/\$1,665
3/3/14-6/29/14	3	\$565/\$1,665
3/31/14-7/20/14	3	\$565/\$1,665
5/5/14-8/24/14	3	\$565/\$1,665
8/4/14-11/30/14	3	\$565/\$1,665

Analyzing Financial Statements (text as eBook AND a printed version)

(Prerequisite: General Accounting)

12/2/13-3/30/14	3	\$590/\$1,740
1/6/14-4/27/14	3	\$590/\$1,740
2/3/14-6/1/14	3	\$590/\$1,740
3/3/14-6/29/14	3	\$590/\$1,740
3/31/14-7/20/14	3	\$590/\$1,740
5/5/14-8/24/14	3	\$590/\$1,740
8/4/14-11/30/14	3	\$590/\$1,740

(continued on next page)

Course Title	Credit	Member/
Start/End Dates	Hours	Non-Member Fee

(continued from previous page)

Economics for Bankers

9/23/13-3/2/14	3	\$450/\$1,350
12/2/13-3/30/14	3	\$450/\$1,350
3/17/14-7/6/14	3	\$450/\$1,350
5/12/14-9/2/14	3	\$450/\$1,350
7/7/14-10/26/14	3	\$450/\$1,350

General Accounting*

9/16/13-1/26/14	3	\$565/\$1,665
10/15/13-2/16/14	3	\$565/\$1,665
11/12/13-3/16/14	3	\$565/\$1,665
12/9/13-4/13/14	3	\$565/\$1,665
1/6/14-4/27/14	3	\$565/\$1,665
2/18/14-6/15/14	3	\$565/\$1,665
4/14/14-8/3/14	3	\$565/\$1,665
5/5/14-8/24/14	3	\$565/\$1,665
6/9/14-9/28/14	3	\$565/\$1,665
7/28/14-11/16/14	3	\$565/\$1,665

* = requires participant to have Microsoft Excel software.

Marketing Financial Services

2/10/14-6/1/14	3	\$465/\$1,365
4/21/14-8/10/14	3	\$465/\$1,365
7/2/14-11/9/14	3	\$465/\$1,365

Money and Banking

11/12/13-3/16/14	3	\$465/\$1,365
2/10/14-6/1/14	3	\$465/\$1,365
4/28/14-8/17/14	3	\$465/\$1,365
7/14/14-11/2/14	3	\$465/\$1,365

Principles of Banking

9/9/13-1/21/14	3	\$465/\$1,365
9/23/13-1/26/14	3	\$465/\$1,365
10/7/13-2/9/14	3	\$465/\$1,365
10/21/13-2/23/14	3	\$465/\$1,365
11/4/13-3/9/14	3	\$465/\$1,365
12/2/13-3/30/14	3	\$465/\$1,365
1/6/14-4/27/14	3	\$465/\$1,365
1/21/14-5/11/14	3	\$465/\$1,365
2/3/14-6/1/14	3	\$465/\$1,365
2/18/14-6/15/14	3	\$465/\$1,365
3/3/14-6/29/14	3	\$465/\$1,365
3/17/14-7/6/14	3	\$465/\$1,365
3/31/14-7/20/14	3	\$465/\$1,365
4/14/14-8/3/14	3	\$465/\$1,365
4/28/14-8/17/14	3	\$465/\$1,365
5/12/14-9/2/14	3	\$465/\$1,365
6/9/14-9/28/14	3	\$465/\$1,365
7/7/14-10/26/14	3	\$465/\$1,365
8/11/14-12/7/14	3	\$465/\$1,365

Principles of Banking Accelerated

9/16/13-12/1/13	2	\$465/\$1,365
10/15/13-1/5/14	2	\$465/\$1,365
11/12/13-2/2/14	2	\$465/\$1,365
12/9/13-2/23/14	2	\$465/\$1,365
1/13/14-3/23/14	2	\$465/\$1,365
2/10/14-4/20/14	2	\$465/\$1,365
3/10/14-5/18/14	2	\$465/\$1,365
4/21/14-6/29/14	2	\$465/\$1,365
5/5/14-7/13/14	2	\$465/\$1,365
6/16/14-8/24/14	2	\$465/\$1,365
8/4/14-10/12/14	2	\$465/\$1,365

Course Title	Credit	Member/
Start/End Dates	Hours	Non-Member Fee

Management & Leadership

Supervisor Certificate

9/23/13-1/26/14	3.25	\$750/\$2,250
2/10/14-6/1/14	3.25	\$750/\$2,250
4/28/14-8/17/14	3.25	\$750/\$2,250
7/21/14-11/9/14	3.25	\$750/\$2,250

See the self-paced courses on the next page for more certificate options.

Retail Banking & Lending

Commercial Lending (text as Ebook)

(Prerequisite: Analyzing Financial Statements or equivalent)

2/10/14-5/4/14	3	\$565/\$1,665
4/7/14-6/29/14	3	\$565/\$1,665
6/2/14-8/24/14	3	\$565/\$1,665
8/11/14-11/2/14	3	\$565/\$1,665

Commercial Lending (text as eBook AND a printed version)

(Prerequisite: Analyzing Financial Statements or equivalent)

2/10/14-5/4/14	3	\$590/\$1,740
4/7/14-6/29/14	3	\$590/\$1,740
6/2/14-8/24/14	3	\$590/\$1,740
8/11/14-11/2/14	3	\$590/\$1,740

Consumer Lending

9/16/13-1/26/14	3	\$465/\$1,365
10/21/13-2/23/14	3	\$465/\$1,365
12/2/13-3/30/14	3	\$465/\$1,365
1/13/14-5/4/14	3	\$465/\$1,365
2/24/14-6/22/14	3	\$465/\$1,365
4/14/14-8/3/14	3	\$465/\$1,365
5/12/14-9/2/14	3	\$465/\$1,365
7/14/14-11/2/14	3	\$465/\$1,365

Introduction to Agricultural Lending

10/7/13-12/9/13	1	\$425/\$1,275
4/14/14-6/8/14	1	\$425/\$1,275
7/21/14-9/14/14	1	\$425/\$1,275

Introduction to Mortgage Lending

10/28/13-3/2/14	3	\$450/\$1,350
3/3/14-6/29/14	3	\$450/\$1,350
7/7/14-10/26/14	3	\$450/\$1,350

Wealth Management & Trust

Basic Administrative Duties of a Trustee

12/2/13-1/12/14	1	\$250/\$750
4/21/14-5/25/14	1	\$250/\$750
8/11/14-9/14/14	1	\$250/\$750

Introduction to Trust Products and Services

9/30/13-11/3/13	1	\$250/\$750
3/3/14-4/6/14	1	\$250/\$750
6/23/14-8/10/14	1	\$250/\$750

IRA Online Institute

2/24/14-5/19/14	2	\$1,495/\$4,485
9/2/14-11/24/14	2	\$1,495/\$4,485

ABA eLEARNING SELF-PACED COURSES

**All courses listed are \$95 per member or \$285 per non-member unless indicated.
You can enroll at any time and have 6 months from the date of enrollment to complete each course.**

ABA BANKING BASICS CATALOG

BUSINESS LENDING

COURSE, DURATION

AIB Small Business Banking Certificate (~~\$595~~/~~\$1,785~~)
Credit Products for Small Businesses, 1 hr
Fundamentals of Small Business Banking, 2.25 hrs
Introduction to Analyzing Financial Statements, 2.5 hrs
Overview of Financial Statements, 2 hrs
Small Business Borrowing, 1 hr

BUSINESS AND RETAIL SALES AND MARKETING

COURSE, DURATION

Building and Retaining Customer Relationships: Parts 1 & 2, 1.5 hrs
Calling on Small Business Customers, 1.5 hrs
Cross-Selling Deposit Products, 2 hrs
Deposit Products for Small Businesses, 0.5 hr
Effective Client Referrals, 1.5 hrs
Event Based Selling, 1 hr
Introduction to Relationship Selling, 2.5 hrs
Qualifying Mortgage Prospects, 2 hrs
Relationship Selling to Small Business Customers, 1.5 hrs
Retirement Products for Small Businesses, 2 hrs
Sales Coaching in the Bank, 2 hrs
Servicing and Growing Small Business Relationships, 1 hr
Successful Sales Campaigns, 2 hrs
Tele-Consulting: Parts 1 & 2, 1.5 hrs

FRONTLINE COMPLIANCE

COURSE, DURATION

Americans with Disabilities Act (ADA), 1 hr
Bank Secrecy Act, 1 hr
Bank Secrecy Act (BSA) for Lenders, 2 hrs
Completing a Currency Transaction Report, 0.75 hr
Customer Identification Program (Prerequisite: BSA)
Electronic Funds Transfer Act (Reg E), 1 hr
Equal Credit Opportunity Act (Reg B), 1.5 hrs
Expedited Funds Availability (Reg CC), 1 hr
Fair Credit Reporting Act (FCRA), 1 hr
Fair Lending, 1 hr
FDIC Insurance Coverage, 1 hr
Home Mortgage Disclosure Act (HMDA), 0.75 hr
Information Security and Red Flags, 0.75 hr
Real Estate Settlement Procedures Act (RESPA), 2 hrs
Reg Z HOEPA and High-Cost Mortgage Loans, 1 hr
Reg Z Overview, 1 hr
Regulatory Compliance for Bank Marketers, 9 hrs (~~\$125~~/~~\$375~~)
Regulatory Compliance for Call Center Reps, 9 hrs (~~\$125~~/~~\$375~~)
Regulatory Compliance for Consumer Lenders, 9.25 hrs (~~\$125~~/~~\$375~~)
Regulatory Compliance for Customer Service Reps, 8.25 hrs (~~\$125~~/~~\$375~~)
Regulatory Compliance for Financial Managers, 5.25 hrs (~~\$125~~/~~\$375~~)
Regulatory Compliance for Personal Bankers, 13.75 hrs (~~\$125~~/~~\$375~~)
Regulatory Compliance for Tellers, 8 hrs (~~\$125~~/~~\$375~~)
Robbery and Bank Security, 0.45 hr
Sexual Harassment in the Workplace, 1 hr
Sexual Harassment in the Workplace for Managers, 1 hr
The Consumer Remittance Rule
The S.A.F.E. Act—Secure and Fair Enforcement for Mortgage Lending
Licensing

GENERAL BANKING KNOWLEDGE

COURSE, DURATION

AIB Bank Service Provider Certificate (~~\$595~~/~~\$1,785~~)
Banking Today, 2.5 hrs
Ethical Issues for Bankers, 1.5 hrs
Understanding Bank Products, 2 hrs

MANAGEMENT AND LEADERSHIP

COURSE, DURATION

AIB Supervisor Certificate (~~\$595~~/~~\$1,785~~)
AIB Team Leader Certificate (~~\$595~~/~~\$1,785~~)
Coaching for Success, 2 hrs
Corrective Action, 2 hrs
Hiring the Best, 2 hrs
Managing Employee Relations, 3 hrs
Performance Management, 3 hrs
Rewards and Recognition, 2 hrs

RETAIL BANKING AND CONSUMER LENDING

COURSE, DURATION

AIB Bank Teller Certificate (~~\$595~~/~~\$1,785~~)
AIB Call Center Representative Certificate (~~\$595~~/~~\$1,785~~)
AIB Customer Service Representative Certificate (~~\$595~~/~~\$1,785~~)
AIB Personal Banking Certificate (~~\$595~~/~~\$1,785~~)
Consumer Credit Products, 1.5 hrs
Fundamentals of Consumer Lending, 3 hrs
Introduction to IRAs, 0.5 hrs
Personal Tax Return Analysis, 4 hrs
Referring Insurance & Annuity Clients, 2 hrs
Referring Investment Clients, 3 hrs
Referring Trust Clients, 2 hrs
Revitalizing Customer Service: Parts 1 & 2, 2.5 hrs
Robbery & Bank Security, 0.45 hrs
Today's Teller, 6 hrs (~~\$150~~/~~\$450~~)

WORKPLACE FUNDAMENTALS

COURSE, DURATION

Business Etiquette, 2 hrs
Dealing Effectively with Co-Workers, 3 hrs
Improving Productivity, 3 hrs
Managing Change, 2 hrs
Managing Time at Work, 2 hrs
Meetings That Work, 1 hr
Presentation Skills, 2 hrs
Telephone Etiquette, 2 hrs
Writing Bank Correspondence, 3 hrs

ABA COMMERCIAL & BUSINESS BANKING

COURSE

Evaluating and Structuring Commercial Loans (all Levels below as a package \$650/\$1,950)

(Individual Levels below \$150/\$450 EACH):

- Level 1: Understanding Business Borrowers
- Level 2: Analyzing Business Financial Statements & Tax Returns
- Level 3: Analyzing Personal Financial Statements & Tax Returns
- Level 4: Qualitative Analysis & Determining a Credit Risk Rating
- Level 5: Loan Structuring, Documentation, Pricing & Problem Loans

ONLINE COURSES FOR COMPLIANCE PROFESSIONALS (one year access)

ABA Certificate in Lending Compliance (all courses below) INTRODUCTORY PRICING (\$1,995/\$5,985)

COURSE, DURATION

- Anatomy of a Regulation for Compliance Professionals,
1 hr 40 minutes (\$275/\$825)
- Community Reinvestment Act, Community Bank (CRA) for Compliance
Professionals, 1 hr 40 minutes (\$275/\$825)
- Community Reinvestment Act, Large Bank (CRA) for Compliance
Professionals, 1 hr 40 minutes (\$275/\$825)
- Credit Card Regulations for Compliance Professionals,
1 hr 40 minutes (\$275/\$825)
- Elements of a Compliance Program for Compliance Professionals,
1 hr 40 minutes (\$275/\$825)
- Equal Credit Opportunity Act (ECOA) for Compliance Professionals,
2 hrs, 30 minutes (\$275/\$825)
- Fair Credit Reporting Act (FCRA) for Compliance Professionals,
2 hrs, 30 minutes (\$275/\$825)
- Home Mortgage Disclosure Act (HMDA) for Compliance Professionals,
2 hrs (\$275/\$825)
- Loans to Insiders (Reg O) for Compliance Professionals,
1 hr (\$275/\$825)
- National Flood Insurance Regulations for Compliance Professionals,
1 hr (\$275/\$825)
- Real Estate Settlement Procedures Act (RESPA) for Compliance
Professionals, 2 hrs (\$275/\$825)
- Reg Z Closed-End Credit for Compliance Professionals,
2 hrs, 30 minutes (\$275/\$825)
- Reg Z Open-End Credit for Compliance Professionals,
1 hr, 40 minutes (\$275/\$825)
- Servicemembers Civil Relief Act (SCRA) for Compliance Professionals
1 hr 40 minutes (\$275/\$825)
- Unfair, Deceptive, or Abusive Acts or Practices (UDAAP)
for Compliance Professionals, 1hr 40 minutes (\$275/\$825)

RESIDENTIAL LENDING

COURSE

- Appraisal Procedures
- Completing the HUD 1
- Discovering FHA Programs
- Elements of Title Insurance
- Essentials of Mortgage Lending
- Explaining Loan Modifications
- Gathering the Facts on Mortgage Fraud
- Processing and Underwriting Credit
- Processing Income and Assets
- Reviewing the Appraisal Report

WEALTH MANAGEMENT AND TRUST

COURSE

- A Guide To Ethics for Trust Professionals (\$275/\$825--all four courses)
 - A Guide to Ethics in Fiduciary and Trust Activities (\$95/\$285)
 - A Guide to Ethics in Financial Planning (\$95/\$285)
 - A Guide to Ethics in Investments (\$95/\$285)
 - A Guide to Ethics in Tax Law and Tax Planning (\$95/\$285)
- Building Trust Expertise Level 1 (\$750/\$2,250--all Level 1 courses)
 - Introduction to Estate Planning (\$335/\$1,005)
 - Introduction to Investment Management (\$335/\$1,005)
 - Introduction to Trust Administration (\$335/\$1,005)
- Building Trust Expertise Level 2 (\$995/\$2,985--all Level 2 courses)
 - Discretionary Distributions (\$160/\$480)
 - Estate Planning for Marital Deduction (\$160/\$480)
 - Estate Planning Overview (\$160/\$480)
 - Federal Estate and Gift Taxes (\$160/\$480)
 - Fiduciary Income Tax (\$160/\$480)
 - Fiduciary Law (\$160/\$480)
 - Investments I (\$160/\$480)
 - Managing Trust Accounts (\$160/\$480)
 - Retirement Planning (\$160/\$480)
- Building Trust Expertise Level 3 (\$995/\$2,985--all Level 3 courses)
 - Estate Planning for the Business Owner (\$160/\$480)
 - Estate Planning for Charitable Giving (\$160/\$480)
 - Estate Planning Final Case Study (\$160/\$480)
 - Estate Planning for Lifetime Gifts (\$160/\$480)
 - Financial Planning Skills (\$160/\$480)
 - Generation Skipping Transfer Tax (\$160/\$480)
 - Investments II (\$160/\$480)
 - Life Insurance and Annuities (\$160/\$480)

SOFTWARE SKILLS

COURSE, DURATION

- Microsoft Office 2003, 2007 & 2010 (contact the NBA for details)
- Project Management Fundamentals, 2 hrs (\$75/\$225)

**All courses listed are \$95 per member or \$285 per non-member unless indicated.
You can enroll at any time and have 6 months from the date of enrollment to complete each course**

**Detailed course descriptions may be found on the web at
www.wyomingbankers.com, Education.**

For questions, phone the Wyoming Bankers Association at (307) 638-5008.

AIB Course Enrollment/Withdrawal Form

Before registering, please check with your Human Resources Dept. for your bank's educational assistance policy

PERSONAL INFORMATION

Last 4 digits of Social Security #: _____ ☐ Enrolling ☐ Withdrawing
Last Name: _____ First Name: _____ MI: _____
Bank: _____
Branch Street Address: _____
City: _____ State: _____ Zip: _____
Work Phone: (____) _____ Home Phone: (____) _____
Date of Birth: _____ E-Mail Address: _____

COURSE INFORMATION

Type of course: ☐ AIB Online ☐ ABA eLearning ☐ Correspondence

Course Name	Online Start Date	Online End Date	Correspondence Course Format
			<input type="checkbox"/> Standard
			<input type="checkbox"/> Testing Out
			<input type="checkbox"/> Standard
			<input type="checkbox"/> Testing Out

I hereby authorize the release of my grade to my employer, the Wyoming Bankers Association and to any accredited college or university for the purpose of receiving credit. I realize the materials used for this AIB course or seminar are copyrighted and I agree not to duplicate any part of them without prior approval from the author.

Signature: _____ Date: _____

Are you working toward an AIB Diploma/Certificate? ☐ Yes ☐ No

METHOD OF PAYMENT:

- ☐ Bill my employer
☐ Check or money order enclosed

Mailing Information: Please mail or fax completed Course Enrollment or Withdrawal Forms to:
Wyoming Bankers Association/200 East 8th Avenue, Suite 201/Cheyenne, WY 82001/Fax: (307) 638-5013.

ENROLLMENT POLICIES

AIB ONLINE COURSES

Enrollment Policy

Forward a completed enrollment form to the Wyoming Bankers Association at least five (5) business days prior to the beginning date of the course. No late enrollments will be accepted.

Withdrawal Policy

Refunds will be made (less \$15.00 cancellation fee) for any cancellations or transfers made at least 12 business days before the start of the class and upon the return of the textbook in like new condition to the ABA. Please include your packing slip or order number with the return of your textbook. You may request a transfer only once with a fee of \$100.00.

ABA eLEARNING SELF-PACED ONLINE COURSES

Enrollment/Withdrawal Policy

Students may register at any time and have six months to complete the course. Forward a completed enrollment form to the Wyoming Bankers Association. Withdrawals are not permitted.

CORRESPONDENCE STUDY

Enrollment/Withdrawal Policy Cancellation requests or transfers to another student must be made in writing five (5) days from receipt of materials. A handling fee of \$50.00 will be charged for all cancellations. There will be no refunds or transfers after the 5-day period.

NONDISCRIMINATION POLICY

The Wyoming Bankers Association reaffirms its standing policy on nondiscrimination in employment and in all programs and activities with respect to race, creed, color, sex, age, religion, or national origin.

FOR MORE INFORMATION ABOUT WBA TRAINING

Please call the Wyoming Bankers Association at (307) 638-5008, or check out the Wyoming Bankers Association website at www.wyomingbankers.com.



www.wyomingbankers.com / 307-638-5008



Introduction To Agricultural Lending

July 21-September 14, 2014

Designed for individuals who are new to Ag Lending or who have limited experience, **Introduction to Ag Lending** will provide participants with the basic skills needed to begin to undertake credit analysis, loan structuring, monitoring, and provide guidance on dealing with problem loans. This course was developed in conjunction with the Schools of Banking, Inc., a jointly-owned subsidiary of the Kansas and Nebraska Bankers Associations.

Learning Objectives:

After successfully completing this program, you will be able to:

- Describe the size and scope of U.S. agriculture and the characteristics of the four main classifications of farm size
- Describe the purpose of the Farm Financial Standards Council (FFSC) and the impact of the FFSC recommendations on agricultural lending
- Recognize and identify the key financial statements as recommended by the FFSC
- Define the classification of assets and liabilities for two category and three category balance sheets
- Calculate deferred taxes and the impact of such taxes on agriculture financial analysis and lender decisions
- Understand the differences between cash and accrual income statements
- Have a working knowledge of accrual income statements and their impact on proper financial analysis and lender decision making
- Understand the statement of owner equity
- Understand the role of cash flow analysis in an agriculture operation and in making lending decisions
- Have a working knowledge of the "Sweet Sixteen" ratios, specifically: Repayment, Liquidity and Solvency Analysis
- Describe the importance and purpose of a loan policy in your bank.

AIB

American Institute of Banking



American Institute of Banking

ENROLL NOW!

THIS AIB ONLINE COURSE IS NOW AVAILABLE

Reading Material:

All reading materials are delivered online.

Topics Covered:

- Overview of Agriculture
- Information Collection and Decision Making—
 - Application and balance sheet;
 - Income statement;
 - Owners Equity and Cash Flow.
- Credit Analysis
- Loan Structuring and Problem Loans

Course Credits:

AIB: 1.0

Prerequisites

None

INTRODUCTION TO AGRICULTURAL LENDING is an 8-week class taught in the same format as the other ABA/AIB Online classes. Participants have access to a new lesson each Friday and will have until the following Sunday (10 days) to complete it. You may complete the lesson anytime during the week. Typically, participants will log onto the Internet two to three times during the week, and may do so whenever and wherever it is most convenient to them.

Audience:

Those new to agricultural lending or with limited experience.

**FILL OUT AND RETURN
THE ONLINE COURSE REGISTRATION
FORM BELOW. DON'T HESITATE,
THIS COURSE WILL FILL QUICKLY.**

PERSONAL INFORMATION

☐ Enrolling

☐ Withdrawing

Last 4 digits of Social Security #: _____

Last Name: _____ First Name: _____ MI: _____

Bank: _____

Branch Street Address: _____

City: _____ State: _____ Zip: _____

Work Phone: (_____) _____ Home Phone: (_____) _____

Date of Birth: _____ E-Mail Address: _____

COURSE INFORMATION

Online Course Title:

Introduction to Agricultural Lending

I hereby authorize the release of my grade to my employer, the Wyoming Bankers Association, the ABA and to any accredited college or university for the purpose of receiving credit.

Course Start Date: **7/21/2014**

Signature: _____ Date: _____

Enrollment in AIB online courses is not guaranteed. These courses are filled on a "first-come/first-served" basis.

PRICING/METHOD OF PAYMENT

NBA Member Price

\$425.00

NBA Non-Member Price

\$1,275.00

☐ Bill my employer

☐ Check or money order enclosed

To Register

Please complete Course Enrollment Form and Mail to:
Wyoming Bankers Association/200 East 8th Avenue, Suite 201/Cheyenne, WY
82001/Fax: (307) 638-5013.

Withdrawal Policy

Refunds will be made (less \$15.00 cancellation fee) for any cancellations or transfers made at least 12 business days before the start of the class. You may request a transfer only once with a fee of \$100.00.

Enrollment Policy

Mail or fax a completed enrollment form to the Wyoming Bankers Association at least five (5) business days prior to the beginning date of the course.

05/16/2014