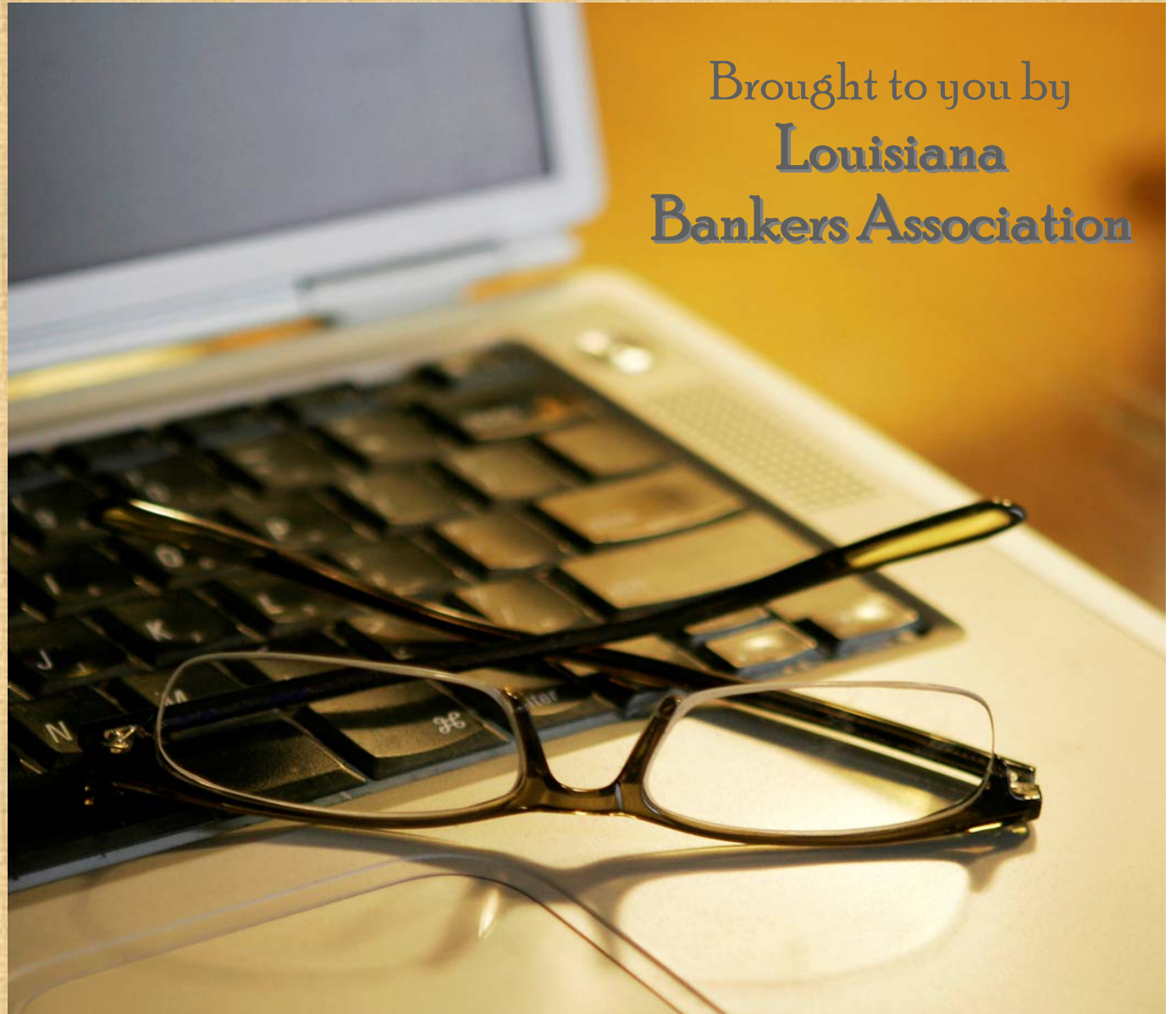


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ACH Update: Including Regulatory Changes (Web# 120308)**Presenter:** Nichol Beckstrand, Sunrise Community Banks

Description: The world of ACH is increasingly complex each year, with constant changes/clarifications to the rules and changes in compliance regulations. Do you understand the overlap between ACH auditing and regulatory compliance? This program provides an in-depth update on recent ACH rules; explains why risk assessments and risk management is important to ACH; and looks at how BSA & Regulation E changes cross over into ACH. Update your knowledge of recent audit issues and regulatory compliance changes affecting ACH with this program designed for internal auditors, compliance personnel, and operations staff.

Highlights include:

- ACH audit risk management
- ACH: The information asset – What are the risks?
- AML and ACH
- New International ACH Transactions – How many days and counting?
- Company name identification rule
- Interim policy on data breach notification
- Network enforcement rules process and new ODFI reporting
- Authorization and return proposal

Auditing Residential Real Estate & Consumer Loans**Presenter:** Ann Brode, Brode Consulting Services, Inc. (Web# 020309)

Description: We humans can make mistakes, including errors in our bank's loan portfolio. It is important to conduct audits to identify these errors before examiners do. The bank's lending side has numerous safety, soundness, and compliance requirements that must be followed diligently to pass regulator scrutiny. This session identifies what examiners look for in residential real estate and consumer loan files. Designed primarily for internal auditors, this program will also benefit compliance officers, lenders, and loan administration/processing staff.

Highlights include:

- How to pull your sample for an audit (statistically and intuitively)
- A review of real estate and consumer loan files and the compliance regulations affecting those loans
- Coverage of the new RED FLAG guidelines and their effect
- Auditing safety & soundness guidelines of RE and consumer loans
- A fair lending worksheet is included

**Compliance at Account Opening**

(Web# 021809)

Presenter: Ann Brode, Brode Consulting Services, Inc.

Description: Customer service representatives used to be able to open an account in five minutes flat! When? About ten years ago before the enactment of several deposit-related regulations! Today, there is much to cover when opening a new account. You can't explain everything in the required consumer disclosures you provide, but there are some important features in each that are helpful for your customer. Brush up your new-account compliance skills and fulfill the recommended annual Red Flags training requirement with this session designed for CSRs, new account personnel, tellers, trainers, compliance officers, and auditors.

Highlights include:

- Red flag issues that effect new account opening
- CIP issues: Obtaining the appropriate identity information before account opening (for both consumer and commercial accounts)
- Regulation E: Important issues to discuss with your customer about error resolution
- Regulation CC: What is the most important information in this regulation for your customer?
- Regulation DD (Truth in Savings): What does your customer need to know?
- Regulation P: An overview of your responsibilities for customer privacy

CTR Rule Changes on Designating Exemptions: What You Need To Know Now!

(Web# 010909)

Presenter: Bryan Bradley, CRCM, Young and Associates

Description: Bankers received a long-awaited piece of regulatory relief with the amended rules regarding designating exempt persons from the filing of Currency Transaction Reports (CTRs). On December 4, 2008, the Department of the Treasury published its final rule in its continuing effort to increase the efficiency and effectiveness of its anti-money laundering/counter-terrorist financing policies. This rule affords banks significant relief in initially designating and annually reviewing exempt persons. Even more beneficial is the elimination of subsequent form filings. Gain insight on what you need to know about the new rules and how your procedures will change beginning in January 2009. Prepare your bank for what to expect in your next BSA examination with this seminar designed for BSA officers, compliance officers, and internal auditors.

(Continued on next page . . .)

Highlights include:

- An overview of the new exempt person rules
- Types of exempt persons where a form is not necessary
- Reduced annual due diligence requirements
- Instances when a subsequent form filing will not be necessary
- “Best practices” to manage exempt persons
- Audit suggestions for testing compliance with the exempt person rules
- Instructions for completing the Designation of Exempt Person form (FinCEN 110) under the new rules

Dealing with Fraud, Forgeries & Adjustments in an Electronic Payments World

(Web# 022609)

Presenter: Rayleen Pirnie, Mid-America Payment Exchange

Description: As electronic payment usage continues to rise, check processing is entering an all-electronic environment. ACH and debit card fraud schemes are increasing consumer and bank losses. While accelerated clearing and ACH processing works to a bank's advantage, it does the same for the criminals, as they seek ways to exploit weaknesses in electronic payments. Learn the essential elements of effective fraud management and methods to mitigate losses by using processes within the payment systems. This valuable session is beneficial for operations and adjustments personnel; ACH staff; audit/compliance, security and fraud staff; and those responsible for training and education.

Highlights include:

- The most common and costly: debit card, image, and ACH frauds
- Vulnerabilities and weaknesses of the electronic-processing world
- Tools developed specifically to combat fraud in the image environment
- Prevention methods to help mitigate losses
- Adjustments and returns of frauds and forgeries



Director Series: Staying Profitable in 2009

(Web# 012109)

Presenter: Jeff Gerrish, Gerrish, McCreary, Smith, LLC

Description: Staying profitable in 2009 is a short-term goal. Enhancing shareholder value is the long-term strategy. To execute this long-term strategy, banks must assess and assure short-term profitability. The current operating environment is as tough as ever. This session deals with issues impacting profitability in 2009 and beyond. It also addresses directors' and

officers' obligations to enhance shareholder value. Get and update and concrete suggestions for enhancing profitability and shareholder value in 2009, with this seminar designed for directors and officers, including the CEO, COO, and CFO, as well as the bank's outside counsel and outside auditor.

Highlights include:

- Assessment of the current environment
- How to make money
- Where to allocate your capital in the short run
- Allocating financial capital and human resources over the long term
- Minimum expectations in any operating environment

FHA Financing Compliance & Regulatory Update

(Web# 011409)

Presenter: James L. Smith, JLS & Associates

Description: FHA announced multiple changes and updates in 2008. Update staff on all of the changes, ensure your bank's compliance, and represent and manage FHA loans correctly.

The FHA mortgage loan programs have always allowed for manual underwriting, alternative credit sources, compensating factors, and flexible, common-sense underwriting. The “FHA Secure” loan program is one way to help qualified borrowers cure their sub-prime loan if it's in default. This informative session is designed for loan officers and processors; underwriters; insuring and shipping staff; and compliance personnel involved in FHA loan file origination and quality control review.

Highlights include:

- New down-payment requirements
- UFMIP and monthly MIP changes clarified
- New FHA secure guidelines
- Maximum loan amounts and loan-to-value ratios
- New FHA total scorecard requirements

Frontline Skillworks: Customer Confidence & Reassurance Begins with You!

(Web# 011509)

Presenter: Tim Tivis, Pinnacle Training Group

Description: During uncertain economic times, customers search for security and confidence in their financial matters. The news media is filled with concern, and rightfully so. You have the unprecedented opportunity to reassure customers and reinforce that NOW is the time to bank with a Community Bank – your bank! Learn how your frontline can positively reinforce confidence in your community bank through proactive performance. These concepts go beyond mere FDIC protec-

(Continued on next page . . .)

tion; they clearly demonstrate the peace of mind and the value each customer is afforded by doing business with you! This session is best suited for tellers, new account representatives, customer service representatives, supervisors, trainers, and business development staff.

Highlights include:

- ☉ Three business-relationship fundamentals to reassure customer confidence
- ☉ The difference between a relationship and a transaction mentality
- ☉ The proactive frontline: “Prevent the cause vs. fix the results”
- ☉ Ultimate service: What takes place between “hello & thank you”?
- ☉ Keys to high retention: Give customers the “I have no reason to look elsewhere” mindset

Head Teller Development: Qualities of a Star Teller (Web# 021909)

Presenter: Deborah Crawford, gettechnical, inc.

Description: As a head teller, you are the coach, not a player, and are responsible for helping create a safe, happy work environment for yourself and others. You have a group of people to supervise, manage, train, and develop. Ask yourself these questions. What sets one person ahead of another in personal and career development? What type of person do we want to work with everyday and trust with our customers’ business? We want to develop a professional team to make the bank sound and successful. Turn your team from average to superior with time, patience, and solid management skills. This seminar is full of helpful tips on teambuilding, coaching, and motivating people, and is designed for tellers, head tellers, teller supervisors, CSRs, managers, and training and development staff.



Highlights include:

- ☉ Star Quality #1 Motivate your tellers to suit up and show up
- ☉ Star Quality #2 What is a team and how does a team work together?
- ☉ Star Quality #3 Teaching technical skills to new employees
- ☉ Star Quality #4 Create an environment of respect
- ☉ Star Quality #5 Today’s business etiquette – cell phones, texting, & your boundaries
- ☉ Star Quality #6 Develop professional dress habits – nose piercings and flip flops are still out
- ☉ Star Quality #7 Can the bank count on your team?
- ☉ Star Quality #8 How to be a leader in today’s bank
- ☉ Star Quality #9 Set goals for employees and help them achieve them
- ☉ Star Quality #10 Get tellers to think long-term

Health Savings Accounts (HSAs): Recent IRS Issues Clarified

Presenter: Deborah Crawford, gettechnical inc. (Web# 121808)

Description: In 2008, the IRS and the US Treasury made changes and clarifications in three areas of HSA administration: Eligibility, Issues for Employers, and Direct Transfer of IRA to Health Savings Accounts. This program examines these important new guidelines. These changes impact your HSA customers, employers and their employees, and IRA administration. This session is a great way to train on these important rule changes. It is best suited for HSA administrators, IRA administrators, customer service representatives, compliance officers, auditors, and trust personnel who handle or audit HSAs.

Highlights include:

Issue #1 Eligibility Rules

- ☉ Contribution amounts
- ☉ Full contribution rule
- ☉ Testing periods
- ☉ Failure to remain an eligible individual
- ☉ Excise tax on excess contributions
- ☉ HSAs not used for qualified medical expenses
- ☉ Examples

Issue #2 IRA to HSA Transfers

- ☉ General rules
- ☉ Tax treatment of HSA funding distributions
- ☉ Qualified funding from certain types of IRAs
- ☉ Maximum amount of qualified HSA funding distribution
- ☉ One-time qualified HSA funding distribution
- ☉ No distribution date
- ☉ Procedures for making transfer
- ☉ Testing period rules

Issue #3 Comparability Rules for Employers

- ☉ What happens when an employee fails to open a HSA?
- ☉ Notice requirements
- ☉ Employer accelerating contributions to employees

Identifying Asset Quality Issues

(Web# 010809)

Presenter: Wayne Linder, Young & Associates, Inc.

Description: Identifying asset quality issues continues to be critically important. Traditionally, banks have focused on oversight of individual loans in managing overall credit risk. While that focus is still important, financial regulators believe banks should also view credit risk management in terms of the entire portfolio. The focus of this (Continued on next page . . .)

program is limited to assessment of credit risk identification and measurement at the portfolio level, versus the borrower-relationship level. It is directed to executive management, risk managers, senior loan officers, commercial loan officers, loan review, audit, and the board of directors.

Highlights include:

- Transaction Level Processes
- Underwriting issues
 - Retail – verifying income and computing D/I ratio
 - Commercial – cash flow and liquidity, being sure about collateral securing the loan
- Appraisal program
- Exceptions to underwriting – how effective is your process?
- Risk-grading accuracy – risk grade all loans
- Portfolio Level Processes
- Trend analysis
- Stress testing of portfolio segment
- HELOC monitoring
- Monitoring ADC loans – forbearance agreements
- Review of economic impact on creditworthiness
- Concentration management

Imaged Documents: What to Keep, What to Shred, What Holds Up in Court (Web# 010609)

Presenter: Elizabeth Fast, Banker's Choice

Description: Imaged documents are prevalent on both the deposit and credit side of the bank. Your bank handles numerous imaged deposit records and credit files every day. Image technology can make banking transactions more convenient, but can also complicate matters. Does your bank know which original documents must be retained and which can be shredded? Not all imaged documents are treated the same under the law. Understanding the rules can protect your bank from making costly mistakes. This session is directed to both the deposit and credit sides of the bank, especially those involved in document imaging, storage, and retrieval.

Highlights include:

- What is the distinction between an imaged document and an electronic document?
- What is the difference between an electronic signature and an imaged signature?
- When can the original be destroyed after the document is imaged?
- Can a customer require you to keep the original?
- When do courts require the original?

Impaired Loans & the ALLL

(Web# 021009)

Presenter: Wayne Linder, Young & Associates, Inc.

Description: In the financial regulators' eyes, recognition of a loan that has become impaired and the proper measurement of the impaired amount are critical. This seminar addresses these issues and the supporting documentation regulators expect to establish an adequate loan loss reserve. It is directed to senior management, board of directors, auditors, loan review personnel, risk managers, loan officers, and credit analysts.

Highlights include:

- **Impairment**
 - Definition of an impaired loan
 - Measuring impairment
 - Loan modification/forbearance agreements
 - Troubled debt restructuring
- **ALLL: Supporting Documentation – What Examiners Want**
 - FAS 114 reviewed loans – proper classification of loans
 - Identifying repayment source
 - Expected performance evaluation
 - Market analysis
 - Collateral coverage
 - Treatment of guarantees in the classification process
 - FAS 5 Reviewed Loans
 - Portfolio segmentation
 - Estimating loss on groups of loans
 - Environmental factors: supporting documents
 - Stress testing and sensitivity analysis

Incident Response Program: Before & After a Data Breach

Presenter: Dr. Kevin Streff, Secure Financial Solutions (Web# 121608)

Description: Incident response planning and recovery continues to gain momentum with regulators and banks. Banks are required to address unauthorized access, or use of, customer information that could result in substantial harm or inconvenience to a customer. Incident response programs contain the damage of the data breach and get systems back on-line as quickly as possible. This session discusses the process banks should use to identify, manage, and follow up on security incidents. Included is an assessment of the nature and scope of the incident and identification of which customer information has been accessed or misused; prompt notification to its primary federal regulator once the bank becomes aware of an incident involving unauthorized access to, or use of, sensitive customer information; (Continued on next page . . .)



notification to appropriate law enforcement authorities; and filing a timely SAR. It also provides detail on national and state data breach laws with which your bank must comply and provides a step-by-step roadmap to prepare an efficient incident response program. This session, directed to bank presidents, board of directors, head of operations, IT personnel, information security officers, and IT committee members, is a great way to document an incident response program and be prepared if a security incident occurs.

Highlights include:

- What constitutes a data breach?
- What is unauthorized access to customer data?
- When do I need to notify law enforcement or my customer of a data breach?
- Incident response program – what do the regulators want?
- Incident response: process, planning, and policy
- When to file SARs
- How do breach laws affect your bank?
- How to preserve evidence during a data breach

IRA & HSA Update & Review

(Web# 012709)

Presenter: Deborah Crawford, gettechnical, inc.

Description: IRAs and HSAs continue to evolve and change. You must know the new regulatory issues, changes, and guidelines that will directly impact your customers for the current tax year and the year ahead. This program is not for beginners. However, those with basic product knowledge will learn what is changing on the landscape and get up-to-date information on products, reporting requirements, and the continued impact of the Heart Act and the new economic stimulus laws. Don't miss this complete update for 2008-2009 tax seasons! This informative session is for IRA administrators, compliance officers, branch administration, CSRs, and staff who open and manage IRA and HSA accounts.

Highlights include:

- New! Cost-of-living adjustments for IRAs and HSAs
- Clarifications on how to directly roll qualified plans into Roth IRAs
- Guidelines on rolling from a qualified plan to an inherited IRA
- How to rollover from an IRA to a Health Savings Account
- What new conversion rules mean for your high-dollar customers
- Reporting changes and challenges
- Online banking implications and challenges for IRAs
- The Heart Act survivor benefits that can be rolled into Roth and Coverdell Education Savings Accounts
- Charitable giving of 70 ½ distributions are back!
- HSA testing and full contribution rules

Loan Stress Testing

(Web# 120908)

Presenter: S. Wayne Linder, Young & Associates, Inc.

Description: Stress testing examines the impact of an event (or combination of events) on revenue streams and portfolio value. The stress testing process significantly increases awareness of risk and the need for risk management principles. Designed for credit analysts, commercial loan officers, and credit risk managers, this seminar can help community banks get started with this proactive loan-testing approach, which regulators have deemed necessary.

Highlights include:

- Introduction to stress testing
 - What can be done without purchasing a sensitivity model?
 - Creating a reasonable scenario
 - Setting controls and risk limits based on results
 - Using results as support documentation for ALLL
- Regulatory guidance on stress testing
- Stress testing individual loans
- Stress testing portfolio segments

Opening Accounts for Minors: Including Recent FDIC Insurance Changes to POD, ITF & Totten Trust Accounts

Presenter: Deborah Crawford, gettechnical inc.

(Web# 121108)

Description: Why is it that accounts with the smallest balances often cause the most trouble? Why do customers get more involved in a child's \$100 savings account than over the thousands of dollars they have in their own savings? This session looks at the sacred cows called "Minor By Accounts." Is your bank using good legal stylings on the many types of minor accounts? It's time to take a look at minor accounts trouble spots: proper styling, CIP requirements, and documentation. In light of recent FDIC insurance changes to PODs, ITFs, Totten Trusts, and Living Trusts, this program also reviews the impact of these changes on all types of minor accounts including trust accounts. Ensure everyone who opens or oversees minor accounts are up to date on all legal and compliance issues with this informative session designed for personal bankers, branch managers, customer service representatives, tellers, and front-line trainers/supervisors.

Highlights include:

- Dos and don'ts of opening accounts for minors
- Uniform Transfer to Minors Account
- What happens if the custodian or minor die? (Continued on next page . . .)

- Multi-party accounts with minors
- Can a minor sign his or her name to a contract?
- Can a minor endorse and cash a check?
- Is there a “Minor By” Account?
- Minors alone in some states
- Social Security Representative payee accounts
- Guardianship accounts
- FDIC insurance on PODs, ITFs, Totten Trust, and other accounts where the minor does not sign
- FDIC coverage and the impact of eliminating a qualifying beneficiary

Opening Deposit Accounts Online: Compliance & Risk Issues

Presenter: Deborah Crawford, gettechnical inc. (Web# 120208)

Description: Your customers are beginning to demand the convenience of opening deposit accounts online. If your bank is currently offering or considering offering this service you must evaluate the risk, process, and procedures necessary to open deposit accounts without a face-to-face meeting. There are many compliance issues. How much risk are you willing to take? How can you manage that risk and be in compliance with the BSA Customer Identification Program and Customer Due Diligence requirements? FACT Act Red Flags Identity Theft requirements also impact compliance. With this session, you will be able to assess necessary additions or changes to your policies/procedures and to your contracts and customer agreements. Train bank personnel on how to manage the risk of opening deposit accounts online with this seminar designed for deposit operations supervisory staff, compliance officers, marketing and training personnel, and customer service representatives.

Highlights include:

- Evaluating the risk of opening online bank accounts
- Identification requirements and verification procedures
- Forms, worksheets, and policy decisions
- Getting a game plan together
- Placing holds and looking at special rules for new accounts
- Signature card contracts — ownership and access issues
- Authorized signers, powers of attorney, and other fiduciary issues
- Issuing debit cards
- Timing of federal disclosures and responsibilities

Reading & Understanding Personal Tax Returns: Form 1040 Schedules B, C, & D, Form 4797 & Form 6252 (Web# 012909)

Presenter: Tim Harrington, CPA; TEAM Resources

Description: Understanding borrowers' true cash flow is as important today as it has ever been. This program helps demystify borrowers' individual income tax returns – no more guessing how much cash income your loan applicant is really earning.

Usually cash flow and taxable income differ. Overestimating income from a tax return can lead you to approve a weak loan that may cost you tens of thousands of dollars. Conversely, underestimating income may cause you to deny good, profitable loans. This session includes several examples and makes the process of analyzing individual income tax returns remarkably simple. Teach your lending personnel how to analyze borrowers' tax returns with this course designed for all lending staff, including chief lending officers, CSRs, new accounts personnel, loan officers, loan underwriters, loan processors, branch managers, CEOs, and key lending staff.

Highlights include:

- Schedule B: Interest & Dividends – Identifying recurring and non-recurring income from interest and dividends
- Schedule C: Sole Proprietorship – Recognizing 4 forms of hidden income and 1 hidden expense
- Schedule D: Learning to recognize income that may or may not be received in future years. You don't want to rely on non-recurring income.
- Forms 6252 & 4797: Learn how to identify hidden income from installment sales

Reading & Understanding Personal Tax Returns: Schedules E & F

Presenter: Tim Harrington, CPA; TEAM Resources (Web# 022409)



Description: Understanding the true cash flow of borrowers is as important today as it has ever been. Overestimating the income from a tax return can lead to approval of a weak loan that could eventually cost you tens of thousands of dollars. Underestimating income on a tax return can lead to denial of good loans that you need in this tough economy. Cash flow and taxable income are usually different, so you can't afford to rely on an income that is not actually being received. Nor can you afford to deny loans when borrowers have more than their tax returns show. This seminar helps take the mystery out of (Continued on next page . . .)

borrowers' individual income tax returns so you can identify their real monthly cash flow. It is designed for those in lending, including chief lending officers, CSRs, new accounts personnel, loan officers, loan underwriters, loan processors, branch managers, CEOs, and other key lending staff.

Highlights include:

- Form 1040 Page 1
 - Finding hidden income on the front page of the return
 - Removing taxable income that has no cash flow benefit
- Schedule E Page 1
 - What is the real cash flow effect from a rental property?
 - Recognizing the effect of interest expense and principal paid on debt ratios and cash flow
- Schedule E Page 2
 - Partnerships – Learning that the information on the tax return is usually useless for a loan officer
 - Identifying ways to find a borrower's real cash flow from an S Corp
- Schedule F, Farm income
 - Picking up additional income that might be hidden in farm income

Regulation E Legal Update

(Web# 020509)

Presenter: Elizabeth Fast, Bankers Choice

Description: The Electronic Fund Transfer Act and Regulation E provide many consumer protections, while imposing many responsibilities and liabilities on banks. Given the rapid changes in electronic check presentment and electronic transfers, financial institutions are often confused about when Reg. E applies. For example, does it apply to remote deposit capture or to electronic presentment of a check? What if the transaction started as a paper check but was converted to an ACH debit? In addition, the FFIEC task force on consumer compliance recently updated the examination procedures under Reg E. This program explains each situation where Reg. E is applicable, as well as the updated examination procedures to assist your bank in its next examination. This session is beneficial for all deposit personnel, tellers, customer service representatives, new accounts staff, compliance personnel, and those who train staff for these positions.

Highlights include:

- General overview of Reg. E
- What transactions does Reg. E cover?
- Proper handling of Reg. E error resolution claims
- Your bank's responsibilities under Reg. E
- Recently updated Reg. E examination procedures



Regulations, Risk Assessment & Agreements for Remote Deposit Capture

(Web# 120408)

Presenter: Ann Brode, Brode Consulting Services

Description: It has been said that Remote Deposit Capture (RDC) is “the best thing since sliced bread.” Customers love it! However, providing this great service includes risk and regulatory compliance issues. Learn the important issues in structuring RDC to best mitigate your bank's risk AND to meet regulatory guidelines. If your bank is offering or considering offering this valuable service, this is a must-see session! It is best suited for your compliance officer, risk manager, auditor, deposit operations manager and staff, and any personnel who promote RDC to your customers.

Highlights include:

- Risk mitigation – this service is not for everyone
- How to qualify/underwrite a customer for this service
- Developing a customer risk rating for RDC
- Outline for a remote deposit capture contract/agreement
- Risk assessment requirement (sample template included)
- Utilizing a remote deposit capture vendor evaluation

Regulator Hot Buttons in IT Security

(Web# 012209)

Presenter: Dr. Kevin Streff, Secure Banking Solutions

Description: Understanding regulator hot buttons on information security is not only a must – it makes good business and compliance sense. IT security is a balance of good security and compliance, so devoting resources to these areas will better prepare your bank for your next IT exam. Learn the IT areas regulators have identified as needing more diligent review. This program covers the hottest policy- and technology-related items receiving regulator scrutiny. It is best suited for CEOs, COOs, operations officers, chief risk officers, chief information officers, information security officers, chief auditors, chief compliance officers, directors, and internal auditors.

Highlights include:

- GLBA compliance and compliance tools
- Information security program – document your program
- IT risk assessment – assigning risk to your information assets
- Penetration testing and vulnerability assessments
- Incident response program/business continuity management program
- Identity theft red flags
- Internal/external audit – review controls for compliance and adequacy
- Third-party risk management
- VOIP – making the case
- Wireless technology – what is the future?
- Mobile technology – securing the future

Subpoenas, Garnishments, Levies & Other Demands for Customer Funds

(Web# 021209)

Presenter: Elizabeth Fast, Bankers Choice

Description: Has your bank implemented the proper procedures for handling subpoenas, garnishments, levies, and other demands for customer funds? Most banks deal with these matters daily, but many do so without proper training. Improper handling of these matters can expose your bank to significant liability. This seminar explains these complicated legal documents – subpoenas, garnishments, levies, summons, attachments, etc – and the situations when they are served on the bank. Learn the necessary steps to handle these matters, such as identifying accounts, placing account holds, answering interrogatories, notifying your customer, appearing at the deposition, and remitting the funds. This program is best suited for deposit operations personnel, tellers, customer service representatives, compliance personnel, auditors, and training staff.

Highlights include:

- What financial privacy restrictions are imposed on the bank?
- When is the bank required to notify its customer?
- What if the bank holds a security interest in the funds?
- What if an account is held by more than one customer?
- What types of funds are exempt?
- Use of an affidavit in lieu of appearing in person



Trust Accounts: Documentation, Authority, Transactions & FDIC Changes

(Web# 011309)

Presenter: Deborah Crawford, gettechnical, inc.

Description: What are trust accounts? What types of trusts do banks open? There are formal trusts with trust agreements and pages of paperwork. There are simple trusts created on a signature card including Payable on Death, In Trust For Accounts, and Totten Trusts. Learn how to set up trust accounts on your signature card contract; which documentation should be retained for CIP purposes; and the rights of trustors and trustees. This seminar covers the bank's responsibility in opening trusts and potential future consequences as the first line of trustees pass away. The new FDIC insurance rules on revocable and irrevocable trust accounts are also covered. This program is directed to all frontline bankers who open accounts including branch managers, CSRs, personal bankers, new account representatives, training personnel, marketing staff, and supervisors of these areas.

Highlights include:

- Formal trusts versus informal trusts
- PODs, ITF, ATF and other informal trusts
- Why are customers choosing these trusts arrangements?

- Who are the “players” in the trust?
- Can a trustee name a power of attorney?
- What styling do we use with these types of accounts?
- How do we transfer title to the trust?
- How is the signature card completed?
- What documents do we keep?
- What happens when the first trustee dies?
- When is a trust revocable & irrevocable & what it means for the bank?
- How are trusts insured under new FDIC rules?
- Amending trusts, revoking trusts, ending trusts, and more

With or Without TARP: Making Profitable Loans that Meet Regulator Approval & Borrower Needs

(Web# 011609)

Presenters: Peter Weinstock, JD, Hunton & Williams LLP
Karen Neeley, JD, Law Firm of Cox Smith Matthews Inc.
Doug Batson, Bankers Capital Corp.

Description: There are many questions and issues to consider as community bankers navigate current economic environment. During this session, critical issues and strategies for lenders and senior managers are examined by bank attorneys and an experienced lender who have worked through numerous financial cycles (including the Texas Depression of 1989-1991) and are well versed in the recent TARP and FDIC workout provisions. Obtain a better understanding of the latest ideas on community bank lending with or without TARP, with this program designed for anyone in the lending-decision cycle including: commercial lenders, retail lenders, loan support staff, senior management, and directors.

Highlights include:

- How can my bank survive financially in this new economic landscape?
- My bank still has to make loans. How?
- How do the FDIC restoration premium rules affect my funding sources?
- Are FHL Bank advances still prudent?
- Can bankers navigate the middle ground between regulators and borrowers?
- What are the economic, legal, and practical implications of shutting off a borrower mid stream?
- Does one bad loan spoil the entire portfolio?
- Loan covenants – ensuring loan failure?
- Should we really make borrowers prove they don't need the loan?
- Non-performing loans:
 - Do we really want that property back?
 - What if the borrower wants to give the property back?
 - Are environmental issues my only concern?

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2. PROVIDE THE PREFERRED PAYMENT METHOD (CHOOSE ONE):

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Louisiana Bankers Association
P.O. Box 2871
Baton Rouge, LA 70809

Fax order form and credit card information to (225) 343-3159.

(If paying by credit card, this form will serve as your receipt. Charges will appear on your statement from Louisiana Bankers Association.)

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- With or Without TARP: Making Profitable Loans that Meet Regulator Approval & Borrower Needs #011609

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For questions call (225) 387-3282 or e-mail laurent@lba.org.