

Seminar 9/25/03 #OCC7923-0

OCC's Web and Telephone Seminar
**Rural Economic Development Lending
Opportunities for Community Banks**
Registration Form:

Registrant name _____
Title _____
Bank/company _____
Charter number _____
Street address _____
City _____
State _____ Zip _____
Phone number _____
Fax number _____
E-mail address _____

☐ Please check here if you are unable to receive your materials via the Internet. We will ship you a hard copy. *(To receive via the Internet, you will need Acrobat Reader, available free at www.adobe.com.)*

Site registration and one set of written materials.

- ☐ National banks: \$115
☐ Others: \$150

Check method of payment:

- ☐ Check made payable to KRM
☐ American Express
☐ Visa
☐ MasterCard
☐ Discover Card

Card number: _____

Expiration date: _____

Signature: _____

Registrations after 9/12/03, please add \$8 for expedited handling.

Total payment: _____

Who should participate?

The topic for this Web and telephone seminar will be of particular interest to:

- Senior bank management
- Chief financial officers
- Senior credit and loan officers
- CRA and compliance officers

Price:

Participation is \$115 per connection for each national bank listening site and \$150 per connection for each non-national bank listening site.

Questions for speakers?

If you would like to submit questions to the speakers in advance, please e-mail your questions to OCCTeleSeminar@occ.treas.gov.



Comptroller of the Currency
Administrator of National Banks

A WEB AND TELEPHONE SEMINAR

**Rural
Economic
Development
Lending
Opportunities
for
Community
Banks**



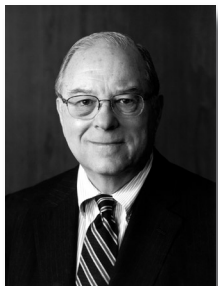
Thursday, September 25, 2003
3:00 p.m. — 4:30 p.m. EDT

— CONVENIENT —
— INFORMATIVE —
— COST EFFECTIVE —

What is a Web & telephone seminar?

This 90-minute Web and telephone seminar allows an unlimited number of people to listen to OCC experts and to discuss with them their experiences and policy imperatives over individual telephones or with colleagues on speaker-phones. The experts' interaction with you, the listener, will make the program a valuable learning experience. And you can ask questions from wherever you are, online or on the telephone.

There is no rush-hour traffic, no parking, no travel time or expenses. You can remain in the office and share information with a large group of colleagues for one price per site. A moderator guides the presentation and the open forum. Accessing the automated slide show is as easy as clicking on a Web link.



Welcome by
John D. Hawke, Jr.,
Comptroller of the Currency

Participants will learn the following:

- How to find new lending opportunities that can increase interest income, enhance credit quality, and receive positive CRA consideration.
- Strategic approaches to community development banking in rural communities.
- How to leverage bank capital for increased credit and investment opportunities.
- Regulatory and business advantages of participation in loan guarantee programs.

This Web and telephone seminar will feature:

- How to enhance your competitive position and increase your bank's performance by making larger economic development-related loans through loan guarantee programs:
 - SBA's 7(a) program, which provides a government guarantee of bank loans to businesses.
 - SBA's 504 Certified Development Company program, which permits banks to make first mortgage loans to businesses in tandem with subordinate financing from a local CDC.
 - USDA's Business and Industry program, which guarantees rural business loans up to 90 percent.
 - Ex-Im Bank programs, which guarantee loans made by banks to businesses that sell to international buyers.
- An overview of how economic development lending programs are factored into a bank's CRA rating.
- Where to find additional resources for rural and economic development activities.

Seminar panel:



Anna Alvarez Boyd
Deputy Comptroller
Community Affairs



Bill Glover
Assistant Deputy Comptroller
Omaha South Field Office



Julie Cripe
President and COO
OMNIBANK, N.A.



Karen Tucker
National Bank Examiner and
Senior Compliance Specialist

How to register:

Those wishing to attend the seminar may register by:

- Filling out the online registration form at www.occ.treas.gov/bankereducation.htm.

- Calling 1 (800) 775-7654 between the hours of 7 a.m. and 5 p.m. CDT and providing registration information
- Faxing the form to 1 (800) 676-0734
- Mailing the registration form to KRM Information Services, P.O. Box 1187, Eau Claire, WI 54702-1187

Registrants receive a special toll-free number and a PIN number for entrance to the telephone seminar. You will receive written materials prior to the call via the Internet or direct mail.