



IBC Education Foundation

A 501(c)(3) Nonprofit Organization

2015 Director Series

A series of 6 webinars designed to provide a year of training exclusively for community bank directors!

WEBINAR OR ON-DEMAND WEB LINK (LINK INCLUDES FREE CD ROM)

FDIC Trends & Deficiencies Cited in Matters Requiring Board Attention (MRBA)

Wednesday, January 21, 2015

Update on Capital Planning, Contingency & Basel III for the Board

Tuesday, March 10, 2015

Regulator & Industry Hot Buttons for Directors

Thursday, May 7, 2015

Understanding the Board's Role in Cyber Security Risk

Tuesday, July 14, 2015

UDAAP for the Board & Senior Management

Wednesday, September 9, 2015

Interest Rate Risk Policies, Considerations & Consequences: What Directors Should Know

Tuesday, December 8, 2015

Session Dates & Descriptions

All webinars times are 9:00 – 10:30 a.m.

Banks today must deal with many challenges: meeting customer expectations in a changing financial environment, managing shrinking margins, reduced fee income, and increased regulatory scrutiny. Directors play a critical role in meeting these challenges. Ongoing training is vital to mitigate directors' increased responsibility – and liability – and to enhance their expertise and bank performance. Regulators are paying attention to training, too! Designed exclusively for directors, this series will ensure they understand their management oversight and enterprise risk governance responsibilities.

Directors may register for the entire series or for individual sessions. It's a simple, economical solution to ensure directors get the training they need.

Wednesday, January 21, 2015

FDIC Trends & Deficiencies Cited in Matters Requiring Board Attention (MRBA)

Elizabeth Fast, Bankers Choice

In the FDIC's Report of Examination for every bank, there is a special section titled "Matters Requiring Board Attention" (commonly called the MRBA) which is intended to direct the board to potential internal problems that require their immediate attention. When the board promptly responds to the MRBAs, potential problems can be corrected, reducing the bank's risk. Conversely, if the board does not properly respond to the MRBAs, it can adversely affect the bank and the board's relationship with regulators.

The FDIC has reported that in the past four years the MRBAs primarily addressed deficiencies in loans and board management. This webinar will explain how the board should properly handle MRBAs and the hot button issues that most frequently concern the FDIC. This webinar will also address the 8 most commonly cited items in MRBAs regarding board management deficiencies.

Tuesday, March 10, 2015

Update on Capital Planning, Contingency & Basel III for the Board

Gary J. Young, Young & Associates, Inc.

The new Basel III capital calculations have impacted community banks. This webinar will address the new capital rules and their implications for community banks. It will cover the most important changes, including unused commitments, highly volatile commercial real estate, non-performing loans, and deferred tax credits. In addition, this program will discuss the importance of capital planning and developing a capital contingency plan.

Regulators have become more aggressive in requiring bank boards and management to determine capital adequacy based on the specific risk profile of the bank. In other words, capital adequacy may be 7.5% at one bank, but 8.25% at another. Not because one bank is better, but simply because one bank has more risk than the other. This is one way that regulators determine if the board and senior management understand risk. Participants will be provided a methodology for determining capital adequacy at your bank. In addition, you will learn the steps necessary to build a realistic and effective capital contingency plan that can be implemented if the bank fails to meet its capital adequacy definition.

Thursday, May 7, 2015

Regulator & Industry Hot Buttons for Directors

Jeffrey C. Gerrish, Gerrish, McCreary, Smith, Consultants & Attorneys

The banking industry is changing daily. While the industry continues to consolidate as institutions search for sources and uses of capital, many community banks are fighting to establish themselves as long-term independents. Moreover, community bank directors have to keep up with an ever-growing universe of regulations and regulatory hot buttons, such as fair lending, expense practices, and the new regulatory tactic of using the management component of CAMELS to send a message to bank leadership.

With potential political changes in the coming years, community bank boards are seeking to understand their role in the big picture. To lead their institutions through change to success, it is critical that directors have a working knowledge of current hot topics and how to appropriately govern the bank and provide a credible challenge to bank management while staying in the regulators' good graces. This webinar will cover current industry trends and provide insight regarding the appropriate way to navigate the independence decision, regulatory capital expectations, and regulatory relations in a compliance-oriented environment. This must-attend program will also address pitfalls that are common in the new environment and offer strategies to avoid them.

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Session Dates & Descriptions

All webinars times are 9:00 – 10:30 a.m.

Continued from prior page

Tuesday, July 14, 2015

Understanding the Board's Role in Cyber Security Risk Jackie Marshall, Gladiator Technology

Cyber security has received a lot of recent media attention. Gone are the days when embezzlements, robberies, or forgery were the only security concerns. Our institutions operate in a rapidly changing environment where technology is an essential element of operations as consumers demand more remote services. From Internet and mobile banking, to online bill paying, to a variety of other technology-related services, the financial services industry has changed dramatically in the last 10 years.

Do you know how a data security event will impact your institution? Is your data safe and secure? Everyone from the newest teller to the board chair needs to understand the basics of cyber security and how to integrate an effective data security program. Data security is a definite risk to financial institutions and recent litigation trends make it apparent that the board of directors has a clear responsibility to ensure the security of the information entrusted to their institutions. Join us to learn more about the board's role in data security.

Wednesday, September 9, 2015

UDAAP for the Board & Senior Management Susan Costonis, Compliance Consulting and Training for Financial Institutions

The CFPB and other bank regulators continue to focus on UDAAP. Several multi-million dollar enforcement actions were issued in 2014, ranging from deceptive advertising of free checking, to mortgage service practices, to a variety of credit card add-on products and a host of products offered by third parties. This means that the board and senior management must have a game plan to monitor potential UDAAP issues. The FDIC added a new component to their exam process for "evaluating consumer harm" that cites potential issues from fair lending, to failing to require flood insurance, to improper investigation of debit card disputes. Understanding the new "normal" of UDAAP can help protect your bank's bottom line and reputation. Attend this session and learn seven steps to manage UDAAP risk.

Tuesday, November 3, 2015

Interest Rate Risk Policies, Considerations & Consequences: What Directors Should Know Gary J. Young, Young & Associates, Inc.

Regulators are concerned that most financial institutions have more interest rate risk than models are indicating. A review of institution data indicates that the regulators are correct. In this timely webinar, you will learn how to determine if your financial institution has added risk from the growth in non-maturity deposits, or from the lengthening of assets. Controlling interest rate risk through asset liability management (ALM) has always been important in operating a profitable financial institution. However, with the recent changes in interest rates, it now becomes critical. An effective ALM program is one of the key components for determining the management and sensitivity-to-risk components of CAMELS. This webinar will provide directors with the needed information to understand all of the regulatory requirements necessary for an effective ALM program. In addition, we will discuss asset/liability theory including measurement, ratios, and normal risk parameters. But this session will also explore the practical implementation of these theories in an understandable manner that will improve your interest rate risk, profitability, and shareholder value.

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THREE REGISTRATION OPTIONS

LIVE WEBINAR

The live webinar option allows you to have one telephone connection for the audio portion and one Internet connection (from a single computer terminal) to view online visuals as the presentation is delivered. You may have as many people as you like listen from your office speaker phone. Registrants receive a toll-free number and pass code that will allow entrance to the seminar. The session will be approximately 90 minutes, including question and answer sessions. Seminar materials, including instructions, PIN number, and handouts will be emailed to you prior to the broadcast. You will need the most-current version of Adobe Reader available free at www.adobe.com.

ON-DEMAND WEB LINK & FREE CD ROM*

Can't attend the live webinar? The archived webinar is a recording of the live event, including audio, visuals, and handouts. We even provide the presenter's email address so you may ask follow-up questions. Approximately one week prior to the webinar, you will receive an email with the archived webinar link. This webinar link can be viewed anytime 24/7, beginning 6 business days after the webinar and will expire 6 months after the live program date.

As an added bonus, you will also receive a FREE audio/visual CD ROM.* The CD ROM includes the original audio/visual presentation, the question and answer sessions, and the handouts. Use the archived webinar or this "off-the-shelf" training program for those that could not attend the live seminar and for future training.

The archived webinar (including the free CD ROM) may ONLY be ordered for 6 months following the webinar. Neither the link nor CD will be available after this time.

BOTH LIVE WEBINAR & ON-DEMAND WEB LINK (INCLUDES FREE CD ROM*)

Both Live and On-Demand Web Link described above

FOR MORE INFORMATION

Please contact Jennifer Lusk
303-832-2000 or fax 303-832-2040 or e-mail jlusk@ibcbanks.org

2015 Director Series REGISTRATION FORM AND FEES

The Director Series has been priced for maximum flexibility. The bank receives a discount by registering for the entire series. The bank may pick and choose the individual sessions that best meet their needs.

Check One	Webinar Title	Live Webinar	On-Demand Web Link	Both Live and On-Demand
	I want to enroll in all 6 webinars	\$1,140 IBC Education Mem. \$1,440 IBC Member \$2,634 Non-Member	\$1,740 IBC Education Mem. \$2,040 IBC Member \$2,934 Non-Member	\$2,040 IBC Education Mem. \$2,340 IBC Member \$3,234 Non-Member
	FDIC Trends & Deficiencies Cited in Matters Requiring Board Attention (MRBA)	\$200 IBC Education Mem. \$250 IBC Member \$449 Non-Member	\$300 IBC Education Mem. \$350 IBC Member \$499 Non-Member	\$350 IBC Education Mem. \$400 IBC Member \$549 Non-Member
	Update on Capital Planning, Contingency & Basel III for the Board	\$200 IBC Education Mem. \$250 IBC Member \$449 Non-Member	\$300 IBC Education Mem. \$350 IBC Member \$499 Non-Member	\$350 IBC Education Mem. \$400 IBC Member \$549 Non-Member
	Regulator & Industry Hot Buttons for Directors	\$200 IBC Education Mem. \$250 IBC Member \$449 Non-Member	\$300 IBC Education Mem. \$350 IBC Member \$499 Non-Member	\$350 IBC Education Mem. \$400 IBC Member \$549 Non-Member
	Understanding the Board's Role in Cyber Security Risk	\$200 IBC Education Mem. \$250 IBC Member \$449 Non-Member	\$300 IBC Education Mem. \$350 IBC Member \$499 Non-Member	\$350 IBC Education Mem. \$400 IBC Member \$549 Non-Member
	UDAAP for the Board & Senior Management	\$200 IBC Education Mem. \$250 IBC Member \$449 Non-Member	\$300 IBC Education Mem. \$350 IBC Member \$499 Non-Member	\$350 IBC Education Mem. \$400 IBC Member \$549 Non-Member
	Interest Rate Risk Policies, Considerations & Consequences: What Directors Should Know	\$200 IBC Education Mem. \$250 IBC Member \$449 Non-Member	\$300 IBC Education Mem. \$350 IBC Member \$499 Non-Member	\$350 IBC Education Mem. \$400 IBC Member \$549 Non-Member

Name _____

Bank _____

Address _____

City/State/Zip _____

Phone _____ Fax _____ Email _____

Register by Phone, Fax, E-mail or Mail

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