



GENERAL BULLETIN

CONNECTICUT
BANKERS
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2009 – 163

August 24, 2009

SENT TO:

TO THE CHIEF EXECUTIVE OFFICER
OR INDIVIDUAL ADDRESSED

CEO, CEO+, CFO & CRO

RE: CBA Web Seminar - Managing Credit Risk With Effective Stress Testing
Wednesday, September 23, 2009 -- 2:30 p.m. - 4:30 p.m.

Earlier this year, the 19 largest banks were put through a stress testing exercise to determine if they had sufficient capital to survive. The results provided support to the banks and the markets, enabling the banks to attract new capital and increase financial strength. The regulators are now using stress tests on troubled institutions to determine capital requirements and if they merit rescue. This is one step away from having stress tests applied to all institutions. In fact, stress testing has been identified by Federal Reserve Board Chairman Ben Bernanke as a valuable and necessary risk management tool.

What does this mean to community bankers? Are you prepared? What will a stress test say about your organization? And how can you use this process to add value to your organization and make better decisions? Join John Hurlock for Managing Credit Risk with Effective Stress Testing, and see how stress testing can become a strategic initiative and not just a compliance requirement. Learn how community banks can use stress testing to add value and make better decisions through case studies and examples. Attend this web seminar and you'll learn how to build a stress testing approach into your whole balance sheet risk management process.

SEMINAR HIGHLIGHTS

- Where to begin with stress testing
- Basic elements
- Model development and validation

Attendees will gain insight into:

- Credit risk information management;
- A basic understanding of statistical methodologies;
- An understanding of the current risk models offered by vendors;
- Techniques to manage assumptions surrounding PD, LGD, EAD

SPEAKER

John Hurlock is Director of Risk Management Consulting Services for Sheshunoff Consulting Solutions. He focuses on financial institution risk issues such as creating an enterprise risk management process, risk-based assessments, regulatory issues and policies, procedures and practices for risk management. He has actively worked with Boards and executive management to address the corporate governance aspects of risk management. John's 25 plus years of experience include management and consulting in all aspects of the financial institutions. He has conducted workshops and training programs in the U.S and around the world. This web seminar will draw from all of these experiences and focus them on the community bank.

AUDIENCE

Chief credit officers, lenders, chief risk officers and any individual that assesses and manages credit risk within the institution. **CE Applied:** 2.5 hours towards the CRCM/CLBB designations with the Institute of Certified Bankers, an affiliate of the American Bankers Association.

WHAT IS A WEB SEMINAR?

A web seminar is an enhanced telephone seminar. The audio portion is delivered by speaker phone. However, you may now view a corresponding PowerPoint presentation using a PC or PC connected to an A/V projector. No special hardware is needed. You may still participate by phone only. The program consists of 90 minutes of instruction and 30 minutes live Q&A. Each registration provides one connection to the web seminar, materials and 30 days access to the online seminar. You may have unlimited listeners on your connection by speaker phone and PC. You will receive a confirmation with your PIN, materials and instructions. If you do not receive a confirmation within two days of the event call 888-262-7701. You may also purchase the CD and materials.

Free 30-Day Replay - Within five working days after the broadcast, you will receive a URL providing unlimited access to a recorded copy of the presentation for 30 days. This enables you to participate in the live web seminar, train additional staff and review the material as needed.

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

The **On-Demand Web Seminar** is a live web seminar that has been recorded and then streamed to your computer to watch at your convenience. The program can be viewed anytime 24/7. You can watch a portion, come back and pick up where you left off! Anyone at your branch may access the program from a computer using the login and password. When purchasing an On-Demand Web Seminar, you have unlimited access to the program for 6 months from the date of purchase.

REGISTRATION INFORMATION

Registrations are requested to be submitted three days prior to the date of the web seminar. On-line registrations can be made at <http://www.bankersed.com/CTBANKERS/>. For all other registrations, please complete the attached registration form and send directly to Bankers Ed in advance of the program. Fee information for this program is listed on the registration form. **Payment is expected at the time of registration unless other arrangements are made prior to the event with the CBA.**

Late Registration: Registrations are accepted until the program starts. To ensure timely delivery of materials, etc., please register online when registering **two working days prior** to the broadcast (credit cards, e-checks and invoices accepted). If you would like assistance with online registration, contact 888-262-7701.

Please do not hesitate to contact either Kathy Parks or me if you have any questions about this web seminar.

Very truly yours,

LINDSEY R. PINKHAM
Senior Vice President & Secretary

attachment

CBA WEB SEMINAR

MANAGING CREDIT RISK WITH EFFECTIVE STRESS TESTING

Wednesday, September 23, 2009

2:30 p.m. - 4:30 p.m. (EST)

REGISTER (Each registration entitles you to one connection at one location where an unlimited number of listeners may participate):

Name _____ Title _____

Company _____

Address _____

City _____ State _____ Zip _____

Phone _____ Fax _____ E-mail _____

FOUR WAYS TO REGISTER FOR CBA WEB SEMINARS:

Prior to September 15th

Mail: Complete this form, include payment and mail it to: Bankers Ed: 5700 S. Mopac, #C310, Austin, TX 78749

Anytime Prior to the Program

On-line: Register on-line at <http://www.bankersed.com/CTBANKERS/>

Fax: Complete the registration and credit card information below and fax to: 512-381-1571

Phone: Call 888-262-7701 with credit card information

CBA WEB SEMINAR -- MANAGING CREDIT RISK WITH EFFECTIVE STRESS TESTING

Wednesday, September 23, 2009 - (Seminar code: SW2-1213)

Web Seminar/Materials (live hookup) \$255 member \$510 non-member

On-Demand Web Seminar/Materials \$275 member \$550 non-member

METHOD OF PAYMENT (check one):

Check made payable to: Bankers Ed

Discover Card

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Card Number _____

Exp. Date _____

Security Code (3 or 4 digits on back of card) _____

Signature _____

Amount \$ _____

For registration questions, please contact Bankers Ed customer support at 877-880-1335 or Kathy Parks at the Connecticut Bankers Association parks@ctbank.com or 860-677-5060.

*****Registrations must be sent to Bankers Ed*****

(Seminar code: SW2-1213)