



GENERAL BULLETIN

CONNECTICUT
BANKERS
ASSOCIATION
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SENT TO:

2010 – 29

February 16, 2010

TO THE CHIEF EXECUTIVE OFFICER
OR INDIVIDUAL ADDRESSED

CEO, CEO+, CLO, CRO,
Audit, Compliance &
Loan Specialists

RE: **CBA Web Seminar – Sharing Customer Information With Affiliates & Third Parties**
Monday, March 15, 2010 -- 2:30 p.m. - 4:30 p.m.

Two laws regulate sharing customer information with third parties: 1) The privacy requirements of the Gramm-Leach-Bliley Act govern the sharing of information with non-affiliated third parties; and 2) The Fair Credit Reporting Act, as amended by the Fair and Accurate Credit Transaction Act (FACT Act), regulates sharing with affiliates. Every financial institution in the nation is affected by these laws. This web seminar explains provisions of both the Privacy Rules and the Fair Credit Reporting Act. It includes what information may and may not be shared, when is an opt-out program required, what information must be disclosed to whom and when it must be disclosed.

HIGHLIGHTS

- What types of accounts and activities are covered by the Privacy regulations
- What types of accounts and activities are covered by the Fair Credit Reporting Act
- How to determine who is considered an affiliate
- The rules for sharing customer information with affiliates
- The limits on use of customer information
- What information can be shared without an opt-out
- How to avoid opt-outs
- Is an opt-in program preferable to an opt-out program
- How to manage an opt-out/opt-in program
- Required disclosures, including the new model privacy disclosure

WHY PARTICIPATE?

This program explains the provisions of both the Privacy Rules and the Fair Credit Reporting Act. Coverage includes what information may and may not be shared, when an opt-out program is required (The new FACTA affiliate sharing rules require many banks that previously avoided an opt-out program to begin such a program), what information must be disclosed to whom and when it must be disclosed. Participants receive a detailed manual that explains all of the rules. The handbook will continue to be a valuable resource long after the program has ended.

AUDIENCE

Compliance officers, auditors, and those in the loan and operation departments with responsibility for assuring compliance with the information sharing laws. **CE Applied:** 2.5 hours towards the CRCM/CPB/CLBB/CCSR designations with the Institute of Certified Bankers, an affiliate of the American Bankers Association.

SPEAKER

Jack Holzknicht, a principal with Pegasus Educational Services, LLC, has provided training to thousands of bankers and examiners for 27 years. Jack's career began as a federal bank examiner. He also headed the form and software division of a regional consulting company and headed their education division for 7 years. Jack has been an instructor at compliance schools presented by the Kentucky, Pennsylvania, New York and Texas bankers associations. He also developed and delivered training for the FDIC and OTS.

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

CBA WEB SEMINAR

SHARING CUSTOMER INFORMATION WITH AFFILIATES & THIRD PARTIES

Monday, March 15, 2010

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 March 8th

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 – SHARING CUSTOMER INFORMATION WITH AFFILIATES & THIRD PARTIES

Monday, March 15, 2010 - (Seminar code: SW2-1124)

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

MasterCard

Visa

AMEX

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 888-262-7701 or Kathy Parks at the Connecticut Bankers Association parks@ctbank.com at 860-677-5060.

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

(Seminar code: SW2-1124)