



GENERAL BULLETIN

CONNECTICUT
BANKERS
ASSOCIATION
10 Waterside Drive
Farmington, CT 06032-3083
(860) 677-5060
FAX: (860) 677-5066

SENT TO:

2010 – 35

February 24, 2010

TO THE CHIEF EXECUTIVE OFFICER
OR INDIVIDUAL ADDRESSED

CEO, CEO+, CIO, COO,
CRO & Compliance
Specialists

RE: CBA Web Seminar – Regulation E Revisions: Technology Considerations
Wednesday, March 24, 2010 -- 2:30 p.m. - 4:30 p.m.

In November of 2009 the Federal Reserve made final their proposed changes to Regulation E regarding overdrafts which impose significant challenges to banks, their core software vendors and card processors. The primary intent of these changes is to ensure that consumers are willing participants in a bank's overdraft program as it relates to ATM and selected debit card transactions. In addition to consumer compliance issues, the regulatory changes impose significant technological challenges on banks, their core software vendors, and their card processing partners. Selected requirements include additional detail as to the source and disposition of transactions, new requirements for interactive communication via local and network ATM channels, and new notification and reporting requirements for electronic transactions. This web seminar will address and explain the technology requirements of the changes, discuss their potential implications, and provide guidance to banks as they interface with their technology providers to assess their efforts toward compliance. The participants will be given the knowledge to manage vendor relationships to ensure full compliance prior to the July 1 deadline.

HIGHLIGHTS

- Internal system changes required: transaction codes, processing routines
- Core vendor planned changes
- ATM/Debit network planned changes
- Vendor management: potential for vendors to charge for enhancements

WHY PARTICIPATE?

Participants will gain the knowledge necessary to properly manage their vendor relationships to ensure that full compliance with the regulation is achieved prior to the July 1, 2010 deadline.

AUDIENCE

Senior management, IT auditors, risk managers, compliance officers, IT and operations staff. **CE Applied:** 2.5 hours towards the CRCM designations with the Institute of Certified Bankers, an affiliate of the American Bankers Association.

SPEAKER

Trent Fleming was a pioneer in the introduction of check imaging technology to the community bank market, working as a consultant with hundreds of banks in the selection, implementation, and management of image P.O.D, archive, and statement systems. One key to this success is Fleming's ability to assist banks in training employees and educating customers about the benefits of products and services. He has consulted with banks on matters as diverse as strategic planning, business continuity, and operational efficiency. His background includes correspondent banking, regulatory compliance, and industry experience as a sales operations executive with two large banking software vendors. Mr. Fleming's presentations on technology, management, and strategy consistently get the highest marks from his audiences.

He has served on the faculty of several graduate banking schools and regularly contributes articles to industry publications.

WHAT IS A WEB SEMINAR?

A web seminar is an online seminar featuring live audio and PowerPoint slides. Everything is delivered through your PC. No special hardware is needed; however, speakers or headphones are required. 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.

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.

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.

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.

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 and e-checks 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

REGULATION E REVISIONS: TECHNOLOGY CONSIDERATIONS

Wednesday March 24, 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 _____

THREE WAYS TO REGISTER FOR CBA WEB SEMINARS:

Prior to March 16th

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/>

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

CBA WEB SEMINAR – REGULATION E REVISIONS: TECHNOLOGY CONSIDERATIONS

Wednesday, March 24, 2010 - (Seminar code: SW2-1267)

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: SW2-1267)