



GENERAL BULLETIN

CONNECTICUT
BANKERS
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2010 – 89

May 17, 2010

SENT TO:

TO THE CHIEF EXECUTIVE OFFICER
OR INDIVIDUAL ADDRESSED

CEO, CEO+, CFO

**RE: CBA Web Seminar – Developing An Effective Liquidity Program
Tuesday, June 15, 2010 -- 2:30 p.m. - 4:30 p.m.**

The Interagency Guidance on Liquidity and Funds Management issued April 5 places a renewed emphasis on the importance of effective liquidity management. It also marks the beginning of an increase in regulatory expectations as to what is needed for an effective liquidity program including:

- Reducing reliance on non-core funding
- Maintaining adequate levels of highly liquid marketable securities
- Focusing on your business plan or strategy in developing a liquidity program
- The changing regulatory movement away from static liquidity ratios and in the direction of sources and uses based liquidity measurement
- The need to stress test these cash flows to determine the effect of liquidity stress events
- The need to develop contingency funding plans that draw on diversified sources of liquidity

HIGHLIGHTS

Tom Farin is the lead author of a rewrite of the ABA Liquidity and Funds Management Toolbox, scheduled for release in the summer of 2010. In this web seminar, Tom will lay out the 5 keys to an effective liquidity and funds management program. His approach follows the framework of the ABA Liquidity Toolbox. The steps include:

- Developing a multi-year capital plan.
- Developing a plan and strategies for growing core funding and setting an appropriate mix between CDs and non-maturity deposits.
- Setting appropriate limits on overall non-core funding while diversifying your non-core funding sources.
- Determining an appropriate level of highly liquid unencumbered marketable securities given your balance sheet structure and business plan.
- Building an effective policy statement and contingency funding plan.

AUDIENCE

CEOs, CFOs, controllers, directors, senior bank officers and auditors. **CE Applied**: 2.5 hours towards the CRCM/CFSSP designations with the Institute of Certified Bankers, an affiliate of the American Bankers Association.

SPEAKER

Tom Farin is a widely known industry lecturer and consultant. He has delivered educational programs for the ABA and has served on the faculty of five national banking schools. Tom has also been a featured speaker at a number of programs sponsored by regional trade associations. Tom is president of Farin and Associates, Inc., a firm best known for developing and marketing software, seminars, education and consulting in financial institution asset-liability management. Prior to starting Farin & Associates, Tom spent 10 years with a regional bank holding company where he was involved in retail and commercial banking, electronic funds transfer and management information systems. His firm is a leader in delivering A/L distance education.

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

CBA WEB SEMINAR

DEVELOPING AN EFFECTIVE LIQUIDITY PROGRAM

Tuesday, June 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 _____

THREE WAYS TO REGISTER FOR CBA WEB SEMINARS:

Prior to June 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/>

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

CBA WEB SEMINAR – DEVELOPING AN EFFECTIVE LIQUIDITY PROGRAM

Tuesday, June 15, 2010 - (Seminar code: SW2-1283)

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: SW2-1283)