



# GENERAL BULLETIN

CONNECTICUT  
BANKERS  
ASSOCIATION  
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2010 – 132

July 26, 2010

SENT TO:

TO THE CHIEF EXECUTIVE OFFICER  
OR INDIVIDUAL ADDRESSED

CEO, CEO+, CRO & Audit  
Specialists

**RE: CBA Web Seminar – Auditing For Internal Fraud  
Thursday, August 26, 2010 -- 2:30 p.m. - 4:30 p.m.**

Although external fraud is widespread in the banking industry, internal fraud from employees and insiders is also a major concern. Companies with 100 or fewer employees are the most vulnerable to internal fraud. The medial loss per fraud incident is \$200,000. Even though banking is a highly regulated and audited industry, banks are not exempt. Fraud usually results from a combination of risk factors:

- Opportunity - increased when security over assets is lessened
- Pressure - increased by job-related or personal issues
- Attitude - affected by the tone set by top management or the pervasive culture of the organization

However, employees are not tempted if situations are well controlled. This web seminar has been developed to provide bank internal auditors with a variety of methods for detecting and preventing internal fraud.

## **HIGHLIGHTS**

- What is the auditor's role in detecting internal fraud?
  - Planning
  - Auditing
  - Reporting
- How to protect against internal fraud?
  - Common weaknesses
  - Think like a crook
  - Typical schemes
- How to detect internal fraud?
  - Auditing assets
  - Auditing liabilities
  - Auditing income & expenses
  - Auditing off balance sheet items

## **AUDIENCE**

Internal auditors and bank audit committee members. **CE Applied**: 2.5 hours towards the CRCM/CFSSP designations with the Institute of Certified Bankers, an affiliate of the American Bankers Association.

## SPEAKER

Mark Harren, CPA, is a partner in the Financial Institution Services division of Pattillo, Brown & Hill, L.L.P. He has over 31 years experience in banking and financial services as a credit analyst, loan officer and supervisor of staff, including 4 years as a partner and manager with PB&H. Mark has 13 years experience in banking and thrift institutions, 11 years in asset servicing for a financial services company and 8 years in public accounting. He has conducted internal and compliance training for state and national banks. He is also a core faculty member, facilitator and developer of the Texas Bankers Association Internal Audit School.

## 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**

**AUDITING FOR INTERNAL FRAUD**

Thursday, August 26, 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 August 19<sup>th</sup>**

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 – AUDITING FOR INTERNAL FRAUD**

**Thursday, August 26, 2010 - (Seminar code: SW2-1097)**

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: SW2-1097)