



HIGHLIGHTS



September 27, 2007

NOONAN'S NOTES

Nominating Committee Announces 2007/2008 Executive Committee Slate ... for **Chairman - Robert V. Macklin**, President & CEO, The Milford Bank ... for **First Vice Chairman - Harold C. Wibling**, President & CEO, Savings Bank of Danbury ... for **Second Vice Chairman – Joseph J. Greco**, President & CEO, The First National Bank of Litchfield ... for **Past Chairman - Charles F. Howell**, President & CEO, Patriot National Bank, Stamford ... for Executive Committee seats with terms expiring 2010: **John J. Patrick, Jr.** President & CEO, TD Banknorth, New Britain; **John C. Roman**, President & CEO, Naugatuck Valley Savings & Loan and; **John R. Ursone**, President & CEO, Northwest Community Bank, Winsted ... for Co-chairs of the Legislative Committee: **Mark E. Macomber**, President & CEO, Litchfield Bancorp and **John F. Perotti**, Chairman & CEO, Salisbury Bank & Trust Company, Lakeville ... congratulations to all.

Washington, D. C. ... FHA Reform is moving quickly through both houses of Congress ... it is basically the Bush proposal, with the addition of higher loan limits ... the Bush Administration has so far opposed that increase ... H. R. 946 is a negative and onerous overdraft protection bill being considered by the House Financial Services Committee ... the GAO is preparing a study ... the ABA is leading a coalition of industry groups asking members to wait for the study findings ... the House Judiciary Committee is considering changes in the bankruptcy system – none of them in our favor ... the ABA and others have expressed our concerns to the Committee members.

State Capitol ... another special session for a bond package ... the Governor's veto of last weeks bill was apparently a big surprise for Democrats ... and a surprise they did not appreciate ... it seems relations between legislative Democrats and the Governor's office have hit a new low ... foreclosures, sub-prime, predatory lending, and housing problems in general continue to be the focus of possible legislative action ... we continue to try to inform legislative leaders as to the possible and positive as opposed to the unreasonable and unworkable ... since the mortgage market appears to be headed downward through the spring, as a result, we anticipate a difficult legislative session next spring ... we have once again coordinated with Commissioner Howard Pitkin to hold a series of CEO Roundtable Meetings with state chartered bank CEOs ... the meetings will be holed in late-October and November ... invitations will be forthcoming from the Commissioner's office.

2008 State Legislative Initiatives ... we are requesting your suggestions for legislative initiatives ... we have begun the planning process for next year's Connecticut General Assembly ... please forward your legislative suggestions for consideration by the CBA's Legislative Committee to Tom Mongellow or me ... all requests should be submitted by December 1st in time for our mid-December joint Executive-Legislative Committee meeting.

CBA ANNUAL MEETING COMMUNICATIONS

2007 Annual Meeting ... three-day event is being held November 1-4, 2007 at the Loews Lake Las Vegas Resort, Henderson, NV ... nearly 500 registrations have been received ... we look forward to welcoming you to the 108th Annual Meeting of the CBA.

2007 Annual Meeting Sponsors ... our thanks to **America's Community Bankers, Bankers' Bank Northeast, Carlin, Charron & Rosen, LLP, Clark Consulting, COCC, Connecticut Student Loan Foundation, Federal Home Loan Bank of Boston, Ferris, Baker Watts, Incorporated, Kainen, Escalera & McHale, P.C., Keefe, Bruyette & Woods, Inc., Lord, Bissell & Brook LLP, McGladrey & Pullen, LLP, MKA Executive & Professional Benefits, Northeast Capital & Advisory, Inc., Open Solutions Inc., Ostrowski & Company, Inc., People's United Bank, Ryan Beck & Co., Sandler O'Neill & Partners, L.P., The Savings Bank Life Insurance Company, Shipman & Goodwin LLP, Tyler Cooper, LLP, Wachovia Bank, The Warren Group, Whittlesey & Hadley, P.C. and Wolf & Company, P. C.** for sponsoring at the 2007 Annual Meeting.

2008 Annual Meeting is confirmed to be held November 5-9, 2008 at The Breakers, Palm Beach, Florida ... visit their website at www.thebreakers.com.

MEMBERSHIP MEETINGS

2007 Call Report Preparation Conference – October 11-12 ... this comprehensive seminar will be a fast paced review of each schedule of the quarterly Call Report with emphasis on the 2006-2008 revisions and recent accounting changes and regulatory guidance ... it will focus on more complex Call Report issues, including loan classification and schedules, maturity and repricing items, extensions of credit to insiders, intangible assets, other real estate, commitments to originate mortgage loans, overdraft protection programs and risk based capital ... this full two-day program will be held at the Crowne Plaza Hotel, Cromwell ... Judith Jenkins, who has presented Call Report Preparation seminars all across the country, will be the instructor ... please see CBA General Bulletin [2007-139](#) for more details about the program and registration information.

Dr. Sandra Morgan - October 17th ... CFT Bankers' Forum meeting will feature one of CSFM's most popular instructor's, Dr. Sandra Morgan ... her motivational presentation will reenergize you and your team and provide guidelines for you to develop a concrete vision for success ... welcome reception begins at 5:30 pm ... presentation to begin at 6:15 pm, followed by dinner ... Hawthorne Inn, Berlin, CT ... please call Michael Meakem at 860.886.6153 x4 if you have any questions or register online at www.cftatlantic.org.

Bank Security Seminar – October 18th ... Arvin Clar returns to Connecticut for a one-day continuing education seminar devoted to security topics identified by your security personnel as major areas where training is needed ... 2007 topics include: *Critical Incident Training; The New Face of Bank Robbery; Conducting Security Assessments: Evaluating Your Bank's Vulnerability to Crimes; Know Who to Hire: The Why's and How's of Effective Pre-employment Inquiries and; Preparing for a Crisis: An Organized Approach to Developing a Plan* ... this full day program will be held at the Crowne Plaza Hotel, Cromwell ... program information and registration materials can be found in CBA General Bulletin [2007-138](#).

Commercial Lending Schools Coming In October ... offered in conjunction with the other New England bank trade associations, the School for Commercial Lending runs October 21-26, 2007 ... also being offered is the Advanced School of Commercial Lending, which will be held October 29-30 ... the Advanced School also has an extended program which runs on October 31st ... all sessions will be held at the Center for Executive Education, Wellesley, MA ... the Schools have received excellent reviews from a growing number of Connecticut participants ... program information and registration materials can be found in CBA General Bulletin [2007-125](#).

CBA Sponsored Webinars ... the following programs have previously been or will soon be announced to membership:

10/04/2007	EOCA & Fair Housing Acts – FAQ's	2:30 p.m. – 4:30 p.m.
10/05/2007	Appraisal Regulations: 2007 Update	2:30 p.m. – 4:30 p.m.
10/10/2007	Implementing Part 232-Consumer Loans To Service Members	2:30 p.m. – 4:30 p.m.
10/11/2007	How To Comply With Rescission Rules	2:30 p.m. – 4:30 p.m.
10/12/2007	How To Make Commercial Loans With Limited Data	2:30 p.m. – 4:30 p.m.
10/16/2007	Human Resource Hotspots – Part I	2:30 p.m. – 4:30 p.m.
10/18/2007	These People Drive Me Crazy	2:30 p.m. – 4:30 p.m.
10/19/2007	Lending Basics For Support Personnel	2:30 p.m. – 4:30 p.m.
10/22/2007	BSA/AML Compliance	2:30 p.m. – 4:30 p.m.
10/26/2007	Calling Skills For The Real World	2:30 p.m. – 4:30 p.m.
10/29/2007	Understanding Debit & Credit Card Fraud	2:30 p.m. – 4:30 p.m.
10/30/2007	Human Resources Hotspots – Part II	2:30 p.m. – 4:30 p.m.

There are two ways to register ... register on-line at www.bankersed.com/ctbankers/telephone.asp or simply fax (888.705.3322) the registration form to Bankers Ed ... they in turn forward a program PIN, seminar materials and instructions prior to the broadcast ... please register at least three days prior to each scheduled program ... if you would like a copy of a particular webinars registration brochure, please call Kathy Parks at the Association (860.677.5060).

10th Annual CFT Professional Development Conference is open to all bankers and will be held November 9-10 at the Newport Harbor Hotel in Newport, RI ... workshop topics include: At Your Service, Fostering a Diverse and Inclusive Workplace, and Emotional Intelligence Matters ... popular event kicks-off with a networking reception and dinner on Friday ... for more information, please call Scott Briggs at 860.886.6153 x3 or visit the CFT website at www.cftatlantic.org (click on Specialty Schools and Conferences).

Advance Planning For 2007-2008 CBA Seminars & Events ... program notices for CBA seminars/events listed below will be e-mailed or mailed to the CBA membership four to six weeks prior to each event, with the exception of the Annual Meeting:

April 9, 2008	CSFM '07 Graduation	Trumbull Marriott, Trumbull
April 29, 2008	BankWorld 2008	Crowne Plaza, Cromwell
May 20, 2008	Directors & Senior Officers Symposium	Aqua Turf Club, Southington
August 25, 2008	CBA Golf Tournament	The Country Club, Farmington

Please see the attached 2007 events calendar for more meeting dates sponsored by both the CBA & CFT Atlantic States.

BankWorld 2008 ... the Connecticut Bankers Association is pleased to announce that **BankWorld 2008** will be held on Tuesday, April 29, 2008 at the Crowne Plaza, Cromwell, CT ... as in the past, we anticipate over 1,000 attendees will browse the booths – meet suppliers and peers - experience the latest technology – and learn new ideas at the seminars ... please see General Bulletin [2007-112](#) for sponsor information..

CBA Winter Weather Policy For 2007/2008 Seminars ... as the seminar season runs into winter - snow, sleet and the gloom of night often get in the way of the best made plans ... attendees have several options to check on the meeting's status if inclement weather is forecasted for the day of the seminar ... first check the CBA website www.ctbank.com ... on the home page, click the **seminar status button** for the latest information ... in addition, registrants may call the CBA (860.677.5060) after 6:30 a.m. to check the meeting's status ... when calling the CBA, please listen carefully for dialing instructions ... whenever possible, the CBA will announce any program cancellations or delays on the following radio stations: WTIC AM (1080), WRCH (100.5), WTIC FM (96.5), WZMX (93.7) and WEBE 108 ... these stations have broadcast coverage to all portions of the state ... staff is respectful of your safe travel concerns to and from CBA sponsored events, as such, we will err on the side of caution when deciding a meeting's fate.

IMPORTANT ITEMS

2007 Connecticut Banking Compensation Survey Results have been completed ... bulletin and order form have been distributed to our membership ... please see CBA General Bulletin [2007-133](#) for further information.

CBA General Bulletins Now Available On Our Website ... most CBA General Bulletins can now be accessed from our website at www.ctbank.com/pub_bulletins.php ... if you can't find a bulletin that has been emailed to you, just go to our website and download the information.

2008 Holidays Observed By The State ... the State of Connecticut has designated the following holidays for 2008:

New Year's Day 2008	Tuesday, January 1	Independence Day	Friday, July 4
Martin Luther King Day	Monday, January 21	Labor Day	Monday, September 1
Lincoln's Birthday	Tuesday, February 12	Columbus Day	Monday, October 13
Washington's Birthday	Monday, February 18	Veterans' Day	Monday, November 11
Good Friday	Friday, March 21	Thanksgiving Day	Thursday, November 27
Memorial Day	Monday, May 26	Christmas Day	Thursday, December 25
		New Year's Day 2009	Thursday, January 1

Visit us online at www.ctbank.com

**Connecticut Bankers Association
CFT Atlantic States**

2007 Seminars & Events Calendar

OCTOBER 2007

4	ECOA & Fair Housing Acts – FAQ's	Web Seminar	2:30 p.m. – 4:30 p.m.	CBA
5	Appraisal Regulations: 2007 Update	Web Seminar	2:30 p.m. – 4:30 p.m.	CBA
10	Implementing Part 232-Consumer Loans To Service Members	Web Seminar	2:30 p.m. – 4:30 p.m.	CBA
11	How To Comply With Rescission Rules	Web Seminar	2:30 p.m. – 4:30 p.m.	CBA
11-12	Call Report Conference	Crowne Plaza, Cromwell	9:00 a.m. - 4:00 p.m.	CBA
12	How To Make Commercial Loans With Limited Data	Web Seminar	2:30 p.m. – 4:30 p.m.	CBA
16	Human Resource Hotspots – Part I	Web Seminar	2:30 p.m. – 4:30 p.m.	CBA
16-17	Effective Business Development	Crowne Plaza, Enfield CT	9:00 a.m. – 4:00 p.m.	CFT
16	Supervisory Skills	Clarion Hotel, W. Springfield, MA	9:00 a.m. – 4:00 p.m.	CFT
17	Basic Mortgage Underwriting	Clarion Hotel, W. Springfield, MA	9:00 a.m. – 4:00 p.m.	CFT
18	These People Drive Me Crazy	Web Seminar	2:30 p.m. – 4:30 p.m.	CBA
18	Annual Bank Security Seminar	Crowne Plaza, Cromwell	9:00 a.m. - 4:00 p.m.	CBA
19	Lending Basics For Support Personnel	Web Seminar	2:30 p.m. – 4:30 p.m.	CBA
22	BSA/AML Compliance	Web Seminar	2:30 p.m. – 4:30 p.m.	CBA
23	Supervisory Skills	Hawthorne Inn, Berlin	9:00 a.m. – 4:00 p.m.	CFT
24	Underwriting Tax Returns	Clarion Hotel, W. Springfield MA	9:00 a.m. – 4:00 p.m.	CFT
24	Alternative Investment Referrals	Clarion Hotel, W. Springfield, MA	9:00 a.m. – noon	CFT
24	Teller Essentials	Clarion Hotel, W. Springfield, MA	6:00 p.m. – 9:00 p.m.	CFT
25	CSFM Session	Crowne Plaza, Cromwell	8:30 a.m. - 4:00 p.m.	CBA
25	Alternative Investment Referrals	Clarion Hotel, W. Springfield, MA	9:00 a.m. – 12:00 p.m.	CFT
26	Calling Skills For The Real World	Web Seminar	2:30 p.m. – 4:30 p.m.	CBA
29	Understanding Debit & Credit Card Fraud	Web Seminar	2:30 p.m. – 4:30 p.m.	CBA
30	Human Resources Hotspots – Part II	Web Seminar	2:30 p.m. – 4:30 p.m.	CBA
30	Fostering A Diverse Workplace	Hawthorne Inn, Berlin, CT	9:00 a.m. – 12:00 p.m.	CFT
30	Effective Teller Supervisor	Clarion Hotel, W. Springfield, MA	9:00 a.m. – 4:00 p.m.	CFT
31	Underwriting Appraisals	Clarion Hotel, W. Springfield, MA	9:00 a.m. – 4:00 p.m.	CFT

NOVEMBER 2007

1-4	CBA Annual Meeting	Loews Lake Las Vegas Resort		CBA
6	Deposit Account Relationship	Hawthorne Inn, Berlin, CT	9:00 a.m. – 4:00 p.m.	CFT
6	CSFM Session	Crowne Plaza, Cromwell	8:30 a.m. - 4:00 p.m.	CBA
7	Mortgage Lending Fundamentals	Crowne Plaza, Enfield	9:00 a.m. – 4:00 p.m.	CFT
7	Productive Collection Calls	Clarion Hotel, W. Springfield, MA	9:00 a.m. – Noon	CFT
7	Effective Collection Letters	Clarion Hotel, W. Springfield, MA	1:00 p.m. – 4:00 p.m.	CFT
9-10	Professional Development Conference	Newport, RI		CFT
14	Real Estate Loan Documentation	Hawthorne Inn, Berlin, CT	9:00 a.m. – 4:00 p.m.	CFT
14	Deposit Account Relationship	Clarion Hotel, W. Springfield, MA	9:00 a.m. – 4:00 p.m.	CFT
27	Processing a Mortgage Loan	Host Hotel, Sturbridge, MA	9:00 a.m. – 4:00 p.m.	CFT

DECEMBER 2007

12	CSFM Session	Crowne Plaza, Cromwell	8:30 a.m. - 4:00 p.m.	CBA
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