



# H I G H L I G H T S



February 28, 2008

## NOONAN'S NOTES

**State Capitol and D. C.** ... both at the State and Federal level, the myriad attempts at ameliorating the subprime housing meltdown have lead to the introduction of several very challenging pieces of legislation ... at the moment, there are at least four major bills at the State Capitol dealing with concepts meant to prevent future subprime problems ... all have features affecting the prime market in some negative way ... there are also several bills covering foreclosure procedures which are broadly drafted to include all types of loans, not just part of the subprime market that may deserve and truly utilize relief ... even if nothing were to be done, the foreclosure pipeline in the courts will be so clogged it will impact all loan types ... Washington is no better, as attested to by the Senate Bill 2636, which includes a Title IV, allowing a bankruptcy judge to remake mortgage terms ... thanks to all of you who have responded to our request for emails, etc., to our two Senators opposing Title IV – if you haven't done so, please encourage your employees and directors to contact our two Senators as soon as possible, as the Senate may vote on the bill as early as today ... despite all our efforts, the constant media barrage, combined with the propensity of politicians to pile on any big issue with a purported solution has made this a nightmarish situation ... we all must keep at the fight and hope that reason will prevail.

**2008 Annual Meeting Dates** ... the Connecticut Bankers Association's 2008 Annual Meeting will be held November 6-9, 2008 at The Breakers, Palm Beach, Florida ... please visit their website at [www.thebreakers.com](http://www.thebreakers.com) ... the American Bankers Association will meet November 9-12, 2008 at the San Francisco Hilton, San Francisco, CA.

## BANKWORLD BALLYHOO

**BankWorld 2008 Attendees - Get The Big Picture** ... we are pleased to announce **BankWorld 2008**, New England's premiere tradeshow, will be held on Tuesday, April 29, 2008 at the Crowne Plaza, Cromwell, CT ... in addition to 78 booths (a sell out once again), attendees can choose from ten different seminars to learn the latest on issues affecting the banking industry ... don't forget to visit the booths for a chance to win different raffles ... bankers can also register to win the Grand Prize, a Nintendo Wii (must be present to win) ... for a copy of the brochure, please visit [www.nebankworld.com](http://www.nebankworld.com) ... as a reminder, the registration fee for bankers is \$25/person or free if registered through an exhibitor ... we look forward to seeing you at **BankWorld 2008** on April 29<sup>th</sup>!

**BankWorld 2008 CEO & CFO Lunch (by invitation only)** ... member bank CEOs and CFOs have received an invitation to attend the exclusive CEO & CFO Lunch, generously sponsored by People's United Bank ... our featured speaker is Lieutenant Governor Michael Fedele, Connecticut's 107<sup>th</sup> Lieutenant Governor and founder, Chairman and CEO of Stamford, Connecticut based Pinnacle Group, which delivers information technology solutions and services through a network of offices located in the United States ... please see General Bulletin 2008-32 or call the Association to register ... we look forward to seeing you at **BankWorld 2008** on April 29<sup>th</sup>!

**BankWorld 2008 Sponsors** ... twenty-four sponsors have signed up for **BankWorld 2008** ... eleven gold sponsors include **Accume Partners, COCC, Diebold, Fiserv VISION, Jack Henry Banking, Lighthouse Computer Services, Open Solutions, People's United Bank (CEO & CFO Luncheon), Regan Technologies, Strunk & Associates and Wolf & Company** ... eleven silver sponsors including **Brintech, Carlin, Charron & Rosen, Clark Consulting, EquiSearch, Federal Home Loan Bank of Boston, Financial Services, Hooker & Holcombe Companies, Metavante/NYCE Payments Network, MKA Executive and Professional Benefits, Pulse EFT Association and The Savings Bank Life Insurance Company** ... two function sponsors including **Bankers' Bank Northeast and Federal Reserve Bank of Boston** ... contact Colleen Clancy for more information or visit [www.nebankworld.com](http://www.nebankworld.com) ... don't be left out of the Northeast's premier banking exhibition show.

## MEMBERSHIP MEETINGS

**2008 Retirement Plans Mid-Winter Conference – March 18<sup>th</sup> & 19<sup>th</sup>** ... the CBA and Ascensus (formerly BISYS Retirement Services) will be offering a Basic IRA Seminar on Tuesday, March 18<sup>th</sup> and an Advanced IRA Seminar on Wednesday, March 19<sup>th</sup> at the Crowne Plaza Hotel, Cromwell ... please see General Bulletins [2008-11](#) and [2008-12](#) for program information and registration.

**Call Report Preparation Seminar – March 27<sup>th</sup>** ... join Call Report expert Judith Jenkins for this comprehensive seminar which will feature the **review of each schedule** of the quarterly Call Report with emphasis on the **extensive 2006-2008 revisions**, accounting changes, and regulatory guidance ... the program will provide training in basic issues needed by beginning preparers as well as a discussion of more complex problems encountered by experienced preparers ... this full-day program will be held at the Crowne Plaza Hotel, Cromwell on March 27<sup>th</sup> ... please see CBA General Bulletin [2008-38](#) for program and registration information.

**Annual BSA Seminar – May 8<sup>th</sup>** ... join us for this full-day, interactive seminar on Bank Secrecy, anti-money laundering and current regulatory examination initiatives at the Crowne Plaza Hotel, Cromwell ... this continuing education seminar will cover: common violations and a review of BSA basics; suspicious activity – reviewing and reporting; SAR review - what's new; increased regulatory expectations; customer risk assessment and due diligence; managing high risk customers; preparing for the next BSA/AML exam; developing a comprehensive BSA/AML program and sharing information ... our seminar leader will be Phil Gay of Profit Protection ... seminar registration information will be mailed in early March ... please hold the date.

**Directors & Senior Officers Symposium – May 20<sup>th</sup>** ... this annual event will be held at the Aqua Turf Club, Plantsville, CT from 3:00 p.m. to 8:00 p.m. ... the 2008 Symposium will be hosted by CBA Chairman Bob Macklin ... the program will begin with a **“Regulatory and Economic Update”** by FDIC Area Manager Dan Frye ... in addition, we will have two keynote presentations, one featuring Ron Galloway discussing **“The Bank of Wal-Mart: What are Wal-Mart's Intentions and What are the Ramifications”** and a second with S. Scott MacDonald of the SW Graduate School of Banking Foundation discussing **“Are We Defining Our Own Destiny?”** ... registration information will be distributed via a CBA General Bulletin in early March ... please call the CBA if you have any questions about the 2008 Symposium.

**Advance Planning For 2008 CBA Seminars & Events** ... be on the lookout for program notices for future CBA events:

March 27, 2008	<b>Call Report Seminar (see description above)</b>	Crowne Plaza, Cromwell
March 27, 2008	<b>CEO Dinner Meeting (by invitation only)</b>	The Country Club, Farmington
April 9, 2008	<b>CSFM '08 Graduation</b>	Trumbull Marriott, Trumbull
April 16, 2008	<b>FHLB Boston Annual Meeting</b>	Fairmont Hotel, Boston, MA
April 29, 2008	<b>BankWorld 2008</b>	Crowne Plaza, Cromwell
May 8, 2008	<b>BSA Seminar</b>	Crowne Plaza, Cromwell
May 20, 2008	<b>Directors &amp; Senior Officers Symposium</b>	Aqua Turf Club, Plantsville
June 10-12, 2008	<b>Washington D.C. Visit</b>	Washington, D.C.
August 25, 2008	<b>CBA Annual Golf Tournament</b>	The Country Club, Farmington
September 4, 2008	<b>BCP Seminar – CAT 4 Hurricane Simulation</b>	Crowne Plaza, Cromwell
September 17, 2008	<b>Annual Asset/Liability Management Seminar</b>	Crowne Plaza, Cromwell
October 1, 2008	<b>Directors &amp; Trustees College</b>	Crowne Plaza, Cromwell
October 21, 2008	<b>Annual Security Officer Conference</b>	Crowne Plaza, Cromwell
November 6-9, 2008	<b>2008 Annual Meeting</b>	Palm Beach, FL

Look for seminar information four to six weeks prior to each event or call the CBA to be put on a special mailing list.

**CBA Web Seminars** ... the following programs have previously been or will soon be announced to the membership:

March 4, 2008	<b>Advanced Loan Documentation</b>	2:30 p.m. – 4:30 p.m.
March 5, 2008	<b>Lending To Municipalities</b>	2:30 p.m. – 4:30 p.m.
March 6, 2008	<b>Implementing The New ID Theft: Red Flags Part II</b>	2:30 p.m. – 4:30 p.m.
March 11, 2008	<b>Cutting Your Losses For Frontline Personnel</b>	2:30 p.m. – 4:30 p.m.
March 18, 2008	<b>Opening Deposit Accounts I – Business Accounts</b>	2:30 p.m. – 4:30 p.m.
March 28, 2008	<b>Lending To Self-Employed Individuals, Small Business Owners, Executives &amp; Professionals</b>	2:30 p.m. – 4:30 p.m.

There are two ways to register ... register on-line at [www.bankersed.com/ctbankers/](http://www.bankersed.com/ctbankers/) or simply fax the registration form to Bankers Ed (512.381.1571) ... 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 web seminar's registration brochure, please call Kathy Parks at the Association (860.677.5060) or visit our website.

**Connecticut School Of Finance & Management Update** ... CSFM 2008 expects to graduate thirty-six students on April 9<sup>th</sup> ... as the seniors wind down their CSFM academic experience, the forty-six members of the freshmen class (CSFM 2009) are about to undertake the important first year major paper ... the Management Development Committee just finalized their marketing plans for **“the call for applicants for CSFM 2010”** ... a special CSFM edition of HIGHLIGHTS will accompany the mailing of the CSFM 2010 syllabus in early April ... applications will be due to the CBA by June 19<sup>th</sup>, with classes beginning in September ... if you have any questions about CSFM, please call Lindsey Pinkham.

**CBA Winter Weather Policy For 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](http://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 ... 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.

**CFT Bankers' Forum 2008 Schedule** ... the following management-focused education/networking events are open to all financial institutions ... evening programs feature industry-related topics, a networking reception and dinner ... please mark your 2008 calendar for the following scheduled meetings:

March 19, 2008	<b>Sales Coaching</b>	Hawthorne Inn, Berlin, CT
April 16, 2008	<b>Employee Appreciation Night/CSFM</b>	Hawthorne Inn, Berlin, CT
May 21, 2008	<b>Economic Update</b>	Hawthorne Inn, Berlin, CT
June 16, 2008	<b>Annual Golf Outing</b>	Tunxis Plantation CC

### IMPORTANT ITEMS

**2008 CBA Surveys** ... member banks will be asked to participate in several CBA sponsored surveys in 2008 ... please be on the lookout for the **Benefit & Personnel Policy Survey Questionnaire**, [Bank Holiday Survey](#) (due 2/28/08), **Workforce Analysis Survey**, **Banking Compensation Survey** and **Directors Survey** ... to assist our members, other surveys may be distributed throughout the year ... we look forward to your participation.

**Workforce Analysis Survey Questionnaire** will be mailed to CEOs and HR Specialists in early March ... annual survey provides data on staffing levels at CT financial institutions ... results will only be mailed to participating banks, so we encourage your participation.

### BITS & BYTES

#### **Interagency Statement On Pandemic Planning - Guidance For Minimizing A Pandemic's Potential Adverse Effects**

... the Federal Financial Institutions Examination Council has recently issued an "Interagency Statement on Pandemic Planning" ("Statement") identifying actions that financial institutions should take to minimize the potential adverse effects of a pandemic ... the Statement advises that an institution's business continuity plan should address pandemics and provide a preventive program, a documented strategy scaled to the stages of a pandemic outbreak, a comprehensive framework to ensure the continuance of critical operations, a testing program, and an oversight program to ensure that the plan is reviewed and updated ... to learn more, please visit <http://www.fdic.gov/news/news/financial/2008/fil08006a.pdf>.

**SAR Activity Review - By The Numbers (Issue 9)** ... this issue presents a compilation of numerical data gathered from Suspicious Activity Reports ("SARs") filed through the first six months of 2007 ... the report notes that in the first half of 2007, SAR filings increased for Check Kiting by 58%, Mortgage Loan Fraud by 35%, and Terrorist Financing by 19% over the corresponding six-month activity reported in 2006 ... the report provides the volume of SAR filings based on characterization of the suspicious activity, BSA/Structuring/Money Laundering leading with 48% of the filings, followed by Check Fraud at almost 11%, and Other in third place with almost 9% ... the report also details additional information on SAR filing trends by money services businesses, casinos and securities and futures industries ... for more information, please visit [http://www.fincen.gov/sars/sar\\_by\\_numb\\_09.pdf](http://www.fincen.gov/sars/sar_by_numb_09.pdf).

**Identity Theft Remains Top Fraud Complaint Category** ... identity theft in 2007 topped the Federal Trade Commission's list of consumer fraud complaints for the seventh straight year ... according to the FTC report, of the 813,899 total complaints received in 2007, 258,427, or 32 percent, involved identity theft ... the most common form of identity theft was credit card fraud (23 percent), followed by utilities fraud (18 percent), employment fraud (14 percent) and bank fraud (13 percent) ... to review the report, please visit <http://www.ftc.gov/opa/2008/02/fraud.pdf>.

**New Currency Rollout** ... the United States Treasury is issuing redesigned \$5 bills in an effort to stay ahead of counterfeiting ... the new \$5 bill, which is the fourth denomination to be redesigned in the series, includes subtle shades of purple and gray along with images of the Great Seal of the United States. The redesigned currency will be safer, smarter, and more secure ... beginning Thursday, March 13, 2008 and continuing through Friday, April 4, 2008, all Federal Reserve offices will distribute the new design \$5 bills when filling customer orders for \$5s ... older designs of \$5 notes are not being recalled or devalued and as such, neither depository institutions nor individuals need to exchange their older notes for the new series ... both the new notes and the older design notes will co-circulate and continue to be honored at full face value.

**FDIC's 2007 Annual Report** is now available and can be accessed from the FDIC's website by visiting [http://www.fdic.gov/about/strategic/report/2007annualreport/index\\_pdf.html](http://www.fdic.gov/about/strategic/report/2007annualreport/index_pdf.html) ... the Annual Report provides an overview of the FDIC's activities and operations during the year in its role as steward of the Deposit Insurance Fund (DIF) ... the report also provides commentary on the FDIC's success in achieving the goals established for calendar year 2007.

### **KUDO KORNER**

**Congratulations To James C. Smith** ... Jim Smith, Chairman & CEO of Webster Bank, Waterbury has just been appointed to the Federal Reserve Bank of Boston's Board of Directors ... Jim is one of three Class A directors who represents the interests of member banks in the district ... with his appointment, there are now two Connecticut bank CEOs on the Federal Reserve Bank of Boston's Board of Directors, as Jim joins David Lentini, Chairman, President & CEO of CBT, Hartford on the Board ... again, congratulations Jim Smith.

### **ASSOCIATE MEMBERS ACKNOWLEDGED**

**Please Welcome Four New Associate Members** ... **Deluxe Financial Services** provides products and services that combine extensive industry knowledge with unparalleled customer-facing solutions to help financial institutions achieve their business objectives ... Rebecca Doman, District Sales Manager is the firm's primary contact and can be reached at 76 Tide Mill Road, Portland, ME 04102 ... her telephone is 207.409.4146 ... the fax is 207.775.0259 and her email is [Rebecca.doman@deluxe.com](mailto:Rebecca.doman@deluxe.com).

**Electronic Risks Consultants, Inc.** simplifies your equipment maintenance by consolidating service contracts for a wide range of electronic equipment under one agreement ... Brian Stanford, Production Director is the firm's primary contact and can be reached at 456 Route 22 West, Whitehouse Station, NJ 08889 ... his telephone is 908.823.0960 ... the fax is 908.823.0681 and his email is [bstanford@erc-corp.com](mailto:bstanford@erc-corp.com).

**Integrated Security Group/ISG** specializes in security, video, fire and access control systems for banks, credit unions and financial service corporations throughout New England and New York ... Harry Azano, President is the firm's primary contact and can be reached at 1347 East Main Street, Meriden, CT 06450 ... his telephone is 866.433.4474, the fax is 203.440.4273 and his email is [hazano@isgsecurity.com](mailto:hazano@isgsecurity.com).

**Reality Check, LLC** Check 21 and ACH compliant solutions; strategic partnership with Audio Tel (ProfitStars and Jack Henry Co.); first in industry to offer SAME DAY REPAIR/REPLACEMENT OF downed scanner within 150 mile radius of Hartford ... Dave Offenhartz, Manager is the firm's primary contact and can be reached at 153 Main Street, Collinsville, CT 06019 ... his telephone is 860.751.2800 ...and his email is [daveo@realitycheck21.com](mailto:daveo@realitycheck21.com).

### **EXCELLENT ENDORSEMENTS**

**CBA Endorses BITS** ... in an effort to help member banks deal with the cost and complexity of technology communications, we are pleased to announce the Association's endorsement of BITS (Banking Infrastructure & Technology Services) ... BITS was founded by ACBB (Atlantic Central Bankers Bank) in 2005 and was approved by the Federal Reserve Board of Governors legal counsel in Washington DC to provide community banks with "enhanced communication services" ... BITS provides a hosted converged network infrastructure exclusively for community banks ... in 2004 the ACBB organization realized community banks were falling behind in voice and data network technology, since most nationwide banks enjoyed economies of scale and a large highly trained internal IT department ... the BITS staff consists of highly skilled network technicians and engineers, who carry the multiple advanced Cisco voice and data certifications required to design, implement, and maintain the BITS converged network from their two data centers ... please see CBA General Bulletin [2008-34](#) for more information about the BITS program.

**Connecticut Bankers Association  
&  
CFT Atlantic States**

**2008 Seminars & Events Calendar**

**MARCH 2008**

4	Effective Teller Supervisor	Hawthorne Inn, Berlin	9:00 a.m. - 4:00 p.m.	CFT
4	Advanced Loan Documentation	Web Seminar	2:30 p.m. - 4:30 p.m.	CBA
5	Lending To Municipalities	Web Seminar	2:30 p.m. - 4:30 p.m.	CBA
<b>5</b>	<b>CSFM Session</b>	Crowne Plaza, Cromwell	8:30 a.m. - 4:00 p.m.	CBA
5	Effective Teller Supervisor	Clarion Hotel, W. Springfield, MA	9:00 a.m. - 4:00 p.m.	CFT
6	Implementing The New ID Theft: Red Flags-Part 2	Web Seminar	2:30 p.m. - 4:30 p.m.	CBA
11	Cutting Your Losses For Frontline Personnel	Web Seminar	2:30 p.m. - 4:30 p.m.	CBA
11	Marketing Mortgages to Realtors	Publick House, Sturbridge, MA	9:00 a.m. - 12:00 p.m.	CFT
11-12	ABA's Government Affairs Conference	Washington, D.C.	TBA	ABA
12	Basic Commercial Credit Analysis	Hawthorne Inn, Berlin	9:00 a.m. - 4:00 p.m.	CFT
<b>18</b>	<b>Basic IRA Seminar</b>	Crowne Plaza, Cromwell	8:30 a.m. - 4:30 p.m.	CBA
18	Effective Writing Skills	Clarion Hotel, W. Springfield, MA	9:00 a.m. - 4:00 p.m.	CFT
18	Opening Business Deposit Accounts	Web Seminar	2:30 p.m. - 4:30 p.m.	CBA
<b>19</b>	<b>Advanced IRA Seminar</b>	Crowne Plaza, Cromwell	8:30 a.m. - 4:30 p.m.	CBA
19	Mortgage Lending Fundamentals	Crowne Plaza, Enfield	9:00 a.m. - 4:00 p.m.	CFT
19	CFT Bankers' Forum	Hawthorne Inn, Berlin	5:30 p.m. - 8:00 p.m.	CFT
25-26	Mortgage Originator's Boot Camp	Publick House, Sturbridge, MA	9:00 a.m. - 4:00 p.m.	CFT
<b>27</b>	<b>Call Report Seminar</b>	Crowne Plaza, Cromwell	9:00 a.m. - 3:30 p.m.	CBA
<b>27</b>	<b>CEO Dinner (by invitation only)</b>	The Country Club, Farmington	5:30 p.m. - 8:00 p.m.	CBA
28	Lending To Self-Employed Individuals, Small Business Owners, Executives & Professionals	Web Seminar	2:30 p.m. - 4:30 p.m.	CBA

**APRIL 2008**

<b>2</b>	<b>CSFM '09 Session</b>	Crowne Plaza, Cromwell	8:30 a.m. - 4:00 p.m.	CBA
2	Opening Personal Deposit Accounts	Web Seminar	2:30 p.m. - 4:30 p.m.	CBA
3	Lending To Service Members	Web Seminar	2:30 p.m. - 4:30 p.m.	CBA
<b>6-8</b>	<b>CSFM '08 Resident Session</b>	Trumbull Marriott Hotel	TBA	CBA
8	Underwriting Tax Returns	Publick House, Sturbridge, MA	9:00 a.m. - 4:00 p.m.	CFT
8	Supervisory Skills	Hawthorne Inn, Berlin	9:00 a.m. - 4:00 p.m.	CFT
8	Commercial Working Capital Lines Of Credit	Web Seminar	2:30 p.m. - 4:30 p.m.	CBA
<b>9</b>	<b>CSFM '08 Graduation</b>	Trumbull Marriott Hotel	12:00 p.m. - 2:00 p.m.	CBA
9	Supervisory Skills	Clarion Hotel, W. Springfield, MA	9:00 a.m. - 4:00 p.m.	CFT
10	Frequent Mistakes In Lending Compliance	Web Seminar	2:30 p.m. - 4:30 p.m.	CBA
15	Consumer Lending	Publick House, Sturbridge, MA	9:00 a.m. - 4:00 p.m.	CFT
16	FHLB Boston Annual Meeting	Fairmont Copley Plaza, Boston, MA	10:00 a.m. - 2:00 p.m.	FHLB
16	CFT Bankers' Forum	Hawthorne Inn, Berlin	5:30 p.m. - 8:00 p.m.	CFT
22	Flood Insurance Review & Update	Web Seminar	2:30 p.m. - 4:30 p.m.	CBA
23	Managing Employee Performance	Hawthorne Inn, Berlin	9:00 a.m. - 12:00 p.m.	CFT
24	Analyzing Financial Statements	Clarion Hotel, W. Springfield, MA	9:00 a.m. - 4:00 p.m.	CFT
25	Cashflow and Collateral	Clarion Hotel, W. Springfield, MA	9:00 a.m. - 4:00 p.m.	CFT
28	Opening Fiduciary Deposit Accounts	Web Seminar	2:30 p.m. - 4:30 p.m.	CBA
29	<b>BankWorld 2008</b>	Crowne Plaza, Cromwell	8:00 a.m. - 2:30 p.m.	CBA
30	People Skills for Supervisors	Clarion Hotel, W. Springfield, MA	9:00 a.m. - 4:00 p.m.	CFT

## MAY 2008

6	<b>CSFM '09 Session</b>	Crowne Plaza, Cromwell	8:30 a.m. - 4:00 p.m.	CBA
6	Home Equity Lines	Publick House, Sturbridge, MA	9:00 a.m. - 4:00 p.m.	CFT
7	Sticky Supervisory Situations	Clarion Hotel, W. Springfield, MA	9:00 a.m. - 4:00 p.m.	CFT
8	<b>BSA Seminar</b>	Crowne Plaza, Cromwell	8:30 a.m. - 4:30 p.m.	CBA
13	Customer Service Intelligence	Publick House, Sturbridge, MA	9:00 a.m. - 4:00 p.m.	CFT
20	Processing Mortgage Loans	Publick House, Sturbridge, MA	9:00 a.m. - 4:00 p.m.	CFT
20	<b>Directors &amp; Senior Officers Symposium</b>	Aqua Turf, Plantsville	3:00 p.m. - 8:00 p.m.	CBA
21	Confrontation 101	Clarion Hotel, W. Springfield, MA	9:00 a.m. - 4:00 p.m.	CFT
21	CFT Bankers' Forum	Hawthorne Inn, Berlin	5:30 p.m. - 8:00 p.m.	CFT
23	NE Marketing Conference	Providence, RI	9:00 a.m. - 5:00 p.m.	NEMA

## JUNE 2008

3	Reverse Mortgages	Publick House, Sturbridge, MA	9:00 a.m. - 12:00 p.m.	CFT
3	Credit Scores	Publick House, Sturbridge, MA	1:00 p.m. - 4:00 p.m.	CFT
10	Understanding Foreclosures	Publick House, Sturbridge, MA	9:00 a.m. - 4:00 p.m.	CFT
10-12	<b>Annual Washington D.C. Visit</b>	Washington, D.C.	TBA	CBA
12	Business Development Skills	Clarion Hotel, W. Springfield, MA	9:00 a.m. - 4:00 p.m.	CFT
16	CFT Bankers' Forum Golf Tourney	Tunxis Plantation CC, Farmington	11:00 a.m.	CFT
24	Loan Portfolio Monitoring	Clarion Hotel, W. Springfield, MA	9:00 a.m. - 4:00 p.m.	CFT
25	Commercial Loan Documentation	Clarion Hotel, W. Springfield, MA	9:00 a.m. - 4:00 p.m.	CFT

## August 2008

25	<b>CBA Annual Golf Tournament</b>	The Country Club, Farmington	TBA	CBA
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Visit the CBA online at [www.ctbank.com](http://www.ctbank.com)