



Comptroller of the Currency  
Administrator of National Banks

US Department of the Treasury

2012 OCC Director Workshops

# Credit Risk

## A Director's Focus

### 2012 Workshop Locations

**Denver, CO\***

March 7

**Corpus Christi, TX\***

April 25

**Minneapolis, MN\***

May 9

**Des Moines, IA\***

May 23

**Virginia Beach, VA\***

June 6

**Cincinnati, OH\***

July 18

**Tampa, FL\***

October 11

**New Orleans, LA\***

November 29

**Pasadena, CA\***

December 5

**REGISTER  
TODAY!**





# OCC Director Workshops

## Credit Risk A Director's Focus

“Credit risk constitutes the foremost challenge facing directors today. How to manage that risk in a way that sustains profitability, narrows losses, and meets regulatory standards is key to success. This valuable workshop helps directors achieve those goals.”

**Jennifer Kelly,**  
Senior Deputy Comptroller for  
Midsize and Community Bank  
Supervision

Credit risk exists on and off the balance sheet, in a variety of products, activities, and services. Because credit risk is present in virtually all income-producing activities, directors must be informed about all ways to carry out their supervisory responsibilities. This workshop focuses on credit risks within the loan portfolio. This is the single largest source of credit risk within a director's ability to control. This one-day workshop combines lectures, discussions, and exercises designed specifically for outside directors of national community banks and federal savings associations. The purpose of this workshop is to improve directors' ability to influence credit risk in their institutions. Credit-related topics that will be addressed during the day are:

- Industry trends and current topics
- Understanding the board's and management's roles
- How to stay informed of changes in credit risk or risk appetite
- How to effect change

### Communicate With the Regulators

You will interact with instructors who are experienced examiners from the OCC. They are seasoned professionals who regularly assess credit risk management systems and meet with senior managers and directors to discuss their findings and evaluations. They will share their experiences to help you improve your knowledge and skills. Enrollment is limited to 35 directors per workshop to allow open and targeted dialogue. Pre-course reading materials will be provided to enhance your workshop experience.

### Who Should Attend

This workshop is geared primarily to outside directors of national community banks and federal savings associations that have assets less than \$5 billion. Management directors could also benefit from attendance.

## Meet the Instructors



**Rick Allen**  
National Bank Examiner,  
Northeastern District



**Karen Boehler**  
Associate Deputy Comptroller,  
Western District



**Mark Diller**  
National Bank Examiner,  
Central District



**Mark Drafahl**  
National Bank Examiner,  
Central District



**Randy Fenimore**  
Assistant Deputy Comptroller,  
Southern District



**Anthony Jardieu**  
Commercial Credit Lead Expert,  
Southern District

# Agenda

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Attire is business casual.

## Workshop

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Registration begins at 7:00 a.m. The workshop begins promptly at 8:00 a.m. and ends by 4:00 p.m. Lunch will be provided.

The workshop will cover:

- Credit Risk Overview and Trends
- Compensation and Credit Culture
- Credit Risk Selection
- Risk Rating Categories
- Problem Loan Workouts
- Measuring and Monitoring Credit Risk
- Loan Review
- Allowance for Loan and Lease Losses
- Hot Topics

“The workshop was a valuable learning experience and effective training tool. It was worth every minute.”

Reaction From Past Participant



**Kyle Jones**

*Assistant Deputy Comptroller,  
Southern District*



**Jeff King**

*Assistant Deputy Comptroller,  
Northeastern District*



**Blake Paulson**

*Associate Deputy Comptroller,  
Central District*



**Carey Phillippe**

*Assistant Deputy Comptroller,  
Southern District*



**Terry Richter**

*Assistant Deputy Comptroller,  
Southern District*



## Part 1

- March 7, 2012  
Denver, CO\*
- April 25, 2012  
Corpus Christi, TX\*
- May 9, 2012  
Minneapolis, MN\*
- May 23, 2012  
Des Moines, IA\*
- June 6, 2012  
Virginia Beach, VA\*
- July 18, 2012  
Cincinnati, OH\*
- October 11, 2012  
Tampa, FL\*
- November 29, 2012  
New Orleans, LA\*
- December 5, 2012  
Pasadena, CA\*

Please register online at [www.seiservices.com/occ](http://www.seiservices.com/occ), fax registrations to (240) 485-1982, or mail to SEI Services, Attn: OCC 2012, 8757 Georgia Avenue, Suite 1440, Silver Spring, MD 20910.

- You must be on the board of directors of a national community bank or federal savings association.
- Registrations will be accepted on a space-available basis only. A wait list will be established for all locations at which sessions are at maximum capacity.
- Registration fee for the workshop is \$99 per participant.
- All cancellations must be in writing. Cancellations will be accepted by e-mail to [occ@seiservices.com](mailto:occ@seiservices.com) or by fax notification to (240) 485-1982. If a cancellation is received less than one month before the workshop, no refund will be issued.
- Completion of this form in its entirety is required for conference registration.

### Institution Information

Institution Name: \_\_\_\_\_

Institution Address: \_\_\_\_\_  
Street  
City State Zip Code

Telephone: \_\_\_\_\_

Point of Contact: \_\_\_\_\_

Asset Size \$ (Millions)  <50  50-100  100-150  
 150-250  250-500  500-750  
 750-1B  >1B

### Payment Information

Billing Name: \_\_\_\_\_

Billing Address: \_\_\_\_\_  
Street  
City State Zip Code

Credit Card Type:  Amex  Visa  MC Expiration Date: \_\_\_\_\_

Credit Card Number: \_\_\_\_\_

Security Code: \_\_\_\_\_

Signature of Cardholder: \_\_\_\_\_

If other payment arrangements are needed, please contact the reservation center: (240) 485-1700 or [occ@seiservices.com](mailto:occ@seiservices.com).  
\* Consecutive session with the risk assessment or compliance risk workshops. Participants may attend one or more of these sessions.

## Part 2

### Attendee Information

Name: Mr./Ms./Mrs./Dr. \_\_\_\_\_  
(Please circle one) First Name Last Name

Name on Badge: \_\_\_\_\_  
First Name Last Name

Title: \_\_\_\_\_ Director:  Inside  Outside  Other

Home Address: \_\_\_\_\_  
Street  
\_\_\_\_\_  
City State Zip Code

Daytime Telephone: \_\_\_\_\_ Fax: \_\_\_\_\_

Attendee E-mail: \_\_\_\_\_

Assistant's E-mail: \_\_\_\_\_

### Emergency Contact

Emergency Contact Name: \_\_\_\_\_  
(friend or family)

Emergency Contact Phone Number (Home or Cell): \_\_\_\_\_  
(do not use the bank phone number)

### Special Needs/Comments

If you have special needs that may affect your participation in this event, please check here.   
OCC will contact you to discuss your needs.

If you have any comments or information concerning your registration that you wish to add, please do so below.

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For workshop information, please contact (240) 485-1700. Registration Center Hours: 8:30 a.m. – 5:30 p.m. ET.



## Dates and Locations

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### Denver, CO\*—March 7, 2012

Hyatt Regency Denver Tech Center  
Hotel Reservations: (303) 779-1234  
Room Rate: \$149.00  
www.techcenter.hyatt.com

### Corpus Christi, TX\*—April 25, 2012

Omni Corpus Christi Hotel Marina Tower  
Hotel Reservations: (361) 887-1600  
Room Rate: \$139.00  
www.omnihotels.com

### Minneapolis, MN\*—May 9, 2012

Hyatt Regency Minneapolis  
Hotel Reservations: (888) 421-1442  
Room Rate: \$121.00  
www.minneapolis.hyatt.com

### Des Moines, IA\*—May 23, 2012

Renaissance Des Moines Savery Hotel  
Hotel Reservations: (800) 514-4706  
Room Rate: \$109.00  
www.renaissancesavery.com

### Virginia Beach, VA\*—June 6, 2012

Wyndham Virginia Beach  
Hotel Reservations: (800) 365-3032  
Room Rate: \$199.00  
www.wyndhamvirginiabeach.com

### Cincinnati, OH\*—July 18, 2012

Hyatt Regency Cincinnati  
Hotel Reservations: (888) 421-1442  
Room Rate: \$118.00  
www.cincinnati.hyatt.com

### Tampa, FL\*—October 11, 2012

Wyndham Tampa Westshore  
Hotel Reservations: (877) 478-6786  
Room Rate: \$108.00  
www.wyndhamhoteltampa.com

### New Orleans, LA\*—November 29, 2012

The Astor Crowne Plaza  
Hotel Reservations: (888) 696-4086  
Room Rate: \$155.00  
www.astorneworleans.com

### Pasadena, CA\*—December 5, 2012

The Langham Huntington  
Hotel Reservations: (626) 568-3900  
Room Rate: \$165  
www.pasadena.langhamhotels.com

### Hotel room rates for each location are guaranteed until the following dates:

Hyatt Regency Denver Tech Center, Denver, CO	February 16, 2012
Omni Corpus Christi Hotel Marina Tower, Corpus Christi, TX	April 9, 2012
Hyatt Regency Minneapolis, Minneapolis, MN	April 16, 2012
Renaissance Des Moines Savery Hotel, Des Moines, IA	April 29, 2012
Wyndham Virginia Beach, Virginia Beach, VA	May 11, 2012
Hyatt Regency Cincinnati, Cincinnati, OH	June 22, 2012
Wyndham Tampa Westshore, Tampa, FL	September 24, 2012
The Astor Crowne Plaza, New Orleans, LA	October 26, 2012
The Langham Huntington, Pasadena, CA	November 8, 2012

Hotel rates for this program have been discounted. To make your reservations on a space-available basis, please contact the hotel directly. Some hotels may honor the rate before and after the workshop. When making reservations, please mention the function name: OCC Director Workshops. If you encounter difficulties in making your reservations, please call (240) 485-1700 for assistance.

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## Registration Fee

The registration fee is \$99, payable at the time of registration. The price includes:

- Pre-course reading package
- Course materials
- CD of several of OCC's popular telephone seminars
- *Director's Toolkit*, which includes *The Director's Book*, *Detecting Red Flags in Board Reports*, and "Internal Controls"
- Lunch

## Special Needs

If you require special accommodations to participate in this workshop, please call (202) 874-6415.

## Cancellation Policy

All cancellations must be in writing. Cancellations will be accepted by e-mail to [occ@seiservices.com](mailto:occ@seiservices.com), or fax notification to (240) 485-1982. If a cancellation is received less than one month before the workshop, no refund will be issued.

## Questions

For additional workshop information, please call (240) 485-1700 or send an e-mail to [occ@seiservices.com](mailto:occ@seiservices.com).

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