Relax & Learn

CBAA 2012 REGULATORY COMPLIANCE RETREAT

October 15-19, 2012
The Alabama 4-H Conference Center
Columbiana, Alabama

MARK YOUR CALENDARS.
REGISTER EARLY & SAVE!

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CBAA 2012 REGULATORY COMPLIANCE RETREAT

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CBAA presents the 2012 Regulatory Compliance Retreat focused on a comprehensive review and update of federal regulations and laws that affect banks today!

During this action-packed, fast-paced conference, compliance professionals will gain a thorough understanding of the financial industry's regulatory environment and learn how to comply with each regulation. Keep your bank's compliance up-to-date and within guidelines by learning about new and updated regulations.

This year the program has been revised to include a faculty of trainers, educators, and presenters focusing on key hot topics impacting Alabama bankers. In addition, new topics will be introduced for energizing and revitalizing our bankers!

Topics discussed at this school include:

- Current Impact of Dodd Frank Act
- Consumer Lending Regulations
- Fundamental Regulatory Requirements & Guidance
- Mortgage Lending Regulations
- Deposit Account Regulations
- General Operations Regulations
- Alabama Regulatory Update

Education Topics At-a-Glance

MONDAY, OCTOBER 15

- Welcome and Introductions
- What's New for 2012?
- Update on CFPB
- Developing a Compliance Management Program

TUESDAY, OCTOBER 16

- Reg B: Equal Credit Opportunity Act (ECOA)
- Reg Z: Truth in Lending (TILA)
- Reg AA: Unfair, Deceptive and Abusive Acts and Practices (UDAAP)
- Fair Credit Reporting Act
- Fair and Accurate Credit Transactions Act (FACT Act)

WEDNESDAY, OCTOBER 17

- Reg O: Loans to Insiders
- Homeowners Protections Act
- Reg X: RESPA
- National Flood Act
- SAFE Act
- Fair Housing Act
- Reg C: Home Mortgage Disclosure Act (HMDA)

THURSDAY, OCTOBER 18

- Deposit Compliance Update
- Reg CC: Expedited Funds Availability Act
- Reg DD: Truth in Savings Accounts (TISA)
- BSA/AML
- OFAC
- USA Patriot Act
- FCRA Red Flags for Identity Theft
- Reg D: Reserve Requirements of Depository Institutions
- Reg E: Electronic Funds Transfer Act (EFTA)
- Reg P: Privacy
- Right to Financial Privacy Act

FRIDAY, OCTOBER 19

- Reg GG: Prohibition of Funding of Unlawful Internet Gambling
- Reg S: Handling Subpoenas, Levies, Summonses
- Compliance Training Tips and Tools

Tentative Schedule

Monday, October 15

1:00	Registration & Check In
1:30-5:00	Education Session
5:00	Adjourn for Daily Attendants
5:30	Dinner
6:30	Evening Activity (Optional)

Tuesday-Thursday, October 16-18

8:30-9:00	Breakfast
9:00-12:00	Education Session
12:00-1:00	Lunch
1:00-5:00	Education Session
5:00	Adjourn for Daily Attendants
5:30	Dinner
6:30	Evening Activity (Optional)

Friday, October 19

8:30-9:00	Breakfast
9:00-12:00	Education Session & Adjourn

Dress Code: Very Causal (Jeans & Sweats) this is a RETREAT.

Accommodations

Reservations should be made directly with the Alabama 4-H Conference Center, 892 Four H Road, Columbiana, AL 35051. For information you may call the conference center at **(205) 669-4241** or visit their Website **www.Alabama4HCenter.org**. Directions are also available on the CBAA Website under "quick links".

ROOM RESERVATIONS: Each room has two queen beds. Due to limited availability, room sharing would be appreciated. **Please indicate on your registration form if you are willing to share a room.**

RATES: SINGLE or DOUBLE OCCUPANCY
Per Room, Per Night: $65.00, plus tax
$72.15 - Payment by check or cash
$74.21 - Payment by credit card

MAKE YOUR RESERVATIONS EARLY!
When the conference center rooms are filled the nearest hotel is approximately 15-20 minutes away.

FIRST YEAR PRICING — REGISTER EARLY & SAVE!

Price's for those that stay overnight include 3 meals a day (room reservations and payments are coordinated directly with the Alabama 4-H Center)

RED ROBIN

(Members Only)
Register Before JUNE 1, 2012

EARLY BIRD

(Members Only)
Register Before AUGUST 1, 2012

Pricing is for FULL REGISTRATION for ONE ATTENDEE for EACH SESSION; *daily substitutions are not allowed.*

FOR MORE INFORMATION about the CBAA Relax & Learn Regulatory Retreat:
Contact Debbie Pharr, Education Coordinator, at **dpharr@mycbaa.com** or **(800) 239-7338**.

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Columbiana, Alabama

Please return this form and appropriate fees to: CBAA, P.O. Box 241166, Montgomery, AL 36124 or fax your registration form to (334) 244-9382.

FIRST YEAR PRICING. REGISTER EARLY & SAVE!

Prices for those that stay overnight include 3 meals a day. Room reservations and payments are coordinated directly with the Alabama 4-H Center.

* Pricing is for full registration for one attendee for each session, *daily substitutions are not allowed.*

RED ROBIN (Members Only) REGISTER BEFORE JUNE 1.*

Registration Fee: FULL SESSION $895

EARLY BIRD (Members Only) REGISTER BEFORE AUGUST 1.*

Registration Fee: FULL SESSION $1095

REGISTRATION AFTER AUGUST 1st.

Registration Fee: $1295 Members; $1595 Non-Members

DAILY REGISTRATION FEE: (Includes 2 meals.) $295 Members; $395 Non-Members

I will attend: ☐ Mon. ☐ Tues. ☐ Wed. ☐ Thurs. ☐ Fri.

ACCOMMODATIONS: ☐ **I am willing share a room.** See information enclosed.

Name _____

Bank _____

Title _____ Department _____

Email _____

Address _____

City _____ State ____ Zip _____

Phone _____ Fax _____

Additional Attendees:

Name _____

Name _____

Payment Method: Total Fees Due: $ _____ ☐ Check enclosed.

☐ Please send me an invoice.

☐ Please bill the following credit card:

☐ Visa ☐ MasterCard ☐ Discover ☐ American Express

Credit Card No. _____ Exp. _____

Cancellation Policy: We will gladly refund 100% of your registration fee *(minus the $100 processing fee)* if notice is given by 12:00 noon **five business days** prior to the seminar. During the **five business days** preceding the seminar, **no money can be refunded, credited or transferred.** *Substitutions are allowed and encouraged.*

FOR MORE INFORMATION, contact Debbie Pharr, Education Coordinator, at **dpharr@mycbaa.com** or **(800) 239-7338**.