

BANK OPERATIONS CONFERENCE

2012:

Charting Your Breakaway Future

TWO

identical sessions to
choose from

PRESENTED BY

Bankers' Bank of the West

WHO SHOULD ATTEND:

**Community bank
CASHIERS, CFOs, OPERATIONS
MANAGERS, and COMPLIANCE
OFFICERS**

SIGN UP TODAY!

**HIGHLIGHTS
& REGISTRATION
FORM ATTACHED**

TOPICS TO BE ADDRESSED

- **Enterprise risk management essentials**
- **Ten best practices for mobile device security**
- **When is a check a check, and when is it not?**
- **Dial down exam anxiety: Tips for working more effectively with examiners**

BANKERS' BANK OF THE WEST

Denver 800-873-4722 | Lincoln 888-467-5544

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1/23/12

Program Highlights

Tips for creating an enterprise-wide risk assessment that contributes to the bank's profitability and meets examiners' expectations.

Presenter **Alisabeth Lindley**, CBA, CRCM, **Tava Consulting**, specializes in risk management, internal and compliance audits, and training.

Mobile device security is a concern for banks in an age of rapidly evolving "smart" technology. Ten best practices you should adopt.

Presenter **Dirk Anderson**, **Coalfire**, a provider of IT assessment and risk management services for clients across the U.S.

When is a check a check? When is it not? This session will help you make important distinctions in the electronic age of check processing.

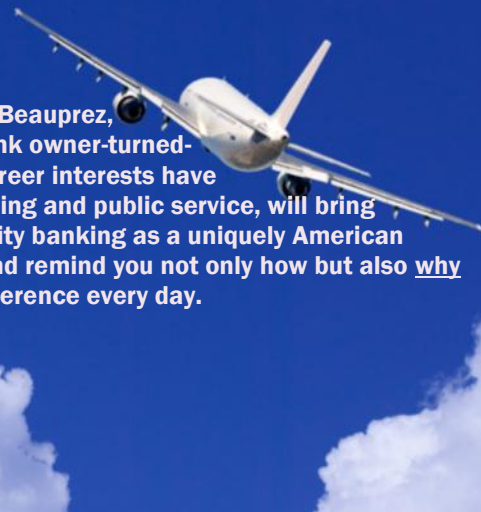
Presenter **Marsha Jones**, **Viewpointe**, the regional payments association.

A better understanding of the examination process and examiner hot buttons can go a long way toward lowering the stress levels at your bank.

Presenter **Richard Fulkerson**, regulatory/financial consultant with **Patten MacPhee & Assoc.**, and former Colorado State Bank Commissioner.

Flying a little low on inspiration?

Luncheon speaker **Bob Beauprez**, a former community bank owner-turned-rancher whose other career interests have included teaching, farming and public service, will bring perspective to community banking as a uniquely American engine of progress ... and remind you not only how but also why you make a positive difference every day.



Tuesday, April 10, 2012

in Lincoln, Nebraska

Embassy Suites Downtown

1040 "P" Street

8:30^{am} to 4:30^{pm}

— BREAKFAST & LUNCH INCLUDED —

To reserve a sleeping room for the eve of April 9 at the special group rate of \$129/single, call 402-474-1111 and mention your participation in the Bankers' Bank of the West conference. Discounted room rate expires 3/19/12.

Thursday, April 12, 2012

in Denver, Colorado

Denver Airport Marriott

16455 E 40th Circle, Aurora

8:30^{am} to 4:30^{pm}

— BREAKFAST & LUNCH INCLUDED —

To reserve a sleeping room for the eve of April 11 at the special group rate of \$139/single, call 303-371-4333 and specify group code bbwbbwa.

Discounted room rate expires 3/30/12.

TWO
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Registration Operations Conference 2012

Bank name _____ Mailing address _____

City _____ State _____ Zip _____

Registrant #1 _____ Job title _____

Check desired event: Lincoln, Neb. (April 10) Denver, Colo. (April 12) Email address* _____

Work phone (_____) _____ Cell phone ** (_____) _____

Fee for your FIRST registrant is \$99. Then register ADDITIONAL individuals from your bank for \$79 each.

Registrant #2 _____ Job title _____

Check desired event: Lincoln, Neb. (April 10) Denver, Colo. (April 12) Email address* _____

Work phone (_____) _____ Cell phone ** (_____) _____

If you wish to pay your registration fees by debit to your Bankers' Bank of the West DDA, please provide:

Account # _____ Authorization of signatory _____



To register a third participant from your bank, attach an additional sheet with the required details.

* Confirmations, reminders and other conference details will be **sent by email** to the email address you provide.

** Cell phone contact will be made only on the date of or prior to the event, & only in case of delays due to weather. Your cell phone number will not be shared.

Registration fee calculation:

Participant #1 registers for **\$99**

Participant #2 registers for **\$79**

Participant #3 registers for **\$79**

... and so forth

— MAIL THIS COMPLETED FORM TOGETHER WITH YOUR PAYMENT TO —
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10 Best Practices for Mobile Device Security

Presenter **Dirk Anderson**, Director, Professional Services | Coalfire

As the rate of mobile device adoption continues to spike and the sophistication of these devices advances, users are becoming more efficient road warriors than ever. Unfortunately, they're also introducing a lot of risk into the IT equation at financial institutions everywhere. Learn how your organization can manage mobile security risks, maintain better control over mobile devices connected to your networks, and take a proactive role in managing mobility.

When is a check a check and when is it not?

Presenter..... **Marsha Jones**, AAP, NCP, Product Manager | Viewpointe

When do check laws and regulations, like Regulation CC, apply, and when do ACH Rules and Regulation E apply? Find out how a check becomes an ACH "source document" invoking the ACH Rules and Regulation E, and when it remains a check, invoking check law and Regulation CC. We'll discuss ACH check conversion products, ARC, BOC and POP, what types of checks are eligible to be converted, and authorization requirements. We'll also learn about RCK, the ACH entry that remains a check.

Enterprise Risk Management Essentials

Presenter..... **Alisabeth A. Lindley**, CBA, CRCM | Tava Consulting

In this banking environment, there is little room for wasting time and financial resources. Get tips for creating an effective enterprise-wide risk assessment that not only meets examiners' expectations, but also contributes to the bank's profitability and sustainability. Leave this conference knowing that you can create a culture of enterprise risk management.

Dial Down Exam Anxiety: Tips for Working More Effectively With Examiners

Presenter..... **Richard Fulkerson** (former Colo. State Bank Commissioner), Patten, MacPhee & Assoc., Inc.

An understanding of the examination process, examiner hot buttons, focal points, and the regulatory hierarchy can reduce your stress, lessen the disruption, and better ensure an accurate, constructive assessment of your institution. This presentation will give you a view of the examination cycle through the eyes of the examiner from the planning stage through the onsite inspection, issuance of the report, and follow-up actions. Additionally, you'll receive recommendations for each stage of the cycle to help you reduce anxiety and improve the outcome.

LUNCHEON KEYNOTE:

At a Community Bank, It is a Wonderful Life

Speaker **Bob Beauprez** (bio on following page)

Can one person really make a positive difference? Even if you've never considered the question yourself, you'll delight in hearing how former community bank owner and president Bob Beauprez carried forward the values of his elders and, in turn, created significant opportunities for the bank's shareholders, employees, and the community. By sharing what he's discovered through his multi-faceted career path, he'll remind you why there truly is no ceiling on your own potential.

BANK OPERATIONS CONFERENCE 2012 — About the Speakers —

Dirk Anderson has 15 years in the field of information technology, which has provided him with extensive experience in the development of policy and data security programs. As an IT professional, he has held the positions of Chief Security Architect, Senior Manager Global Security Architecture, and Manager of Information Security & Internet Systems.

His broad range of experience, from the Chief Information Officer position at a large bank to security strategist at a number of organizations, gives him a unique perspective on the successful integration of technology security in the business environment. Mr. Anderson's breadth of experience in working on programs for various financial institutions at Coalfire allows him to stay on top of the technological challenges facing those organizations today.



Bob Beauprez was raised on a third-generation dairy farm near Lafayette, Colorado. He spent 20 years in partnership with his parents and brother in that operation marketing their animals across the globe. Following the dairy career, Bob purchased and managed a community bank, growing assets from \$4 million to over \$400 million in 12 years. In addition, he managed the family's real estate development, creating a 1,500 residential unit golf course community.

He subsequently served two terms as the first United States congressional representative from Colorado's seventh congressional district; in Congress, he served on the Ways & Means, Transportation, and Veterans Committees. More recently, Bob published his first book, *A Return to Values*, and is editor-in-chief of an e-magazine, *A Line of Sight*. But his greatest enjoyment today comes from his buffalo breeding ranch in the northern Colorado mountains, where he and his wife of 40 years love to spend time with their four children and three grandchildren.

Richard Fulkerson is a regulatory/financial consultant with Patten MacPhee & Associates, Inc. Before joining the firm, he served as Colorado State Bank Commissioner for 12 years. Prior to that appointment, he had been the director of examinations for the Division of Banking. His previous regulatory experience includes nine years with the Federal Home Loan Bank of Topeka as a supervisory agent, and subsequently assistant regional director of the Office of Thrift Supervision in Kansas City.

Richard has negotiated numerous corrective and enforcement actions, testified as a fact witness in criminal and civil cases, issued interpretive regulatory opinions, drafted regulations, and testified on legislative amendments. He has taught director training seminars and made frequent presentations to industry groups on banking issues. Richard's undergraduate degree is from Chadron State College; he is a graduate of the Graduate School of Banking at Colorado.



Marsha Jones, AAP, NCP, is a product manager for Viewpointe, a regional payments association and provider of electronic content management solutions, education, and training. She is responsible for developing payments products and services for corporate payments professionals and financial institutions.

Marsha also conducts training, performs audits and consulting, and facilitates industry discussion related to ACH Rules and their impact on financial institutions, third-party senders, and corporate originators. Marsha is a member of NACHA's Risk Management and Advisory Group (RMAG). She holds both the Accredited ACH Professional (AAP) designation, as well as National Check Professional (NCP) designation.

Alisabeth A. Lindley, CBA, CRCM, began her banking career at the Federal Reserve Board of Governors in Washington, D.C., as a financial systems analyst in regulatory reporting, a position that enabled her to develop unique expertise in bank holding companies and regulatory reporting. Her background also includes accounting, treasury, and audit positions for community banks and bank holding companies.

At Tava Consulting, Alisabeth specializes in risk management, internal and compliance audits, asset liability management, regulatory reporting, and training. She graduated Summa Cum Laude from Oklahoma City University with a bachelor's degree in business, and she is presently pursuing a master's degree in training and human development. Alisabeth is a board member for the Southern Colorado Women's Chamber of Commerce.

