



CBAI'S ADVANCED OPERATIONS CONFERENCE

April 13, 2010
Crowne Plaza
Springfield

Introduction

The new Community Bank Advanced Operations Conference is designed to help educate community-bank operations personnel on issues specific to the operations of your community bank. Participants benefit from expert speakers, pertinent and informative topics, and peer networking. **A mini-exposition featuring the latest products and services benefitting the community bank and its marketing efforts also highlights the day.**

Who Should Attend?

The 2010 Advanced Operations Conference is designed for operations officers, CEOs, and anyone who is involved in the operations of your community bank.

Conference Agenda

8 – 8:30 a.m.

Registration, Display Tables, and Continental Breakfast

8:30 – 9:30 a.m.

“Legal Update”

**Jerry Cavanaugh, General Counsel
Community Bankers Association of Illinois
Springfield, Illinois**

This session provides a legal review of a variety of issues including service charges on dormant accounts, recovery of costs incurred by a bank that produces records in response to a subpoena, checks drawn on the account of a deceased customer, and many more. Illinois garnishment law and the procedures and effect of IRS and Illinois tax levies are also explored.

Cavanaugh joined CBAI in 1999 after serving as legal counsel for 13 years at the Illinois Office of Banks and Real Estate. He drafts and analyzes legislation, and assists in CBAI legislative lobbying efforts. His “Legal Link” column in each issue of CBAI's *Banknotes* magazine provides information on recent regulatory changes and litigation relevant to financial institutions. He received his B.S. degree from Illinois State University, Normal, and his J.D. from the School of Law at Southern Illinois University in Carbondale.

9:30 – 9:45 a.m.

Break and Display Tables

9:45 – 10:45 a.m.

“How To Deal with All the Compliance Changes”

**Tim Tedrick, Executive Officer
Lindgren, Callihan, Van Osdol & Co., Ltd.
Sterling, Illinois**

It was the best of times, it was the worst of times. With apologies to Charles Dickens, in this session we

explore how to not only keep up with but how to look ahead to manage all the compliance changes that have come up and what is on the horizon. Tips for delegating. Tips for decision making. Tips for risk determinations.

Tedrick specializes in compliance, consulting, and assistance. He performs internal audit and compliance exams for all sizes of financial institutions in five states. Tedrick is also involved with technology- and profit-enhancement consulting. He is a former community banker with 11 years' experience as teller, head teller, proof operator, cashier, computer operator, security officer, and bookkeeper. Tedrick is a graduate of ABA's National Graduate Compliance School in Norman, Oklahoma. He is also a Certified Regulatory Compliance Manager, and a Certified Risk Professional. Tedrick teaches compliance at various statewide schools, and provides training to banks on a one-to-one basis.



Conference Agenda

10:45 - 11:45 a.m.

"Future of Check Processing"

John Mills, AAP, Consultant
BKD, LLP, St. Louis, Missouri

While the volume of checks continues to decrease, the importance of them in the payments world remains. The run off can mainly be attributed to consumers switching to the card network and checks being converted to ACH entries. The corporate world has shown resistance to switching networks because of the security features, information, and clearing delays of the check system. While this figures to hold true for the foreseeable future, the ACH network is looking to implement new rules that would allow corporate checks to be converted. In addition, the ACH network is researching how mobile payments can safely and effectively clear through the system. Neither the check system nor the ACH network is going away but the environment is in a state of flux. To properly plan for the future, you need to understand how the payment systems will evolve.

Mills brings more than six years' banking operations, Automated Clearing House (ACH) and audit experience to the clients he serves. Before joining BKD, Mills was an operations officer for a regional financial institution. His experience includes a wide range of operations, auditing and consulting services including wire transfers, ACH audits, Remote Deposit Capture and internet banking. He assists clients with operations related issues, develops policies and programs and provides training to bank personnel. Mills is an Accredited ACH Professional (AAP) and a Certified TG-3 auditor.

11:45 p.m. – 12:45 p.m.

Lunch, Networking, and Display Tables

12:45 – 1:45 p.m.

"Reports for the Board of Directors: What Do They Want and Need?"

Tim Tedrick, Executive Officer
Lindgren, Callihan, Van Odol & Co., Ltd.
Sterling, Illinois

A discussion of best practices on what the board wants to know, what the board needs to know, and what the board should know. Examples of board packages and tips on how to be a presenter to the board are included.

1:45 – 2:45 p.m.

"Fraud and Debit Card Issues"

Liz Little, Fraud Consultant
Shazam ®, Inc., Johnston, Iowa

This session discusses recent fraud trends and the tools needed to fight them. It includes an overview of common fraud types, methods in which the fraud is performed, how to best keep fraud losses at a minimum, and a look toward the future of fraud prevention.

Little has been researching fraud trends in the electronic funds transfer (EFT) industry and providing suggestions for fraud prevention to SHAZAM participants. As an expert in fraud, Little writes informative and helpful fraud-related articles for *Spotlight on Service*, SHAZAM's operational newsletter, Fraud Watch, a site on SHAZAM Access with current fraud information, and other industry publications. Additionally, she is a liaison for distributing compromised card notices to financial institutions. Little is a member of a regional Fraud Reduction Committee, she regularly attends MasterCard® and Visa® fraud conferences, and she also participates in the Credit Union National Association (CUNA) Processor summits. These organizations provide her with important information that she uses to increase SHAZAM's awareness and improve the company's approaches for fraud-related issues

2:45 – 3 p.m.

Break and Display Tables

3 – 4 p.m.

"How To Do More with Less in Today's Economy"

Tim Tedrick, Executive Officer
Lindgren, Callihan, Van Odol & Co., Ltd.
Sterling, Illinois

Banking used to be as easy as 1, 2, 3. Borrow at 1%, lend at 2% and be on the golf course by 3. Those days are gone forever! FDIC assessments are up. Customer demands are up. Interest margin is squeezed. What things can you do to increase profit, reduce costs, and still get the job done?

4 p.m. Adjourn

Registration Form

CBAI'S ADVANCED OPERATIONS CONFERENCE

APRIL 13, 2010 – Crowne Plaza, Springfield

Please Print

Name of Bank _____

Address _____

City, State, Zip _____

Tel. No. _____

Name/Title _____

E-Mail _____

Name/Title _____

E-Mail _____

____ I have special needs, please contact me before the seminar.

Please select your payment method.

____ Check Enclosed

____ Check in Mail

____ Pay at Door

____ Credit Card*

**If you are paying by credit card, please fill out the following information.
(Visa & MasterCard accepted).*

Name as It Reads on Card _____

Company Name on Card _____

Billing Address of Card _____

Card Number _____ Exp. Date _____

Registration Fees

	Early Bird	Regular
CBAI Member		
One Person	\$209	\$239
Two or more (from same institution)	\$189 each	\$199 each
Prospective Member		
One Person	\$359	\$389
Two or more (from same institution)	\$339 each	\$349 each



Mail it in:
CBAI Education Department
901 Community Drive
Springfield, IL 62703-5184



Fax it in:
(217) 585-8738



Click it in:
www.cbai.com

Call it in:
(800) 736-2224 (Illinois only)

Date and Location

April 13, 2010

Crowne Plaza Hotel
3000 S. Dirksen Parkway
Springfield, Illinois
217/529-7777

Accommodations

A block of rooms has been reserved for conference participants. To assure availability, reservations should be made by March 22, 2010.

Reservations after this date are accepted on a "space available" basis only. When you call in your reservation, remember to identify yourself as a "**Community Bankers Association of Illinois member**" in order to get the special room rate of \$120 plus tax for singles or doubles.

Conference Notes

CDD members receive a 10% discount.

Fees include hand-out materials, refreshment breaks, and lunch.

Registrants cancelling two days prior to each seminar receive 100% refund; one day prior, 50%; the day of the seminar, no refund. **All cancellations must be made in writing prior to the seminar day. Invoices and training materials will be sent to all "no shows."**

For More Information

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