

Virginia Association of Community Banks

Developing a Liquidity Contingency Plan

WEBINAR – ON-DEMAND WEB LINK – FREE CD ROM

Tuesday, March 16, 2010

3:00 pm – 4:30 pm Eastern

Recent disruptions in the credit and capital markets have exposed weaknesses in liquidity risk measurement and management. This webinar will provide the tools necessary to fully meet the requirements of FIL-84-2008 **Liquidity Risk Management**. It will also address the impact of FIL-25-2009, which places interest rate restrictions on banks that are less-than-well capitalized. More importantly, this webinar will establish the methodology for you and your bank to be proactive in understanding your specific liquidity risk and to make decisions that will avert a significant liquidity event. While this knowledge is important for all banks, it is critically important for banks that face regulatory challenges.

HIGHLIGHTS

- How to establish a *pro forma* cash flow projecting future sources and uses of funds
- How to stress liquidity and the impact of that stress
- The key components of an effective **Contingency Funding Plan (CFP)**
- How to determine and then minimize the negative impact on liquidity from a loss of brokered deposits
- The impact of other significant liquidity changes if your bank becomes stressed:
 - Federal Home Loan Bank – additional hair cut
 - Loss of federal funds lines
 - Restriction on maximum deposit rates.
 - Deposit withdrawals
- How to apply for a waiver from the maximum national deposit rate if your bank is in a high-rate market.

WHY SHOULD YOU PARTICIPATE?

This session is a cost-effective way to learn techniques for addressing the new and growing liquidity parameters that are being monitored by bank regulators. You may train as many individuals as you like for one set price. There will be no travel costs, no time lost from work, and no one will be required to leave the institution.

WHO SHOULD ATTEND?

This informative session is designed for community bank presidents, CFOs, and board members who want to be proactive in dealing with bank liquidity issues.

PLEASE NOTE: Your registration fee allows you to have **one telephone connection**. However, as many people as you like may listen from your office speaker phone. If you register for the webinar, your registration fee also includes **one internet connection** from a single computer terminal.

ABOUT THE PRESENTER – Gary J. Young, CEO, Young & Associates, Inc.

Gary J. Young is Chief Executive Officer of Young & Associates, Inc. During 30 years in bank consulting and 42 years in the banking industry, he has assisted hundreds of community banks from coast-to-coast with improving shareholder value and profit, establishing effective strategic plans, regulatory concerns, budgeting, asset/liability management, expansion planning, and mergers and acquisitions. Gary is a popular speaker due to his practical and valuable insight and has conducted seminars throughout the United States and in Europe. Gary is on the board of two community banks, manages a bank investment fund, and is a co-founder of Capital Market Securities, Inc., which assists community banks with mergers and acquisitions.

THREE REGISTRATION OPTIONS

1. LIVE WEBINAR

The **LIVE WEBINAR** registration option allows you to have one telephone connection for the audio portion and one internet connection (from a single computer terminal) to view online visuals as the presentation is delivered. You may have as many people as you like listen from your office speaker phone. Registrants receive a toll-free number and pass code that will allow entrance to the seminar. The session will be approximately 90 minutes, including question and answer sessions. Seminar materials will be sent prior to the broadcast along with hookup instructions. Your pin number, hookup instructions and handouts will be emailed to you. You will need the most current version of Adobe Acrobat Reader available free at www.adobe.com.

2. ON-DEMAND WEB LINK** AND FREE CD ROM*

Can't attend the live webinar? The **ON-DEMAND WEB LINK**** is a recording of the live event including audio, visuals, and handouts. We even provide the presenter's email address so you may ask follow-up questions. Within 5 business days following the webinar, you will be provided with a web link that can be viewed anytime 24/7 for the next 6 months. This link will expire 6 months after the live program date. **But there's more . . . AS AN ADDED BONUS, you will also receive a FREE audio/visual CD ROM.*** The CD includes the original audio/visual presentation, the question and answer sessions, and the handouts. Use the on-demand link or this "off-the-shelf" training program for those that could not attend the live seminar and for future training.

3. BOTH LIVE WEBINAR AND ON-DEMAND WEB LINK** (INCLUDES FREE CD-ROM*)

Includes options 1 and 2 above

AFFORDABLE, PROFESSIONAL TRAINING, WHEN AND WHERE YOU CHOOSE

*CD Rom for PC use only

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Registration Form:	<i>Developing a Liquidity Contingency Plan</i>	March 16, 2010
		VACB 7204 Glen Forest Dr. Ste. 101 Richmond, VA 23226 (804) 673-8250 (804) 673-8251-Fax Email: kmallinger@vacb.org Web: www.vacb.org
_____ Company/Bank Name		
_____ Contact Name	_____ Title	
_____ Billing Address		<input type="checkbox"/> Check Enclosed: Amount: \$ _____ <input type="checkbox"/> Visa <input type="checkbox"/> Master Card Expires __ / __ / __ Credit Card Number: _____
_____ City/State/ZIP		
_____ Email Address	_____ Phone	
Program Type (All Pricing is for Members. Non-Member Fees are Double)		
<input type="checkbox"/> Live Webinar (\$250) <input type="checkbox"/> On Demand Link w/free CD (\$250)		
<input type="checkbox"/> Both Live Webinar with On-Demand Link & Free CD (\$275)		

Cancellation Policy: Cancellations must be received within three or more business days prior to the day of an educational program to receive 100% credit. If less than three days prior, a 20% cancellation fee will apply. There are no refunds on the day of a program, substitutions, however, are welcome.