

Virginia Association of Community Banks

Advanced Bankruptcy Issues for Bankers

WEBINAR – ON-DEMAND WEB LINK & FREE CD ROM

Tuesday, May 18, 2010

3:00 pm – 4:30 pm Eastern

Bankruptcies are increasing and becoming more complicated. This session will explain the actions your bank must take (or is prohibited from taking) to protect your interests when a customer files bankruptcy. Learn the steps and pitfalls of Chapters 7, 11, and 13. More difficult questions will also be covered, such as when a cram down is permitted and how to obtain a reaffirmation agreement. Join us to gain the knowledge necessary to strengthen your bank's position in a bankruptcy situation.

HIGHLIGHTS

- What is an automatic stay and what does it prohibit?
- When can your bank exercise its right of setoff?
- Are reaffirmation agreements a good idea?
- What is a cram down and how does it work?
- What if the trustee claims a preference payment?
- What can the bank do after the debtor is discharged?

WHY SHOULD YOU PARTICIPATE?

This session is a cost-effective way to learn how your bank can effectively handle the bankruptcy process. 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 will be useful to loan officers at all levels, loan operations personnel, credit administration staff, and others involved in collections.

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 – Elizabeth Fast, JD, CPA, Banker's Choice

Elizabeth Fast is a partner with Spencer Fane Britt & Browne LLP where she specializes in the representation of financial institutions. Elizabeth is the head of the firm's training division known as Bankers Choice. She received her law degree from the University of Kansas and her undergraduate degree from Pittsburg State University. In addition, she has a Master of Business Administration degree and she is a Certified Public Accountant. Before joining Spencer Fane, she was General Counsel, Senior Vice President, and Corporate Secretary of a \$9 billion bank with more than 130 branches, where she managed all legal, regulatory, and compliance functions. She is a customer of the Missouri State Banking Board by appointment of the Governor.

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	Advanced Bankruptcy Issues for Bankers	May 18, 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.		