

# POSITION YOURSELF FOR SUCCESS AS A COMPLIANCE PROFESSIONAL

Increasing compliance scrutiny, improving technology, and ever-growing risks mean that bank compliance professionals must take an active role to stay current on regulations and risk management.

The ABA National Compliance School, ABA Intermediate Compliance School and ABA Graduate School of Compliance Risk Management offer world-class education by top-notch faculty and a curriculum developed with regulatory officials and industry leaders. For more than 25 years, these nationally recognized Schools have helped banks to protect themselves and advance the knowledge, skills, and careers of compliance professionals.

For your convenience, the Schools are offered several times a year, making it possible to complete all three in a 12-month period or less.

## WHICH SCHOOL SHOULD YOU ATTEND?

### **ABA National Compliance School**

For compliance professionals who:

- Are new to the compliance field or need to refresh their skills
- Seek to boost their compliance careers
- Want to improve their technical knowledge and learn the latest tools

### **ABA Intermediate Compliance School**

For compliance professionals who:

- Are ready to go beyond the basics
- Are looking for ways to measure and assess compliance risk
- Need advice on applying compliance regulations in complex, practical situations

### **ABA Graduate School of Compliance Risk Management**

For compliance professionals who:

- Have five or more years of compliance experience
- Are developing and managing part of their bank's compliance program or any part of the compliance process
- Want to learn how to effectively apply their knowledge



RISK

# ABA Compliance Schools

MANAGEMENT

ABA National Compliance School  
ABA Intermediate Compliance School  
ABA Graduate School of Compliance Risk Management

**PREPARE FOR COMPLIANCE SUCCESS**

October 24–30, 2008  
Chicago, IL

March 27–April 2, 2009  
San Jose, CA



212-297-1679  
[www.nyba.com](http://www.nyba.com)



# ABA National Compliance School

The **ABA National Compliance School** focuses on comprehensive instruction in core federal banking laws and regulations. Recommended for those with five years' experience or less, these courses are designed to furnish a basic, technical foundation to students who wish to develop and maintain an effective compliance program and support business initiatives.

Through this comprehensive approach to professional development and education, students receive the tools necessary to add value to their institutions, their business units, and their compliance programs.

For more than 30 years, financial institutions, regulators, and consultants have relied upon the ABA National Compliance School to instill an essential technical understanding among compliance officers and staff. As the financial industry's premier school covering financial legislation and regulations, the ABA National Compliance School is renowned for its practical and comprehensive training, presented by the nation's leading compliance experts and regulators. Instructors are selected for their ability to transfer knowledge and experience to students in a professional yet informal classroom setting.

## Previous attendees consistently give the ABA National Compliance School high ratings in terms of:

- Providing in-depth knowledge of laws and regulations
- Developing technical skills and strategies for success
- Obtaining critical and essential information for management and administration

## Customize your training for your specific needs

The ABA National Compliance School is designed around three core modules: the Deposit/Operations Compliance Module, the Lending Compliance Module, and the Compliance Management Module. Most students attend both the Deposit/Operations Compliance and Lending Compliance Modules. However, you may choose to attend only one of these. All students are invited to attend the half-day Compliance Management Module at no additional cost.

## The topics covered include:

### The Deposit/Operations Compliance Module

- Anatomy of a Regulation
- BSA/USA PATRIOT Act
- Deposit/Miscellaneous Regs
- E-Compliance
- Privacy
- OFAC
- Regs D/Q, DD, E, and CC



### The Lending Compliance Module

- Regs Z, B, and O
- CRA
- Flood Insurance
- Credit Card Compliance
- FCRA
- HMDA
- RESPA
- UDAP

### The Compliance Management Module

- Techniques for Developing Compliance Programs
- Regulator Breakouts
- Compliance Management Discussion Groups
- How to Prepare for the CRCM
- Plus interactive exercises

### Essential training for compliance professionals

If you're involved in the field of regulatory compliance, the ABA National Compliance School is a virtual must.

### Who Should Attend

- Compliance Professionals
- Auditors
- Lending Personnel
- Regulators
- Consultants
- CRA Officers
- Deposit Operations Personnel
- Bank Employees from Offshore Financial Institutions

## Deposit / Operations Compliance Module Curriculum

### **Anatomy of a Regulation**

Learn how laws are created, and how regulations are developed and structured to fulfill their intent. Review the various regulatory agencies and learn which banks each regulates. Plus, get tips for researching various laws and regulations more efficiently.

### **Bank Secrecy Act/USA PATRIOT Act**

Profile the background, purpose, coverage, and enforcement of the Bank Secrecy Act (BSA), as updated by the components required by the Uniting and Strengthening America by Providing Appropriate Tools Required to Intercept and Obstruct Terrorism (USA PATRIOT) Act of 2001, along with other anti-money laundering considerations. Review record-keeping requirements, along with those for funds transfer.

### **OFAC**

Examine key aspects of the Office of Foreign Assets Control (OFAC) regulations, including embargoed countries, specially designated nationals, and blocked accounts and licenses. Get valuable information on how to develop an OFAC compliance program.

### **Privacy**

Gain an understanding of the disclosure and notice requirements. Learn the limits on disclosure of consumer financial information and sharing account numbers, in addition to the requirements for providing customer information to federal government agencies under the Right to Financial Privacy Act.

### **E-Compliance**

Learn the requirements for application and disclosure in an electronic banking environment.

### **Money Service Business**

Learn how to apply AML regulatory requirements when providing banking services to money service businesses. Identify money service business (MSB) accounts and ensure that their customers are in compliance.

### **Regulations D/Q**

Specific examples and handouts will help you better understand the restrictions these regulations place on deposit accounts. Review a financial institution's ability to pay interest on certain deposit balances, and determine how to implement a monitoring system to meet regulatory requirements.

### **Regulation DD**

Analyze general and periodic statement disclosure requirements, as well as the advertising rules established by Regulation DD. Learn how to calculate annual percentage yields, identify the types of accounts and activities subject to Regulation DD, and know which disclosures to provide and when.

### **Regulation E**

Review key definitions, and examine the scope of the Electronic Fund Transfer Act and Regulation E. Research required disclosures, preauthorized transfers, bank and customer liability, and access devices, as well as other requirements of Regulation E.

### **Regulation CC**

Get a complete overview of Regulation CC, including provisions that affect customer-contact functions. Look at the types of accounts and transactions covered by the regulation, the permitted deposit hold periods, the disclosures required by the regulation, and the penalties for noncompliance.



## Lending Compliance Module Curriculum

### Truth in Lending/Regulation Z

Review the technical requirements of TIL / Regulation Z and apply these principles by working through a series of case studies.

### RESPA

Get a complete overview of the requirements of the Real Estate Settlement Procedures Act, including disclosure requirements and anti-kickback provisions. Learn about required disclosures, how to identify special disclosures required by settlement service providers, and how to avoid illegal transactions or kickbacks.

### Flood Insurance

Examine the federal flood insurance requirements applicable to loans secured by improved real estate. This session will help you learn how to comply with the most current flood insurance requirements and outline changes you can make to your daily compliance program to help prevent violations.

### Community Reinvestment Act

Get insight on the impact of the CRA on your bank's compliance program. Discuss the CRA's importance to financial institutions and how you can help ensure compliance with this law. Take advantage of the opportunity to discuss current examination experiences.

### Regulation B

Discuss the major aspects of ECOA/Regulation B, from prescreening and underwriting to notices and record-keeping. Learn how to comply with the technical requirements of ECOA, and become familiar with the differences in consumer, small business, and other business application requirements.

### Fair Credit Reporting Act

Review the technical requirements of the FCRA and receive helpful tips on enhancing your compliance program to better comply with this law.

### Home Mortgage Disclosure Act

Participate in a detailed discussion of Regulation C, which implements HMDA. Determine which institutions and transactions are covered by these requirements and how to avoid the assessment of civil money penalties. Learn how to accurately complete a Loan Application Register and the importance of management involvement in this process.



### Reg O

Get basic provisions of Regulation O, which governs loans that a bank makes to its insiders (i.e., executive officers, directors, principal shareholders, and their related interests), and learn who the regulation applies to and the manner in which its provisions apply to various insiders.

### UDAP (Unfair or Deceptive Acts or Practices)

Receive a summary of recent regulatory advisories and directives to financial institutions regarding unfair or deceptive acts or practices. Risks in this area will also be discussed, including requirements of laws and regulations dealing with these issues.

### Credit Card Compliance

Receive an overview of the requirements of significant regulations specific to credit cards. While many of these requirements are addressed elsewhere in the core curriculum, there will be particular emphasis on applying them to credit card products.

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*“ABA’s Compliance Schools offer the perfect mix of relevant material and real-life experience. The instructors, the facilities, the networking opportunities — you couldn’t ask for a more valuable professional experience.”*

— Karen L. Conboy, AVP  
Information Security  
M&T Bank

# ABA Graduate School of Compliance Risk Management

Ensure your continued success as a compliance professional with the **ABA Graduate School of Compliance Risk Management** — an outstanding curriculum for those with more than five years' compliance experience, from the world leader in providing compliance training for the financial services industry. Renowned for a cutting-edge curriculum and top-notch faculty, the School has provided a world-class education in compliance leadership for more than 25 years.

The **ABA Graduate School of Compliance Risk Management** is the financial industry's premier school of its kind. The School is designed around courses to help compliance officers and other bank staff implement or enhance core compliance risk management system components, such as: developing risk profiles, MIS, training, interactions with senior management and the Board, and implementing and coordinating regulatory changes. The School also helps compliance officers and regulators effectively navigate the challenges of today's regulatory climate, and takes your regulatory knowledge and translates it into practical application in a bank compliance risk environment. Together with a dynamic week long case study, this program refines skills for compliance professionals.

## Graduates consistently give the Schools high ratings for:

- Providing the essential professional knowledge compliance managers need
- Developing relevant ideas in change management and group problem-solving for immediate use on the job
- Delivering critical and essential information for management and administration

Whether you're a seasoned compliance professional, or new to the management of compliance processes or a risk department within your institution, you're bound to agree with graduates that the School is the ideal, most cost-effective choice for success — both for your organization and for your career.



## Top three reasons to attend:

1. Learn how to work through others to accomplish your compliance objectives and integrate compliance risk management processes throughout your institution.
2. Learn from practitioners who are experts in their fields.
3. Gain the skills and strategies to help you implement or enhance your organization's compliance program.

## Keep your institution and your career on track

Today you need more than just a good technical understanding of federal regulations to successfully avoid or resolve major compliance problems — you also need the knowledge to maneuver your bank's way through an unpredictable regulatory climate, constantly changing technology, and numerous mergers and acquisitions.

It's challenging to create a compliance management program that works and ensures compliance — but the ABA Graduate School of Compliance Risk Management provides the tools you need to help protect your institution from noncompliance. Our nationally recognized faculty will share their best strategies to prepare you to effectively manage compliance risk and examinations.

## 2008 HIGHLIGHTS

### Acquire the proven “how-to” skills and problem-solving tools essential for:

- Developing plans for your compliance program and managing complex reporting requirements
- Creating a compliance management program that works and ensures compliance
- Solving difficult compliance challenges
- Developing and implementing strategies for avoiding noncompliance, resulting penalties, and reputation risks
- Building a network of colleagues you can rely on for valuable insights and advice
- Applying your skills and knowledge by completing a comprehensive compliance management case study

In addition, you’ll receive insights into ethical issues, compliance educational programs, compliance risks, and much more.

### Develop your peer network

Inside and outside the classroom, opportunities will abound for you to interact, brainstorm, solve problems, and share information not only with our top-notch instructors, but also with your fellow students, who hail from banks of all sizes across the country. You’ll also have opportunities for interaction with regulators and consultants who are part of the student body. There’s not a more efficient way to gain a broader perspective on compliance issues to keep your institution’s competitive advantage on the cutting edge.

### The most relevant curriculum to help you:

- Fulfill current job responsibilities more effectively
- Enhance overall job performance
- Formulate business and risk strategies
- Prepare to assume greater responsibility

### Reference manual

This valuable, comprehensive, and user-friendly notebook — which includes detailed course outlines, real-life examples, reference material, and bibliographies — is an integral part of the curriculum, and serves as an important resource that you can reference time and again.

*“The ABA Graduate School of Compliance Risk Management has been invaluable to me in my 27-year career as a banker. I use the information and knowledge that I obtained from it daily.”*

— Ronald N. Gammage  
Senior Vice President  
HaleCo Bancshare, Inc.

### Learn creative problem-solving techniques you can use immediately

Acquire relevant ideas, concepts, and tools in change management and group problem-solving that will support your work as a team member in a case study analysis, a manager of compliance functions, a compliance committee team leader, and an organizational change agent.

### Who Should Attend

- Compliance Professionals
- Lending Personnel
- Regulators
- Auditors
- Consultants
- Deposit Operations Personnel
- Graduates of the ABA National Compliance School
- Executive Managers



## COURSE DESCRIPTIONS

### **Compliance Risk Management**

Learn the principles of compliance risk management. In addition to key concepts, this course will cover the processes for identifying, controlling, measuring, prioritizing, and monitoring both regulatory and compliance risks.

### **Managing a Compliance Monitoring Program**

We'll review the key concepts of structuring and implementing regulatory risk management programs — including existing and emerging structures for organizing compliance programs, placement of compliance within the banking structure, taking a risk management approach to allocating compliance resources based on the size and complexity of your organization, budgetary considerations, and professional development planning.

### **Managing Training**

Every employee in your institution is affected by at least one of the federal laws or regulations that comprise “bank compliance.” But compliance is not an area of study found in a bachelor's degree curriculum or among trade school courses; it's something everyone learns on the job through formal training. Explore the importance of such training, and implement practical suggestions to manage and coordinate the process.

### **Preparing Compliance Presentations**

You'll return to your bank equipped to understand and explain the strengths and weaknesses of various communication styles, to adapt your approach to accommodate your audience, to create a presentation whose approach and content are justified — and to present persuasive arguments and information, in a public forum, that deliver the desired results.

### **Managing and Communicating Change**

This dynamic course will jointly introduce relevant ideas, concepts, and tools in change management to support the following roles of compliance professionals:

- Managers and overseers of compliance functions
- Compliance committee team leaders or members
- Organizational change agents

### **Managing Regulatory and Business Changes**

You'll learn about the elements that go into effectively implementing regulatory changes. This course will address the key concepts of managing change driven by external forces, including project management techniques and corporate dynamics.

### **Writing with a Compliance Twist**

Gain insights and ideas to increase your effectiveness in writing compliance-related communications. You'll review, critique, and revise various types of communications used in the discipline of compliance — those intended to inform, train, and persuade — as well as those that convey and respond to issues and problems. You'll also learn editing techniques to help you achieve clear, concise writing.

### **Creative Problem-Solving**

This session will help you explore your leadership capabilities and opportunities within your organization. It focuses on leaders as people who challenge the process by getting themselves and others to look beyond their own job parameters for innovative ways to make improvements.

### **Exam Management**

We'll outline strategies that will enable you to focus your resources to effectively manage the compliance examination process. It will identify common pitfalls to avoid and provide tools to better prepare your staff and colleagues for the examination.

### **Compliance Governance**

We'll outline the key components that are the basis of a strong compliance program, and lay the groundwork for you to understand the compliance process and the standards by which a compliance program may be evaluated.

# ABA Intermediate Compliance School

The **ABA Intermediate Compliance School** is specifically designed to meet the needs of compliance professionals looking for in-depth, practical application of regulations to issues. This dynamic curriculum is designed by leading compliance practitioners, regulators, and consultants, and is delivered by practitioners with experience in developing and implementing compliance programs for financial institutions. If you're preparing to sit for the CRCM exam, this curriculum also features a special CRCM question-and-answer session highlighting exam content areas and study tips.

Developed in response to requests from attendees of the National and Graduate Compliance Schools, the ABA Intermediate Compliance School focuses on the issues you face in your job every day and gives you practice in obtaining and using new skill sets. As part of a comprehensive educational offering for today's compliance professional, this program can be taken prior to attending the ABA Graduate School of Compliance Risk Management or on its own.

Now, advanced students of compliance can get the same access to high-quality, professional training that has been the hallmark of the National School for so many years.

## Here's how you'll benefit:

- Get practical "how-to" application of top compliance regulations.
- Receive up-to-date tools and takeaways to help you back at the job.
- Walk away with practical insight and skills to identify and assess regulatory compliance risk.
- Prepare for the CRCM exam.

## Who Should Attend

- Graduates of the ABA National Compliance School
- CRCM Prospects
- Compliance Officers
- Examiners and Regulators
- Industry Consultants



## Practical, technical, and experiential training

This school goes beyond the basics of individual regulations to real, "in the trenches" skill application. The ABA Intermediate Compliance School is devoted to the most pressing issues and topics facing compliance risk professionals today, and it supplies you with the tools, skills, and insights you need to make decisions and take action.

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*“I’m so pleased to see this curriculum make its way to ABA’s slate of compliance professional development opportunities. It represents a continued emphasis on practical knowledge and skills that only the ABA’s seasoned faculty can adequately supply.”*

—Gregory Imm  
Senior Compliance Officer  
Washington Mutual

## Course Highlights

### Practical Applications in Deposit Compliance

A practical “how-to” in some of the most common deposit regulations processes. After attending this session, you’ll know how to:

- Place Reg CC holds
- Set up error resolution procedures for Reg E and incorporate differences in NACHA/VISA rules
- Successfully monitor for excessive transactions
- Calculate APY and APYE

### Practical Applications in AML/BSA

An applied session about monitoring for and identifying suspicious activity to remain in compliance with anti-money laundering and other security-related compliance measures. You’ll learn how to:

- File a SAR
- Complete and present a risk assessment
- Establish efficient and sufficient controls for your BSA program

### Practical Applications in Compliance Management

A realistic exploration of how to manage compliance across the bank. You will practice:

- Applying controls to new business initiatives to limit risk exposure
- Conducting due diligence reviews of third-party providers
- Reviewing marketing and advertising campaigns for compliance

### Practical Applications in Lending Compliance

A “hands-on” approach to both common and complex lending compliance tasks. After attending this session, you’ll know how to:

- Calculate an APR for both closed and open-ended credit
- Determine restitution for Reg B and Reg Z and manage related customer communications
- Conduct Fair Lending exams, including selecting focal points and comparative file testing
- Reconcile the HUD-1, the GFE, and the TIL
- Determine flood insurance amounts for condos and other property

### CRCM Question-and-Answer Session

Bring your toughest questions to this session dedicated to helping you prepare for the Certified Regulatory Compliance Manager exam. We’ll answer your questions, provide insight on the exam’s areas of focus, and provide useful study tips from CRCMs and professional trainers.

## 2008 ABA COMPLIANCE SCHOOLS FACULTY\*

**Patti Blenden**  
President  
*Financial Solutions*

**Janet Bonnefin**  
Attorney  
*Aldrich & Bonnefin, P.L.C.*

**Susan L. Chomicz**  
Deputy Chief Counsel  
for Enforcement  
*Office of Thrift Supervision*

**Gary Clayton**  
Senior Examiner/Relationship  
Manager  
Department of Banking  
Supervision and Regulation  
*Federal Reserve Bank of Atlanta*

**David A. Dickinson**  
President  
*Banker's Compliance Consulting*

**Lyn Farrell**  
Managing Director  
Risk Management Services  
*Sheshunoff Management  
Services, LP*

**Lucy H. Griffin, CRCM**  
President  
*Compliance Resources Inc.*

**Stuart J. Lehr, CRCM**  
Senior Director of Compliance  
*PayPal, an eBay Company*

**Gary Louis**  
Senior Examiner  
*Federal Reserve Bank—Atlanta*

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**Keith Monson, CRCM**  
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Audit and Compliance Manager  
*Premier Bank*

**Thomas G. Pareigat**  
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*Lindquist & Vennum, PLLC*

**Sylvia H. Plunkett**  
Regional Director—Compliance  
Dallas Region  
*Federal Deposit  
Insurance Corporation*

**Carl Pry**  
Vice President and  
Compliance Officer  
*KeyBank, N.A.*

**Christina A. Quinlan**  
Field Supervisor  
Chicago Division of Supervision  
and Consumer Protection  
*Federal Deposit  
Insurance Corporation*

**Dan Soto**  
Chief Compliance Officer  
*RBC Centura*

**Jan E. Woolsey, CRCM**  
Vice President/Manager Community  
Development  
Data Center  
*Union Bank of California*

\*Faculty subject to change  
Partial list of faculty

## 2008 ADVISORY BOARD

**Michael D. Maher, CRCM**  
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Consumer Finance Group*  
Chair, ABA Compliance Schools

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& Regulatory Support  
*PayPal, an eBay Company*

**Gregory Imm**  
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Senior Compliance Officer  
*Washington Mutual*

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*Office of the Comptroller  
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Senior Vice President  
Compliance/Audit  
*Security Federal Savings Bank*

**Ryan Rasske**  
Vice President,  
Director BSA/AML Officer  
*Associated Bank*

## General Information

### Fees

Fees include tuition, instructional services, some meal services, and a certificate of completion. Housing is not included in your tuition. The hotel rate extended to participants of the ABA Compliance Schools is an ABA negotiated rate, plus tax for single occupancy. This rate is inclusive of other school-related services and some meals. If you book through a travel agent or other means at a lower rate, you will be billed an additional cost for school-related services extended to you onsite as part of our program.

### ABA National Compliance School

#### Both Modules

ABA Member .....	\$3,295
Non-Member .....	\$4,295

#### Deposit/Operations Module

ABA Member .....	\$2,395
Non-Member .....	\$3,195

#### Lending Compliance Module

ABA Member .....	\$2,395
Non-Member .....	\$3,195

### ABA Intermediate Compliance School

ABA Member .....	\$2,395
Non-Member .....	\$3,195

### ABA Graduate School of Compliance Risk Management

ABA Member .....	\$2,395
Non-Member .....	\$3,395

Enrollment is limited. Applications are accepted on a first-come, first-served basis. These programs sell out quickly, so reserve your seat early.

### Cancellation Fees

If you cancel after acceptance, an administrative fee of \$300 will be charged. Cancellations received less than 30 days prior to the session are subject to a charge equal to 50% of the total tuition fee. All cancellations must be made in writing, directed to the project manager.

### Locations and Housing

#### 2008 ABA Fall Compliance Schools:

Wyndham Lisle-Chicago Hotel and Executive Meeting Center  
Chicago, IL

#### *National Compliance School*

October 24–30, 2008

#### *Intermediate Compliance School*

October 28–30, 2008

#### 2009 ABA Spring Compliance Schools

Dolce Hays Mansion Conference Center and Hotel  
San Jose, CA

#### *National Compliance School*

March 27–April 2, 2009

#### *Intermediate Compliance School*

March 27–29, 2009

Next offering of ABA Graduate School of Compliance Risk Management coming in October 2009 — apply now to hold your space!



Institute of Certified Bankers

The Institute of Certified Bankers™ (ICB), a subsidiary of the American Bankers Association, is dedicated to promoting the highest standards of performance and ethics within the financial services industry. The ABA National Compliance School has been approved for 62 hours of compliance training. The ABA Intermediate Compliance School has been approved for 14.5 hours of compliance training, and the ABA Graduate School of Compliance Risk Management has been approved for 24 hours of compliance training. All three are important components in satisfying the educational requirements for those who wish to obtain the CRCM credential.



The ABA National Compliance School has been approved for 49 CPE credits. The ABA Intermediate Compliance School has been approved for 12.5 CPE credits, and the ABA Graduate School of Compliance Risk Management has been approved for 12 CPE credits. The American Bankers Association is registered with the National Association of State Boards of Accountancy (NASBA) as a sponsor of continuing professional education on the National Registry of CPE Sponsors. State boards of accountancy have final authority on the acceptance of individual courses for CPE credit. Complaints regarding registered sponsors may be addressed to the National Registry of CPE Sponsors, 150 Fourth Avenue North, Suite 700, Nashville, TN 37219-2417. Website: [www.nasba.org](http://www.nasba.org).

### ABA Non-Discrimination Policy

The American Bankers Association reaffirms its standing policy of non-discrimination in employment and in all programs and activities with respect to race, creed, color, sex, religion, disability or national origin. In addition, the ABA schools operate on the basic principle of respectful treatment for all persons and, accordingly, are firmly committed to ensuring a harassment-free, positive learning environment for all students.

# ABA COMPLIANCE SCHOOLS

ABA National Compliance School, ABA Intermediate Compliance School,  
and ABA Graduate School of Compliance Risk Management

## APPLICATION

PROMOTION CODE **NYBA09**

### FOUR WAYS TO APPLY

**Internet:** www.nyba.com

**Fax:** 212-297-1683

**Phone:** 212-297-1679

### Mail:

**ABA Compliance Schools**

New York Bankers Association

99 Park Avenue, 4th Floor

New York, NY 10016

### NATIONAL COMPLIANCE SCHOOL

October 24–30, 2008  March 27–April 2, 2009

### TUITION FEES (Hotel fees are not included in tuition.)

#### Both Modules

ABA Member ..... \$3,295

Non-Member ..... \$4,295

#### Individual Modules Deposit/Operations Lending Compliance

ABA Member ..... \$2,395

Non-Member ..... \$3,195

### INTERMEDIATE COMPLIANCE SCHOOL

October 28–30, 2008  March 27–29, 2009

### TUITION FEES (Hotel fees are not included in tuition.)

ABA Member ..... \$2,395

Non-Member ..... \$3,195

### GRADUATE SCHOOL OF COMPLIANCE RISK MANAGEMENT

October 3–8, 2009

### TUITION FEES (Hotel fees are not included in tuition.)

ABA Member ..... \$2,395

Non-Member ..... \$3,395

### PAYMENT

VISA  American Express  Diners Club  Discover

MasterCard  Optima  Check  Send invoice upon acceptance

Check or credit card will not be processed until the application has been accepted. Make check payable to ABA for tuition fees only. Please attach a copy of the application form to the check.

CARD# \_\_\_\_\_ EXP. DATE \_\_\_\_\_

SIGNATURE *Note: I agree to pay the above total amount according to the card issuer agreement.*

### PERSONAL INFORMATION

Name \_\_\_\_\_

Title \_\_\_\_\_

Financial Institution/Company \_\_\_\_\_

Business Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_ Country \_\_\_\_\_

Telephone \_\_\_\_\_ Fax \_\_\_\_\_

Email Address (All confirmations will be made via email.) \_\_\_\_\_

If you have special needs that may affect your participation in this event, please check here. We will contact you to discuss accommodations.

**Are you a CRCM?**  Yes  No

Total Years in Banking: \_\_\_\_\_ Total Years in Compliance: \_\_\_\_\_

Onsite Emergency Contact \_\_\_\_\_

Name \_\_\_\_\_ Telephone \_\_\_\_\_

### TITLE OF APPLICANT (Check one box only.)

4  Senior Vice President 5  Vice President

10  Assistant Vice President 18  Loan Officer

19  Compliance Officer 99  Other \_\_\_\_\_

### MAJOR TYPE OF BANK EXPERIENCE (Check one box only.)

1  Account Administration 2  Branch Management

3  General Administration 5  Loan/Credit

22  Compliance Administration 53  Auditing/Examiner

35  Operations 99  Other \_\_\_\_\_

### EDUCATIONAL BACKGROUND (Check highest level achieved.)

1  High School 2  Some College

3  Associate's Degree 4  Bachelor's Degree

6  Master's Degree — 99  Other \_\_\_\_\_

Bus. Admin. or Economics

8  PhD, JD, LLB

### REGULATORY AGENCY (Check one box only.)

1  FDIC 2  Federal Reserve 3  OCC 4  OTS

### BANK'S TOTAL ASSETS (not Holding Company)

\$ \_\_\_\_\_

BILLIONS

MILLIONS

**Check if:**  Non-Bank  Holding Company  Supervisory Agency

### Application Approval

The application must be approved by the nominating officer authorized by your bank/organization.

Nominating Officer \_\_\_\_\_

Title \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_ Country \_\_\_\_\_

Telephone \_\_\_\_\_ Fax \_\_\_\_\_

Email Address \_\_\_\_\_

### Attendance Limitations and Liability

Attendance at all ABA programs will be considered on a first-come, first-served basis. If a program is cancelled, ABA liability is limited to the registration fee.

\*Prices subject to change.

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