

2008



Fall

COMPLIANCE & OPERATIONS

WORKSHOPS

■ **Regulatory Compliance Update: Operations**

September 17–18 • Greensboro, NC

October 21–22 • Atlanta, GA

October 23–24 • Irmo, SC

■ **Vendor Due Diligence & Third Party Contract Management**

October 1 • Greensboro, NC

October 2 • Savannah, GA

The Power of Partnership

GEORGIA CREDIT UNION

Affiliates



NORTH CAROLINA
CREDIT UNION LEAGUE

Committed to helping credit unions succeed



Credit Union
National Association

Regulatory Compliance Update: Operations

September 17–18 • Greensboro, NC

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Led by R. Todd Sherpy

Build your compliance competence! Discover practical approaches for complying with the laws and regulations that govern your credit union's deposit accounts and services. You'll learn the purpose of the regulations, how they apply to your operations, and where your policies and procedures should be updated to stay in compliance.

DAY 1: DEPOSIT ACCOUNTS & SERVICES COMPLIANCE

Federal Reserve Board and Regulation D

You'll learn about the basic compliance aspects of Regulation D, which provides the reserve requirements and defines the types of accounts your credit union can offer. Know the limits for certain transactions.

Expedited Funds Availability Act and Regulation CC

Understand the rules for two aspects of banking governed by this law:

(1) The availability of funds in an account; and (2) The process of collecting and returning checks.

Truth in Savings Act

Know your credit union's TISA obligations and understand the recent regulatory revisions for e-banking and overdraft privileges.

Electronic Funds Transfer Act and Regulation E

Discern the facts from the myths in your credit union's compliance obligations. You'll review the law along with recent revisions.

Fair Credit Reporting Act

Understand the general purpose of the FCRA and how it applies to deposit accounts and operations.

DAY 2: ADVANCED OPERATIONAL COMPLIANCE ISSUES

Account Inactivity, Dormancy, and Escheat Issues

Helloooo, is anyone out there? Set up the proper notifications and understand the rules for handling inactive accounts.

Proper Handling of Subpoenas, Levies, and Other Legal Processes

There's no need to panic when a subpoena, levy, and other legal document arrives. As with everything else, you need the right policies and procedures in place so everyone at the credit union knows what to do first.

Powers of Attorney

Learn how to review the Power of Attorney document closely to see what powers are authorized.

Elder Abuse Issues

If you believe a member's account is being accessed by an unauthorized person, learn how and when to report suspicious transactions.

Trust Accounts

Learn about the different types of trusts that credit unions can offer and the correct documentation for opening a trust. Understand the practical considerations for The Uniform Gifts to Minors Act (UGMA) and the Uniform Transfers to Minors Act (UTMA).

Overdraft Privilege Rules

Consumers have written checks for more than their available balance since checking accounts were invented. Get an update on the compliance issues and audit considerations for overdraft privileges.

Serving Non-U.S. Citizens

Learn what documentation you need when a foreign individual opens an account.

Sarbanes-Oxley Act

The NCUA Letter to Federal Credit Unions (No. 03-FCU-07) notes that while the Sarbanes-Oxley Act does not apply to credit unions, certain provisions may be appropriate for some credit unions to consider.

REGISTRATION INFORMATION

Locations

September 17–18

North Carolina Credit Union League

4160 Piedmont Pkwy.

Greensboro, NC 27410

Phone: 800-822-8859

See the website for lodging options.

October 21–22

Hilton Atlanta Airport

1031 Virginia Ave

Atlanta, GA 30354

Phone: 800-445-8667

Room rates: \$159 single/double

Reserve your lodging by September 27

October 23–24

The Bateman Center

South Carolina Credit Union League

7440 Broad River Road

Irmo, SC 29063

Phone: 803-781-5400

See the website for lodging options.



Instructor

R. Todd Sherpy is a founding partner in The Sherpy & Jones Law Firm. Todd and his team are dedicated to serving the legal needs of credit unions and have attained a national reputation for their work in compliance, legal auditing, bankruptcy, and collections.

Tuition

Tuition is \$299 for both days, or attend a single day for \$199. Credit unions with less than \$10 million in assets receive a 25% discount by entering promo code SREG.

Schedule

8:30-9:00 a.m.	Registration
9:00 a.m.-Noon	Workshop
Noon-1:00 p.m.	Networking Lunch
1:00-4:00 p.m.	Workshop

Confirmations

When you register online and pay with ACH or credit card, you will receive your registration confirmation within three business days. Please allow up to 10 days if you pay by check.

Cancellations

Cancellations received in writing (via fax 608-231-4327) seven or more days before the start of the program are eligible for a refund of the amount paid minus a \$50 administrative fee. No refunds will be granted if cancellation is received six days or less before a program begins. Substitutions are accepted anytime prior to the start of the program.

Privacy Obligations and Disclosures

Protecting your members' personal information and using it in a manner consistent with member expectations must be a top priority for every credit union. Learn how to comply with the rules for privacy obligations and disclosures.

Bank Secrecy Act Overview

Don't learn the hard way that BSA compliance deficiencies can bring harsh penalties and harm your credit union's reputation. Know how the rules apply to deposit accounts, services, and operations.

Vendor Management and Due Diligence Obligations

This year, the NCUA has made it clear that third party relationships are a top focus for regulatory examinations. Examine the regulatory requirements for vendor due diligence to ensure you have an adequate vendor management program.

Compliance Hot Topics

Get a "heads up" on new and pending rules, laws, and regulations. Discuss compliance training requirements and other insights.

Commercial Account ABCs

If your credit union offers accounts for sole proprietorships, partnerships, or corporations, you need to understand how to handle these "non-consumer" accounts. If this topic is not applicable to you, feel free to skip this session.

Vendor Due Diligence & Third Party Contract Management

Led by David Reed

October 1 • Greensboro, NC
October 2 • Savannah, GA

This is the NCUA hot topic for the year. Almost every credit union entrusts some of its most sensitive member information and core business processes to third party vendors. But, if something goes wrong with a third party relationship, we all know who will get the blame —your credit union! Attend this workshop to make sure your credit union has effective vendor management policies and procedures in place.

Recent NCUA Guidance on Evaluation of Third Party Relationships

From supervisory letters to the webinar, learn what the NCUA is telling us.

Effective Planning for Third Party Arrangements

Understand the role of strategic planning, get an accurate snapshot of your operations, and discuss the advantages of third party vendor management.

Vendor Risk Assessments

Use a credit union wide vendor census to identify your most critical vendors. Learn the ingredients of successful risk assessments.

Essential Elements of Vendor Due Diligence

Learn how to conduct vendor background checks, understand the myths and realities of SAS 70, and know how to avoid common financial and accounting challenges.

Basic Contracting Tips

Understand the key contract terms, avoid common contract traps, and gain strategies for successful negotiations.

Creating Solid Staff Oversight and Quality Control

Set up effective procedures for vendor oversight, including assignment of staff responsibilities and creating a vendor management cycle.

Managing Third Party Risks

Discover ways to manage third-party risks with the right mix of internal controls, audit functions, mitigation, and transfer. Discuss effective problem resolution tactics for when something goes wrong.

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October 1

North Carolina Credit Union League
4160 Piedmont Pkwy.
Greensboro, NC 27410
Phone: 800-822-8859
See the website for lodging options.

October 2

Hyatt Regency Savannah
2 W Bay St.
Savannah, GA 31401-1107
Reservations: 800-233-1234
Phone: 912-238-1234

Tuition

Tuition is \$199 (\$219 after August 31, 2008)
Credit unions with less than \$10 million in assets receive a 25% discount by entering promo code SREG.



Instructor

David Reed, founder of CU Doctor, is an attorney, author, consultant, and nationally recognized speaker. He provides guidance to credit unions on policies and procedures, organizational compliance, collections, security, contractual agreements, regulatory matters, and corporate governance.

Additional learning opportunities

You'll find links to these additional resources on your league's training website.

CUNA Regulatory Compliance Schools

Gain an in-depth understanding of the credit union regulatory environment and know how to comply with each regulation. Testing is available for the designation of Credit Union Compliance Expert (CUCE). Visit training.cuna.org and choose *Schools & Conferences*.

September 20–26, Seattle, WA

Register by August 8 and save \$100

CUNA Management Essentials for Supervisors: Introduction & Advanced

Become the best performing manager and supervisor possible. Learn how to select and retain great employees, coach for top performance, and deal with performance pitfalls.

Visit training.cuna.org and choose *Schools & Conferences*.

October 19–24, Atlanta, GA

Tuition \$1,295

(\$1,395 after September 5)

CUNA Training on Demand

Discover instant training at the click of a button. This downloadable, video-like training tool offers 30-45 minute presentations on critical issues for your staff and board. Only \$199 each or free for CPDOnline members.

Visit training.cuna.org and choose *Training on Demand*. Topics include:

- Bank Secrecy Act for Front-Line Staff
- Bank Secrecy Act for Volunteers
- Regulation CC

Train the Trainer

Compliance Workshops

Learn how to lead regulatory compliance training for your credit union's staff, management team, and board members. You'll update your own compliance knowledge, plus you'll receive all the materials you'll need to present and document in-house training sessions. Tuition is \$199 per workshop.

- Regulation CC – Funds Availability, September 3, Irmo, SC
- Information Security and Confidentiality, December 10, Irmo, SC

CUNA Bank Secrecy Act Conference

This conference features informative discussions on BSA compliance issues, overviews of common mistakes, and networking opportunities. An exam for the CUNA Bank Secrecy Act Compliance Specialist Certification is optional and available to all attendees. Visit training.cuna.org and choose *Schools & Conferences*.

October 19–22, Atlanta, GA

Tuition \$895

(\$995 after September 5)



Register

ONLINE TODAY!

Georgia training.gcu.org

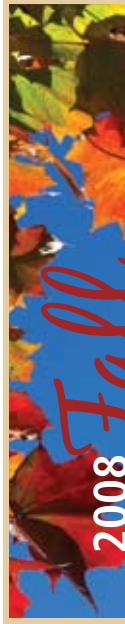
North Carolina training.ncleague.org

South Carolina training.sccul.org

For registration information or assistance, e-mail reginfo@cuna.coop or call 800-356-9655, ext. 4387.



PO Box 431 | Madison, WI 53701-0431



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Register online today!

Georgia.training.gcuu.org

NorthCarolina.training.ncleague.org

SouthCarolina.training.sccul.org