

Independent Bankers Association of New York State
Senior Management/CFO Peer Group

May 13 & 14, 2010
Turning Stone Resort & Casino
Verona, New York



Registration FEES: (PLEASE CHECK THOSE APPLICABLE)

Program Fee: \$365.00 (Does not include fee for overnight accommodations) includes programs, partial break fees, materials, breakfast and lunch on Day 2.

Optional Golf at Shenendoah Course on May 13: \$105.00 w/cart tee times begin at 7:30 a.m.

Name: _____ Preferred tee-time: _____

Name: _____ Preferred tee-time: _____

Hotel Reservations: (please see map for proximity to meeting rooms) **Room Cut-off: April 20**

A block of rooms have been reserved at both The Lodge and in the Tower Hotel. Reservations and payment for rooms should be made directly to the Turning Stone Resort & Casino on an individual basis.

It is imperative that individuals indicate Independent Bankers Association of NYS group affiliation when making reservations at 1-800-771-7711.

1. Name: _____ Title: _____

2. Name: _____ Title: _____

Bank: _____

Address: _____ City: _____ State: _____ Zip: _____

Email _____ Phone: _____

Enclosed is our check for \$ _____ for _____ Registrant(s) or

Visa/Mastercard (circle one) _____

Cardholder: _____ expiration date: _____

Mail or fax your registration to:

IBANYS One Commerce Plaza, Suite 704, Albany, NY 12210

518-436-4648 FAX

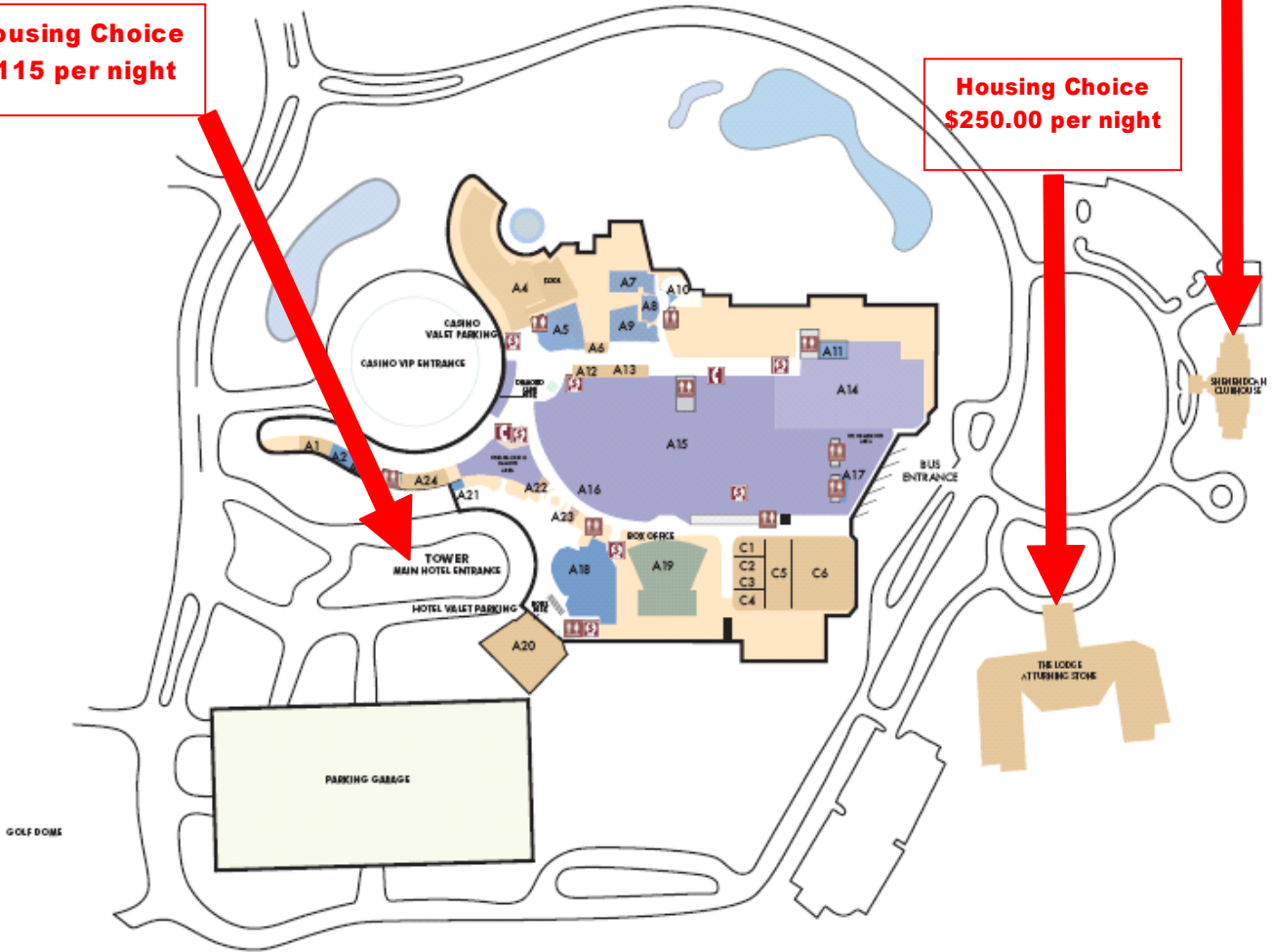
518-436-4646 Phone

PROPERTY MAP
GROUND FLOOR

**Housing Choice
\$115 per night**

**Housing Choice
\$250.00 per night**

**Meeting Location/
Golf Start**



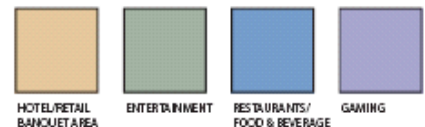
GROUND FLOOR

- A1 SMOKIN
- A2 STONE ROAST COFFEE COMPANY
- A3 STONE STREET MARKET
- A4 DAY SPA & SALON
- A5 EMERALD RESTAURANT
- A6 ESSENTIALS
- A7 FOREST GRILL STEAKHOUSE
- A8 COPPER LOUNGE
- A9 PINO BIANCO TRATTORIA
- A10 PEACH BLOSSOM
- A11 DELTA CAFE
- A12 DIAMOND MINE
- A13 OPALS
- A14 HIGH STAKES BINGO

- A15 CASINO GAMING FLOOR
- A16 DIAMOND CARD DESK
- A17 ESSENTIALS TOO
- A18 SEASON'S HARVEST BUFFET
- A19 THE SHOWROOM
- A20 HOTEL FRONT DESK
- A21 OPALS TOO
- A22 JEWELRY STORE
- A23 GIFT SHOPPE
- A24 RETAIL SHOPPE

CONVENTION CENTER CONFERENCE AREA

- C1 TUSCARORA
- C2 CAYUGA
- C3 ONONDAGA
- C4 SENECA
- C5 MOHAWK
- C6 ONEIDA



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May 13 & 14, 2010

Turning Stone Resort & Casino
Verona, New York



Thursday, May 13

7:30 a.m. (Tee times begin - every 10 minutes)

Optional Golf

You will be contacted with your assigned tee-time when your registration is received or if you prefer, email your desired tee time to vickim@ibanys.net and we will do our best to accommodate you.

1:00 - 4:00 p.m.

IBANYS Board Meeting w/working lunch

1:30 - 3:00 p.m.

Chief Financial Officers Session

Credit and Compliance Risk within an Effective

ERM Program Identifying and managing credit and compliance risks as part of a bank's overall Enterprise Risk Management (ERM) program is an overwhelming task. Economic uncertainty and rapidly changing regulatory requirements make it difficult to keep track of what is coming and to meet examiners' expectations. Attend this session to learn about the top hot regulatory issues and trends impacting financial institutions, and ERM best practices that can help you overcome challenges and comply.

Stephen R. King, JD, AML, Principal, Wolf & Company, P.C.

Refreshment Break - **Sponsored by Wolf & Company P.C.**

3:15 - 4:45 p.m.

CFO/Senior Management Joint Session

Top Five Issues for Meeting the New Interest Rate Risk Requirements

On January 7, 2010 all insured financial institutions were notified by their regulators of the heightened expectations for interest rate risk management practices. For many banks this means a new level of education, training and reporting is required to better assess the real risks in their balance sheets in the coming recovery. During this session Dave Koch, COO of Farin & Associates will outline the major areas of expectation, show examples of how the regulators arrived at their new level of concern, and offer five key things that must be done to better assess the real risks facing institutions in the coming economic recovery.

David Koch, Chief Operating Officer, Farin & Associates

5:00 p.m.

Cocktail Reception *sponsored by Atlantic Central Bankers Bank*

Friday, May 14

8:30 - 9:30 a.m.

Breakfast

9:45 - 11:00 a.m.

CFO Session - Concurrent Sessions

Tax Topics:

- Federal Legislation - including Health Care and other recent law enactments
- Non-accrual loan interest
- Net Operating Loss Planning Opportunities
- Proposed Corporate Tax Reform in New York State

Scott Stern, Tax Partner KPMG Financial Services, Upstate New York

Accounting and Auditing Topics:

- Current allowance for loan loss matters
- Transfers of financial assets
- Custody of assets and new control testing
- Miscellaneous other relevant topics

Daniel White, Partner KPMG Financial Services

9:45 - 11:00 a.m.

Senior Management Session - CEO Forum

IBANYS President, Robert Fisher, will lead a group discussion on the current issues important to community bank CEO's. **Please submit topics on the registration form.**

Refreshment Break - **Sponsored by Wolf & Company P.C.**

11:15 a.m. - 12:30 p.m.

CFO/Senior Management Joint Closing Session

- Truth in Savings Act disclosure of "Available Balances" regarding Overdraft Protection and lines of credit
- Overdraft Protection issues regarding Electronic Funds Transfer amendments
- Real Estate Settlement Procedures Act / Truth in Lending Act 2010 amendments
- Secure and Fair Enforcement for Mortgage Licensing Act

Stephen R. King, JD, AML - Moderator, Principal, Wolf & Company, P.C.

12:30 p.m.

Adjourn/Lunch