



Michigan Bankers Association

Take your bank to new heights.

Michigan Bankers Association has
many educational opportunities
this winter to help you succeed.

2012 Mid-Winter Educational Offerings

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2012 Mid-Winter Educational Offerings

MBA strives to provide informative, enriching and current education to its members. MBA educational offerings are constantly evolving, so be sure to visit mibankers.com and select Professional Development for a complete listing.

2012 Mid-Winter Schedule

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How to Improve Your Collection Department *page 2*

Thursday, January 26

Generating Customers and Prospects: Mobile, Online and Social Solutions *page 2*

Friday, February 3 *

How to Effectively Manage Your Foreclosures *page 3*

Friday, February 10

Directors Responsibilities and Liabilities *page 3*

Tuesday, February 14

Getting to the Numbers: Financial Statement Analysis *page 4*

Wednesday, February 15

Getting the Cash Back: Cash Flow Essentials *page 4*

Tuesday, March 20

Meeting the CRA Requirements *page 4*

Thursday, March 22

Today's Community Banking Model: There is No "Normal" Anymore *page 5*

Wednesday, March 28

Reinventing A/L Management in Challenging Times: *page 5*
Making It Make Sense and Make Money

Friday, March 30

Call Reports: Revisions, Updates, Critical Issues *page 5*

* denotes 1/2 day seminar

Tuesday, January 24, 2012
**How to Improve Your
Collection Department**

- Basic Fundamentals of Telephone Collection
- Fair Debt Collection Practices Act
- How to Improve Your Collection Department: Top 12 Collection Tips
- Working the Members Delinquent Accounts

All attendees are asked to bring one of their own delinquent accounts to the session. Any problem account is fine. The attendees must bring all information surrounding the account (due dates, phone numbers, copy of credit app, etc.). We will work on these accounts together as a group.

DON'T WORRY ABOUT PRIVACY OR FAIR DEBT VIOLATIONS, WE USE FIRST NAMES ONLY.

Presenter:

Steve Peterson has more than 30 years experience in the field of collections. His career began with Ford Motor Credit Company in 1977. After four years, he moved on to Accounts Receivable Manager for a large midwestern retail chain. In 1988 Steve joined Mapother & Mapother Attorneys at Law where he was the lead Account Representative for 14 consecutive years. Bill Mapother and Steve developed and operated a collection school and have trained well over 5,000 employees since 1991. In 2002, Steve formed his own consulting company called Collection Training Consultants. He conducts Telephone Collection Training Seminars for state leagues and associations, as well as individual financial institutions and businesses.



Thursday, January 26, 2012
**Generating Customers and Prospects:
Mobile, Online and Social Solutions**

Promoting your bank to your own customers and prospects is a great way to differentiate your bank. This engaging seminar will address current and successful strategies to generate leads, prospects and customers through mobile banking, your website, online banking and social media solutions. The program will provide real-life examples of successes and flame-outs as well and highlight methods to drive new business to your bank. This is a strategy program about technology, not a how to session about technology.

We will cover:

- The true bank metrics
- Using your “smarts” to promote your bank
- How important is content, and how frequently do I update?
- The power of photos and video
- Events and social media
- Seminar and webinar marketing to gain leads
- Mobile banking – a management perspective
- Where are we headed and how do we prepare?
- New products
- Advantages and pitfalls of your solution set
- Tracking and follow-up
- Action plan

Who should attend?

Bank marketers, lenders, branch managers, business development officers, senior vice presidents of lending and retail banking, marketing directors and managers, and any other banker that wants to create unique, cost-effective ways to reach existing customers and prospects.

Presenter:

Duane F. Sobecki is the CEO of Focused Results, LLC, a sales strategy, consulting, and training firm. A renowned authority in sales strategy and strategic market segmentation, Mr. Sobecki provides actionable business development and expansion, marketing, and planning strategies to banks, credit unions and other financial institutions. Mr. Sobecki specializes in helping the financial services industry better segment important markets, and direct sales and marketing strategies at those key segments to ensure revenue and profit growth. Mr. Sobecki is the principal writer of *Rebound Banking*, a twice monthly look at how banks can take advantage of the improving economy. He is the author of numerous reports and booklets on key market segment development.

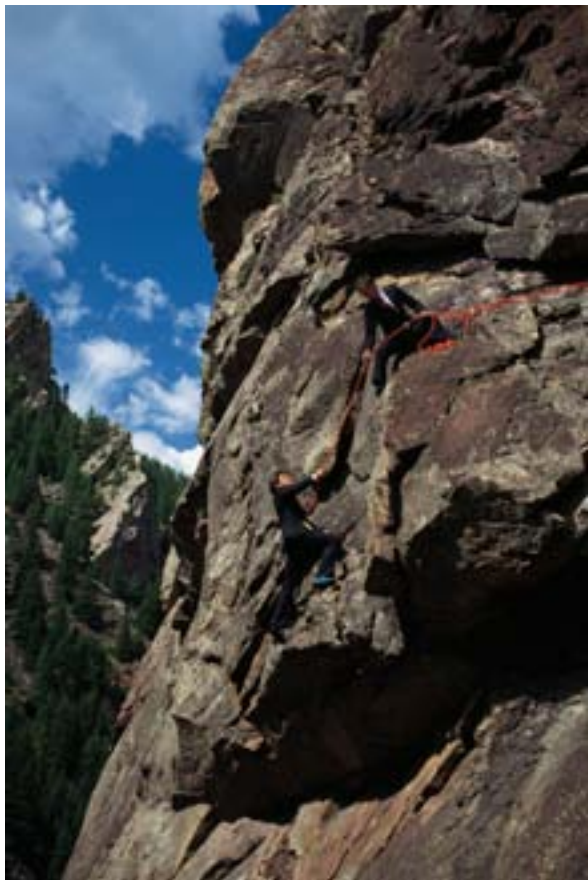
Friday, February 3, 2012 How to Effectively Manage Your Foreclosures *Half-Day Seminar*

With the protracted foreclosure crisis, lending institutions must effectively manage their default assets. Default asset management requires lenders to be proactive and take two necessary steps:

- Develop and define an effective REO management process to fit your institution's needs
- Locate and hire a qualified property preservation and maintenance contractor

Presenter:

Blake K. Johnson is the Executive Vice President and Chief Operating Officer specializing in Business Development and Operations, and a founding member of the Board of Directors of the non-profit GTJ Foundation. Starting full time at GTJ in May 2003, Blake has held many roles including general laborer, field inspector, repair department general manager and Metro Detroit territory manager. This diverse background provides Blake the necessary knowledge and experience to take GTJ to the next level in property preservation.



Friday, February 10, 2012 Directors Responsibilities and Liabilities

Bank Directors are in a unique position of having responsibility (potential liability) for the overall performance of the bank. Why did the shareholders elect directors, as opposed to, electing management? The board serves many different constituencies, who often have conflicting need and desires.

We'll discuss:

- Community
- Customers
- Shareholders
- Officers and staff

The role of the bank's board is defined as follows:

- Represent the interest of shareholders
- Set the course of the bank
- Select competent management
- Evaluate performance

In today's environment, directors are under increased pressure from regulators, shareholders and customers to keep the bank in good shape. This session takes you through that process. We will discuss the lending process from the director's perspective. We will cover lending from policy (what should be covered in a well-written policy) to credit scoring. The problem loan process will also be reviewed. The class includes a discussion of the critical relationship between the board and regulators. This will include the appropriate board reaction to regulatory enforcement actions. Board driven strategic planning will be explained. Board and management review tools are also included in the program.

Designed for:

CEOs, presidents, senior managers and directors

Presenter:

David Kemp is president of Bankers Management, Inc. (BMI), a nationally recognized company in financial services training and bank consulting. Prior to forming BMI, he served as vice president, director of credit services at Cannon Financial Institute in Athens, Georgia, where he trained bankers nationwide in Cannon Lending Schools. He also delivered credit and sales training to banking associations and individual financial institutions. Before joining Cannon, David was vice president of corporate finance with Citicorp North America.

Tuesday, February 14, 2012
Getting to the Numbers:
Financial Statement Analysis

Assessing creditworthiness of a borrower is about information. Each borrower has opportunities and obstacles to repayment of the loan. Bankers must use the information available to identify those potential issues. One of the primary sources is the financial statement of the borrower's business. Since financial statements are how the borrower keeps score on their business management, the banker can use these as a starting point in identifying the questions to ask about management performance. The course will look at the issues of financial statements preparation by the borrower, the role of accountants, the calculation of ratios and the use of financial statements in the credit decision process.

Designed for:

Commercial bankers, loan review, branch personnel (who do commercial lending), credit administrators, credit analysts and credit department personnel.

Presenter:

Jeff Judy spends most of his time teaching bankers and business owners how to talk to each other, especially about credit. He has trained thousands of bankers and financial services staff in financial and credit analysis, risk management, building relationships, working with regulations and implementing effective processes. With bank management, Judy consults on developing effective policy, portfolio management and corporate culture issues.

Wednesday, February 15, 2012
Getting the Cash Back:
Cash Flow Essentials

Only cash can repay loans. To effectively conduct a complete credit analysis, the sources and uses of cash in the business must be understood. This workshop is intended to discuss the mechanics of constructing business cash flow statements and their use in credit analysis. Key objective is the understanding of the mechanics of cash flow analysis and its use in determining a business' ability to repay. The format of the workshop will include:

- Understanding the Business of the Business
- Types of Cash Flow Analysis
- Cash Flow Mechanics
- Cash Flow Analysis

Desired outcome of the workshop is to increase the participant's awareness of cash flow analysis tools and develop confidence in the use of those tools.

Designed for:

Commercial bankers, loan review, branch personnel (who do commercial lending), credit administrators, credit analysts and credit department personnel.

Presenter: Jeff Judy (see bio above)

Tuesday, March 20, 2012
Meeting the CRA Requirements

The focus will be on practical aspects of choices and process, a perspective on what your examiner will be looking for, what you should have ready and how to evaluate your own self-assessment. The session will cover key concepts of the CRA including investments, service, lending and community development. An added highlight will be how your organization can meet the community development criteria in the current economic environment.

What You Will Learn:

- Community Reinvestment Act Regulations
- What has changed? What has not changed?
- Examiner expectations
- What should you have ready?
- How to evaluate your preparedness; and How to present your assessment area and your market for a successful examination
- Investment Test. What is it? What counts?
- Where do the investments need to be located?
- Lending. How to apply the criteria
- Community Development
- What is Community Development? What is Community Investment?
- How does Community Development differ for urban and Non-urban areas?
- Different ways to make community investments

Designed for:

Depending on the individual bank's needs, this seminar should be attended by CRA officers, lending officers, loan administrators, senior management, credit committee members, compliance officers and internal auditors.

Presenter:

Bonita G. Jones is president of Bonita Jones & Associates LLC a consulting firm specializing in compliance risk management and regulatory affairs. She is an established expert in these areas as well as CRA. Ms. Jones has been active in training activities sponsored by the Federal Reserve System, the American Bankers Association (ABA) as well as other industry organizations. She is a member of the advisory boards for the ABA National Compliance School, the Graduate School of Compliance Risk Management and the ABA Bank Compliance Magazine.

2012 Mid-Winter Educational Offerings

Thursday, March 22, 2012 • 9am-3pm Today's Community Banking Model: There is No "Normal" Anymore

Co-sponsored by: Graduate School of Banking – Madison
This seminar is designed to assist presidents, CEOs, senior managers and directors with critical decisions.

You'll receive answers and action strategies you can take back to the bank for immediate implementation to improve your earnings and manage your expenses.

Designed for: CEOs, presidents, senior managers and directors

Program Highlights

- Compete with affordable technology and electronic banking
- Improve your efficiency ratio
- Grow loans and/or deposits in this economy
- Raise non-interest income (fees)
- Increase interest income and reduce interest expenses

Presenter:

Robert McGoffin is an experienced bank CEO and instructor at the Graduate School of Banking at the University of Wisconsin-Madison and at the GSB Senior Management Seminar. He brings practical and proven strategies to his program.

Friday, March 30, 2012 Call Reports: Revisions, Updates, Critical Issues

Get a review of 2011 - 2012 Call Report revisions, accounting changes and regulatory guidance. Recent changes have produced confusion and many questions. This is your chance to get the answers that you need.

Reporting of the following issues will covered:

- 2011 and 2012 Revisions
- Loan classification
- Extensions of credit to insiders
- Other Real Estate: Accounting and reporting
- Risk based capital: Risk weights for all assets

Designed for:

Experienced and new call report preparers, reviewers and auditors. Participants may want to bring a copy of their bank's Call Report for review and resolution of questions during the session.

Presenter:

Judith Jenkins is a banker teaching bankers. She has provided Call Report training for banking associations in 37 states and holds an MBA in Finance from the University of Oklahoma. She was the controller of a \$300 million Houston bank before forming her own consulting firm providing internal accounting services to independent banks.

Wednesday, March 28, 2012 Reinventing A/L Management in Challenging Times: Making It Make Sense and Make Money



Co-sponsored by:
Graduate School of Banking –
Madison

This one day seminar will focus on how to tune your asset-liability management process to both deal with new regulatory initiatives and the need to put more money on your bottom line.

You will learn:

- Capital Planning – Developing a capital plan that sets long-range and intermediary financial goals
- Profit Planning – This year's plan sets up next year's profits
- Managing risk/return tradeoffs
- How do you modify your ALCO process to focus on managing the relationship between risk and return?
- Using available cost-effective non-core funding options while complying with regulatory liquidity risk initiatives
- Booking long-term assets based on spread, not rate, while complying with the regulatory interest rate risk initiatives
- Using scorecards to evaluate risk/risk and risk/return tradeoffs in alternative strategies
- Upgrading your single most powerful asset-liability management tools – loan and deposit pricing

Designed for:

Presidents, CEOs, senior management, ALCO team members and directors

Presenters:

Dave Koch has worked with financial institutions for the past 15 years to develop and implement strategies to enhance performance and manage risk while upgrading the financial risk reporting and measurement systems.

Tom Farin is a widely known banking industry lecturer and consultant. He has delivered national educational programs for the American Bankers Association and the Credit Union National Association and serves on the faculty of the Graduate School of Banking at the University of Wisconsin-Madison and the CUNA Management School in Madison, WI. He is the author of three separate books on financial institution asset/liability management, as well as a popular asset/liability newsletter.



Michigan Bankers Association

Mid-Winter Educational Offerings MBA Education Center, Lansing

For detailed directions, click "About the MBA" at www.mibankers.com.

Name: _____

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Email (required for registration confirmation): _____

Michigan Bankers Association
507 South Grand Avenue
Lansing, MI 48933
517-485-3600

Schedule:

Continental Breakfast: 8:30 a.m.
Seminar: 9:00 a.m. - 4:00 p.m. (unless otherwise noted)
Lunch Break: Noon

- Dress is business casual
- Confirmation will be e-mailed upon receipt of registration
- Continuing education credits are available for most seminars

One-Day Seminars

Early Bird and Multiple Pricing Discounts:

- 1 Attendee: \$225 Early Bird/Regular Registration \$245
- 2-4 Attendees: \$175 Early Bird/Regular Registration \$195
- 5-7 Attendees: \$150 Early Bird/Regular Registration \$170

Half-Day Seminar

Early Bird and Multiple Pricing Discounts:

- 1 Attendee: \$125 Early Bird/Regular Registration \$150
- 2-4 Attendees: \$100 Early Bird/Regular Registration \$120
- 5-7 Attendees: \$75 Early Bird/Regular Registration \$100

Cancellations:

Registration fees will be refunded, if received in writing, more than three business days before the event. Substitutions are always welcome. Please e-mail mbaregistrations@mibankers.com with your substitution or cancellation request.

EARLY BIRD PRICES ARE UP TO TWO WEEKS PRIOR TO EACH SEMINAR DATE.

All events include a continental breakfast and lunch.

It's easy to register!

Mail: Michigan Bankers Association
507 S. Grand Ave
Lansing, MI 48933

Fax: (517) 487-1235

Online: www.mibankers.com

E-mail: mbaregistrations@mibankers.com

Phone: (517) 485-3600

Select the seminars you wish to attend:

- How to Improve your Collection Department ▪ Tuesday, Jan. 24, 2012
- Generating Customers and Prospects: Mobile, Online and Social Solutions ▪ Thursday, Jan. 26, 2012
- How to Effectively Manage your Foreclosures – ½ day seminar ▪ Friday, Feb. 3, 2012
- Directors Responsibilities and Liabilities ▪ Friday, Feb. 10, 2012
- Getting to the Numbers: Financial Statement Analysis ▪ Tuesday, Feb. 14, 2012
- Getting the Cash Back: Cash Flow Essentials ▪ Wednesday, Feb. 15, 2012
- Meeting the CRA Requirements ▪ Tuesday, Mar. 20, 2012
- Today's Community Banking Model: There is No "Normal" Anymore ▪ Thursday, Mar. 22, 2012
- Reinventing A/L Management in Challenging Times ▪ Wednesday, Mar. 28, 2012
- Call Reports: Revisions, Updates, Critical Issues ▪ Friday, Mar. 30, 2012

- Check here if you have a food allergy or require a vegetarian lunch.
Please identify _____

Method of Payment (Check one):

- Check payable to the Michigan Bankers Association
Charge my: MasterCard Visa AMEX
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- Please Invoice (MBA Members only)

Accommodations:

Please ask for MBA preferred rates.

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www.radisson.com

North:

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Join Us On:





Michigan Bankers Association

507 S. Grand Ave
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Reach new heights this year.

Michigan Bankers Association has the perfect education programs to help you succeed.

April 11-13

Bankers Education Summit and Trade Show
Grand Traverse Resort & Spa, Traverse City

June 19-22

MBA 126th Annual Convention
Grand Hotel, Mackinac Island



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