

Mid-America Credit Union Association

Documentation for the ALLL: What the Examiners Want

TELEPHONE – WEBCAST – AUDIO/VISUAL CD ROM

Wednesday, October 7, 2009

12:00 pm – 1:30 pm Pacific
1:00 pm – 2:30 pm Mountain
2:00 pm – 3:30 pm Central
3:00 pm – 4:30 pm Eastern

For your convenience, you may register online!

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If you prefer to mail or fax your registration, please use the link above and print the form.

Documentation is one of the key items regulators look for during an examination of a financial institution's ALLL. They are looking for three things:

1. Policies and procedures that describe how an institution segments its portfolio.
2. Policies and procedures for determining how to measure the impairment of those loans that are individually evaluated, as per FAS 114.
3. A methodology for how to determine and measure the impairment in groups of loans or portfolios of loans with similar characteristics, as required under FAS 5.

This presentation will focus on developing support documentation for the ALLL analysis.

HIGHLIGHTS

- Regulatory guidance for ALLL
- Identifying and measuring risk
 - FAS 5
 - Portfolio segmentation
 - Assessing risk levels in portfolio segments
 - Stress testing portfolio segments
 - FAS 114
 - Defining impaired
 - Measuring impairment
 - Collateral coverage in distressed markets
 - Supplemental checks
 - Classifying OREO
- Documentation expectations

WHY SHOULD YOU PARTICIPATE?

This session is a cost-effective way to ensure your credit union is up to date on policies and procedures when developing support documentation of the ALLL analysis. 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 board members, senior management, risk managers, individuals responsible for preparing the ALLL quarterly document, loan officers, and loan review and audit personnel.

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 webcast, your registration fee also includes **one internet connection** from a single computer terminal.

ABOUT THE PRESENTER – S. Wayne Linder, Young & Associates, Inc.

A twenty-year banking veteran, Wayne Linder was formerly the CEO of a community bank. At Young & Associates, Inc., Wayne works as a lending and management consultant. He performs loan reviews, fair lending reviews, and regulatory compliance audits. He also facilitates strategic planning retreats; assists financial institutions under regulatory enforcement agreements; performs management and board of director assessments; and develops and implements written policies throughout all areas of the financial institution.

Wayne is a popular seminar speaker with both national and international experience. In addition to his many published articles, he is the author of *Loan Review Deskbook*.

WHAT IS A TELEPHONE/WEBCAST SEMINAR?

This training method allows unlimited listeners on your office speaker phone. By choosing the webcast option, participants will also be able to view online visuals as the presentation is delivered. 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.

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As an added benefit, you may purchase a CD Rom* of this presentation. The CD includes the original audio/visual presentation, the question and answer sessions, and the handouts. In addition, you will be able to contact the presenter if you have follow-up questions. Use this "off-the-shelf" training program for those that could not attend the live seminar and for future training. **AFFORDABLE, PROFESSIONAL TRAINING, WHEN AND WHERE YOU CHOOSE.**

*CD Rom for PC use only

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Questions? Email MACUA@CUwebtraining.com or call 406/442-2585.

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