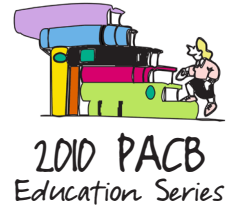




August 2010 Telephone Seminars & Webinars

PENNSYLVANIA ASSOCIATION OF COMMUNITY BANKERS



Preparing for Your Next Safety & Soundness Exam

S. Wayne Linder., Young & Associates, Inc.

August 3 • 3:00 - 4:30 PM

Join us to learn about credit risk and be prepared for your financial institution's next safety and soundness examination. The topics addressed are the current issues being reviewed in depth by the financial regulators.

HIGHLIGHTS

- Guarantor analysis, action plans for watch list loans
- Global DSCR calculation, troubled debt restructuring
- Reappraisal policy, stress testing portfolio segment, ALLL
- Stress testing individual loan, stress impact on capital

WHO SHOULD ATTEND?

Senior management, chief financial officers, senior loan officers, risk managers, audit personnel, loan review staff, and loan operations managers

The Voice for Community Banking in Pennsylvania