

registration form

Please use a separate form for each registrant. Registration forms may be photocopied. Be sure to complete both sides of this registration form. We must have your concurrent session selection. **PLEASE PRINT OR TYPE.**

Course #: 193

Name: _____ Nickname for Badge: _____

TSCPA Member Number: _____ Preferred Mailing: Home Work

Business Name: _____

Address: _____ PO Box: _____

City/State/ZIP: _____

Daytime Phone: _____ Fax: _____

E-mail: _____

Check here if this is a change of address.

Check all that apply: CPA Not a CPA TSCPA Member TBA Member Non-Member

PAYMENT INFORMATION (Credit card registrations may be faxed to 615/309-8054 or 615/377-3904.)

Your Total: \$ _____ Charge To: MasterCard Visa

Cardholder Name: _____

Card Number: _____ Expiration Date: _____

Credit Card Security Code (last three digits on back of credit card): _____

Cardholder Signature: _____

Check enclosed payable to:

Educational & Memorial Foundation of TSCPA,
201 Powell Place, Brentwood, TN 37027

If you have special needs under the Americans with Disabilities Act, please attach a written description or call the society office at 615/377-3825 or 1-800/762-0272.

TSCPA reserves the right to change any portion of this program due to unforeseen circumstances.

The Educational & Memorial Foundation of the Tennessee Society of Certified Public Accountants, TSCPA Financial Institutions Committee and Tennessee Bankers Association present the

financial institutions conference

...your education partner

By Phone
Call 615/377-3825 or toll-free 1-800/762-0272



By Mail
The Educational & Memorial Foundation of the Tennessee Society of CPAs, 201 Powell Place, Brentwood, TN 37027



By Fax
Fax registrations to 615/309-8054 or 615/377-3904



By Internet
Visit www.tscpa.com/conferences/financial.aspx



Four easy ways to register

Non-Profit Org.
U.S. Postage
PAID
Permit # 1000
Nashville, TN

Educational and Memorial Foundation of the TSCPA
201 Powell Place
Brentwood, TN 37027



penny wise

Monday, September 22, 2008

Willis Conference Center • Nashville, Tenn.

Register by September 7 to save \$30!



7:30 - 7:55 a.m. Registration/Continental Breakfast

7:55 - 8 a.m. Opening Remarks/Welcome

8 - 9 a.m. 1. Commissioner's Update

Greg Gonzales, JD, Commissioner, Tennessee Department of Financial Institutions, Nashville, Tenn.

The Tennessee Department of Financial Institutions regulates state banks and 6,000 other institutions. Commissioner Gonzales will present a current review of regulatory initiatives concentrating on issues facing banks as well as addressing non-depository institution developments such as in the sub-prime area.

9 - 9:05 a.m. Change Break

9:05 - 10:15 a.m. Concurrent Sessions

2. What's New in the World of Bank Accounting

Wynne G. Baker, CPA, CBA, CSFA, Partner-In-Charge, Banking Industry Group, KraftCPAs, PLLC, Nashville, Tenn.

This session will cover the following topics in detail: fair value, business combinations, loan purchases and allowance issues. The session will cover any other hot topics to include any bank regulatory issues.

3. From Passbooks to Blu-Ray – Helping Financial Institutions Navigate the 2008 IT Maze

William Rickman Murray, MBA, CPA, CISA, CITP, AAP, Executive Vice President & Chief Financial Officer, Commerce Union Bank, Springfield, Tenn.

Financial institutions are rapidly deploying a wide array of information technologies as part of their continuing migration to "paperless" mediums of exchange. They are also extending the reach of the new technologies by making them directly available to their customers. Such technologies as remote deposit, branch capture and cellular banking are changing the way companies and their financial institution partners are conducting their daily transactions.

While most of us are familiar with the issues surrounding many retail products, such as Internet Banking and online bill payment, we do not fully understand the risk management issues that accompany the expanding range of commercial products currently being implemented. Given the rapid growth of these technologies, how do you prepare your clients (financial institutions as well as commercial customers) to identify and address the risk management aspects of electronic payment systems?

- What are some of the emerging information technologies and how are they changing the banking landscape?
- What are the sources of IT risk and how might they impact my clients?
- How do I manage our dependency upon Internet-based systems?
- How do I avoid making investments in doomed technologies?
- How do I develop realistic backup plans for Internet-based systems?
- How do I help my clients prepare for the November 2008 "Red Flags" implementation?
- How can I safeguard the confidentiality, integrity and availability of my business information?
- How do I manage the never-ending growth of data storage needs?
- What are the key components of an effective risk management process?

10:15 - 10:30 a.m. Networking Break and Exhibit Viewing

10:30 - 11:45 a.m. 4. How is the Recession Going?

George A. (Tony) Spiva, Ph.D., Professor Emeritus, The University of Tennessee, Knoxville, Tenn. Session sponsored by Northwestern Mutual Investment Services, LLC

The National Bureau of Economic Research dates recessions (when they start, when they bottom out, etc.) only well after the fact so we won't get the official start of this recession for at least another six months.

The current recession probably started during the fourth quarter of 2007. What is its status about a year later? Recessions share similar properties but each one has its own unique features that determine how severe and how long the recession will be.

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

Sponsored by HORNE CPAs & Business Advisors

12:30 - 1:45 p.m. 5. Allowance for Loan and Lease Losses (ALLL) Update and Developing an Appropriate Allowance Methodology

C. Eugene (Gene) Whittle, Executive Vice President and Chief Credit Officer, Avenue Bank, Nashville, Tenn.

The severe downturn in the housing market, the sub-prime credit crisis, record oil prices and an economy that is in or close to being in a recession, are all working to put ever increasing pressures on banks' loan portfolios and credit quality. As past due loans and charge-offs increase, the adequacy and accuracy of the Allowance for Loan and Lease Losses take on greater significance and are subject to greater scrutiny. This session will discuss the current regulatory and accounting issues surrounding the Allowance. It will review current credit quality trends and Industry Allowance coverage ratios. It will also discuss various approaches to developing and documenting a sound Allowance methodology, including using a solid credit risk grading system to assist in tracking historical loss rates and developing appropriate current loss factors.

1:45 - 2 p.m. Networking Break and Exhibit Viewing

2 - 3:10 p.m. Concurrent Sessions

6. Due Diligence – War Stories

Steven J. Eisen, Partner, Baker, Donelson, Bearman, Caldwell & Berkowitz, Nashville, Tenn.

Without naming names, Eisen will tell stories from his 26 years of legal and consulting work with financial institutions in conducting due diligence reviews. Due diligence involves collecting information about a company and analyzing this information to determine (1) the value of a company, (2) the risks in making a loan to the company or (3) the risks assumed in acquiring the company. Eisen will distribute a due diligence questionnaire he uses for collecting the company information. He will show the audience how to use the questionnaire by giving examples of interesting information that has been discovered.

7. Developments in the Taxation of Financial Institutions

Michael J. Giammalvo, CPA, Tax Executive, Crowe Chizek and Company LLC, Brentwood, Tenn.

The past few years have seen significant changes in federal and state bank tax laws and the GAAP accounting for income taxes. We will also discuss the recent Tennessee legislative session and related bills that will impact the banking industry. We will explore these important developments, as well as other topics of interest to the audience, in this informative session.

3:10 - 3:15 p.m. Change Break

3:15 - 4:05 p.m. 8. Portfolio Management – What Did We Learn From the Sub-Prime Debacle?

Monica S. Jelley, Senior Vice President/Portfolio Strategist, FTN Financial, Memphis, Tenn.

The sub-prime meltdown and ensuing liquidity squeeze that started in mid-2007 changed the investment landscape for portfolio managers dramatically. And the effects of this market-wrenching event will likely linger into next year. Let's examine how portfolio managers dealt with the biggest market event since 1987 and how they are positioned going forward. We'll look at what worked, what didn't and the big risks still facing depository portfolios.

4:05 p.m. Conference Adjourns/Evaluation

registration information

8 CPE Credit Hours

Enroll soon because **space is limited. Register by Sept. 7 to pay the discounted registration fee.** Registrations must be received seven days prior to the event in order to guarantee a seat and course materials. Allow approximately one week for receipt of confirmation.

Cancellations and Substitutions: Cancellations received by **Sept. 14** will be assessed a \$30 administrative fee. Cancellations received between **Sept. 15 and 21** will be subject to a cancellation fee of 50 percent of the program fee. No refunds are given on or after the date of the program. A \$30 administrative fee will be assessed for all substitutions and transfers. Registrants may substitute another individual up to the day before the conference. TSCPA must be notified in advance to ensure proper CPE credit.

Conference Fee Includes: sessions, conference materials, continental breakfast, lunch and refreshment breaks.

Suggested Dress: business casual.

TSCPA provides you with a Proof of Attendance that serves as your permanent record of participation. The *Proof of Attendance*, noting the credits earned, will be e-mailed within two weeks of the program.

Hotel Information: A limited block of rooms has been reserved at the Embassy Suites Nashville Airport at a rate of \$119 until **Thursday, August 21.** Reservations may be made by calling 615/871-0033. Please indicate the you are with Tennessee Society of CPAs when making your reservation.

session selection

monday, sept. 22

8 - 9 a.m.

- 1. Commissioner's Update

9:05 - 10:15 a.m. (select one)

- 2. What's New in the World of Bank Accounting
- 3. From Passbooks to Blu-Ray – Helping Financial Institutions Navigate the 2008 IT Maze

10:30 - 11:45 a.m.

- 4. How is the Recession Going?

12:30 - 1:45 p.m.

- 5. Allowance for Loan and Lease Losses (ALLL) Update and Developing an Appropriate Allowance Methodology

2 - 3:10 p.m. (select one)

- 6. Due Diligence - War Stories
- 7. Developments in the Taxation of Financial Institutions

3:15 - 4:05 p.m.

- 8. Portfolio Management – What Did We Learn From the Sub-prime Debacle?

registration fees

before sept. 7:

Member Discount Fee	\$235
Conference Fee	\$285

after sept. 7:

Member Discount Fee	\$265
Conference Fee	\$315

conference supporters

thank you to:

- Alexander Thompson Arnold PLLC
- First Tennessee
- HORNE CPAs & Business Advisors
- Northwestern Mutual Investment Services, LLC

Green Efforts

In an effort to be mindful about our impact on the environment, TSCPA is looking at ways to reduce our carbon footprint. For the Financial Institutions Conference, instead of a large notebook containing every conference presentation and supporting materials, you will have the opportunity to help save the environment by accessing some of these documents online.

A special link will be provided to conference registrants via e-mail in advance of the event so you can review and download the materials as needed. This link will remain active for two weeks after the conference.