



Basic Consumer Lending A Two-part Webinar Series

Web Seminar September 13 & 20, 2010 * 12:30-2:30 MT

The Federal Reserve has issued Final Guidance on Incentive Compensation Arrangements. While the real target is the high risk activities of Large Banking Organizations (LBOs), the new rules apply to banks of all sizes and will be enforced through regular banking examinations. At the same time, regulators are tightening the interpretation of wage and hour law, requiring many banks to rethink how they pay employees. And the IRS is joining forces with the Department of Labor to crack down on "independent contractor" arrangements.

Why Participate?

The challenge for community and regional banks is to devise compensation plans that create effective financial incentives for top performance and production, while discouraging undue risk-taking and keeping within the legal and regulatory parameters.

Highlights

In this webinar, you will learn about:

- The Federal Reserve Final Guidance on Incentive Compensation Arrangements;
- A new DOL Interpretation requiring overtime pay for lenders;
- Other government action that affects compensation;
- Evaluating your current compensation plan; and
- Creating policies and agreements that accomplish your compensation goals in a compliant manner.

Audience

Human resource staff; bank counsel; compliance personnel, risk managers, and senior bank management.

Presenter

Marian Exall practiced law in Atlanta before becoming Home Depot's senior employment counsel, where she served until 1999. She has handled every kind of employment dispute from internal grievances to major class actions. She is an arbitrator on the American Arbitration Association's Employment Panel and is certified as a Senior Professional in Human Resources. A co-founder of Employment Law Compliance, Inc., she now devotes herself to preventive practice, concentrating on HR policy, program development, training, investigations, and dispute resolution. She is a frequent speaker, including appearances on CNBC and Fox News. She is a graduate of the London School of Economics and obtained her J.D. with distinction from Emory University of Law.

What is a Webinar?

A webinar is an online seminar featuring live audio and PowerPoint slides. Everything is delivered through your PC. No special hardware is needed; however, speakers or headphones are required. The program consists of 90 minutes instruction and 30 minutes live Q&A. Each webinar registration provides 1 connection to the live webinar, written materials and access to the On-Demand Webinar for 30 days following the broadcast. You may have unlimited listeners on your connection by PC. You will receive written materials and instructions prior to the seminar. If you do not receive a confirmation at least 2 days prior to the event call 888-262-7701.

A On-Demand Webinar is a live webinar that has been recorded and then streamed to your computer to watch at your convenience. The program can be viewed any time 24/7. You can watch a portion of the program, come back and pick up where you left off! Anyone at your branch may access the program from a computer using the login and password. When you purchase an On-Demand Webinar, you have unlimited access to the program for 6 months from date of purchase.

Transmission, retransmission or republishing of the seminar is prohibited. Your registration entitles you to 1 connection at 1 location with permission to copy materials for participants. Complete one registration per location.

Please Check all appropriate boxes

SW2-1053

Basic Consumer Lending Part 1

September 13, 2010

Webinar/Materials (live hookup) \$250 mem \$500 nonmem
On-Demand Webinar/Materials* \$270 mem \$540 nonmem

Basic Consumer Lending Part 2

September 20, 2010

Webinar/Materials (live hookup) \$250 mem \$500 nonmem
On-Demand Webinar/Materials* \$270 mem \$540 nonmem

*Unlimited online access to a copy of the webinar for 6 months from purchase date
 Save \$25 or more (TBA members only) - Sign us up for both programs for \$475.
Indicate preference for webinar or on-demand webinar above.

Name _____

Bank _____

Street Address _____

City/State/Zip _____

Phone/FAX _____

E-mail _____

Preferred Payment Method: Online or e-Check

Four Ways to Register (Payment must accompany registration):

Online: www.wyomingbankers.com/education.asp#telephone_seminars
Fax: Fax complete form with credit card info. to 512/381-1571
Phone: Call Bankers Ed 888/262-7701 with registration questions
Mail: Mail completed form with check to Bankers Ed, 5700 S. Mopac, #C310, Austin, TX 78749

Late Registration: Please register online when registering 2 days prior to the event (credit cards & e-Checks accepted). Call 888-262-7701 for assistance

Payment Choice (check one):

Check (make payable to Bankers Ed) **Must accompany registration form**
 AMEX Discover Card VISA Master Card

Card Number _____

Security Code _____

Signature _____

Exp. Date _____