

Call Report for Banks - Highlights & Pitfalls

A web-based seminar
Tuesday, September 21st, 2010,
9:00 AM–11:00 AM Mountain



WYOMING BANKERS ASSOCIATION
200 East 8th Ave.
P.O. Box 2190
Cheyenne, Wyoming 82003
(307)638-5008 FAX(307)638-5013

Program Content:

The Institute of Certified Bankers™ (ICB) is dedicated to promoting the highest standards of performance and ethics within the financial services industry. This webinar has been approved for 2.5 CRCE credits.

On January 22, 2010, the regulatory agencies approved changes to the 2010 Call Report to assist in managing the current credit crisis and provide additional data needed to monitor for safety and soundness. Revisions include clarification on the definition of unused commitments, reporting on Reverse Mortgages, new reporting to identify other than temporary losses on debt securities, additional reporting on brokered deposits, quarterly reporting of loans to small business and small farms, and quarterly reporting of the number of all deposit accounts on RC-O.

For banks that have elected to participate in the FDIC's transaction account guaranty program, revisions have been proposed to RC-O M4a and M4b. The regulators have proposed changing the reporting of TAG related accounts from quarter end balances to quarter to date average balances. This change will be effective for the September 30, 2010 call report.

Covered Topics:

- September 30, 2010 Proposed Change to RC-O M4a, 4b
- 2010 Approved Changes:
 - Unused commitments - changes in definitions, new line items
 - Reverse mortgages - new line items
 - Brokered Deposits - changes in line items and new line items
 - Other Than Temporary Impairment - new line items
 - RC-O Changes
- Loans:
 - RC-C Classification Priority
 - Restructured Loans
- RC-R:
 - Goodwill
 - Due From Banks
 - Prepaid FDIC Insurance
- Recent Changes in Accounting Standards
 - Other than temporary impairment of debt securities
 - Commitments to originate or purchase mortgage loans that are intended for sale
- Common Errors in Call Report Preparation

Presenter:

Ann Thomas has twenty-eight years of experience in bank accounting and control. She received a BA in Accounting from the University of Houston in 1982. From 1982 through 1997 she worked with Judith Alexander Jenkins, as Alexander & Associates and subsequently Alexander & Leavelle, providing planning, financial reporting, regulatory reporting, and operational and compliance auditing services to over ninety independent banks. In 1998, she organized Thomas Consulting. At Thomas Consulting she now prepares bank plans, monthly financial reports, performs regulatory compliance audits and training and internal control audits for several banks. Additionally, she prepares and reviews Call Reports for various banks. Ms. Thomas has taught numerous call report seminars for state banking associations. She has presented the Call Report Seminar to and has responded to questions from thousands of bankers in over 16 states. Her experience in working with a broad range of independent financial institutions is of unique value in understanding Call Report questions and in communicating with bankers in their language.

Who Should Attend:

This update will benefit the more experienced Call Report preparers, reviewers, and auditors. It will supplement annual comprehensive Call Report training recommended by bank regulators.

Registration Fee:

\$255 per web connection, per session. Additional branches will receive a reduced rate of \$150!

Cancellation Policy:

Refunds will be given only for cancellations received in written form 3 business days prior to the program. If your bank is unable to participate after registering, you can also select to receive an audio CD plus a special password to see the information online of the seminar at no additional charge.

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