

2010 Flood Insurance Review & Update

NEW PROGRAM

June 22 – Jackson • NEW LOCATION
Union University – Carl Grant Events Center

June 23 – Nashville
Barrett Training Center

June 24 – Knoxville
UT Conference Center

June 25 – Kingsport
Bank of Tennessee – Operations Center

2010 Flood Insurance Review & Update NEW PROGRAM



Developing
Tomorrow's
Lenders
Today

SEMINAR DESCRIPTION

Following the incalculable losses from storms in recent years, the federal government continues to focus much attention on the topic of flood insurance. The bank regulatory agencies are increasing already heightened efforts to ferret out violations of the flood regulations. No other aspect of the compliance examination is consistently receiving such close scrutiny. Many institutions have paid penalties for the violations.

Most of the violations examiners identify involve a basic misunderstanding of the rules of coverage and other requirements. Common violations include incorrect completion of the Standard Flood Hazard Determination Form, failure to require flood insurance, and the failure to deliver the Notice of Special Flood Hazards.

Recently, the Office of the Comptroller of the Currency, the board of governors of the Federal Reserve System, the Federal Deposit Insurance Corporation, the Office of Thrift Supervision, the Farm Credit Administration, and the National Credit Union Administration issued revised *Interagency Questions and Answers Regarding Flood Insurance*. This document clarifies the often confusing flood insurance requirements.

This program provides the base of knowledge bankers need to avoid frequently cited violations and obtain a positive outcome in flood insurance examinations.

PARTICIPANTS RECEIVE

A thorough review of the law, the regulations, the inter-agency questions and answers, and recent revisions; information on the most common violations; and suggestions to strengthen compliance efforts.

PROGRAM CONTENT, DELIVERY METHOD, & LEVEL

This live, overview program covers the many flood regulation issues. Each participant will receive a manual as a reference guide, which will include vital information participants can use ongoing. The instructor will take time to discuss and answer questions participants may have and will provide important information concerning the day's topics.

WHO SHOULD ATTEND

The program is designed for loan officers, loan processors, and others with the responsibility for assuring that flood insurance disclosures are provided and that an appropriate amount of flood insurance is purchased upfront and maintained throughout the life of the loan.

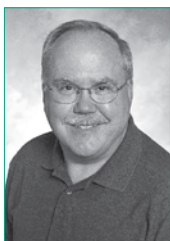
PROGRAM TOPICS

This full-day seminar includes a review of the:

- Requirements of the Flood Disaster Protection Act including
 - Coverage and exemptions
 - Documentation requirements
 - Form completion
 - Insurance requirements
- Interagency questions and answers regarding flood insurance
- Basics of flood maps, LOMAs, LOMRs, and flood insurance policy provisions
- Special situations
 - Condominiums, co-ops, and timeshares
 - Construction loans
 - Participating and nonparticipating communities
 - Escrow rules
 - Force placement

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PROGRAM INSTRUCTOR



Jack Holz knecht is a principal with Pegasus Educational Services, LLC, a training firm headquartered in Louisville, KY. He is an experienced consultant who has provided training to thousands of bankers and examiners for 29 years. He has the ability to identify the key compliance issues from each

regulation. Holz knecht's career began in 1976 as a federal bank examiner. He later headed the form and software and education divisions of a regional consulting company. In that capacity, he developed loan and deposit form systems and software. He also developed and presented training programs to bankers in 43 states. Holz knecht has been an instructor at compliance schools presented by the GA, IA, KY, PA, NE, NY, and TX bankers associations. He developed and delivered compliance training for the FDIC and OTS for 10 years. A certified regulatory compliance manager and a member of the National Speakers Association, Holz knecht is also a "BOL Guru" at <http://www.bankersonline.com>.

*Developing
Tomorrow's
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Go to www.TNBankers.org/profdev.htm to subscribe to our Professional Development E-mail list to receive the most up-to-date news about TBA programs and events.

DATES AND LOCATIONS

June 22 – Jackson – New Location

Union University-Carl Grant Events Center
1050 Union University Drive
Contact TBA 800/964-5525 or 615/244-4871

Check the link on the TBA website for detailed directions and parking information for this site www.TNBankers.org/grantcenter-parking.html.

June 23 – Nashville

Barrett Training Center
211 Athens Way – 800/964-5525 or 615/244-4871



The meeting location is a designated nonsmoking facility and property

June 24 – Knoxville

UT Conference Center
600 Henley Street – 865/974-0250

June 25 – Kingsport

Bank of Tennessee – Operations Center
10431 Wallace Alley Street – 423/378-9500

SCHEDULE

8:30 am	Registration
9:00 am	Program begins
Noon	Lunch
1:00 pm	Program resumes
4:00 pm	Adjourn

PROGRAM FEES

	TBA Members / Associate Members	Nonmembers
Early Registration	\$205	\$410
Early registration deadline is June 8, 2010		
Registration	\$230	\$435
At-the-door	\$255	\$460

Fee covers instruction, reference manual, refreshment breaks, and lunch. Please register early. At-the-door registrants will be assessed an additional \$25 late registration fee.

No written confirmation of seminar registration will be sent from the TBA.

Participation in TBA programs is limited to members, associate members, and nonmembers from an eligible membership category at applicable member or nonmember rates.

CONTINUING EDUCATION CREDIT

Attendants qualify for 6.5 hours of Continuing Professional Education (CPE) credit in the area of Specialized Knowledge and Application. No advanced preparation required for this program. For more information regarding administrative policies or complaints, please contact our offices at 615/244-4871.

Tennessee Bankers Association is registered with the National Association of State Boards of Accountancy (NASBA) as a sponsor of continuing professional education on the National Registry of CPE Sponsors. State boards of accountancy have final authority on the acceptance of individual courses for CPE credit. Complaints regarding registered sponsors may be addressed to the National Registry of CPE Sponsors, 150 Fourth Avenue North, Suite 700, Nashville, TN, 37219-2417. Web site: www.nasba.org

Submitted for 6.5 hours of credit from the Institute of Certified Bankers (ICB); area to be determined. Please make application directly with ICB.

For additional continuing education credit information, call the TBA education department at 800/964-5525 or 615/244-4871.

GENERAL INFORMATION

Attire: Business casual attire is appropriate for all TBA programs. Because of temperature variations in meeting rooms, please bring a sweater or jacket for your comfort.

Special Needs: If you have a disability that may affect your participation in this program, please send TBA a statement regarding any special needs at least 10 days before the program. We will contact you to discuss accommodations.

Cancellation Policy: Cancellations received in the TBA office 7 business days prior to the scheduled program will be refunded in full. Due to commitments, cancellations received less than 7 business days prior to the scheduled program are not refundable. Substitutions are welcome. Registrants who do not attend the program or send a substitute will be responsible for the entire registration fee.



For more information about this program, contact:

Debbie Brickles - dbrickles@TNBankers.org
Vice President and Director of Training and Development
Tennessee Bankers Association

211 Athens Way, Ste 100 • Nashville, TN 37228-1381
800/964-5525 or 615/244-4871 or www.TNBankers.org.



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Please print or type. Copy this form for additional registrations.

Name _____	E-mail _____	SS# _____
Name _____	E-mail _____	SS# _____
Name _____	E-mail _____	SS# _____
Name _____	E-mail _____	SS# _____
Company _____		
Address _____		
City _____	State _____	Zip _____
Contact _____		
Phone _____	E-mail _____	

**Must be included.
For educational tracking only.**

SS# _____

SS# _____

SS# _____

SS# _____

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Early Registration	\$205	\$410
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Registration	\$230	\$435
At-the-door	\$255	\$460

TOTAL ENCLOSED \$ _____

Method of payment VISA MasterCard Check

CK# _____ (Make checks payable to Tennessee Bankers Association)

Card # _____ Exp Date _____

Name as appears on card (please print) _____

Card billing address _____

City _____ State _____ Zip _____

Signature of cardholder _____

RETURN COMPLETED FORM AND PAYMENT TO:

Tennessee Bankers Association
 ATTN: Monique Jenkins
 211 Athens Way, Ste 100
 Nashville, TN 37228-1381
 Phone: 615/244-4871 or 800/964-5525 Fax: 615/324-1990