



inform. educate. connect.

Anatomy of a Regulatory Order

Understanding the Ins and Outs of Community Bank Enforcement Actions

March 8, 2010 – Hilton San Francisco Financial District

March 9, 2010 – Foster Pepper, Seattle

This one-day workshop will help you to understand the ins and outs of enforcement actions: how to avoid receiving one, what to do when one is inevitable and how to comply with one.

With more banks in the West than in other parts of the country having received enforcement actions, you'll hear from professionals who are working with Western banks in each phase of the enforcement action process.

You will learn how to avoid, negotiate and comply with each type of enforcement action including Board Resolution, Memorandum of Understanding, Written Agreement, Consent Order and Cease and Desist Order. In addition to practical advice and tools, as part of the session you'll receive copies of actual enforcement action documents.

Schedule

8:00-8:30 am	Registration & Continental Breakfast
8:30-8:45 am	Introduction & Welcome • Western Independent Bankers • Steven Hoffman, SVP, Banking Supervision, Federal Reserve Bank of San Francisco (Invited)
8:45-9:30 am	Enforcement Actions 101 – What Are They and Why You Don't Want One! Discussion on the types, trends, disclosure(s) and consequences
9:30-10:00 am	Warning Signs
10:15-11:00 am	Practical Steps to Prevent or Prepare for an Enforcement Action Discussion on what you can do to minimize the likelihood and pain
11:00am-12:00pm	From Examination to Enforcement Action – What happens on the Path?
12:00-1:00 pm	Lunch with Networking
1:00-1:30 pm	Anatomy of an Enforcement Action Discussion on the likely provisions, the likely consequences and negotiating
1:30-2:00 pm	Meeting the Due Dates – The Clock is Ticking! Discussion on how to satisfy the conditions of the order
2:15-3:00 pm	You've Met the Due Dates – What's Next?
3:00-3:30pm	Wrap-up



San Francisco Panel – March 8

Konrad Alt

Managing Director, Promontory Financial Group, LLC

Jeanine Catalano

Special Advisor, Promontory Financial Group, LLC

Al Glowasky

Managing Director, Sandler O'Neill

Necia Marlowe

Field Supervisor, FDIC

Jim Rockett

Partner, Bingham McCutchen, LLP

Seattle Panel – March 9

Konrad Alt

Managing Director, Promontory Financial Group, LLC

John Bley

Foster Pepper, PLLC

Jeanine Catalano

Special Advisor, Promontory Financial Group, LLC

Al Glowasky

Managing Director, Sandler O'Neill

Brad Williamson

Director of the Division of Banks, Washington State DFI

Co-sponsored with



Visit www.wib.org, call (415) 352-2323 or email education@wib.org for more information. Online registration at www.wib.org.

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March 8, 2010 – Hilton San Francisco Financial District, 750 Kearny Street, San Francisco
March 9, 2010 – Foster Pepper, 1111 Third Avenue, 30th Floor Conference Center, Seattle

1) Registration Information

Name _____

Badge Name _____

Title _____

Bank/Firm _____

Mailing Address _____

City, State, Zip _____

Email _____

Phone _____

Fax _____

2) Registration Fees

Select location: March 8, 2010 - San Francisco March 9, 2010 - Seattle

WIB/CBW/CIB Member \$ 345

De Novo Member \$ 245

Nonmember \$ 445

Amount enclosed \$ _____

3) Method of Payment

WIB 2010 Gold or Silver Season Pass WIB Dividend Rewards

Check payable to Western Independent Bankers is enclosed

VISA MasterCard Account # _____

Credit card expiration date _____

Cardholder name _____

Cardholder signature _____

Person completing this form:

Name _____

Email _____

Phone _____

Registration Information

Registration Fees

WIB/CBW/CIB Member	\$345
De Novo Member	\$245
Nonmember	\$445

Registration includes continental breakfast; networking lunch; AM/PM refreshment breaks.

Cancellation Policy: Registration fees minus \$50 processing fee will be refunded if cancellation is received by two weeks prior to the start of the program. No refund if cancellation is received within two-weeks of the start of the program. Substitutions welcome.

Hotel Information

San Francisco: WIB has secured a group rate of \$149 per night, please contact the Hilton San Francisco Financial District at (415) 433-6600.

Seattle: WIB does not have guest sleeping rooms reserved for this program. If you require hotel accommodations, please contact WIB for Seattle hotel recommendations near the workshop location.

Travel Information

Rental Car Discount: Avis; www.avis.com; Refer to AWD Number J990669

San Francisco Notes: The hotel is convenient to both San Francisco (SFO) and Oakland (OAK) International Airports. Public transportation (BART, see www.bart.gov) is available to downtown San Francisco. SuperShuttle runs from OAK and from SFO to the Hilton San Francisco Financial District. Visit www.supershuttle.com or call (800) BLUE-VAN.

Return this Form to:

Western Independent Bankers
601 Montgomery Street, Suite 1200
San Francisco, CA 94111
FAX: (415) 352-2314

Our Guarantee

If you are not completely satisfied with this workshop, contact us within 10 days of the workshop and we will refund your registration fees.

WIB Use Only Date received: _____ Check #: _____
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