

11 CPE CREDITS
AVAILABLE

BRICK & ASSOCIATES, INC.
2012 STRATEGIC CONFERENCE

NO PREREQUISITES

930 clients attended in 2011
Tentative Agenda

DAY 1

DAY 2

8:15 AM – 9AM Registration/Continental Breakfast

8AM – 9AM Continental Breakfast &
Optional CU/BUDGET-ware Session

I. Economic Review & Outlook

- A. Economic Recovery & Interest Rates—What is the outlook?
- B. Fed's Increased Transparency in 2012—Impact of Official Inflation Targets & Official Fed Funds Forecasts
- C. Analysis of Job & Housing Markets
- D. Economic Data, the Fed & Interest Rates

II. Managerial Issues & Concerns

- A. Risk vs Uncertainty in Decision-Making
- B. Merger Considerations
- C. Enterprise Risk—Where are we?
- D. Stress Testing—The New Big Thing
- E. The Low-Rate Environment—What is Means
- F. Consumer Financial Protection Bureau (CFPB)—Another Regulatory & Rule-Making Body

III. Roadmap for an Effective ALM Process

- A. The new IRR Regulation—Now What?
- B. ALCO's To Do List—A New Ballgame
- C. Education—What your Board Needs to Know
- D. Important ALM Questions

IV. Compensation & Benefits—Strategies to Offset Costs & Enhance Income (Presented by Scott Richardson)

- A. Background on Comp Programs and Offsetting Cost
- B. What Banks and Other Institutions are Doing
- C. "Benefit Liability Management" & Regulatory Framework
- D. BOLI & Supplemental Comp Strategies—How they Work
- E. Income Enhancement & ALM Implications

4:00 PM End-Day 1

V. Asset-Liability Management: Theory, Practice, and the Role of Judgment—A Comprehensive Review in an Unchartered Environment

- A. Historical Perspective—Stepping Back & Looking Forward with the NEW Interest Rate Risk Regulation
- B. Risk Measurement Procedures—A Review and Critique
- C. The S&L Syndrome & IRR—What has been Learned?
- D. The Role of Risk Management & Institutional Compensation
- E. Why this Time it Really is Different

VI. Investment Portfolio Management

- A. Updated Investment & Concentration Risk Policies
- B. MBS vs Long Step-Ups & Callables
- C. Good vs Bad CMOs
- D. What are CUs buying & what are the Risks?
- E. Taking Gains on Bonds—Pre-Sale Analysis; Income Now vs Income Later

VII. Taking the ALM Process to the Next Level

- A. Triggers, Guidelines, and the 5-year Horizon
- B. Internal ALM Modeling Controls
- C. Potential Problems with NEV analysis
- D. Why is a Margin of Safety so important?
- E. Proposed Liquidity Regulation
- F. Contingency Funding Stress Testing
- G. ALM & Non-Maturity Deposit Case Study

VIII. Conclusion

2:45 PM End-Day 2

Continental breakfast & lunch provided for participants

June 14 & 15—Las Vegas, NV
ARIA Resort & Casino
 Tel: Toll-free (866) 359-7757 www.ariasvegas.com
 Room Rate: June 12th – 16th: \$119 single/double
 Room block expires **May 20th**. **Resort Fee** of \$20/room/day will **automatically** be charged.

Sept. 13 & 14—East Lansing, MI
East Lansing Marriott Hotel
 Tel: (517) 337-4440 or (800) 228-9290
 Room Rate: Sept. 11th – 13th: \$114 single/double
 Room block expires **August 20th**
 (Software Training Sept. 11 & 12 refer to separate form.)

July 19 & 20—East Lansing, MI
East Lansing Marriott Hotel
 Tel: (517) 337-4440 or (800) 228-9290
 Room Rate: July 17th – 19th: \$114 single/double
 Room block expires **June 27th**
Lansing Capital Regional Airport 15 minutes from Marriott. Free Marriott shuttle. (MI Flyer Bus between Detroit Airport & Marriot 517-333-0400)
www.marriott.com/hotels/travel/lanea-east-lansing-marriott-at-university-place
 (Software Training July 17& 18 refer to separate form.)

October 18 & 19—Uncasville, CT
Mohegan Sun Casino & Resort
 Tel: (866) 708-1340 www.mohegansun.com
 Room Rate: Oct. 16th – 20th: \$159/single/double
 Room block expires **Sept. 25th** (Reference Group Code "Brick 12") **Facility Fee** of \$9.95/room/day will **automatically** be charged.
 (Advanced Training Oct. 17 refer to separate form.)

When making reservations, specify "Brick & Associates' Room Block" but for Mohegan Sun Code "Brick 12"

Institution Name: _____ Phone: _____ Assets: \$ _____ M Investments: \$ _____ M

City: _____ State: _____ Name/Title/Email: _____

Name/Title/Email: _____ Name/Title/Email: _____

Name/Title/Email: _____ Name/Title/Email: _____

CUs < \$50M in assets \$690/person; CUs \$50M - \$100M in assets \$790/person; CUs > \$100M in assets \$890/person. There is a \$100/person discount for each participant beyond the 4th from an institution. **Non-Client Fee:** Additional \$500/person.

Enclosed is a check to **Brick & Associates, Inc.** for \$ _____.
 Cancellations for the conference must be made at least 7 days prior to the Conference for a full refund.
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