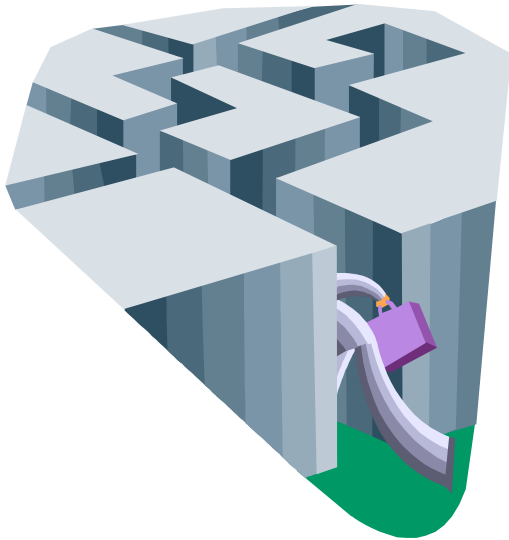


Illinois League of Financial Institutions



Compliance Seminars

Location

April 27, 2010

NIU Naperville
1120 E. Diehl Road
Naperville, IL 60563
815-752-8990

Please visit the following website for directions:
www.niu.edu/maps/

Location

April 29, 2010

Crowne Plaza - Springfield
3000 South Dirksen Parkway
Springfield, IL 62703
217-529-7777

Please visit the following website for directions:
www.cpspringfield.crowneplaza.com

The Illinois League of Financial Institutions is pleased to announce this year's Compliance Seminars will be held in Naperville (April 27) and Springfield (April 29). These are information-packed seminars about new compliance rules – and an update on BSA violations.

There is no end to compliance issues – but there is help: The Illinois League is pleased to offer this Spring its annual Compliance Seminar featuring **Tim Tedrick** of **Lindgren, Callihan, Van Osdol & Co. Ltd.** Mr. Tedrick has more than 35 years of experience in compliance and banking.

Attendees will gain awareness of what federal examiners expect when they visit their institutions... insights as to how to prepare...timing of new requirements and...steps to take to keep compliance on the right track.

The first thing you must do is register for this key ILFI Compliance Seminar. To help...because we know budgets are tight...**the League will provide a \$10 discount on all registrations received prior to April 12. REGISTER TODAY!**

SEMINAR AGENDA

- **Updates on changes that already have happened:**
 - *Reg Z higher priced mortgage rules and the new escrow requirements*
 - *RESPA rules including completing the new GFE and HUD1, tolerance rules, and disclosure dates*
 - *Reg DD overdraft fee disclosures*
 - *Reg CC – all checks are local*
 - *Red Flag rules – 18 months later*
- **Flood insurance – the Q & A came out in September of last year – good, bad, and ugly**
- **Regulation E – opt in requirements for overdraft charges for ATM and one-time debit card transactions**
- **Repurchase sweep agreements and the imminent expiration of the FDIC TAG program – how do we keep those customers?**
- **SAFE Act – time to register soon?**
- **Privacy Notice – more pages and more information**
- **Internet gambling rules – delayed until June 1, 2010 – then what?**
- **Fair lending – approval/denial, pricing discretion, location of borrowers, loan modifications and work outs**
- **FACT Act – Rules and guidelines to promote accurate reports about consumers**
- **FACT Act – Risk based pricing – next January**
- **BSA – old products, new risks. New products, old risks.**

SCHEDULE

8:30 a.m. - 9:00 a.m.	Registration and Continental Breakfast
9:00 a.m. - 12:00 noon	Program
12:00 noon - 1:00 p.m.	Lunch
1:00 p.m. - 4:00 p.m.	Program
4:00 p.m.	Adjournment

SPEAKER: Tim Tedrick

Tim Tedrick is a shareholder with the accounting firm of Lindgren, Callihan, Van Osdol & Co. Ltd., which has offices in five locations in northern Illinois. Mr. Tedrick has over 35 years of experience, the first eleven with a bank, and the remaining with LCV. He was the compliance officer, cashier, security officer and one of the loan officers when he left the bank. Since then he has performed over 500 consultations for various sized financial institutions in five states to help the institutions prepare for examinations by regulators. A graduate of the ABA National Graduate Compliance School in Norman, OK, he is also a Certified Regulatory Compliance Manager and a Certified Risk Professional. He has taught at various state banking schools and has given training sessions to banks on a regular basis. Tim maintains contact with regulators and other experts in the compliance arena not only locally, but also across the nation.

WHO SHOULD ATTEND

This program is designed for Compliance Officers, IT Managers, Senior Lenders, Operations Staff, BSA Officers, Trainers and Senior Management.

HOW TO REGISTER

To register for the seminar of your choice, please complete and return by mail or FAX (217) 789-9115 the enclosed registration form. Checks should be made payable to the Illinois League of Financial Institutions. Early registration is encouraged. Space is limited.

REGISTRATION FEE

The registration fee for the seminar for **ILFI members** is **\$210 per registrant** and for **non-members** the fee is **\$265 per registrant**. The registration fee includes: cost of instruction, all training materials, continental breakfast, morning and afternoon breaks and group lunch. **EARLY REGISTRATION DISCOUNT (Registrations received by April 12 can deduct \$10 off each registration.)**

CANCELLATION POLICY

The registration fee will be fully refunded if the League is notified by FAX or letter no later than 4 business days prior to the seminar. Fifty percent of the fee will be refunded thereafter to cover administrative costs. "No shows" will not be refunded. Substitutions are welcome at any time.

REGISTRATION FORM

2010 Compliance Seminar

Please register the person(s) listed below for the following seminar (please check one):

_____ **April 27, 2010**

NIU Naperville
1120 E. Diehl Road
Naperville, IL 60563
815-752-8990

Please visit the following website for directions: www.niu.edu/maps/

_____ **April 29, 2010**

Crowne Plaza - Springfield
3000 South Dirksen Parkway
Springfield, IL 62703
217-529-7777

Please visit the following website for directions: www.cpspringfield.crowneplaza.com

Name of Registrant(s):

Institution _____

Address _____

City, State, Zip _____

Telephone Number _____ Fax Number _____

Registration Fee: ILFI Members \$210 per registrant; Non-Members \$265 per registrant (Registration fee includes: cost of instruction, all training materials, continental breakfast, morning and afternoon breaks and group lunch.)
EARLY REGISTRATION DISCOUNT (Registrations received prior to April 12 can deduct \$10 off each registration.)

Cancellation: Refunded fully if notified by fax or letter no later than 4 business days prior to the seminar. Fifty percent refunded thereafter in order to cover administrative costs. "No shows" will not be refunded. Substitutions are welcome at any time.

Please return this form with your check payable to the **Illinois League of Financial Institutions:**

**Meetings Department
Illinois League of Financial Institutions
133 South 4th Street, Suite 206
Springfield, IL 62701**

Registrations may be faxed to the League at (217) 789-9115. **Please pay in advance or at the door.**

Questions: Questions concerning the seminar should be directed to *Jane Stone* at the **Illinois League of Financial Institutions** (217) 522-5575, Ext. 214.

Name & e-mail address of person making registration(s): _____