

Your Institution's **Assets** and **Liabilities** NEED to have...

HIGH DEFINITION



F I M A C

FIMAC Solutions LLC

Join Us for the FIMAC 2008 Annual Meeting
May 15 and 16, 2008
Denver, Colorado



We have made some exciting changes to this year's function in our Mile High setting. Our new Annual Meeting format goes far beyond our user's meetings of the past. We still have all of the much sought Risk Analytics sessions, but have also added sessions that revolve around our new software products such as Deposit Analytics and our new Commercial Real Estate Stress Test model which will be unveiled during the meeting.

We have also developed a line up of dynamic sessions for CEO's and CFO's that cover many areas of risk management. Too often ALM has been viewed as asset management only, so it is time to bring the 'L' in ALM into the picture. From a regulatory perspective we are offering a course on ALM/IRR Model audits and a session presented by James Calhoun, Regional Director of the Pittsburgh office of the OCC. His presentation is on current regulatory focus across the FFIEC spectrum.

Additionally we have added more sessions presented by outside guest speakers who are your peers or recognized experts in their unique area of risk management focus.

Our Conference is being held at the Inverness Hotel and Conference Center in suburban Denver. The Inverness has beautiful facilities for our meetings, and is a great hotel for our clients!

Special Guest Speakers at the conference include James Calhoun, Regional Director of the Pittsburg office of the OCC; Roy Hingston, well-known bonds and institutional investments consultant; Larry Sorenson, CFO of Commerce National Bank; and Mike Schoeffler, President of PROFITDESK Software.

So take advantage of our multiple attendee discounts and bring everyone this year that may benefit from these varied and informative presentations.

Greg Doner
CEO

We are holding a series of discussions on Wednesday, May 14, 2008, exclusively for CEO's and CFO's and encourage any of our clients interested in joining us at 1:00 P.M. on Wednesday to call Randall Corwin at 877-322-1880, ext. 739.



New Programs to help you bring your institution's picture into SHARPER FOCUS!

The Mortgage Business

Cause, Effect, Status, Progress, and Outlook in the Markets.

Presented by Roy Hingston a nationally recognized expert in mortgage-backed securities trading and market analyst, this presentation will quickly cover the background of the mortgage market challenge, and will focus on the opportunities it may present and what community financial institutions can look for in asset strategies going forward. Interest rate challenges and what can safely be done to ameliorate those risks will also be addressed.

ALCO Structure and Agendas

What should an institution really be doing in ALCO? This session will help in improving the value of ALCO meetings for all members, including inside and outside directors on ALCO. We will focus on understanding ALCO structure and its proper constitution, member selection, agendas, and duties and regulatory defined responsibilities.

Managing to the Budget

“Life ain't easy!”

These days the economy is ...*nerve-wracking*, the labor market often scarce, the cost of goods and services – especially things influenced directly by energy costs – is a big question mark. There is pressure in several sections of the loan business, and care must be taken with some of the “tried and true” investment vehicles. Margins may shrink – again! Who knows what the election will bring? *Questions, questions...*

All of this has probably caused institution management to think more than normal about cutting costs without sacrificing “sure thing” income opportunities. But how and where to we cut without losing current income or good opportunity? Let's spend some time with someone who has been there before discussing issues such as getting existing staff to produce new business without sacrificing morale, operating ratio goals and ways to achieve them, and **A**ccountability systems (the “Scarlet Letter”!).

What You NEED TO KNOW About CRE Stress Testing

Special guest Larry Sorensen will lead a discussion of how a documented, detailed, and well-structured test of each credit in the commercial real estate portfolio can AND SHOULD be done NOW, and on a regular basis going forward. Needless to say, both the market and some key federal regulatory agencies are very focused on this area of the bank's assets, and there is keen interest on the part of examiners in this area.

Internal Audit - ALM

This session, hosted by Deb Donaldson, a Senior Consultant with FiCap Strategic Partners, a FIMAC subsidiary, will focus on the critical role your internal auditors play in assuring the integrity and validity of your ALM functions. Deb will focus on a description of the conceptual areas that auditors should consider when reviewing an ALM IRR model. Understand the scope of a properly constituted ALM/IRR audit.

Optimizing Deposit Management and Pricing

Is it time to take the guesswork out of making deposit pricing decisions and move to a scientific based methodology? This program provides information about this new wave in banking and the discrete factors that influence deposit balances, how they work together to influence depositor behavior patterns, the methodology utilized to predict that behavior over time and market environments, and how to implement profitable deposit pricing.

Core Deposit Growth – How to Grow Profitably

Michael Suitt, V.P. and Greg Doner, CEO lead a discussion of the challenges and benefits available in managing profitable long term core deposit growth and how to fill-in-the-blanks when deposit growth isn't keeping up with asset growth. From product design to product pricing to branch system design and beyond, this session will view deposit gathering in a whole bank light, not just in isolation.



Get Connected!

Data Conversion Capabilities

Make the *MOST* of the capabilities of the Data Conversion software supplied by FIMAC. This session, lead by John Anton, will stress *OPTIMIZING* your use of the program to capture the details you need to have in the data you provide to us for deposits, loan and investments in order to get the absolute most from your Risk Analytics® ALM reports. This session is designed to enhance the level of sophistication you will use regularly.

New Users

Data Capture Basics

Here is the opportunity for those of you who are new to having the responsibility for data conversion and ALM report production! This program will be specifically geared for those who are either with organizations that have recently become Risk Analytics report clients, or for those of you who are new to the position of being responsible for report creation using Data Capture.

We will take **PLENTY of TIME** and have several FIMAC staff members available to lead you through the process, and help you become more confident with using Data Capture to produce quality reports in **LESS TIME!**

Using ALM Information as a Management Tool

Is it possible we get into a rut of producing ALM information as a routine part of ALCO or management meeting agendas, and never use its full benefits as an MIS tool? Our moderator will lead candid discussions of how to get **more bang for the buck** with ALM/IRR and the depth of information available within the reports for day-to day management decisions.

Diagnosing Changes in Results

For those who are in most cases the first within your organizations to **read** the ALM report, and who may have the task to interpreting the results for members of your ALCO committee, this is a great opportunity to listen and talk about how best to spot, diagnose, and present the changes to others in your organization.

Ray's Tips and Tricks – Volume 3

By popular demand – Ray Ress will entertain you with his little tips and tricks for both data capture and report results interpretation. These sessions have been very popular with clients, and Ray will again “regale” you with a dose of suggestions to make your ALM life easier!

BSM Basics

Users of Balance Sheet Manager sometimes need a little extra help or a reminder of how to “fire-up” BSM and use it! We will spend **ample** time in this session to help you become a more confident and comfortable user of the power and capacity of the BSM system.

BSM Advanced – Strategy Evaluation Techniques

Here is the session for BSM users who want to learn how to evaluate alternatives using the system. We will focus on the setting up of scenarios, ensuring that the scenarios are “real-world” accurate, and evaluation of results including making the subtle changes that can help make forecasting more accurate!

Reservations and Information:

Meeting Registration Fee:

This year we have been able to **REDUCE** the Registration fees! Fees for the 2008 Conference will be **\$450** for the first registrant from each institution, and **\$395** for each additional registrant from the same institution.

No Need to Pay Now!

FIMAC will bill you after we receive your Registration Form.

NOTE: This applies to the meeting registration. **Please contact The Inverness Hotel directly for room reservations.** The Promotion Code the Inverness will ask for is “FIMAC”. This will entitle you to the room rate discount of \$179 per night. Discounts for extended stays may also be available.

CPE Credit Information:

FIMAC Solutions has applied for, and conditionally been approved to offer CPE credit for some of its **Web-based** programs. We will advise you should we have approval to offer programs at this meeting which will qualify for CPE credit.

How to Register:

User's Meeting Registration takes only a couple of minutes. There are several ways to register for the FIMAC User's Meeting.

- 1) Use the Web – All you need to do is log in to the FIMAC web-site. On the first page you see after you log in, in the center of the page, is a message about the Annual User's Meeting. Click on the link provided in this message and you will be directed to the registration form. Or,
- 2) Fax the completed form included in this package to: 303-320-7597. Or,
- 3) Complete the Registration form and mail it to:
FIMAC Solutions, LLC
3300 East 1st Avenue, Suite 290
Denver, CO 80206

We encourage you to reserve your room at The Inverness Hotel Now!

Call THE INVERNESS Hotel directly, at:

1-800-832-9053,

Or on the Web at:

www.invernesshotel.com

And use Promo Code “FIMAC”,
to receive the discounted hotel room rate.

FIMAC will not be able to make your hotel reservations for you.

**FIMAC Solutions 2008 Users Meeting
May 15 -16, 2008, Denver Colorado
Registration Form**

Please Fax the completed form to FIMAC at 303-320-7597

Date:

Institution Name:

Street Address:

City: **State:** **Zip:**

Attendees:

	Name	Title	Phone	E-Mail
1)	<input type="text"/>	<input type="text"/>	<input type="text"/>	
	<input type="text"/>			
2)	<input type="text"/>	<input type="text"/>	<input type="text"/>	
	<input type="text"/>			
3)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Meeting Registration Fees:

Fees will be billed after receipt of this completed form. No need to send money now.
The meeting registration fee is \$450 for the first attendee and \$395 for additional attendees from the same institution.

Make you're Room Reservations Now!

Please reserve your hotel room(s) directly with The Inverness Hotel as soon as possible.

The Inverness Hotel can be reached toll-free at: [1-800-832-9053](tel:1-800-832-9053) or on the web at: www.invernesshotel.com.
Give the Promotion Code "**FIMAC**" to obtain your room discount.