



*Creative Analytic Solutions
for Depository Institutions*

Educational Seminars

2nd Quarter 2009

FIMAC Solutions LLC, a leader in providing risk analytics and asset/liability management systems to successful financial institutions across the country, is pleased to offer a series of educational and informative programs during the 2nd quarter of 2009.

These Web-based, concise and timely programs provide you with a convenient and inexpensive way to successfully negotiate in these challenging times!

We guarantee it!*

Consider these Benefits:

- ***Registration is easy***
- ***Sessions are reasonably priced***
- ***Include as many staff members as you like, the price is the same***
- ***Multiple session times, choose what works best for you***
- ***Training right in your office – no travel***
- ***All programs presented by FIMAC staff.***
- ***CPE Credits are available for most programs***

Please take a moment to review our course offerings. Registration is easy!

- ***Just select the program or programs you want to attend,***
- ***Fill out the Registration Form included at the end of this email,***
- ***Send it back to us by email, or at the fax number on the form!***

Our Satisfaction Guarantee

If you attend one of our Training Seminars and are not satisfied with anything; material, presentation, audio or video connections – WHATEVER, we will refund any registration fees you paid for the session. All you need to do is let us know, and tell us how we did not meet your expectations.

*Management
Track*



ALCO Structure and Agendas

(MGM 430, 60 min.)

Dates and Times this Quarter:

Wednesday, May 13, 2009, at 9:00 A.M., Mtn.

Program Objectives: This program is designed to provide participants with a forum in which to analyze the desired structure, objectives, review-process, reporting and record-keeping policies that should be in place for Asset/Liability Management Committees (ALCO) within each institution. We will offer suggestions on committee structure, charter, responsibilities lists, meetings, and specific suggestions on what should be reviewed by this committee. **Any recent changes in industry accounting standards will also be discussed.**

Program Level/Prerequisites: This program is designed for members of management responsible for organizing, reporting to, and/or participating in ALCO meetings. As such, it is suggested as a topic area for senior management and for board members.

Program Content: Your Asset/Liability Management Committee directs the measurement of the ALM/IRR position of the institution, and manages that position. Content of this program therefore includes ALCO composition, charter, duties, suggested meeting schedules, sample agendas, and structure of the ALCO.

Time Allotment: - 60 minute Web-based program.

Advanced Preparation Required: None

Instructional Method: This program uses a **Group Internet**-based training method.

CPE Credit: One (1) CPE credit recommended.

Registration: Complete the attached form and email or fax it back to us at least three (3) business days prior to the program you wish to attend. **Your Web-based registration instructions and a packet containing program materials will be emailed to you 1 to 3 days prior to the program date.**

Cost: \$150 per institution connection. You may include as many people as you like in the session at your location.

Our satisfaction Guarantee applies! See the cover page for more details.

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Web site: www.nasba.org

**A/L Management
Track**



Back Testing Report Basics

(RA 270, 75 min.)

Dates and Times this Quarter:

Wednesday, June 10, 2009, at 1:00 P.M., Mtn.

Program Objectives: Are you the one that uses the IRR reports for decision making, the one who the examiners and/or auditors talk to about the IRR reports and the ALM audit? If the answer is “yes”, then this program is for you. Your regulator will be focused on your ability to **Back Test** any financial modeling being performed by your institution, including IRR (OCC 2000-16). It is the objective of this program to ensure that you completely understand what your IRR report’s back test is telling you about the source of differences between projected and actual IRR results.

Program Level/Prerequisites: This **75 minute** Web-based program is specifically designed for those officers with the responsibility for the IRR reports, those who present it to the ALCO, and for those who use it for decision-making.

Program Content: Your Back Testing report is a tool to assist you in determining if your IRR model is doing a good job of predicting future interest income and expense behavior in various interest rate environments. There are a variety of reasons that the projected and actual results may not be the same. Discover how you can use this report to find your ALM report inaccuracies. Understand the model’s assumptions, the impact of immediate and parallel shifts, rate sensitivity, prepayment assumptions, and the like. The Back Testing Report can be the key to improvement in the accuracy of your ALM model report.

Time Allotment: - **75 minute** Web-based program.

Advanced Preparation Required: Time spent by participants in advance of this session to review their most recent Back Testing Report and the associated ALM Reports (current, and the one produced previously at the time interval indicated on the Back Testing Report), would be time well spent. Consider comparing what the “old” report said in terms of projections based on the rate scenario that proved to be closest to your actual experience. Do you see indications of differences in the back testing report? Jot down your questions, and the areas you do not see reflected in the back test. Don’t hesitate to ask questions during the program.

Instructional Method: This program uses a **Group Internet**-based training method.

CPE Credit: One (1) CPE credit recommended.

Registration: Complete the attached form and email of fax it to us at least three (3) business days prior to the program you wish to attend. **Your registration instructions and a packet containing program materials will be emailed to you 1 to 3 days prior to the program date.**

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Balance Sheet Manager Basics

BSM 300; 60 Minutes

Dates and Times this Quarter:

Tuesday, June 16, 2009, at 9:00 A.M., Mtn.

Program Objectives: Are you getting the most from your Balance Sheet Manager? Are you able to model opportunities or possibilities efficiently, and get the answers that provide substance for decisions? If you could use some help in better utilizing this decision-making system, please consider joining us for this **60 minute** Web-based presentation designed to maximize the time your spend using Balance Sheet Manager, and maximizing the quality of the “what-if” answers it provides.

Prerequisites/Level: This program is designed for analysts and CFOs who operate the Balance Sheet Manager software system, and have used it to model alternatives for their institutions. While we will start with some fundamental principals, at least some prior exposure to the operation of the system is desirable.

Program Content: We will start with a review of the data set and work in detail with the options available to you in the construction of the assumptions sets that are necessary for a particular scenario. We will review how to build the assumptions, and suggest ways to save particular scenarios for future use, and how to save output to document the reasons for decisions.

Time Allotment: 60 minute web-based program.

Advanced Preparation Required: In order to take full advantage of this session please review your current BSM report and determine what you can and cannot do with it. Look at the base data set (what you have on the Risk Analytics report of the same date, and determine if possible what changes you would like to be able to make that would be valuable to you in terms of considering alternatives.

Instructional Method: This program uses a **Group Internet**-based training method.

CPE Credit: One (1) CPE credit recommended.

Registration: Complete the attached form and email or fax it back to us at least three (3) business days prior to the program you wish to attend. **Your registration instructions and a packet containing program materials will be emailed to you 1 to 3 days prior to the program date.**

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*Lending
Track*



Commercial Real Estate Stress Testing

(LA 380, 60 Min.)

Dates and Times this Quarter:

Friday, May 22, 2009, at 9:00 A.M., Mtn.,

Wednesday, May 27, 2009, at 1:00 P.M., Mtn.,

Friday, June 12, 2009, at 9:00 A.M., Mtn.,

And

Thursday, June 25, 2009, at 9:00 A.M., Mtn.

Program Objectives: This Web-based program provides a solid background in stress testing techniques and requirements for all those participants in the income based commercial real estate market. The program will provide a basic knowledge of the steps necessary to properly conduct stress testing on these commercial loans and utilize the practices for continuing loan monitoring and underwriting. Those that will benefit most from this forum are risk managers, senior and junior lenders, underwriters, and chief financial officers that desire to understand potential exposure to the "ALLL" account.

Program Level/Prerequisites: This program is designed for those directly involved in the lending, risk management, and financial monitoring of commercial real estate loans and lending. A basic understanding of income based commercial real estate lending and risk management, financial analysis, loan characteristics, underwriting, and estimates of loss given default will provide the platform necessary for participation in this Webinar. Consultants and credit committee members can also benefit from participation.

Program Content: This 60 – 75 minute presentation will include a description of the various areas of a loan that are stressed, how that stress is conducted, and how to manage the data base. Included are Best Practice recommendations on how to segment and monitor the portfolio for risk concentration, once individual loan stressing is conducted. Actual CRE stress testing software will be utilized to demonstrate the process and techniques.

Time Allotment: 60 - 75 minutes; Web-based program, plus a post-presentation question period.

Advanced Preparation Required: Familiarity with your institution's commercial real estate lending program including; underwriting, periodic management review, and management policies on the scheduling of items and reserving based on internal loan review is strongly recommended. As a result, you may want to review your current practices and any potential weaknesses in policy prior to this session.

Instructional Method: This program uses a **Group Internet**-based training method.

CPE Credit: One (1) CPE credit recommended.

Registration: Complete the attached form and email or fax it back to us at least three (3) business days prior to the program you wish to attend. **Your registration instructions and a packet containing program materials will be emailed to you 1 to 3 days prior to the program date.**

Cost: \$150 per institution connection. You may include as many people as you like in the session at your location.

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**A/L Management
Track**



2 Hour Session

Data Capture Training/Refresher

RA 210; 120 Minutes

Dates and Times this Quarter:

Tuesday, June 9, 2009, at 8:30 A.M., Mtn.

And

Tuesday, June 23, 2009, at 12:30 P.M., Mtn.

Program Objectives: This 120 minute Web-based program is designed to provide those whose job it is to gather and input the data necessary to produce an accurate IRR report with the skills and knowledge necessary to accurately perform that task on a recurring basis.

Program Level/Prerequisites: Please have a basic understanding of the purpose of an IRR report, and knowledge of your institution's financial reporting system. Previous experience using the Data Capture system is desirable but not necessary. The program is designed for those who will have any level of responsibility for the use of the FIMAC Data Capture system to produce the institution's Risk Analytics® ALM Report on a recurring basis. A background in accounting and financial reports is required.

Program Content: We will review in some detail the computer network options you have to load and operate the Data Capture software; Data Capture features; data needing to be hand entered as a cross-check, securities information; Data Conversion: setting assumptions – loan types and the appropriate prepay settings as well as other assumptions; data validation and transmission.

Time Allotment: - 120 minute Web-based program.

Advanced Preparation Required: Please prepare by being familiar with your institutions accounting system and the reports that it generates, the data contained on those reports, and how the FIMAC Data Conversion files are created. A review of the training provided at the time of your institution's initial conversion using FIMAC's ALM Data Conversion software would be helpful.

Instructional Method: This program uses a **Group Internet**-based training method.

CPE Credit: Two (2) CPE credits recommended.

Registration: Complete the attached form and FAX it to us at least three (3) business days prior to the program you wish to attend. **Your registration instructions and a packet containing program materials will be emailed to you 1 to 3 days prior to the program date.**

Cost: \$190 per institution connection. You may include as many people as you like in the session at your location.

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**A/L Management
Track**



Good Ideas to Make Your ALM Life Easier!

RA 425; 60 Minutes

Times and Dates this Quarter:

Wednesday, June 17, 2009, at 9:00 A.M., Mtn.

Program Objectives: The objective of this program is to provide clients who have experience with FIMAC data capture software with very useful and concise recommendations on how to make the production of their reports **easier and more accurate.**

Program Level/Prerequisites: Experience with the use of data capture software and report production is recommended.

Program Content: A very successful and well received program at our 2008 Annual Meeting in Denver, this session is specifically designed to help you more quickly enter and update your numbers into Data Capture, update your assumptions, and edit your input. The objective is to make you ***more efficient*** with the data capture process, and expedite the creation of more accurate monthly/quarterly ALM reports. This program was developed by Ray Ress, as a result of his years of experience in assisting clients with their data capture questions. Topics covered include; accessing your data sources, updating interest rates, tax rates, and term structure correction of balance sheet accounts, budget data input, and helpful hints on data transfer.

Time Allotment: - 75 Minute Web-based program.

Advanced Preparation Required: Exposure to, and/or responsibility for using data capture software to upload new data sets to FIMAC. Experience in knowing where your data is coming from – what systems/reports you get data from, is very beneficial.

Instructional Method: This program uses a **Group Internet**-based training method.

CPE Credit: One (1) CPE credit recommended.

Registration: Complete the attached form and email or fax it back to us at least three (3) business days prior to the program you wish to attend. **Your Web-based registration instructions and a packet containing program materials will be emailed to you 1 to 3 days prior to the program date.**

Cost: \$150 per institution connection. You may include as many people as you like in the session at your location.

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Liquidity Contingency Funding Planning

(MGM 455, 60 min.)

Dates and Times this Quarter:

Tuesday, May 19, 2009, at 9:00 A.M., Mtn.

Friday, June 19, 2009, at 1:00 P.M., Mtn.

Program Objectives: This program is intended to provide clients with step-by-step help in the construction of a plan that you and your board can rely on to obtain additional cash reserves in the event of unexpected liquidity demands – **or to be sure that your current plan is adequate.** Now frequently suggested by regulatory agencies, this plan is a critical part of the risk management contingency planning process for all insured institutions.

Program Level/Prerequisites: Designed for CFO's and senior management, this program is intended for those involved in risk management planning. Because of the implications this process has for insured institutions, it is suggested that senior management attend this session.

Program Content: Recent actions by the FDIC and other regulatory agencies, including the *Temporary Liquidity Guarantee Program*, highlight the need for institution management to focus more attention on liquidity planning. Funding plans drafted in years past as a response to audit requirements **may, or may not realistically address actual concerns faced by institutions in the current economic environment.**

This program utilizes advisories, articles, and input from involved agencies to help you update, and/or formulate a solid plan to meet liquidity needs should they arise. Included in this presentation are:

1. Background: regulatory history; a move away from asset-base liquidity"; cash flow monitoring,
2. A (real-life) scenario in which a community bank has asset quality issues and suddenly needs liquidity help,
3. The inherent risks of relying on liability and off-balance sheet sources,
4. A review of sources, and an their features – and RISKS,
5. The REQUIREMENT for periodic testing,
6. An ALCO Responsibility!

Time Allotment: - 60 minute Web-based program.

Advanced Preparation Required: We STRONGLY ENCOURAGE senior managers to review their current liquidity contingency funding plan, and to be familiar with any audit or examination concerns regarding that plan, **before** the session begins.

Instructional Method: This program uses a **Group Internet**-based training method.

CPE Credit: One (1) CPE credit recommended.

Registration: Complete the attached form and email or fax it back to us at least three (3) business days prior to the program you wish to attend. **Your Web-based registration instructions and a packet containing program materials will be emailed to you 1 to 3 days prior to the program date.**

Cost: \$150 per institution connection. You may include as many people as you like in the session at your location.

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Review/Update Your IRR Modeling Assumptions

RA 220; 75 Minutes

Dates and Times this Quarter:

Thursday, June 11, 2009, at 1:00 P.M., Mtn.

Program Objectives: Ensure that your IRR report accurately reflects your institution's actual position and strategy. This program will help you review the data and the client controlled assumptions that are the foundation of your report.

Prerequisites/Level: This program is designed to assist both those who prepare and input the data, and those who will use the report after it is produced. Assumptions are an integral part of the flexibility inherent in the Risk Analytics® reporting system. This program is designed to give those involved in Data Capture and report review the skills necessary to review the assumptions embedded in the report and to update those that need to be adjusted.

Program Content: This **60 minute** web-based program will cover both "user-controlled" assumptions available in the Data Capture model and basic assumptions inherent to the model. Included: reinvestment terms and rate chart usage and functionality, available methods for reinvestment, which rate you should use, reinvestment rates versus discount rates, up and down rate movement assumptions, the roles of caps and floors in the data on both the asset and liability side of the balance sheet, use of prepayment charts and custom prepayment functionality, and lives on non maturity deposits and the effects on present value.

Time Allotment: - 60 minute Web-based program.

Advanced Preparation Required: Attendees should take a few moments to review the data capture sequence, and in particular to look at the assumptions set in their most current report. This will act as an excellent basis for the program's discussions. **Please print pages 9.10 and 9.30 from your most current Risk Analytics Report for use at this session.**

Instructional Method: This program uses a **Group Internet**-based training method.

CPE Credit: One (1) CPE credit recommended.

Registration: **Registration:** Complete the attached form and email or fax it to us at least three (3) business days prior to the program you wish to attend. **Your registration instructions and a packet containing program materials will be emailed to you 1 to 3 days prior to the program date.**

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Using ALM Information for Management

(RA 340, 60 min.)

Dates and Times this Quarter:

Thursday, June 18, 2009, at 9:00 A.M., Mtn.

Program Objectives: The objective of this program is to provide senior institution financial managers with a better background in using their ALM reports and the assumptions imbedded within them to analyze various alternatives for the enhancement of income, the reduction of the institution’s risk profile, or both.

Program Level/Prerequisites: This program is geared for CFO’s and senior financial managers experienced in the use of the ALM reporting system. The subject matter deals with potential changes in balance sheet structure, and as a result is designed for managers with a good understanding of the ALM system reports and with experience in the structure of the wholesale side of their balance sheet. It is a relatively fast-paced program.

Program Content: This program starts with a review of the impact of the assumptions you have selected in your ALM report, and their impact on your results, then moves on to address the question: “How do I make optimal choices in the wholesale portions of my balance sheet in order to; (1) reduce risk, and/or (2) improve profitability?” Alternatives such as mismatched arbitrages and changes in duration will be analyzed. The impact of assumptions changes on the organization’s risk profile will also be examined.

Time Allotment: - 60 minute Webinar.

Advanced Preparation Required: Time spent by participants in advance of this session to consider possible changes in their balance sheet position, and alternatives to consider with other members of the organization’s senior management would be **time well spent** to get the most out of this session.

Instructional Method: This program uses a **Group Internet**-based training method.

CPE Credit: One (1) CPE credit recommended.

Registration: Complete the attached form and email or fax it back to us at least three (3) business days prior to the program you wish to attend. **Your Webinar registration instructions and a packet containing program materials will be emailed to you 1 to 3 days prior to the program date.**

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