

FDIC Bankers College – Session Descriptions

General Session

During the opening session of the 2015 Bankers College, the speakers will guide you through “Ten Conversations for Today’s Banking Environment.” These topics will be presented in the form of questions that your management team and Board should consider in the ongoing operation of your institution. This session will include an overview of key elements and recent developments relevant to each conversation, and will summarize the various breakout sessions that will explore these topics in greater depth.

Accounting – A View of the Changing Landscape

The Accounting break-out session will discuss the latest information on the new loan and debt security impairment model and how it could affect both portfolios going forward. The session will also delve into how the Private Company Council of the FASB operates and the ramifications for private banks in filing their Call Reports.

Agricultural Cash Flow Lending

In this session, FDIC examiners will review cash flow-based agricultural lending concepts. Topics will include managing operating lines of credit, controlling agricultural lending risk, the benefits of proforma cash flow projections, and analysis of working capital positions. Presenters will address identification of concentrated risks in agricultural loan portfolios and will incorporate current agricultural economic trends into the discussion.

Bank Secrecy Act

Our experts will guide you through the BSA laws and expectations for handling certain clients that may be difficult to manage because they present unique AML risks and challenges.

Compliance

Don’t let compliance concerns keep you up at night. This break-out session will be an interactive discussion of compliance hot topics that could impact your institution. We will focus on some frequently asked questions and provide you with an opportunity to engage in candid discussions with compliance examiners. Ask us your pressing questions, hear our exam perspectives, and leave with the knowledge you need to mitigate compliance risks in your institution.

Information Technology and Cybersecurity

FDIC Information Technology experts will outline the IT examination process with a focus on today's cyber threat environment. Presenters will discuss the primary types of cybersecurity attacks impacting community banks, and will explain how management of those risks fits into the current examination process.

Interest Rate Risk Management

In this session, presenters will discuss the trend in the financial industry toward increasing volumes of long term assets, and participants will receive a behind the scenes look at the areas examiners typically review to assess interest rate risk. Topics to be discussed include interest rate risk models, assumptions, sensitivity testing, and independent review. The session will conclude with tips on how to prepare for the interest rate risk portion of your next exam.

Insider Fraud

Insider fraud can result in substantial loss to your institution. This presentation describes a concept known as the "Fraud Triangle" and outlines effective ways to prevent, detect, and report insider fraud. The presentation also includes discussion of several common fraud schemes, which may help you prevent similar frauds at your bank.

Building a Stronger Credit Culture

Strengthening the credit culture within your institution can be challenging. In this session, we will discuss a top down approach to effect positive changes to your lending function. We will also discuss areas that are often overlooked in the loan underwriting process including borrower equity, feasibility analysis, and global cash flow.