

*Interagency Minority Depository Institutions National Conference*  
*Theme: Know Your Business, Grow Your Business*

*July 16-18, 2008*  
*Westin Michigan Avenue Hotel*  
*Chicago, Illinois*

**WEDNESDAY, JULY 16, 2008**

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3:00 – 5:00 p.m.            **REGISTRATION**

5:00 – 7:00 p.m.            **RECEPTION**

**Consort Room**            **WELCOMING REMARKS**

Sandra L. Thompson, Director, Division of Supervision and Consumer Protection, Federal Deposit Insurance Corporation

**THURSDAY, JULY 17, 2008**

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7:00 – 8:00 a.m.            **BREAKFAST / EXHIBITS**

**Buckingham/Windsor**    **LATE REGISTRATION**

8:00 – 8:05 a.m.            **OPENING REMARKS**

**Wellington I**            Sandra L. Thompson, Director, Division of Supervision and Consumer Protection, Federal Deposit Insurance Corporation

8:05 – 10:00 a.m.        **REGULATORY PANEL – INTRODUCTION AND DISCUSSION**

**Wellington I**            **Introductions by:** Deborah P. Bailey, Deputy Director, Division of Banking Supervision and Regulation, Federal Reserve Board

**Panelists**

- Sheila C. Bair, Chairman, Federal Deposit Insurance Corporation
- John C. Dugan, Comptroller, Office of the Comptroller of the Currency
- Randall S. Kroszner, Governor, Federal Reserve Board
- John M. Reich, Director, Office of Thrift Supervision

10:00 – 10:30 a.m.        **BREAK / VISIT EXHIBITS**

**Buckingham/Windsor**

10:30 – 11:30 a.m.        **OPPORTUNITIES FOR MDIs IN TODAY’S ECONOMY**

**Wellington I**            **Introduction by:** Bert I. Otto, Deputy Comptroller, Office of the Comptroller of the Currency

**Speaker:** Dr. William C. Handorf, Professor of Finance, George Washington University

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11:30 – 12:00 p.m.

**BREAK / TRANSITION TO CONFERENCE LUNCHEON**

12:00 – 1:30 p.m.

**CONFERENCE LUNCHEON**

**Cotillion**

**Introduction of Keynote Speaker:**

John M. Reich, Director, Office of Thrift Supervision

**Keynote Speaker:** Robert L. Johnson,  
Founder and Chairman, The RLJ Companies

**Recognition of Keynote Speaker:** Montrice Goddard Yakimov,  
Managing Director, Compliance and Consumer Protection,  
Office of Thrift Supervision

1:30 – 2:45 p.m.

**BREAKOUT SESSIONS – Know Your Business**

**Wellington I**

**Commercial Real Estate: Trends and Practices for Measuring and Monitoring Risk Exposure**

**Moderator:** Linda Nichols, National Bank Examiner, Problem Banks,  
Office of the Comptroller of the Currency (Presentation)

**Panelists**

- Jim VanDeLaarschot, Commercial Credit Lead Expert, Midsize Bank Supervision Division, Office of the Comptroller of the Currency
- Daniel Frye, Deputy Regional Director, Division of Supervision and Consumer Protection, Federal Deposit Insurance Corporation
- Sabeth Siddique, Assistant Director, Credit Risk Section, Federal Reserve Board
- Susan Madson, Assistant Director, Operations, Central Region, Office of Thrift Supervision

**Regent II**

**Got Debt? Restructuring Troubled Debt**

**Moderator:** James Woods, Community Affairs Liaison,  
Office of Thrift Supervision

**Panelists**

- Grovetta N. Gardineer, Managing Director, Examination and Supervision Policy, Office of Thrift Supervision
- Christine Salvato, Central District Accountant, Office of the Comptroller of the Currency
- Arthur W. Lindo, Deputy Associate Director, Accounting Policy and Disclosure Section, Federal Reserve Board

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**Michigan**

**Third Party Relationships: Considerations for Bankers Prior to Initiating an “Arrangement”**

**Moderator and Panelist:** Michael Jackson, Associate Director, Technology Supervision Branch, Federal Deposit Insurance Corporation

**Panelists**

- William Henley, Jr., Director, IT Risk Management, Office of Thrift Supervision
- Robert W. Hurd, National Bank Examiner, Office of the Comptroller of the Currency

**Mayfair**

**Regulatory Update: Compliance Issues You Need to Know**

**Moderator:** Beverly Smith, Manager, Division of Consumer and Community Affairs, Federal Reserve Board

**Panelists**

- April A. Breslaw, Director, Consumer Regulation, Office of Thrift Supervision
- Kathleen Ryan, Counsel, Division of Consumer and Community Affairs, Federal Reserve Board
- Calvin Hagins, Director for Compliance Policy, Office of the Comptroller of the Currency
- Mira N. Marshall, Senior Policy Analyst, Compliance Policy Branch, Federal Deposit Insurance Corporation

**Regent I**

**BSA/AML Issues: Tips to Keep Your Bank Out of Trouble and Out of the Headlines!**

**Moderator and Panelist:** Lisa Arquette, Associate Director, Anti-Money Laundering and Applications Branch, Federal Deposit Insurance Corporation

**Panelists**

- Frederick E. Curry, Principal, Forensic & Dispute Services, Deloitte Financial Advisory Services LLP, New York, New York
- Nina A. Nichols, Assistant Director BSA/AML and Compliance Risk, Federal Reserve Board

2:45 – 3:15 p.m.  
Buckingham/Windsor

**BREAK / VISIT EXHIBITS**

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3:15 – 4:30 p.m.

**BREAKOUT SESSIONS – Know Your Business – See descriptions above from 1:30-2:45**

Wellington I

**Commercial Real Estate: Trends and Practices for Measuring and Monitoring Risk Exposure**

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**Panelists**

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Regent II

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Regent I

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**Panelists**

- Frederick E. Curry, Principal, Forensic & Dispute Services, Deloitte Financial Advisory Services LLP, New York, New York
- Nina A. Nichols, Assistant Director BSA/AML and Compliance Risk, Federal Reserve Board

**FRIDAY, JULY 18, 2008**

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7:00 – 8:00 a.m.  
Buckingham/Windsor

**BREAKFAST / EXHIBIT BOOTHS**

8:00 – 8:30 a.m.  
Wellington I

**RESOLUTIONS: THE PROCESS OF BIDDING ON DISTRESSED BANKS IN THE NEW MILLENNIUM**

**Introductions by:** M. Anthony Lowe, Deputy Regional Director, Division of Supervision and Consumer Protection, Federal Deposit Insurance Corporation

**Panelists**

- Greg Watson, Regional Manager, Division of Resolutions and Receiverships, Federal Deposit Insurance Corporation

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8:30 – 9:00 a.m.  
Wellington I

**TARGETED OUTREACH: STRATEGIES FOR REACHING EIGHT TYPES OF UNDERBANKED CONSUMERS**

**Introduction by:** M. Anthony Lowe, Deputy Regional Director, Division of Supervision and Consumer Protection, Federal Deposit Insurance Corporation

**Speaker:** Kimberly Gartner, Associate Director,  
Center for Financial Services Innovation, Chicago, Illinois

9:00 – 10:15 a.m.

**BREAKOUT SESSIONS – Grow Your Business**

Regent I

**Doing Business with State and Local Governments!**

**Moderator:** Francis Baffour, Community Affairs Liaison,  
Office of Thrift Supervision

**Panelists**

- Tim Lohrentz, Program Manager, Insight Center for Community Economic Development, Oakland, California
- Dianne E. Dixon, Deputy Superintendent of Banks, Consumer Services Division, New York State Banking Department
- Hector M. Rodriguez, Deputy City Treasurer,  
City of Chicago Treasurer’s Office

Regent II

**SBA Guaranteed Lending: Filling the Void in a Down Market**

**Moderator:** Derek S. Hyra, Community Development Expert,  
Office of the Comptroller of the Currency

**Panelists**

- Stanley Weeks, Executive Vice President and Chief Credit Officer,  
City National Bank of New Jersey, Newark, New Jersey
- David Frank, President, SomerCor 504, Springfield, Illinois

Cotillion

**Show Me the Money! What’s Required to Become Certified and to Apply for CDFI Funding?**

**Introduction by:** M. Anthony Lowe, Deputy Regional Director,  
Division of Supervision and Consumer Protection,  
Federal Deposit Insurance Corporation

**Speaker:** Donna Gambrell, Director,  
Community Development Financial Institutions (CDFI) Fund

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**Wellington I**

**Looking for Capital in All the Right Places**

**Moderator:** Mike Collins, Senior Vice President and Lending Officer,  
Federal Reserve Bank of Philadelphia

**Panelists**

- Saurabh Narain, Chief Fund Advisor to National Community Investment Fund (NCIF), Senior Managing Director, Shore Bank, Onley, Virginia
- Brian R. Sterling, Principal and Co-Head, Sandler O'Neill + Partners, L.P., New York, New York

10:15 – 10:45 a.m.  
**Buckingham/Windsor**

**BREAK / VISIT EXHIBITS**

10:45 – 11:45 a.m.  
**Wellington I**

**MDI BANKERS PANEL: Finding Opportunities in These Challenging Times, a Conversation with CEOs**

**Moderator:** Tom Munz, Assistant Deputy Comptroller,  
Office of the Comptroller of the Currency

**Panelists**

- Jack Choi, CEO, Commonwealth Business Bank, Los Angeles, California
- John Barrett, Chairman, First National Bank and Trust Company, Shawnee, Oklahoma
- Norman Williams, Chairman and CEO, Illinois-Service Federal Savings and Loan Association, Chicago, Illinois
- Guillermo Diaz-Rousselot, CEO, Continental National Bank of Miami, Miami, Florida

11:45 – 11:55 a.m.  
**Wellington I**

**CLOSING REMARKS AND WRAP-UP**

Sandra L. Thompson, Director, Division of Supervision and Consumer Protection, Federal Deposit Insurance Corporation