

# In Touch

March 2010

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Community Bankers Association of Kansas

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## Community Banks are Gaining Strength Online

**With the wounds of the** financial crisis not yet healed and a political climate in which the American people sense tectonic shifts on the horizon, people feel uncertain, at best, and more often downright scared about their future.

This will show itself in two key ways in the next year: first, in the midterm elections; and second, where people choose to put their money. There is a populist groundswell of distrust for the “big banks” and in favor of the community banker. As a result, there has never been a better time for community banks to gain ground and market share from both the retail and the business segments.

At the same time, today’s regulatory and economic environments have presented banks with a series of significant challenges: data privacy laws, greater examiner scrutiny, regulatory compliance requirements and deadlines, FDIC Insurance assessments, shrinking margins — to name just a few. Community banks of all sizes are struggling to keep up with it all, and your staffs juggle these onerous projects on top of all their other job responsibilities.

So, in order to not only make it through these trying times but gain ground as well, we must marshal every weapon at our disposal. One of the weapons we can use more effectively is each other. We need to align with the age-old adage that there is strength in numbers.

There are more than 300 community banks in Kansas. How much work could we save each other if we found a way to share our content and ideas? How much more productive would your staff be if they had access to bank-created work from their peers?

I get calls regularly from banks asking me to recommend a bank that has addressed a particular issue or written a specific policy. The challenge is trying to make that connection in a timely fashion or to find a bank that has exactly what you need. But we have found the answer.

CBA is proud to deliver a new online collaboration network to the entire state of Kansas. This is a private, secure network that will provide an easy way for our banks to work together and help each other in ways that alleviate our common burdens. You will be able to share and exchange valuable content and best practices to address pressing issues such as Red Flag compliance procedures, pandemic influenza policies, RDC agreements, regulatory exam information, HR policies and other management tools that have been used by real banks.

This network, called “cbanc” (the Collaborative Banking Network) is a professional network where banks pay a subscription so they can easily collaborate with other banks. The subscription is nominal — about the price of one policy you might buy on the open market. The content in cbanc is real: practical work materials that other banks have actually created and used. This type of collaboration and the bank-created materials will save you significant time and money, and help make your staff more productive.

cbanc is built specifically to meet the special needs of a community bank. We selected it as our network because it connects banks all across the country — not only your Kansas brethren. The more people who can help you solve problems, the better. We see this as a national platform for all community bankers to come together and neutralize one key advantage the big regional banks have: lots of money and resources.

We are hosting a series of webinars so you can learn more about how your bank will

Shawn P. Mitchell is president & CEO of the Community Bankers Association of Kansas

benefit from our new collaboration network. And CBA members get a special bonus! Visit [www.cbancnetwork.com/cbak](http://www.cbancnetwork.com/cbak) for specific dates and times.

Right now, some of our biggest threats are the big banks and the tidal wave of legislation that's about to crash down. It's time to bring our collective resources to bear. Let's pull together and move the needle in our favor this year. •



## CHAIRMAN'S GOLF CLASSIC

CBA Immediate Past Chairman Galen Pelton invites you to join him at the 2010 Annual Chairman's Golf Classic. For the past 19 years, CBA has played host to the Chairman's Golf Classic to raise funds for CBA's Political Action Committee (PAC) Fund.

This year's tournament is Monday, May 24, at the Buffalo Dunes Golf Course in Garden City, Kan. Proceeds raised from the golf tournament help assist CBA in the effort to keep those who are friendly to community banking as our elected leaders. This event is full of camaraderie, entertainment, networking and lots of fun, as well as supporting your association's PAC fund.

**MAY 24, 2010**

*For more information, call the CBA office at 1-800-258-4589.*



### • Anniversaries •

**Congratulations to the following banks celebrating March anniversaries as chartered institutions!**

**136 years**

First National Bank — Sedan

**128 years**

Farmers & Drovers Bank  
— Council Grove

**118 years**

State Bank of Downs — Downs

**117 years**

Midland National Bank — Newton

**108 years**

First National Bank — Le Roy

**103 years**

Farmers State Bank — Oakley

**97 years**

Swedish-American  
State Bank — Courtland

**97 years**

Kaw Valley State Bank  
& Trust Co. — Wamego

**91 years**

Downs National Bank — Downs

**89 years**

First National Bank — Frankfort

**30 years**

The Bank of Protection — Protection

**12 years**

The Farmers & Merchants  
Bank of Colby — Colby

## • Roger Brown •



HOMETOWN Cheney, Kan. • FAVORITE SPORTS TEAM Kansas State University Wildcats • FAVORITE MOVIE *A Few Good Men* • BOOK I'M CURRENTLY READING OR RECENTLY FINISHED "Uncommon" by Tony Dungy • HOBBIES Hunting and attending sporting events

**Roger Brown** is president and CEO of Citizens State Bank in Cheney, Kan. He is also currently serving as vice chairman of the CBA.

### Q What is your background in banking and with the Citizens State Bank?

I began at the Citizens State Bank in 1973, after graduating from Friends University. I have worked as a teller, assistant

cashier, in collections, as vice president and now president. A great part of being in a small bank is that you learn all areas of the bank. The bank was sold to John Mies, Dan Taylor and me in 1994 and, at that time, I became president.

### Q What's the history of Citizen's State Bank? Has it always been locally owned?

The bank began in 1884 and had

been locally owned, except for a brief period of time in the early years. It was owned by the Carr and Chandler families in the early 1900s, the Northcutt family during the 1920s and 1930s, and the Roembach family from the 1940s to 1994.

### Q Do most Cheney citizens do business with the bank? Do you think customers are at an advantage by choosing a community bank?

A good percentage of the Cheney citizens are customers at our bank. Being this close to Wichita, however, there are a number of financial institutions available. Many of our citizens commute to Wichita on a daily basis and have established ties to the Wichita banks.

Our customers, I feel, have an advantage by choosing Citizens State Bank — a community bank. We can make and act upon banking decisions quickly. We have our customers' interest at heart, as we work and live with them. We have personal contact with them and know their situations. We can also help customers that may not qualify at a larger institution by knowing them personally.

### Q What trends are you noticing among banks in Kansas?

The trend among banks is to try to maintain earnings and continually improve loan quality. We also continue to add services to better serve our customers. We are trying to be proactive in helping the customers who are having financial difficulties.

**Q** What kind of involvement does the bank have with its community?

Cheney is a community of about 2,000 people, and our bank and staff are involved in the following activities: Chamber of Commerce, Cheney Foundation, school board, Sedgwick County Fair Association, Cherry Oaks Golf Course, Project Prom, city council, city treasurer, hospital board, numerous church boards, school activities of all types, and we sponsored a new scoreboard for the school.

**Q** As a bank president and CEO, what do you think is the most

► *“We have our customers’ interest at heart, as we work and live with them. We have personal contact with them and know their situations.”* ◀

**important thing the banking industry should be focused on right now?**

It’s important to make quality loans that stimulate the economy and keep things on the move. It’s essential to re-examine existing customers’ loans to help them through difficult times. It’s also

vital that banks are a positive force in their communities.

**Q** What are you most proud of at your bank?

Our staff is hard working. They are good people who care about the bank and their community. •

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# Membership Profile

## • Ty Hedlund •



(L-R) Ty Hedlund's son, Reed; his grandson, Asa Unruh; Ty Hedlund and Hedlund's daughter, Brooke Hedlund Unruh. Both Reed and Brooke are the fifth generation to be involved with the bank.

**HOMETOWN** Montezuma, Kan. • **FAVORITE SPORTS TEAM** Kansas State University Wildcats (basketball and football) • **FAVORITE MOVIE** *Charlie Wilson's War* • **BOOK I'M CURRENTLY READING OR RECENTLY FINISHED** "The Modern Fundamentals of Golf" by Ben Hogan • **HOBBIES** Golf • **QUOTE** "You can't un-ring the bell."

Bank as a loan officer. In 1979, I returned to Montezuma to work for my family. I became president in 1987. I worked with my father for more than 20 years, observing a tremendous work ethic and appreciation of the people in this area. I was also fortunate to work with my brothers for many years. We are the fourth generation of our family to work in the bank.

**Q** With the bank being located in the heart of southwest Kansas, is a lot of your business agriculture-related?

I always tell people this bank is 100 percent agriculture-related. The statistics don't necessarily show that to be the case, but I always say everything we do is related to agriculture in some capacity.

**Q** As a member, what do you think is the most valuable aspect of belonging to the Community Bankers Association of Kansas?

The most valuable aspect is the opportunity to interact with bankers who think like we do. We all seem to be willing to go that extra mile for our customers and communities. I remember when the independent banking organization was an ad hoc committee. My father was president. He spent countless hours away, drove thousands of miles back and forth to Wichita and Topeka, and gave everything he had in order to preserve a voice for community banks across the

**Ty Hedlund** is chairman, president and CEO of Montezuma State Bank in Montezuma, Kan.

**Q** What is your background in banking and with Montezuma State Bank?

I worked in the bank for my father during the summers and Christmas vacations when I was in college. After my junior year at Kansas State University,

I got married and transferred to Arizona State University. I found a part-time job with The Bank of Scottsdale, which had just opened prior to my arrival. It was a locally owned, independent bank. After two years of part-time work, I was hired on a full-time basis and became the branch manager of the bank's first branch to open. After four years in Arizona, I moved back to the Wichita area and went to work at the Rose Hill State

by Alex Peak,  
Assistant Editor,  
BankNews Media



state. He and many others like him are my true mentors.

### **Q With locations in Montezuma and Copeland, Kan., are there any plans to expand?**

Although it is not a priority, we are constantly looking for new opportunities for growth and expansion. We are committed to not making any hasty decisions in this day and age. If a good possibility should arise, we will certainly give it consideration, as long as it does not jeopardize the needs of our existing customer base. We are fortunate to have had significant growth in the last three years without expanding and increasing overhead. Our mission now is to sustain that growth.

### **Q How would you define your leadership style?**

My leadership style is to surround myself with good people. I have been so fortunate to have employees who

are talented, loyal and community-oriented. I make it a point to feed off of their strengths, give them input on making decisions and do my very best to treat them fairly. I am a firm believer in taking care of those who take care of me. After all, they are the ones who make this place tick.

### **Q How does Montezuma State Bank work to meet the needs of its community?**

We make it a point to continually be involved in the affairs of the community. I think it all starts with the local school system. We like working with young people, and we invite the various classes to visit the bank quite often.

It gives us an opportunity to educate them in finance, prior to leaving the nest and seeing the rest of the world. As with any rural bank, we want to be involved in all community activities. Many of us serve on local boards and committees.

### **Q Family legacy seems to be a staple in Montezuma State Bank's history. What does that tradition mean to you?**

I work each and every day to carry on the family legacy created by the three generations that preceded me. My forefathers' main purpose was to recognize the importance of convincing local people to bank with the local bank. To keep that local dollar invested locally for the benefit of the entire community. And last, but certainly not least, to give back. I can still hear my father saying, "We MUST give back." How true. After 97 years in business, on the same corner of Main Street, only the numbers and faces have changed. The philosophies remain the same. I am now blessed by having both of my children back in this area and working for me. I am proud of them and am confident the legacy will continue. They make the fifth generation of my family to be involved in the bank. •

# DEVELOPING PRODUCTIVE WORK RELATIONSHIPS

BY VICKI FLESHER

In the workplace, we either spend our time productively — doing what we have been hired to do — or we spend our time managing conflict. An enormous amount of time and energy is wasted because we don't foster constructive work relationships.

A recent survey showed that the No. 1 reason Fortune 500 companies let employees go is because they can't play nice and share with others. In other words, they don't know how to work as a part of a team and get along with others in the workplace. How much time is spent managing interpersonal conflicts and dealing with the "blame game" in your work environment?

What's the root cause of many interpersonal conflicts? Our belief that our way is the right way, and our judgment that others who don't do things or see things our way are wrong or

bad, is the basis of most interpersonal tension or conflict. Human beings are very judgmental. We see the world from our own paradigm and learn early in life to judge others who see it differently as bad or wrong, rather than just different. If conflict were eliminated from the workplace, how much more successful would your bank be?

Conflict will never be entirely eliminated from the work environment. Yet a significant portion of that conflict could be reduced if people could learn to value the differences in others, rather than judge others for those differences. Employees need to understand their own "work style" or personality, and they need to understand the work style of others. This understanding will create the foundation for employees to work more effectively together and for each employee to contribute on the basis of his or her strengths.

## You've got style

So what's your style? Take a look at the groupings of words in Figure 1 and determine which grouping(s) of words best describes your behavior in the workplace.

You may feel that more than one grouping of words describes your behavior. Most of us have more than one dimension to our style. Your behavioral style or work style is the basis of your behavior in the workplace and of how others perceive you. The results we get in our


Dominance	Influence	Steadiness	Conscientiousness
Results oriented	People oriented	Team oriented	Task oriented
Fast paced	Fast paced	Slower paced	Slower paced
Outgoing	Outgoing	Reserved	Reserved
Dominant	Animated	Loyal	Accurate
Direct	Social	Good listener	Analytical
Decisive	Influential	Amiable	Conscientious
Competitive	Enthusiastic	Sincere	Diplomatic
Risk taker	Energetic	Relaxed	Tactful
Forceful	Confident	Patient	High standards
Self assured	Trusting	Stable	Systematic

Figure 1

work environment are influenced by the balance of styles and the way individuals are allowed to utilize their strengths. Ideally, we want to have a fairly equal representation of all four behavioral styles — dominance, influence, steadiness and conscientiousness — and we want to help employees discover their strengths, limitations

and opportunities to contribute in a meaningful way to the work environment. We also need to educate employees about the styles of others and the important contributions these styles bring to the workplace. If you understand the styles of employees within the bank, you can then look at the roles these employees

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# WHERE DOES YOUR BANK'S SALES PROGRAM FIT?



BY JEFF RENDEL

**M**arketing 101 familiarized us with the product life cycle. Sales attitudes, principles and values are relevant along the same continuum.

Banks that sell as if they were in the introduction and growth cycles will triumph. Benchmarking helps keep your bank in this form.

Before launching any benchmarking program, banks need to settle on the level of the sales function. In general, there are four levels:

1. **Chaotic**, if existent. “We made a cross sell!” is a cause for celebration.
2. **Standardized**, with training, manuals and certificates to prove it.
3. **Documented**, but what figures matter most to sales?
4. **Predictable**, understanding exact sales activities and practices that lead to results.

The next move is to distinguish what makes sales more flourishing:

**1. What's worked?** Outbound calls? Attempts to

cross-sell? It's important to collect information to prepare for future successes.

2. **What's working elsewhere?** Toss around ideas from your own research, reading, conferences or experiences.
3. **What's working for top producers?** Single out success. Who are your best performers? What activities lead to their success?

Pat Walden, president at Garden Plain State Bank (\$69 million) in Wichita, Kan., says that personal contact and being responsive is the beginning of success. One of his top producers sets, tracks and stays aware of self-set goals.

“Whether it's cross-selling, loan applications, processing time or closing ratios — this sales leader is well-ordered,” Walden said. “You could set your watch to his goals, plans, procedures, measurements and follow-through. This even leads to referrals.”

Sales success is a consequence of activity, effectiveness and amount sold:

1. **What will we measure?** Activity metrics include customers called or add-on products offered. Effectiveness metrics include new accounts per customer called or products per relationship. Amount-sold metrics include revenue per customer or profit per customer.
2. **How will we collect data?** At the high end, CRM provides an infrastructure for sales analysis. At the

Attitudes	We All Sell	We Already Sell	We Have to Sell
Principles	We Sell with Purpose	We Sell When Asked	We Sell to Survive
Values	We Partner with Customers	We Can Lose Customers	We Need Customers

practical level, in-house systems allow managers to extract information daily.

Blake Heid, president at First Option Bank (\$190 million) in Osawatomie, Kan., has a customer-referral system.

“Our referral program has evolved,” Heid said. “Each location has a staff member responsible for tracking referrals and the relationships that develop. Individual and group rewards are given throughout the year, as we strive to achieve company goals.”

**3. How often will we compare data?** A weekly review works best. The information is fresh and can be acted upon right away.

**4. What actions will we take?** A weekly review — and meeting — with your sales team allows your bank to make adjustments in the sales process.

Heid also explains that if you have good products that your employees believe in, then the employees don’t feel they are selling.

“They are helping customers,” he said. “It takes continuing education to understand all the products, but it can be done. As the program evolves, so does our progress toward better sales.”

**5. How will we get better?** Communication and training. By holding conversations with your sales team, sales managers can glean what techniques are working and where struggles exist.

Successes accomplished through benchmarking are a sequence of plain and simple improvements — defined, measured and reviewed. To do well in benchmarking requires resources, persistence and a readiness to continue studying the activities that lead to sales. •

• ABOUT THE AUTHOR • • • • •



Jeff Rendel is CSP and president of Rising.Above Enterprises. You may reach him by visiting [www.risingaboveenterprises.com](http://www.risingaboveenterprises.com).



# 2010 CONVENTION

## SPONSORSHIP OPPORTUNITIES

### *Discover* THE EXPERIENCE

**Attention Vendors:** Numerous sponsorship opportunities are available to you at the CBA Annual Convention, but they are only available on a first-come, first-serve basis. If you have any questions, or are interested in a sponsorship contact the CBA office (785)271-1404 or by e-mail [yvonna@cbak.com](mailto:yvonna@cbak.com).

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**The 32nd Annual CBA Convention will be held at the Hyatt Regency in Wichita, KS, July 8 - 10, 2010. Make your room before June 15th to receive the special rate of \$109 per night, call (800)233-1234.**



# BOOST YOUR BOTTOM LINE WITH AN OVERDRAFT PROTECTION PROGRAM

*BY BOB FLOWERS, JR.*

In the wake of a depressed real-estate market, tighter credit and compressed margins, community banks must generate and protect non-interest income, while maintaining a high level of customer service and satisfaction.

It is clear that under our present economic situation and facing increased regulatory scrutiny, community banks must respond proactively to ensure that their deposit service programs both produce revenue and are fully compliant. This will ensure that community banks are positioned not merely to survive the present crisis, but also to grow their share of the financial-services marketplace.

Non-interest income has proven to be the leverage community banks need to overcome losses from the credit crisis and subsequent economic downturn. Non-interest income programs, such as overdraft payment services, have evolved to the point that they are now considered an essential element in developing a sustainable revenue stream. Net overdraft-fee income represents a core income stream vital to the ongoing success of community banks and should be managed as you would any other integral business unit in the bank. Ask yourself:

- Does my bank have a consumer-friendly overdraft program?
- Is my program designed for our market demographics?

- Does my program satisfy legal and regulatory requirements?
- Do my customers understand the program?
- Do employees understand the program?
- Is my bank using all available delivery channels?
- How will we implement new opt-in or opt-out requirements?
- Have we simplified and automated daily overdraft processes?
- Are program values equally balanced for both the bank and the customers?
- Does the bank have an excessive usage report to enable us to monitor and counsel customers that write too many overdrafts?

You can find the answers to all those questions with the ICBA/IMPACT Overdraft Solutions Program and its proven “Recipe for Success.” Whether your bank initially created its own in-house overdraft program, used a third-party vendor or are considering a formal overdraft program for the first time, you can improve, protect and sustain non-interest fee income and improve customer

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• ABOUT THE AUTHOR •



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## • Announcements •

**Bank directors** have a critical responsibility to ensure the safety and soundness of their institutions. To assist new bank directors — and to provide a refresher for experienced board members — the Federal Reserve Bank of Kansas City has launched a new website, [BankDirectorsDesktop.org](http://BankDirectorsDesktop.org).

**Citizens Bank of Kansas, N.A.**, Wichita, has been approved as a partner lender for the newly formed Efficiency Kansas Loan Program. For more information about the program, visit [www.EfficiencyKansas.com](http://www.EfficiencyKansas.com).



### CBA Welcomes New Bank Member

- **Farmers & Drovers Bank**  
Council Grove
- **Elk State Bank**  
Clyde
- **The Trust Company of Manhattan**  
Manhattan

## MEMBER NEWS

### Congratulations to Barry and Carol Linnens!

The couple married Jan. 22, 2010, at Sundown in Ixtapa, Mexico.



## New Endorsed Provider Community Banks are Gaining Strength Online

### Announcing the New Online Collaboration Network from CBA

Community banks have a lot to share. A lot of knowledge, experience and examples. Now you can go online to get — and exchange — what works:

- **Compliance Issues**
- **Best Practices**
- **Regulatory Exam Information**
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# DEVELOPING PRODUCTIVE WORK RELATIONSHIPS

Continued from page 11 are playing and make sure the role allows the employee to capitalize on their strengths. Put a round peg in a round hole and the employee will have higher job satisfaction, serve customers better and create more positive results for the organization.

## Creating productive relationships

Adaptability is the key to harmony and productivity. If we have a willingness to adapt our style to meet the needs of others and to create more comfort in the relationship, we will make our relationships more productive. The more productive the relationships are within the organization, the better the results the bank will get in the marketplace. Here are some tips for adapting to employees of different styles:

### Adapting to dominance:

- Be direct and concise with your communication. Don't get bogged down with details or minutia.
- Pick up the pace, and don't get too social.
- Focus on results more than people.
- Talk about facts, not feelings.
- Expect candor and blunt communication.
- Tell them what you want done (the result), and let them figure out how to do it.

### Adapting to influence:

- Be social. Take time to talk with them about their family and their social activities.
- Be enthusiastic and positive.

- Help them to stay on track and get things done on time.
- Communicate the big picture, and don't get too deep with the details.
- Talk about their feelings, as opposed to the facts of the situation.

### Adapting to steadiness:

- Foster a warm and relaxed work environment.
- Don't spring change on them suddenly. Give them time to prepare for change.
- Communicate with them by telling them what the desired result is, and how to achieve the result – in a step-by-step manner.
- Probe for concerns, as they probably won't share them otherwise.
- Allow plenty of time to communicate, and always leave time to answer questions.

### Adapting to conscientiousness:

- Communicate in detail. Answer the what, how and why.
- Be more formal and less social, and don't invade their personal space.
- Allow ample time for processing ideas and completing work.
- Communicate timelines so they don't spend too much time analyzing or trying to achieve perfection.
- Be logical and not emotional when communicating.
- Expect them to answer questions with much detail, after thoughtful consideration.



#### • ABOUT THE AUTHOR •



Vicki Flesher is the owner of InterAct Training Group, specializing in business development, marketing, customer service, and leadership and management development training.



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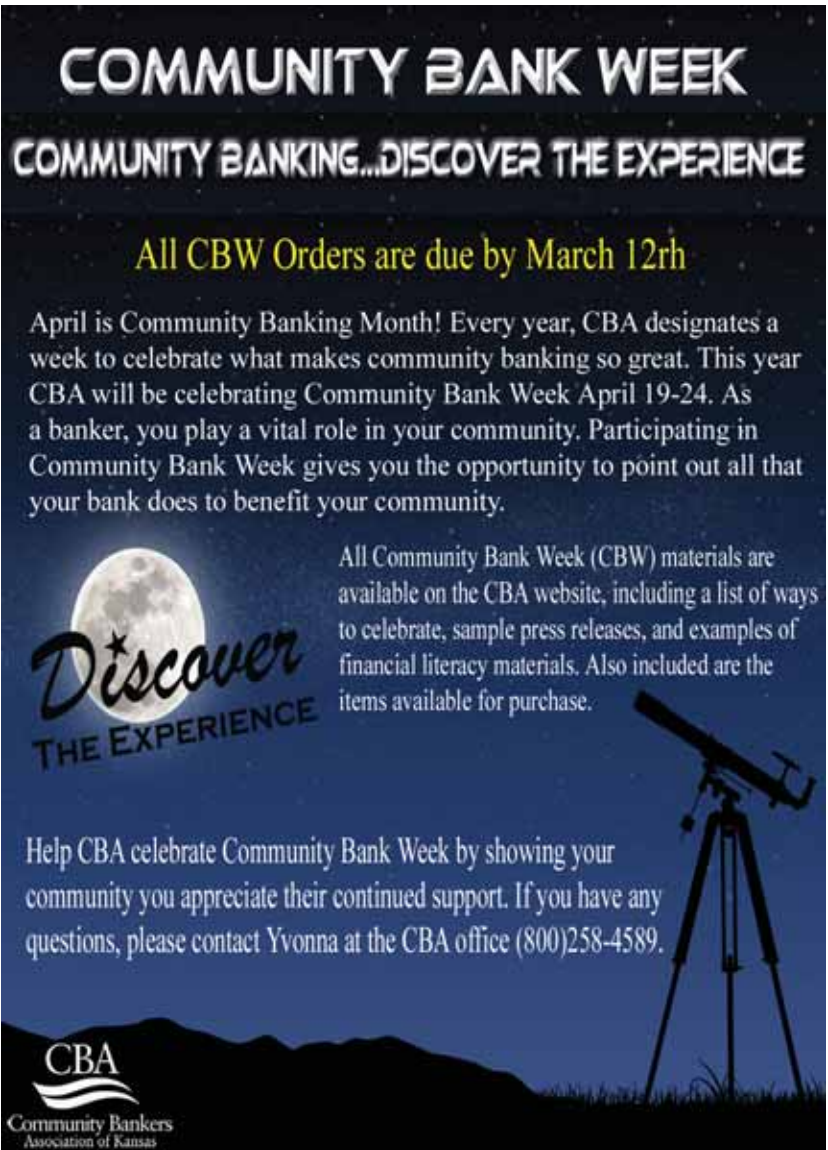
# BOOST YOUR BOTTOM LINE

Continued from page 14

loyalty and satisfaction. IMPACT's overdraft consulting experience, expertise and technology can help ICBA member banks manage risk and improve revenue, while ensuring legal and regulatory compliance for your bank.

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For more information about the CBA/IMPACT Overdraft Solutions Program, contact Bob Flowers, Jr., at 800-477-9452 or [bflowers@impactfinancial.com](mailto:bflowers@impactfinancial.com), or visit [www.impactfinancial.com](http://www.impactfinancial.com) or [www.cbak.com](http://www.cbak.com). •



## COMMUNITY BANK WEEK

### COMMUNITY BANKING...DISCOVER THE EXPERIENCE

All CBW Orders are due by March 12th

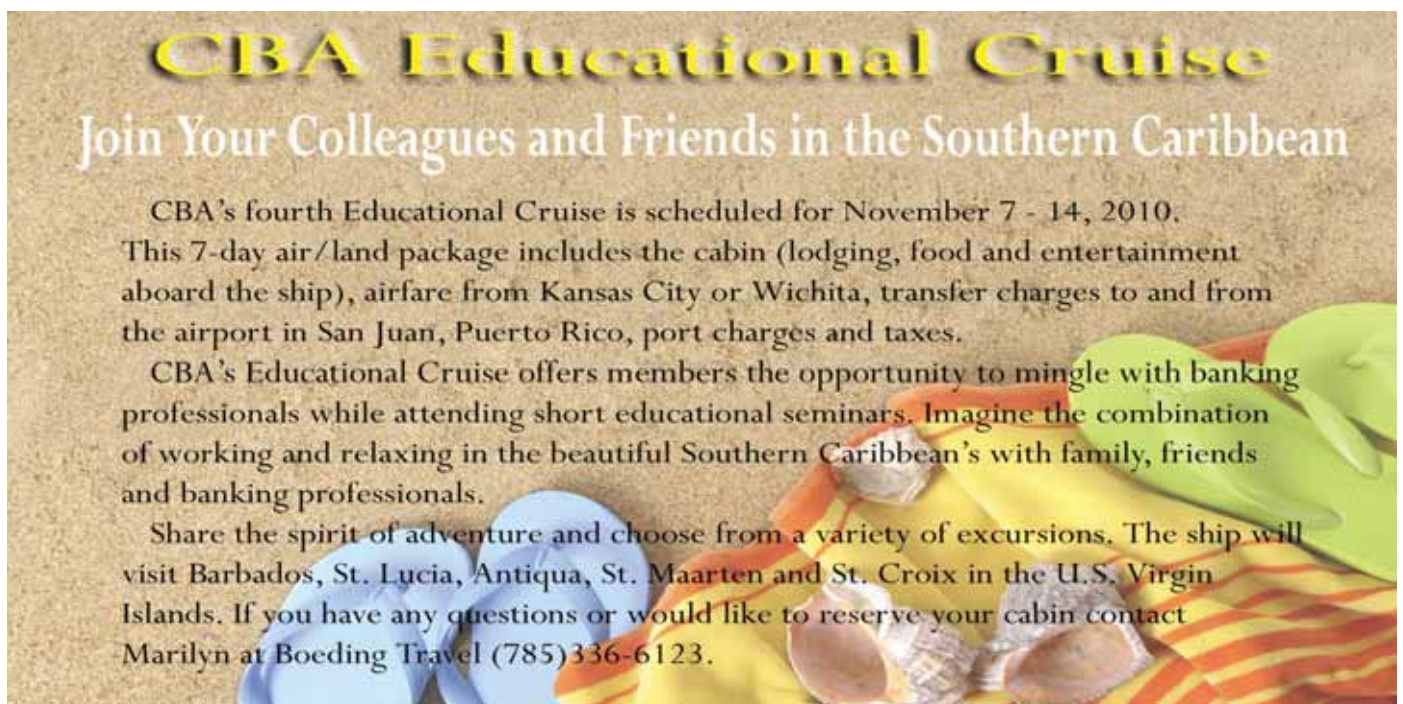
April is Community Banking Month! Every year, CBA designates a week to celebrate what makes community banking so great. This year CBA will be celebrating Community Bank Week April 19-24. As a banker, you play a vital role in your community. Participating in Community Bank Week gives you the opportunity to point out all that your bank does to benefit your community.

Discover  
THE EXPERIENCE

All Community Bank Week (CBW) materials are available on the CBA website, including a list of ways to celebrate, sample press releases, and examples of financial literacy materials. Also included are the items available for purchase.

Help CBA celebrate Community Bank Week by showing your community you appreciate their continued support. If you have any questions, please contact Yvonna at the CBA office (800)258-4589.

**CBA**  
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## CBA Educational Cruise

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CBA's fourth Educational Cruise is scheduled for November 7 - 14, 2010. This 7-day air/land package includes the cabin (lodging, food and entertainment aboard the ship), airfare from Kansas City or Wichita, transfer charges to and from the airport in San Juan, Puerto Rico, port charges and taxes.

CBA's Educational Cruise offers members the opportunity to mingle with banking professionals while attending short educational seminars. Imagine the combination of working and relaxing in the beautiful Southern Caribbean's with family, friends and banking professionals.

Share the spirit of adventure and choose from a variety of excursions. The ship will visit Barbados, St. Lucia, Antigua, St. Maarten and St. Croix in the U.S. Virgin Islands. If you have any questions or would like to reserve your cabin contact Marilyn at Boeding Travel (785)336-6123.

# Upcoming Education

## March

**2 Social Media Networking for Bankers**

TELE/WEB SEMINAR

**3 Practical Ideas for Community Bankers, A Bank Director's Seminar — by Tom Hintz**

CBA SEMINAR • WICHITA

**4 When Do Legal Loan Application Under the Revised Reg Z & RESPA Rules?**

TELE/WEB SEMINAR

**5 Countdown to Reg GG Compliance: Revised Deadline June 1, 2010**

TELE/WEB SEMINAR

**9 Managing & Monitoring High-Risk Customers**

TELE/WEB SEMINAR

**10 Practical Ideas for Community Bankers, A Bank Director's Seminar — by Tom Hintz**

CBA SEMINAR • TOPEKA

**11 Financial Privacy & GLBA Update: Including the New Model Privacy Forms**

TELE/WEB SEMINAR

**12 Line-by-Line Analysis of the New Good Faith Estimate**

TELE/WEB SEMINAR

**16 Developing a Liquidity Contingency Plan**

TELE/WEB SEMINAR

**18 Writing Policies for Loan Workouts & Collections**

TELE/WEB SEMINAR

**19 Line-by-Line Analysis of the HUD-1 Settlement**

TELE/WEB SEMINAR

**25 What Is that Personal Tax Return Telling Me? Schedules E & F**

TELE/WEB SEMINAR

**30 Director Series: Strategic Planning in Today's Banking Reality**

TELE/WEB SEMINAR

## April

**6 Resolving the RESPA/Reg Z Riddle**

PBS SEMINAR • WICHITA

**6 ACH Exception Handling: Returns, Notifications of Change (NOCs) & More**

TELE/WEB SEMINAR

**7 Training for the New Trainer**

TELE/WEB SEMINAR

**8 Wire Transfer Compliance**

TELE/WEB SEMINAR

**13 The Legal Aspects of Checks**

TELE/WEB SEMINAR

**13 FDIC - Bank Secrecy Act Seminar**

CBA SEMINAR • WICHITA

**14 FDIC - Bank Secrecy Act Seminar**

CBA SEMINAR • TOPEKA

**15 Regulatory Compliance for the Board & Senior Management**

TELE/WEB SEMINAR

Don't forget  
to save  
the date!

**15 Resolving the RESPA/Reg Z Riddle**

PBS SEMINAR • KANSAS CITY, MO

**16 Appraising Commercial Property: What Lenders Must Know Now!**

TELE/WEB SEMINAR

**20 Your Fair Lending Exam: What the Examiners Want!**

TELE/WEB SEMINAR

**22 Lending to Small Businesses**

TELE/WEB SEMINAR

**22-23 22nd Annual Agricultural and Natural Resources Conference - Colorado Springs, CO.**

**25-30 Auditing Institute Week I**

ICBA SEMINAR • KANSAS CITY, MO

**27 Incident-Response Program Design & Implementation**

TELE/WEB SEMINAR

**29 Agricultural Lending Update & Issues**

TELE/WEB SEMINAR

For more information about these seminars, contact Shawna Phifer at the CBA office 800-258-4589, or [shawna@cbak.com](mailto:shawna@cbak.com). Or visit our website at [www.cbak.com](http://www.cbak.com), then click on the Education & Training tab to view seminars by category or by calendar date.



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