



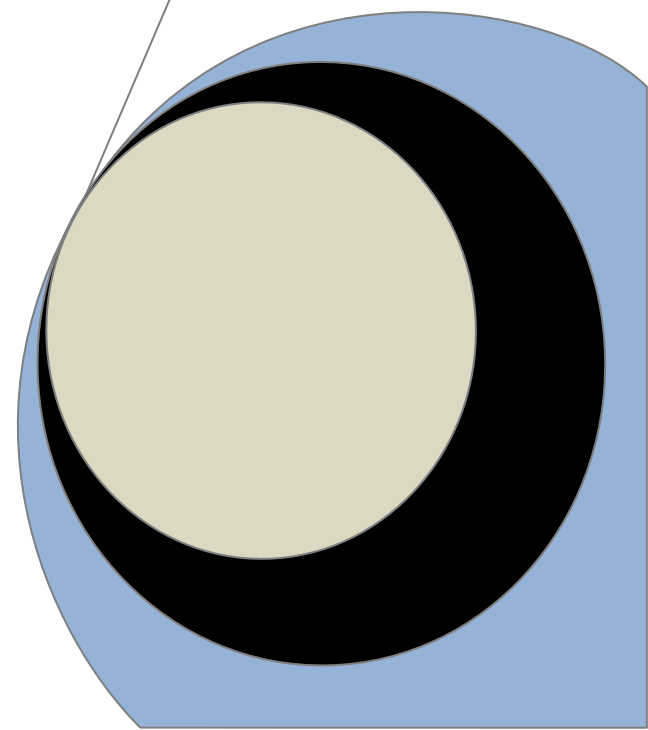
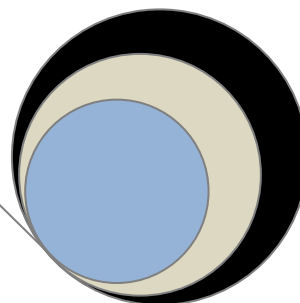
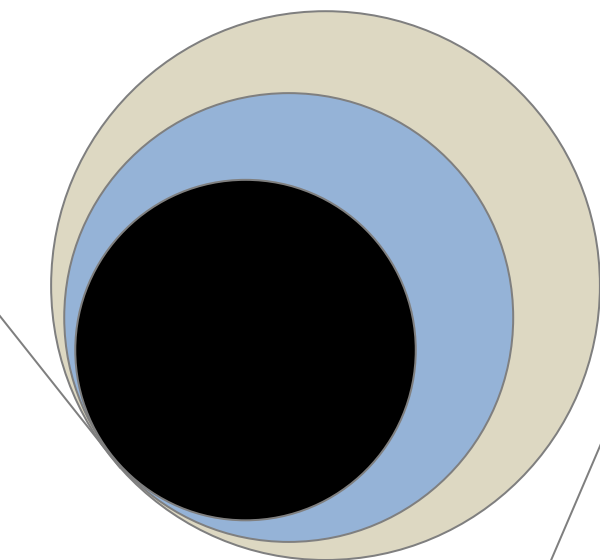
# Strategic Balance Sheet Management Conference

Wednesday, February 8, 2012

Corporate Central Credit Union is pleased to present a conference designed to provide you with ideas and strategies that will challenge your management ideas on future earnings and growth during the sluggish economy. This conference will offer proactive ideas on how to turn the ALM process from a regulatory requirement to a profitable decision making tool. We will examine the recent regulatory guidance and build the framework for compliance with your credit union's growth and capital needs in mind; as well as provide specific ideas on how to grow loans and manage risks to ensure profitability necessary to manage capital and risk.

**Presented by:**  
**Dave Koch, COO - Farin & Associates**

Mr. Koch is a leading industry expert and a frequent speaker on asset/liability and interest rate risk management to financial executives across the country. In addition, he consults with financial executives to help find creative solutions to their business challenges.



# Strategic Balance Sheet Management Conference

**Location:** Corporate Central Credit Union  
6262 South Lowell Place  
Muskego, WI 53150

**Agenda:** Registration/Continental Breakfast (8:30-9:00am CT)  
Conference (9:00am-3:30pm CT)  
Lunch (12:00-12:45pm CT)



## Who Should Attend?

This conference is designed to benefit the following individuals within your credit union:

*President/CEO*  
*Accounting, Investment, Risk Managers*

*Board Members*  
*ALCO Members*

## Don't Pay to Hedge Risk You Don't Have – Effectively Managing Your Future Balance Sheet

Has the prolonged economic malaise got you down? Are you struggling with where to find quality loans? Are you concerned about the noises regulators are making regarding interest rate and concentration risk? Is your net interest margin compressing due to excess liquidity?

In this session we will lay out a framework for making effective ALCO decisions based on risk/risk and risk/return tradeoffs and an effective capital plan. We will review regulatory guidance documents and create a planning framework that you can take to your credit union. We will attack the problem of growing loans in today's market to help offset the pressure on net interest margin. We will discuss the trade-offs in managing higher liquidity levels versus increased interest rate or credit risks on earnings and capital.

In managing the interest rate risk concerns, we will examine how a better understanding of non-maturity shares, specifically pricing actions and member decay rates impact the perceived risks in the balance sheet. Finally, we'll make a series of recommendations on how to manage core funding costs in the next rising rate environment using segmentation strategies.

## **REGISTRATION DEADLINE IS JANUARY 31, 2012**

Registration is limited, and will be taken on a first-come, first-serve basis, so be sure to register soon. The registration fee for Members is \$129 for the first attendee and \$99 for each attendee thereafter—a \$30 discount. The registration fee for Future Members is \$159 for the first attendee and \$129 for each attendee thereafter.

### **Cancellations/Substitution Policy**

Cancellations and refund requests made 6 or more days prior to the conference date must be received in writing and are subject to a \$25 service charge. No refunds will be granted if a cancellation is received 5 days or less before the conference date. Substitutions are accepted any time before the conference begins; however, Corporate Central Credit Union must be notified.

### **Scholarships**

Corporate Central Credit Union scholarships are available to 2 credit unions that show the most need to cover the registration cost of one attendee. To apply, please request an application by emailing [julie.woloszyn@corpcu.com](mailto:julie.woloszyn@corpcu.com).

### **Special Accommodations**

If any special accommodations are needed to facilitate your participation in this event, please contact Julie Woloszyn at (800) 242-4747, extension 147.

### **Hotel Accommodations**

Hotel accommodations can be made at the Brookfield Suites Hotel at (800) 444-6404. Mention Corporate Central Credit Union to receive the discounted price of \$89.00 per night.

Register Online at [www.corpcu.com](http://www.corpcu.com) under Academy of Excellence – Calendar of Events