



# BANK EXPO 2008

April 15, 2008 - Holiday Inn by the Bay - Portland

Sponsored by Maine Association of Community Banks

## Banking for the Next Generation

7:30-8:00 a.m.	<p><b>COFFEE AND REGISTRATION</b></p> <p>Coffee compliments of Federal Reserve Bank of Boston          Conference bags compliments of NSI          Conference pens and paper compliments of Sage Data Security</p>	Main Lobby
<p>CONCURRENT SESSIONS 8:00-8:55 a.m.</p>	<p><b>*(1) IDENTITY THEFT RED FLAGS: WHAT BANKS NEED TO KNOW</b> (Session is repeated at 10:00)  <i>Ryan Stinneford, Esq.—Pierce Atwood</i>          Recently released rules in identity theft red flags and address mismatches will require banks to have policies and procedures in place by fall. This session outlines these rules and helps banks understand instant response and security breach notification.</p> <p><b>(2) INTEGRATING TELEPHONY AND VoIP INTO SECURE BANKING</b>  <i>Jared Knowlton—CMC Technology Group</i>          Advanced communications solutions offered by the new telephony, VLAN and VoIP. This session covers advances in handling remote customer calls; mobility and collaboration solutions to keep employees connected wherever they are; and audio and video conferencing systems that give customers better access to banking experts and eliminate travel between branches.</p> <p><b>(3) SERVING THE NEXT GENERATION: NONTRADITIONAL BANKING PRODUCTS AND SERVICES</b>  <i>MaryEllen FitzGerald—Critical Insights; Andrew Silsby—Kennebec Savings Bank; Vicky Lachance—TD Banknorth</i>          This panel discussion takes a three-pronged look at future banking and at ways to attract tomorrow's customer. It will explore research on what appeals to young consumers, outline branch and lobby enhancements for the future, and describe services that reach out to the unbanked.</p> <p><b>(4) LENDING SERIES: PREVENTING LOSSES FROM FLOOD INSURANCE</b>  <i>Joseph Young and Brigitte Ndikum-Nyada—Maine Floodplain Management Program</i>          Civil money penalties for improper or missing flood checks can be substantial, and this session focuses on how to manage your flood program to prevent losses.</p>	<p>Connecticut Room</p> <p>Rhode Island Room</p> <p>New Hampshire Room</p> <p>Massachusetts Room</p>
9:00 -10:00 a.m.	<p><b>CONTINENTAL BREAKFAST &amp; EXHIBITS</b></p> <p>Delegates drop your business card at the registration desk before 3:15 p.m. to enter the Grand Prize Drawing to win a high definition TV. Drawing at 3:30 p.m. You must be present to win.</p>	Casco Bay Exhibit Hall
<p>CONCURRENT SESSIONS 10:00-10:55 a.m.</p>	<p><b>*(5) IDENTITY THEFT RED FLAGS: WHAT BANKS NEED TO KNOW</b> (Repeat of Session 1 at 8 a.m.)  <i>Ryan Stinneford, Esq.—Pierce Atwood</i></p> <p><b>(6) EMERGING PAYMENTS: THE CHANGING LANDSCAPE</b>  <i>Marianne Crowe—Federal Reserve Bank of Boston</i>          The new definition of payments and a discussion of trends including forms of electronification, decoupled and prepaid debit cards, payroll debit cards, internet/bill payment trends, mobile banking, and contactless payments. Barriers to growth will also be identified and discussed.</p> <p><b>(7) RISK ASSESSMENTS MADE EASY (WELL . . . EASIER)</b>  <i>Sari Greene—Sage Data Security; Joe Liguori—Lean Forward Partner</i>          With risk assessments at the heart of GLBA regulatory compliance, banks must integrate the risk assessment process into the culture of the institution. The session introduces two proven methodologies and gives you the tools and techniques needed to accomplish this critical task.</p> <p><b>(8) LENDING SERIES: MORTGAGE FRAUD</b>  <i>Scott Whitney—Machias Savings Bank; Bill Darling—Kennebunk Savings Bank; Rick Rand—MGIC</i>          While it is not yet prevalent in Maine, mortgage fraud has been a growing concern nationally. This session focuses on mortgage fraud red flags, measures for avoiding underwriting fraud, schemes and gimmicks in lending, and security measures such as SARs for lenders.</p>	<p>Connecticut Room</p> <p>Rhode Island Room</p> <p>New Hampshire Room</p> <p>Massachusetts Room</p>

\*These sessions supply certificates of security training.

GENERAL SESSION 11:00-11:55 a.m.	<p style="text-align: center;"><b>KEYNOTE ADDRESS:</b>  <b>E-DISCOVERY: THE CHANGING WORLD OF RECORDS MANAGEMENT</b>  <i>Charlotte M. Bahin, Esq. ♦ Locke Lord Bissell &amp; Liddell, LLP</i></p> <p>How record retention and records management have evolved into E-Discovery. Complying with E-Discovery's required elements of admissibility, preservation and document destruction holds. Understanding what it is, why it is important, how it will change your view of records management.</p>	New Hampshire Room
12:00-1:30 p.m.	<p style="text-align: center;"><b>LUNCHEON &amp; EXHIBITS</b></p> <p style="text-align: center;">Buffet Luncheon Served 12:00-1:00 p.m. ♦ Drawing for Door Prizes—must be present to win.  Luncheon sponsored in part by Mid-Maine Communications  Dessert buffet sponsored by FISC</p>	Casco Bay Exhibit Hall
CONCURRENT SESSIONS 1:30-2:25 p.m.	<p><b>*(9) BANK FRAUD: THREATS FROM WITHIN AND WITHOUT</b>  <i>Eric Corbett—Bangor Savings Bank; Bill Franklin—Lighthouse Computer Services</i>  This session explores internal and external bank fraud. It discusses measures to combat internal employee fraud and what to do if you discover it. It also covers the external fraud of “social engineering,” where an outsider poses as an insider or customer to exploit the environment.</p> <p><b>(10) E-SIGN</b>  <i>TBA—Verrill Dana</i>  With the E-SIGN Act which facilitates the use of electronic records and signatures in commerce, banks are starting to pull electronic signatures into their operations. This session covers how to establish business rules and policies and ensure the validity and legality of electronic contracts.</p> <p><b>(11) MERCHANT CAPTURE: ONE MORE PRODUCT IN THE CUSTOMER TOOLBOX</b>  <i>Chris Lyford—Machias Savings; Carol Sabasteanski—FISC; Steve Whitney—Norway Savings</i>  How a merchant capture program can give a cash manager an additional tool for getting customers on board. A look at successful merchant capture programs with practical tips on marketing their advantages and a brief review of customer agreements, regulatory exams, benefits and pitfalls.</p> <p><b>(12) LENDING SERIES: SUBPRIME LENDING AND ITS EFFECT ON MAINE'S MORTGAGE INDUSTRY</b>  <i>Gail McBride—Maine Housing; Christopher W. Pinkham—Maine Association of Community Banks</i>  This session outlines the status of subprime lending in Maine with an update on the legislation and consideration of lender measures to help the struggling homeowner.</p>	Connecticut Room  Rhode Island Room  New Hampshire Room  Massachusetts Room
2:30-3:00 p.m.	<p style="text-align: center;"><b>REFRESHMENTS &amp; EXHIBITS</b></p> <p style="text-align: center;"><b>GRAND PRIZE DRAWING</b> ♦ Grand Prize compliments of Acadia Auto Auctions</p>	Casco Bay Exhibit Hall
CONCURRENT SESSIONS 3:00-4:00 p.m.	<p><b>*(13) SECURITY OFFICERS' ROUND TABLE</b>  <i>Lisa St. Hilaire-Crites—Mechanics Saving Bank; Vicky Lachance—TD Banknorth</i>  An informal, open forum discussion including security enhancements to debit cards, Stop-Look-Listen program to deter elder abuse, and other topics of interest to the audience.</p> <p><b>(14) MICROSOFT UNIFIED COMMUNICATION &amp; CONVERGENCE: WHAT IS IT, WHY SHOULD I CARE?</b>  <i>Stephen Hand—Know Technology</i>  Unified Communication is the buzzword in the communication market, and Microsoft has entered the fray. Know Technology, a lead Microsoft UC partner, will outline Microsoft's UC strategy, products, costs, what makes them different. Also touches on Microsoft and the IP PXB market.</p> <p><b>(15) SERVER VIRTUALIZATION: RECONFIGURING RESOURCES TO MATCH YOUR BANK'S NEEDS</b>  <i>Buzz Lamb—Norton Lamb &amp; Company; Fran Pettepit—Covisia</i>  Virtualization software gets more out of your computer hardware by running multiple operating systems and applications simultaneously on one computer. Session discusses how virtualization helps banks reconfigure their servers to allocate resources when and where they are needed.</p> <p><b>(16) LENDING SERIES: REVERSE MORTGAGES—SHOULD MY BANK BE INVOLVED?</b>  <i>Steve Eastman—Financial Freedom</i>  Overview, benefits, drawbacks of these unique loans for senior homeowners. Myths and misconceptions. Are they a good deal? Are there better options for seniors? Is it good banking policy to offer reverse mortgages? Answers to these and other questions.</p>	Connecticut Room  Rhode Island Room  New Hampshire Room  Massachusetts Room

