

Developing a Liquidity Contingency Plan

Tuesday, March 16, 2010

3:00 pm – 4:30 pm Eastern

WEBINAR – ON-DEMAND WEB LINK – FREE CD ROM

Recent disruptions in the credit and capital markets have exposed weaknesses in liquidity risk measurement and management. This webinar will provide the tools necessary to fully meet the requirements of FIL-84-2008 **Liquidity Risk Management**. It will also address the impact of FIL-25-2009, which places interest rate restrictions on banks that are less-than-well capitalized. More importantly, this webinar will establish the methodology for you and your bank to be proactive in understanding your specific liquidity risk and to make decisions that will avert a significant liquidity event. While this knowledge is important for all banks, it is critically important for banks that face regulatory challenges.

HIGHLIGHTS

- How to establish a *pro forma* cash flow projecting future sources and uses of funds
- How to stress liquidity and the impact of that stress
- The key components of an effective **Contingency Funding Plan (CFP)**
- How to determine and then minimize the negative impact on liquidity from a loss of brokered deposits
- The impact of other significant liquidity changes if your bank becomes stressed:
 - Federal Home Loan Bank – additional hair cut
 - Loss of federal funds lines
 - Restriction on maximum deposit rates.
 - Deposit withdrawals
- How to apply for a waiver from the maximum national deposit rate if your bank is in a high-rate market.

WHY SHOULD YOU PARTICIPATE?

This session is a cost-effective way to learn techniques for addressing the new and growing liquidity parameters that are being monitored by bank regulators. You may train as many individuals as you like for one set price. There will be no travel costs, no time lost from work, and no one will be required to leave the institution.

WHO SHOULD ATTEND?

This informative session is designed for community bank presidents, CFOs, and board members who want to be proactive in dealing with bank liquidity issues.

PLEASE NOTE: Your registration fee allows you to have **one telephone connection**. However, as many people as you like may listen from your office speaker phone. If you register for the webinar, your registration fee also includes **one internet connection** from a single computer terminal.

ABOUT THE PRESENTER – Gary J. Young, CEO, Young & Associates, Inc.

Gary J. Young is Chief Executive Officer of Young & Associates, Inc. During 30 years in bank consulting and 42 years in the banking industry, he has assisted hundreds of community banks from coast-to-coast with improving shareholder value and profit, establishing effective strategic plans, regulatory concerns, budgeting, asset/liability management, expansion planning, and mergers and acquisitions. Gary is a popular speaker due to his practical and valuable insight and has conducted seminars throughout the United States and in Europe. Gary is on the board of two community banks, manages a bank investment fund, and is a co-founder of Capital Market Securities, Inc., which assists community banks with mergers and acquisitions.

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