



# Today's Economy - Your Risk Manage it For Success!

## An Enterprise Risk Management Seminar for Today's Environment

Thursday, July 23; Brunswick \* Tuesday, July 28; Lake Lanier Islands \* Tuesday, August 4; Pine Mountain

**R**isk identification and management is crucial to your bank's success. Boards and Senior Management are talking about Entity Wide Risk Management, regulators are encouraging it, and the current economic cycle is mandating it. CBA is pleased to partner with Dr. Roger C. Tutterow, renowned Georgia Economist and Nichols, Cauley & Associates, LLC to provide you with this timely risk management seminar designed specifically for community bankers. Dr. Tutterow will provide an overview of the economy specific to regional areas of the state, and the accountants will provide guidance using the specific risk assessment for your bank in its strategic planning process. Risk Management begins with a global risk assessment of your bank which includes assessing the opportunities in your market place and the threats facing your bank. Your enterprise risk process must encompass all significant areas in your bank, including operational, compliance, technology, financial and strategic. With proper identification, documentation, assessment and response processes, your bank can more effectively address risk management. Most courses are designed to provide you with a discussion of the topics. This course is designed to provide you with examples and tools you can implement or use immediately to improve your risk management process. Register today and come join your peers for this current economic update and interactive global risk presentation!

### Highlights

- Economic Overview – Macro and Micro Overview with information specifically related to the market areas you serve
- Risk Overview – What is risk and how do you identify it?
- Enterprise Wide Risk Identification Process
- Assessing, Documenting and Measuring Potential Risks/Threats
- Responding to and Mitigating Potential Risk/Threats
- Specific Risk Discussions
  - Liquidity
  - Credit
  - Interest Rate
  - Capital
  - Information Technology and Security
  - Regulatory
  - Reputational

### Location/Accommodations

July 23 - Holiday Inn, Brunswick (912) 264-3300  
 July 28 - The Legacy Lodge @ Lake Lanier Islands (800) 840-5253  
 August 4 - The Lodge & Spa @ Callaway Gardens (800) 225-5292

### Speakers

Dr. Roger Tutterow, Professor of Economics, Mercer University; Timothy R. Veal, Marlan L. Nichols, William C. Sammons, Jr., Todd D. Giddens, Calvin W. Brantley, Michael F. Johnston, Ian M. Waller, T. Farrell Nichols, David L. Musser, and C. Michael Cauley, Nichols, Cauley and Associates, LLC

### Price:

Member: \$175 for first attendee; \$155 for each additional attendee from same institution  
 Non Member: \$300 for each attendee (prepayment required)

### Who should attend?

Bankers in key leadership roles that have the responsibility for developing and implementing the bank's risk assessment and strategic direction. These individuals could include directors, CEO's, CFO's, risk officers and others with risk management responsibilities.

### Special Offer to Participants:

Nichols, Cauley & Associates, LLC will offer each bank attending one of the July or August seminars an opportunity for a complimentary four hour risk management consultation. The consultation will be scheduled at a date and time agreed upon and the session will allow you an opportunity to review your specific strategic risk management process and to discuss recommendations for enhancement.

### Registration Form

Bank/Company: \_\_\_\_\_  
 Billing Address: \_\_\_\_\_  
 City/State/Zip: \_\_\_\_\_  
 Name: \_\_\_\_\_  
 Email: \_\_\_\_\_  
 Phone: \_\_\_\_\_ Fax: \_\_\_\_\_

Select the location and date(s) you wish to attend.

- Please Invoice       July 23, Brunswick  
 Check Enclosed     July 28, Lake Lanier Islands  
 August 4, Pine Mountain

The cancellation policy for this program may be found on the **Things to Know** page, the CBA website or by contacting CBA.

**How to Register:** For multiple registrants, please duplicate form, or register online! Visit our website for up-to-date information such as venue and date changes as well as quick & easy online registration. Or, simply fill out the attached form and fax or mail to CBA. Contact the CBA Education department with any questions or comments.  
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