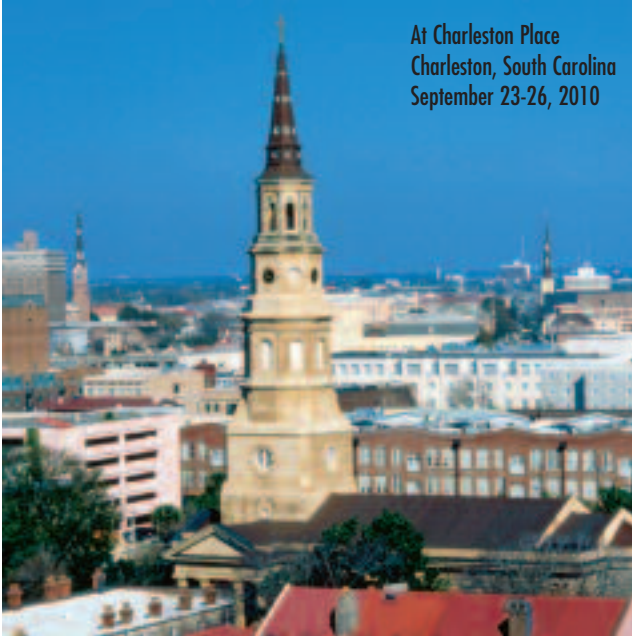


“Board Governance in a New Financial Chapter”



At Charleston Place
Charleston, South Carolina
September 23-26, 2010

Join your peers for an important conference on board duties and responsibilities. For an industry facing unprecedented changes and challenges, we've invited top banking insiders to discuss in depth *Board Governance in a New Financial Chapter*. On the agenda are critical issues bank boards nationwide are addressing: the **outlook for financial markets, corporate governance, regulatory issues, balance sheet strategies, enterprise risk management, and executive compensation**. Optional workshops will afford you the opportunity to “drill down” further to gain a complete understanding of what's expected of audit committees and bank capital requirements. The **131st Assembly for Bank Directors** will be held at Charleston Place in the heart of Charleston, South Carolina. It was chosen for its convenience and popularity among travelers.

Presented by



131st Assembly for Bank Directors

THE NATION'S MOST TRUSTED SOURCE FOR BANK DIRECTOR EDUCATION

THE EXPERIENCE OF SUCCESS

For more than four decades, the Assemblies for Bank Directors has been the national leader in bank director education, serving more and more bank directors across America. The Assemblies programs have kept U.S. bank boards abreast of the latest industry developments as well as complemented senior management's own efforts to manage their institutions strategically. With regulatory authorities now requiring a full range of banking knowledge, you can rely on our experience to deliver programs of national interest – tailored to your unique duties and responsibilities.

For all of the details, call 214/768-2991 or visit www.swgsb.org/abd.

Directors Program

Thursday, September 23

5:00 p.m. Registration

6:00 p.m. Opening Reception with spouses/guests

Friday, September 24

7:30 a.m. Continental Breakfast with spouses/guests

8:00 a.m. – 12:30 p.m. Program

- The Outlook for Today's Financial Markets – *David C. Sandler*
- Regulatory Reform: What's Coming at You from D.C. – *William T. Luedke IV*
- Whistling through the Compensation Minefield – *Todd A. Leone*
- Discussion Sessions
– Morning Speakers and Discussion Leaders

12:30 p.m. – 1:45 p.m. Luncheon with spouses/guests

1:45 p.m. – 4:00 p.m. Program

- The Outlook for the Economy, Regulatory Reform and Community Banking
– *Federal Reserve Bank President Thomas M. Hoenig, Ph.D.*

Workshops (please choose one):

- Raising Capital, Dealing with Your Regulator and Acquiring Banks and Assets
– *William T. Luedke IV*
- Building, Developing and Evaluating the Perfect Board – *Eleanor Bloxham*

5:30 p.m. – 6:30 p.m. Reception with spouses/guests

Dinner on your own

Saturday, September 25

7:30 a.m. Continental Breakfast with spouses/guests

8:00 a.m. – 12:00 p.m. Program

- Balance Sheet Strategies in Today's Monetary Environment – *James J. Clarke, Ph.D.*
- Enterprise Risk Management: Making it Work – *Eleanor Bloxham*
- The Community Bank's New Business Model: What's Good, Bad or Needs Improvement – *S. Scott MacDonald, Ph.D.*

Afternoon and evening at your leisure

Sunday, September 26

8:00 a.m. Coffee service only with spouses/guests

8:30 a.m. – 10:00 a.m. Panel Discussion

Schedule subject to change without notice.

The SW Graduate School of Banking Foundation is registered with the National Association of State Boards of Accountancy (NASBA) as a sponsor of continuing professional education on the National Registry of CPE Sponsors. State boards of accountancy have final authority on the acceptance of individual courses for CPE credit. Complaints regarding registered sponsors may be addressed to the National Registry of CPE Sponsors, 150 Fourth Avenue North, Suite 700, Nashville, TN, 37219-2417. Web site: www.nasba.org



For more information, please visit www.riskmetrics.com/education/accredited_director_education

Assembly Speakers

ELEANOR BLOXHAM is the Founder and Chief Executive Officer of The Value Alliance Company and the Corporate Governance Alliance, a board and senior executive education, information, and advisory firm. She is recognized internationally as an authority on corporate governance and valuation. An author, speaker, and advisor to organizations on governance, public policy and board related matters, Ms. Bloxham has provided information and advisory services to a wide range of organizations. Her focus is on the kinds of information and processes boards, senior leaders, lenders, and investors need to do their jobs, in their analytic, oversight and strategic capacities.

JAMES J. CLARKE, PH.D., heads Clarke Consulting, which specializes in asset/liability management, strategic planning and board/management education. Dr. Clarke has conducted seminars on ALM and strategic planning for bank associations and individual banks throughout the U.S. He is responsible for the ALM education for the Financial Managers Society and Risk Management Association, and a “Current Issues in Asset/Liability Management” for a number of state bankers associations. He is currently a member of the board of two community banks in Pennsylvania, and an investment management company in Connecticut.

THOMAS M. HOENIG, PH.D., took office on October 1, 1991, as the eighth chief executive of the Tenth District Federal Reserve Bank, at Kansas City. Dr. Hoenig is currently serving a full term that began March 1, 2006. In 2010, he serves as a voting member of the Federal Open Market Committee.

TODD A. LEONE is president and founder of Amalfi Consulting, LLC. Mr. Leone leads a national team of compensation professionals to design and implement sound compensation strategies for officers and directors of financial institutions across the country. With more than 20 years in the industry, he directs all aspects of client engagements. Mr. Leone helped pioneer and develop the national compensation conference that is focused exclusively on the needs of banks.

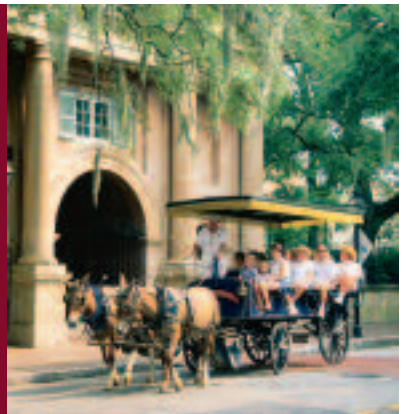
WILLIAM T. LUEDKE IV is the head of the Financial Institutions practice at Bracewell & Giuliani. He specializes in bank mergers and acquisitions, initial public offerings and private placements, and bank regulatory and enforcement matters.

DAVID C. SANDLER, principal, first joined Sandler O’Neill and Partners in 1991. He has worked with the firm’s West Coast clients in all aspects of strategic planning and franchise value enhancement, including asset/liability management, mergers and acquisitions and corporate finance. Mr. Sandler received a Bachelor of Arts degree in economics from the University of California, Los Angeles.

About Charleston Place

“Even casual passersby enjoy gazing up at the handblown Murano glass chandelier in the hotel’s open lobby, clicking across the Italian marble floors, and admiring the antiques from Sotheby’s. A gallery of upscale shops completes the ground-floor offerings. Rooms are furnished with period reproductions. The impeccable service is what you would expect from an Orient-Express property . . . A truly deluxe day spa, with an adjacent fitness room, has an inviting indoor salt- and mineral-water pool with a retractable roof and illuminated skylight for night swimming.”

—Fodor’s (www.fodors.com)



131st Assembly for Bank Directors Registration Form

Register Early! Program popularity may limit attendance. Call 214-768-2991, fax 214-768-2992 or e-mail abd@swgsb.org.

NAME		NICKNAME
BUSINESS OR PROFESSION		
TITLE		<input type="checkbox"/> HOME <input type="checkbox"/> BUSINESS <input type="checkbox"/> BANK
MAILING ADDRESS		
CITY	STATE	ZIP CODE
BUSINESS PHONE	FAX	HOME
E-MAIL ADDRESS		
BANK DIRECTORSHIP HELD IN	BANK ASSET SIZE	
BANK CITY	BANK STATE	

NAME OF SPOUSE OR GUEST, IF ATTENDING

Assembly Fees: Director only \$1,095 Spouse or guest, \$195
(Guests attending reception and functions)

Group Discounts (from the same bank):

\$995 each for 3rd & 4th directors \$895 each for 5th & remaining directors

Enclosed is a check made payable to: SWGSB Foundation, P.O. Box 750214, Dallas, TX 75275-0214

Bill my credit card:

CREDIT CARD NUMBER

EXPIRATION DATE

NAME ON CREDIT CARD

SECURITY NUMBER

CREDIT CARD BILLING ADDRESS (MUST BE EXACTLY WHAT APPEARS ON YOUR MONTHLY STATEMENT – INCLUDING ZIP CODE)

SIGNATURE

Assembly fees cover: educational materials, instruction, and scheduled events. Directors are responsible for their own travel expenses, hotel expenses, and travel arrangements. For hotel reservations, please call (843) 724-8410 or (800) 237-1236 and reference “Assembly for Bank Directors.” For all other requests, please call the hotel concierge at (843) 722-4900.

Cancellation policy: All refunds are subject to a nonrefundable \$95.00 registration fee; cancellations must be in writing. Full refunds will be issued for cancellations made at least 10 days before the program’s start date. A 50% refund will be issued for cancellations between 10 days and 72 hours of the program’s start date. No refunds will be issued for cancellations made 72 hours before the program’s start date. For more information regarding administrative policies such as complaint and refund, please contact our offices at 214-768-2991.

*All programs are considered industry updates and are conducted in group-live format.
No prerequisites or advanced preparation is required.*

Phone: 214-768-2991 • Fax: 214-768-2992
Mail: P.O. Box 750214, Dallas, TX 75275-0214
E-mail: abd@swgsb.org • Web: www.swgsb.org/directors

The Industry's Answer to Excellence in Corporate Governance

Director education is not just good business; it's now a requirement. Regulators and industry experts agree: *For almost a half century, the Assemblies for Bank Directors has consistently delivered outstanding programs that not only meet but exceed the educational requirements of Sarbanes-Oxley.* From nationally-known authorities on corporate governance and current legislation to leading experts on bank management and risk assessment, the Assemblies provide the knowledge necessary to execute board duties with rigor and intelligence. In addition to first-class instruction, you'll also find innovations unique to the Assemblies:

- Small Group Roundtables with Speakers
- Workshops
- Executive Portfolio of Materials

“The Assemblies for Bank Directors is a great training tool for our bank directors. We send attendees each year to at least one of the programs. The results are always positive for our system and our representatives have a great time.”

— Gary Hudson
President and CEO
Farmers and Merchants Bank
Stuttgart, Arkansas



The Assemblies for Bank Director programs qualify for up to 11 hours of CPE credit.

About Charleston, South Carolina

“Wandering through the city's historic district, you would swear it was a movie set. The spires and steeples of more than 180 churches punctuate the low skyline, and the horse-drawn carriages pass centuries-old mansions and carefully tended gardens overflowing with heirloom plants. It's known for its quiet charm, and has been called the most mannerly city in the country.



Courtesy of the Charleston Convention & Visitors Bureau
www.explorecharleston.com / 1-800-774-0006

“Immigrants settled here in 1670. They flocked here initially for religious freedom and later for prosperity (compliments of the rice, indigo, and cotton plantations). Preserved through the poverty following the Civil War, and natural disasters like fires, earthquakes, and hurricanes, many of Charleston's earliest public and private buildings still stand. And thanks to a rigorous preservation movement and strict Board of Architectural Review, the city's new structures blend with the old ones.

“Day in and out, diners can feast at upscale Southern restaurants, shoppers can look for museum-quality paintings and antiques, and outdoor adventurers can explore all Charleston's outlying beaches, parks, and marshes. But as cosmopolitan as the city has become, it's still the South, and just outside the city limits are farm stands cooking up boiled peanuts, recently named the state's official snack.”

—Fodor's (www.fodors.com)



SWGSB
SW Graduate School of
Banking Foundation

Southern Methodist University
PO Box 750214
Dallas, TX 75275-0214

“Banking continues to transform quickly with technological advances and the ability to deliver financial services in unprecedented new ways.

These advances bring new board oversight responsibilities; and when you add a changing regulatory environment, the need for director training has never been greater. The Assemblies for Bank Directors provide your board members a first-class event and the opportunity to learn and network with the best.”

J. Craig Buford, President and CEO
Community Bankers Association of Oklahoma

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University

Reserve your place early! After August 10, 2010, rooms and group rates are subject to availability.