

Interagency Minority Depository Institutions National Conference
Theme: A Bridge to Community Stabilization

Breakout Sessions

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Financial Stability and Guaranty Programs

This session will discuss several federal programs that have recently been instituted to promote financial stability and improve liquidity conditions for insured depository institutions. These initiatives consist of direct capital injections, federal guarantees on financing, and expanded borrowing facilities.

Panelists

- Mindy West, Chief, Policy & Program Development, Division of Supervision and Consumer Protection, Federal Deposit Insurance Corporation
[Presentation - PDF](#) (231k)
- Susan Stiehm, TALF Business Lead, Federal Reserve Bank of New York

Recent Accounting Issues - What is your Bank Worth?

[Presentation - PDF](#) (754k)

This session will encompass a discussion on current accounting practices regarding fair market value adjustments, allowance for loan and lease losses, and other securities impairments.

Panelists

- Arthur W. Lindo, Associate Director & Chief Accountant, Federal Reserve Board
- Robert F. Storch, Chief Accountant, Federal Deposit Insurance Corporation

Managing Foreclosure

This session will provide you with items to consider in effective loss mitigation strategies for home loans, by providing up to date information on the Making Home Affordable program and available data on the performance of loans that are modified.

Moderator: Lynn Bedard, Community Affairs Liaison, Office of Thrift Supervision

Panelists

- Laurie Maggiano, Senior Policy Advisor, U.S. Department of the Treasury
- Eric Schuppenhauer, Senior Vice President and Chief Financial Officer, Fannie Mae

[Presentation - PDF](#) (251k)

- Stephanie A. Schader, Special Assistant, U.S. Department of Housing and Urban Development
[Presentation - PDF \(49k\)](#)

Doing Business with the FHA and the SBA

[Presentation - PDF \(33k\)](#)

[SBA Handout - PDF \(49k\)](#)

This session will discuss the dramatic changes in the lending environment during the previous year, and will highlight new regulations, programs, and requirements for originating FHA-insured and SBA-guaranteed loans.

Moderator & Panelist: Derek Hyra, Community Development Expert, Office of the Comptroller of the Currency

Panelists

- Judith J. Heaney, Supervisory Operations Officer, Office of the Regional Director, Field Policy and Management, U.S. Department of Housing and Urban Development
- Grady B. Hedgespeth, Director, Office of Financial Assistance, U.S. Small Business Administration

Mitigating CRE and ADC Concentration Risk – How Good is Your Radar?

The decline in the real estate sector seems to be spreading and affecting a larger segment of bank loan portfolios, and presenting greater challenges for bankers. This session will present a stress testing model developed to increase the understanding of the important banking tenet of risk diversification. Bring your questions with you to this session!

Panelists

- Kirk L. Holt, Assistant Regional Director, Federal Deposit Insurance Corporation
[Presentation - PDF \(44k\)](#)
- Sabeth Siddique, Assistant Director, Credit Risk Section, Federal Reserve Board
- William J. Magrini, Senior Project Manager, Credit Policy, Office of Thrift Supervision
- Mark Diller, Office of the Comptroller of the Currency
[Presentation - PDF \(80k\)](#)

Brokered and High Interest Rate Deposit Restrictions

[Presentation - PDF \(232k\)](#)

This session will include a discussion on the risks and other regulatory matters

associated with a bank's dependence on brokered and above-market rate deposits for funding, including changes to Part 337 of the FDIC Rules and Regulations with respect to the calculation of prevailing national rates.

Panelists

- Mindy West, Chief, Policy & Program Development, Division of Supervision and Consumer Protection, Federal Deposit Insurance Corporation
- Christopher J. Newbury, Associate Director, Risk Analysis Branch, Division of Insurance and Research, Federal Deposit Insurance Corporation

Expanding Banking Services: Regulatory Considerations

Many institutions are exploring offering banking services such as check cashing, small dollar loans, and other alternative financial services. This session will explore the regulatory framework, including Bank Secrecy Act (BSA) implications, you should consider when offering these services.

Moderator: Aaron Satterthwaite, Community Affairs Liaison, Office of Thrift Supervision

Panelists

- Elena Whisler, Program Manager, Retail Payments Office, Federal Reserve Bank of Atlanta
[Presentation - PDF](#) (424k)
- Jeffrey A. Siegel, Senior Examiner, Federal Reserve Bank of Chicago
[Presentation - PDF](#) (1,664k)
- Stephanie W. Turner, Vice President, Community Development Banking, KeyBank
[Presentation - PDF](#) (51k)
- Anthony Schoenleber, Compliance and CRA Officer, Community Savings Bank
[Presentation - PDF](#) (21k)