

Compliance To-Do List

<p>JANUARY</p> <p>1</p> <p>1</p> <p>14</p> <p>15</p> <p>20</p> <p>23</p> <p>25-28</p> <p>27</p> <p>29</p>	<p><u>HOEPA triggers for calculating high cost loans change.</u></p> <p>All Magnetic tape filing of CTRs and SARs must be electronic</p> <p><u>FDIC Teleconference on Lending Risk Assessment</u></p> <p>Telephone Briefing: <u>Update & Review of Key Compliance Issues</u></p> <p>Comment Due: <u>Proposed Interagency Appraisal and Evaluation Guidelines</u></p> <p>Comment Due: <u>Fed Proposes Rule to Revise Mortgage Loan Disclosures</u></p> <p>Conference: <u>ABA Insurance Risk Management Annual Conference & Meetings for the Financial Services Industry</u> Hyatt Regency Bonaventure, Weston, FL</p> <p>Telephone Briefing: <u>Required Minimum Distribution (RMD) Waiver for 2009 - What You and Your Affected IRA Owners Need to Know Now</u></p> <p>Telephone Briefing: <u>What Fiduciaries Must Know About the Financial Crisis – Charting the Right Course through the Changing Financial Landscape</u></p>
<p>FEBRUARY</p> <p>9</p> <p>11</p> <p>15-18</p>	<p><u>Proposed Rule to Revise Mortgage Loan Disclosures (Reg Z Disclosure Proposal) (Comments Due 2/9/2009)</u></p> <p>Comment Due: <u>Transfer and Reorganization of BSA Regulations</u></p> <p>Conference: <u>ABA National Conference for Community Bankers</u> JW Marriott Desert Ridge Resort & Spa, Phoenix, AZ</p>
<p>MARCH</p> <p>1</p> <p>9</p> <p>9</p> <p>11-13</p> <p>27-29</p> <p>27-4/2</p> <p>29-30</p>	<p>Biennial CTR exemptions under BSA due</p> <p>HMDA and CRA reports are due on the first.</p> <p>Comment Due: <u>Transfer and Reorganization of BSA Regulations</u></p> <p>Comment Due: <u>Interagency CRA Q&A</u></p> <p>Conference: <u>ABA Wealth Management & Trust Conference</u> San Francisco Marriott, San Francisco, CA</p> <p>School: <u>ABA Intermediate Compliance School</u> Dolce Hayes Mansion & Conference Ctr, San Jose, CA</p> <ul style="list-style-type: none"> • <u>CRCM Exam 3/30</u> <p>School: <u>ABA National Compliance School</u> Dolce Hayes Mansion & Conference Ctr, San Jose CA</p> <ul style="list-style-type: none"> • <u>CRCM Exam 4/3</u> <p>Conference: <u>ABA Mutual Community Bank Conference</u></p>

30-4/1	Renaissance Washington DC, Washington, DC Conference: <u>ABA Government Relations Summit</u> Renaissance Washington DC, Washington DC
APRIL	Review first quarter HMDA information
1	CRA Public File updated
3	<u>CRCM Individual Proctored Exam</u>
6-8	Conference: <u>ABA Real Estate Lending Conference</u> Grand Hyatt Tampa Bay, Tampa, FL
22-24	Conference: <u>ABA Risk Management Forum</u> Hyatt Regency Savannah, Savannah, GA
MAY	HMDA Quarterly Update
12-19	School: <u>ABA School of Bank Marketing and Management</u> Southern Methodist University, Dallas, TX
JUNE	
7-10	Conference: <u>ABA Regulatory Compliance Conference</u> Walt Disney World Dolphin, Orlando, FL <ul style="list-style-type: none"> • <u>CRCM Exam 6/7</u>
16	<u>Mandatory Use of Revised Standard Flood Hazard Determination Form</u>
JULY	<u>Take an exotic vacation!! (We suggest the Greek Islands!)</u> Review second quarter HMDA information
13	<u>Title V of H.R. 3221 (S.A.F.E Act) 2008 mandatory compliance date</u>
AUGUST	
19-21	Conference: <u>ABA Advanced Trust Forum</u> Hyatt Regency Boston, Boston, MA
SEPTEMBER	
OCTOBER	Review third quarter HMDA information
3-8	School: <u>ABA Graduate School of Compliance Risk Management</u> Atlanta, GA
4-6	Conference: <u>ABIA Annual Conference</u> JW Marriott Pennsylvania Avenue, Washington, DC
11-13	Conference: <u>ABA/ABA Money Laundering Enforcement Conference</u> Marriott Wardman Park Hotel, Washington, DC
25-29	Conference: <u>ABA Annual Convention</u> Sheraton Chicago Hotel & Towers, Chicago, IL

NOVEMBER 6	<u>CRCM Individual Proctored Exam</u>
DECEMBER 31	Revise FDIC Coverage signage, advertisements, etc. back to original amounts
REMINDERS	RESPA Updates for GFE and HUD-1(1/1/2010) Schedule Compliance Training for 2009 – Don't forget your Board! Schedule Compliance Monitoring projects Annual BSA/AML Risk Assessment & Policy Review & Approval by Board Reg. O Line of Credit Approval (every 14 months) Annual Physical Security Program Report to Board of Directors Annual Information Security Risk Assessment & Policy Review & Approval by Board Annual Privacy Notice Mailing Annual HELOC Disclosure Historical Example Update