

Supervisory Notice 09-09

Credit Forums for Chief Credit Officers



Dear Chief Executive Officer and Chief Credit Officer:

Continuing a series of meetings held earlier this year, we would like to invite you to one of the three regional **Credit Forums for Chief Credit Officers** to be held at various locations throughout the Western region. The forum is designed for chief executive officers, chief credit officers, chief lending officers, and others responsible for credit standards, internal asset review, or credit risk management. The agenda focuses on credit risk trends, risk analysis and monitoring, portfolio management, account servicing, loan modifications, accounting, asset concentrations, and problem asset management in the context of the current economic environment. We will also highlight current regulatory and examination issues, and seek to better understand the current risks and challenges in your markets. We encourage participants to raise regulatory questions and discuss other items of mutual interest. We are particularly interested in hearing views about the risks and issues existent in local economies and market conditions in your lending territories.

The Credit Forums will take place on the following dates:

Dallas – Wednesday, October 14, 2009
New Orleans – Tuesday, October 20, 2009
Kansas City – Thursday, October 22, 2009

Enclosed is a list of tentative forum topics, meeting locations, and a reservation form for your convenience. Note that certain locations have space limitations so registration will be on a first come, first served basis.

We hope you find a time and location convenient for you, and look forward to seeing you and others from your institution at one of these forums. If you have any questions, and especially if you have topic suggestions or preferences, please contact Regional Examiner David Henry at david.henry@ots.treas.gov.

Sincerely,

A handwritten signature in black ink that reads 'EDWIN L. CHAN' with a stylized flourish. Below the signature, the initials 'PK' are written.

C. K. Lee
Regional Director

CREDIT FORUMS FOR CHIEF CREDIT OFFICERS

Tentative Forum Topics*

- 1. Financial Industry -**
 - National and Regional Overview
 - Economic, Asset Quality and Financial Trends
 - TARP/PPP
 - Capital Markets
 - General Discussion

- 2. Appraisal**
 - Recent Guidance
 - Hot Topics

- 3. 1-4 Single Family Lending**
 - Loan modifications
 - Loss Mitigation
 - Foreclosure Prevention
 - Underwriting

- 4. Construction, Land, Commercial Real Estate and Multifamily Lending**
 - Trends
 - Concentrations
 - Underwriting standards
 - Portfolio management

- 5. Consumer assets**
 - Credit cards
 - Auto lending

- 6. Problem Asset Management**
 - Internal controls and systems
 - Real Estate Owned

- 7. Accounting Issues**
 - Troubled Debt Restructuring
 - Real Estate Owned
 - ALLL
 - OTTI
 - Mortgage Backed Securities

- 8. Open Discussion**

* Topics are tentative. The agenda will be determined by your suggestions and by current issues as of the date of the forum.

CREDIT FORUMS FOR CHIEF CREDIT OFFICER
2009

Meeting Information

Time: 9:00 a. m. – 4:00 p. m.

Dates and Locations:	(1) <i>Dallas, TX</i> Wednesday, October 14 Homewood Suites by Hilton DFW Airport North 7900 Dulles Drive Irving, TX 75063 Phone: (972) 929-2202	(2) <i>New Orleans, LA</i> Tuesday, October 20 Omni Royal Orleans 621 St. Louis Street New Orleans, LA 70140 Phone: (504) 529-5333
	(3) <i>Kansas City, MO</i> Thursday, October 22 Hilton President Kansas City 1329 Baltimore Kansas City, MO 64105 Phone: (816) 221-9490	

Hotel

Reservations: Participants are responsible for contacting the hotels directly for room reservations, if desired.

Registration: Complete and return the attached registration form by the date indicated on the registration form.

Fee: No fee – Lunch Provided.

Attire: Casual business attire is appropriate.

Questions: David Henry, Regional Examiner (david.henry@ots.treas.gov or 949-413-3195)
Renee Mays, Contracting Officer (renee.mays@ots.treas.gov or 972-277-9508)

**CHIEF CREDIT OFFICER FORUMS
2009**

Registration form
(Please type or print clearly)

NAME(S) & TITLE(S):

E-MAIL:

INSTITUTION NAME & ADDRESS:

OTS DOCKET No. _____

PHONE: _____

FAX: _____

FORUM CHOICE:

_____ **Dallas** (Wednesday, October 14)

_____ **New Orleans** (Tuesday, October 20)

_____ **Kansas City** (Thursday, October 22)

Suggested discussion topics / questions: _____

Fax or e-mail the completed form by **Friday October 2, 2009** to:

Office of Thrift Supervision
Attention: Renée Mays
Fax: (972) 277-9501
renee.mays@ots.treas.gov

Note: There is no fee to attend the forum. Lunch will be provided.