

PCUA, Business Advisory Services presents...

ALLL Preparation & Accounting for MBL Participants Conference

May 6, 2010

PCUA Headquarters

9 a.m. – 4 p.m.

\$99/attendee*



Snapshot: A session designed to provide participants with detailed insight to the preparation of ALLLs for their entire portfolio with special emphasis on proper provisioning for MBLs.

Session includes materials outlining FAS 114 and FAS 5 and GAAP rules. In addition, participants will learn about “true sale opinions” and their importance when accounting for loan participations on their balance sheet.

Benefits of Attending:

- ✓ FAS 114 and FAS 5 rules
- ✓ Loan impairment determination techniques
- ✓ Importance of a Loan Watch List
- ✓ GAAP rules and Current regulatory expectations
- ✓ Target ALLL balances
- ✓ ALLL methodologies for your non-impaired loans (includes sample spreadsheet)
- ✓ True Sale Opinion necessities
- ✓ Proper Balance Sheet Accounting for loan participations
- ✓ Proper ALLL Provisioning on MBL Participations.

Faculty: Padden & Guerrini Associates, PC

Partner – Thomas N. Snavely, CPA, CFE

Tom has over thirty years experience in financial institution auditing and financial management. Prior to joining the firm in 1994, he worked three years for a national public accounting firm and seventeen years in financial institutions, including six years as director of internal audit and eleven years as controller for a half-billion dollar savings and loan association. Making partner in 2003, Snavely has conducted audits, supervisory committee examinations and various other consulting services for over forty Pennsylvania and North Carolina credit unions with asset sizes ranging from \$1 million to over \$900 million.

In 2002, Tom received his Certified Fraud Examiner designation and is in charge of the firms forensic audit practice. Tom is a frequent speaker at Pennsylvania Credit Union Association conferences and chapter meetings and has conducted training classes for the NCUA and Pennsylvania Department of Banking examiners.

Nicholas Huntington, CPA

Nick graduated with honors with a BS with an Accounting degree from the Pennsylvania State University in 2007. Nick joined the firm in 2006 as an intern and began full time employment in May 2007. Nick’s focus has been on providing financial statement audits, internal audits, pension plan audits, and BSA/OFAC and ACH examinations to credit unions. Approximately 80% of his time is dedicated to providing services to credit unions.

Who Should Attend? CEOs & CFOs, Board Members responsible for oversight of the MBL Portfolio, Business Loan Officers, and Committee Members

REGISTRATION FORM

ALLL Preparation & Accounting for MBL Participants Conference

A Business Services Professional Group

May 6, 2010, 9:00 a.m. to 4:00 p.m.

Pennsylvania Credit Union Association

4309 North Front Street, Harrisburg, PA 17110

To register, please complete this form and forward with payment no later than **April 22, 2010**. Please register early, as a minimum number of attendees are required to hold this meeting.

*The cost to attend ALLL Preparation & Accounting for MBL Participants Conference is **\$99 per person for member credit unions over \$20 million, \$75 per person for member credit unions under \$20 million. For non-Association or non-member credit unions, the cost to attend is \$200.** This fee includes refreshments and lunch on May 6, and all supporting material.

Credit Union Name: _____

Attendee Name: _____

Badge Name: _____

Title: _____ *E-mail:* _____

Phone number: _____ *Contact Name:* _____

Enclosed is a share draft/check in the amount of \$ _____ payable to Pacul Services, Inc.

Debit Credit Union Corporate Account# _____ ABA# _____

in the amount of \$ _____ Authorized Signature _____

Credit Card Account# _____ Expiration Date: _____

in the amount of \$ _____ Authorized Signature _____

Registration confirmations will be emailed to attendees within one week of receipt. Registration information may be faxed to: 717-234-4463 mailed to Pennsylvania Credit Union Association, 4309 N. Front St; Harrisburg, PA 17110. Cancellations received in writing five (5) days or more prior to the session will receive a refund minus a \$50 cancellation fee. Substitutions are welcome.

Payment must accompany registration. Faxed registration must include ACH or credit card information. For questions, please contact Molly Snody at 800-932-0661, ext. 5209.



For Accounting Use Only

Code 2010-BSPG-0506

Ck, ACH or CC Processed by: _____ Date _____

Processed in TIMSS by: _____ Date _____

Confirmation Letter sent by: _____ Date _____

Registration confirmed by: _____ Date _____