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“Laissez le Bon Temp Rouler” – Let the Good Times Roll!



American Council Of State Savings Supervisors 19th Annual Forum

**DEADLINE TO REGISTER: September 3, 2004
Hotel Room Deadline: August 11, 2004**

**Doubletree Hotel
300 Canal Street
New Orleans, LA**

Sunday, September 12, 2004 – Wednesday, September 15, 2004

Bring Your Spouse!

Bring a guest to enjoy the sights and sounds of New Orleans! They can enjoy all that New Orleans has to offer including shopping, music, sightseeing, unique food and much more. Plan on bringing your guest to Monday night's dinner at the Court of Two Sisters. This award winning restaurant in the French Quarter has been in operation for more than half a century providing impeccable service, historical ambience and delicious New Orleans cuisine.

Program At A Glance

Saturday

Early Arrival

Sunday

2-5pm

Registration

6:30pm – 8pm

Welcome Reception

Monday

8am

Breakfast

Morning Sessions to Include:

Economic Update - Gary Beasley, FDIC - Memphis

This session will provide participants with a unique perspective regarding regional and national economic trends.

Emerging Trends in the Thrift Industry and Regulation - Danny Payne, Texas Savings and Loan Dept.; Rocco Abessinio, Cross Country Bank - Delaware; David Anderson, RuderWare - Wisconsin

Challenge is the keyword for this session. Topics include regulatory and other **challenges** for subprime lenders, the **challenges** the thrift industry faces in providing innovative products and services to thrifts and the **challenges** and opportunities to make the state thrift charter attractive and viable.

Noon

Networking Lunch

Afternoon Sessions to Include:

Capitol Hill Update – James Butera, Esq, Butera and Andrews - Washington D.C.

Jim Butera, Esq. from the prestigious law firm of Butera and Andrews will update attendees on the latest legislative issues affecting the thrift industry.

The Industry Speaks – Panel of Industry CEO's

This session will provide an industry perspective on what's happening in the financial marketplace at this time and what can be expected in the future.

Dinner at the Court of Two Sisters – Bring your Guest!

Plan on dining with ACSSS at the famous Court of Two Sisters! This historic and award winning restaurant is named for two legendary sisters who ran a millinery shop in the 19th century. You won't want to miss this unique dining experience.

Tuesday

8am

Breakfast

Morning Sessions to Include:

A Federal Overview – Marion Rivers, FRB - Atlanta; Ron Hall, OTS - Louisiana; Tim Hubby, FDIC - Dallas

This session will provide an overview of important federal regulatory issues and changes that are taking place at this time.

Operational Risk, Evolving Assessment and Surveillance Tools - Charles Luse, Federal Reserve - Chicago

New supervisory tools will be discussed that are intended to identify and assess technology and operational risk. These tools have been developed by the staff of the Federal Reserve Bank of Chicago and are utilized by the bank's examiners and supervisory personnel as part of the overall surveillance process.

Lunch

Networking Lunch

Afternoon Sessions to Include:

Interest Rate Risk: Regulatory Concerns in the Current Environment – John Morgan, FDIC - Chicago

As financial intermediaries, the identification and control of interest rate risk by banks and thrifts is an essential aspect of a sound risk management program. Interest rate risk talking points will include current sources of risk, from both an asset and liability perspective; activities and products present in today's marketplace warranting regulatory consideration; and supervisory guidance useful in assessing an institution's interest rate risk position.

Commercial Loans and Economic Trends – William Handorf, PhD, George Washington University – Washington DC

Commercial loan demand, pricing and quality are all affected by trends within the US and global market. This session relates current and projected economic conditions to the business loan market, and briefly discusses the implications of BASEL II on the market.

Dinner On Your Own

Wednesday

8am

Breakfast

9am

Regulators Roundtable

American Council of State Savings Supervisors

19th Annual Forum

Registration Form

Doubletree Hotel, 300 Canal Street, New Orleans, LA Sept. 12-15, 2004
www.neworleans.doubletree.com

FULL PACKAGE PRICE – Member Rate \$ 1225/Non Member Rate \$1325 per person includes 3 nights single/double occupancy (Sunday, Monday, Tuesday), Sunday night reception, Monday dinner, daily breakfasts, breaks, lunches and education programs.

LOCAL PACKAGE PRICE (for New Orleans residents only) -- Member rate -- \$904/ Non Member Rate \$1004 per person includes all the above except lodging.

MONDAY NIGHT DINNER – GUEST ONLY – COURT OF TWO SISTERS - \$50 per person
Please copy this form for additional registrant's information. If you wish to complete this electronically, press your "insert" key so you are in overwrite mode. You will still need to print the finished form, sign the below agreement and fax/mail it to ACSSS.

Name Teresa Nelson First Name for Badge Teresa

Title Supervisory Analyst

Organization/Institution Texas Savings and Loan Department

Address 2601 North Lamar, Suite 201

City/State/Zip Austin, TX 78705

Telephone: 512-475-2249 Fax: 512-475-1505 Email: tnelson@tsld.state.tx.us

Are you bringing a guest? XX Yes No

Guest Name: Jeff Nelson

HOTEL ACCOMMODATIONS

In the heart of New Orleans excitement, stands the Doubletree Hotel New Orleans, located on Canal Street and overlooking the Mississippi River, the hotel is located 15 miles from the international airport. The hotel is adjacent to the city's business and entertainment districts and is across the street from the French Quarter, Harrah's Casino and within walking distance to hundreds of shops and restaurants. The Doubletree is perfectly situated for a visit to New Orleans.

ACSSS will make a reservation for you at the Doubletree Hotel. Please indicate your arrival and departure dates below. A few rooms have been reserved for Saturday, September 11 at the Forum rate. Please indicate if you need a Saturday night room and pay for the Saturday night room separately upon your arrival.

Arrival Date 9/12/04 Departure Date 9/15/04

Single XX Double XX Non-Smoking Smoking Handicapped Room

Forum Saturday Hotel Rate - (5 rooms only) Single - \$108 includes tax Double - \$108 includes tax

*Hotel Registration Deadline – ACSSS' room block will be released at close of business **Tuesday, August 11, 2004**. After that date, the ACSSS hotel rate will apply based on availability.*

If you have any special needs, please contact ACSSS at 703.669.5440 or indicate here. _____

WHAT TO WEAR

The dress is business casual. Be comfortable!

TRAVEL INFORMATION

For driving directions please visit www.neworleans.doubletree.com. For airport transportation visit: www.airportshuttleneworleans.com or call them at 866-596-2699.

PAYMENT METHOD

Full Package Price: Rate is quoted per person. Includes hotel stay (Sun - Wed.), Welcome reception, 2 breakfasts, 2 lunches, 4 am/pm breaks, Monday night dinner, all education sessions and other costs associated with the Forum.

Local Package Price: Rate is quoted per person. Includes all the above except overnight accommodations.

Full Forum Registration	Member	\$1225 per person	x _____	#people	= _____
	Non Member	\$1325 per person	x _____	#people	= _____
Local Attendee Registration	Member	\$904 per person	x _____	#people	= _____
	Non Member	\$1004 per person	x _____	#people	= _____
Monday night dinner guest only		\$ 50 per person	x _____	#people	= _____

Total Due: \$ _____

Make checks payable to: ACSSS and have checks mailed to: ACSSS, ATT: Andrea Falzarano, P.O. Box 1904, Leesburg, VA 20177. The registration form should be mailed or faxed (703.669.5441) to the ACSSS office.

DEADLINE TO REGISTER: September 3, 2004

Hotel Room deadline: August 11, 2004 (After this date room based on availability)

Cancellation Policy

1. Cancellation deadline is September 3, 2004. Cancellations after the deadline may result in a \$500 per registration cancelled fee. There will be no refund for no shows.
2. Telephone reservations will not be accepted.
3. Limitation of Liability: In partial consideration for accepting and processing this registration application and permitting registrant to attend the subject meeting, registrant hereby agrees to release and hold ACSSS, its officers and its management company (MCS) harmless for any personal injury, loss or harm occurring during, and while traveling to or from, the subject meeting, caused by third parties, or by other forces or instrumentalities, not acting under ACSSS's or MCS's special direction or control. ACSSS, in its sole discretion, further reserves the right to limit or cancel the subject meeting for safety or other reasons, and no such limitation or cancellation shall be in any way considered a breach of any contract to hold the subject meeting.

I HAVE READ AND AGREE TO THE TERMS AND CONDITIONS PRINTED ON THIS FORM:

Signature of registrant

Date

Please fax to 703-669-5441 or mail to ACSSS, P.O. Box 1904, Leesburg, VA 20177. Contact Andrea Falzarano at 703-669-5440 for additional information.