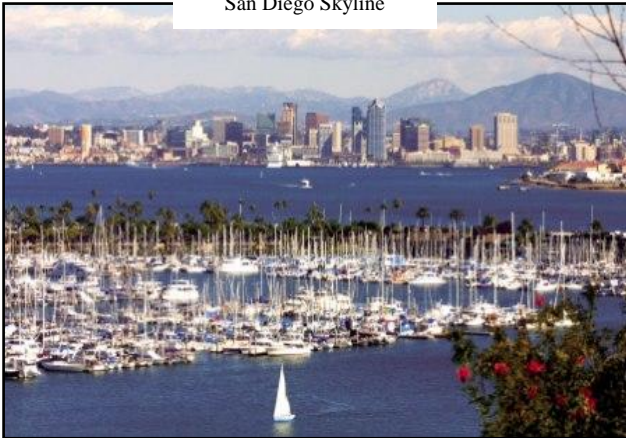
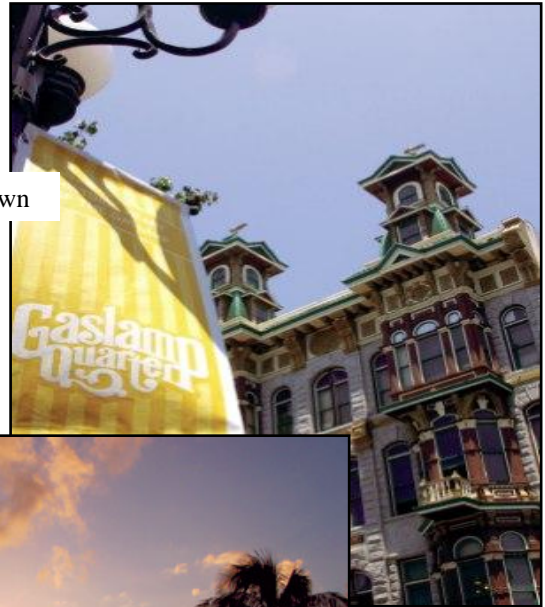


www.acsss.org

San Diego Skyline



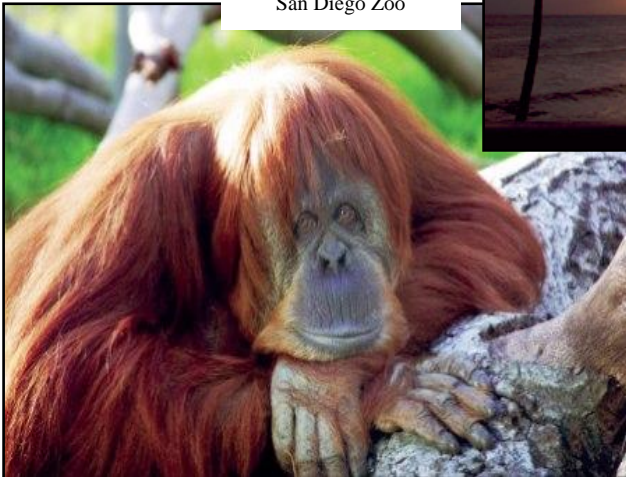
Downtown



San Diego Sunset



San Diego Zoo



Star of India Under Sail



American Council of State Savings Supervisors 22nd Annual Forum

**Westin San Diego
(Formerly Wyndham San Diego at Emerald Plaza)
400 West Broadway
San Diego, CA 92101
Sunday, August 26, 2007 – Wednesday, August 29, 2007**

Social Activities – Bring a Guest!

Sunday Evening – Welcome Reception at the Westin Hotel

Come and mingle with your colleagues at the Welcome reception. Enjoy great California cuisine which will be so plentiful you will not have to plan on dinner. Bring your guest and enjoy the San Diego sunset from this relaxing poolside event.



Monday Evening- Dinner at the San Diego Zoo!

Plan on spending Monday evening with ACSSS at the San Diego Zoo! Come and enjoy a casual dinner at this world renowned attraction! You will dine in Rondavel, a room which overlooks the zoo's ornamental Asian Garden. Before and after dinner you will have time to explore the 100 acre zoo including Tiger River, Gorilla Tropics, Monkey Trails, Polar Bear Plunge, and the very popular Giant Panda Research Station. Dress comfortably because this is a casual night out! **Please see payment method to register and pay for guests.**

Tuesday Afternoon – View San Diego ... On a Boat With Wheels!

Make a Splash with ACSSS on the SEAL! Experience San Diego as it was meant to be appreciated...by land and by sea! This 90 minute fully-narrated journey will provide you with the unique ability to see America's Finest City on San Diego's only amphibious sightseeing tour. You will be transported by San Diego trolley cars to the SEAL where you will first tour the Big Bay by land hearing great stories about the history of San Diego. Then brace yourself because you will splash down into San Diego Bay where you will begin the water segment of the tour – all in the same vehicle! **Please see payment method to register and pay for guests.**



Tuesday Evening – Dinner On Your Own

You will be staying only a few blocks from San Diego's popular Gaslamp District. This is the dining, entertainment and urban shopping district of San Diego so you will have your choice of restaurants and nightlife to enjoy the evening.



Program At A Glance

Sunday

2-5pm Registration
6:30pm – 8pm Welcome Reception

Monday

8am Breakfast

Morning Sessions to Include:

9:30 – 10:30am - Inside Washington – 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. Representatives from congressional offices have also been invited to participate in this session.

10:45 – 11:45am An Economic Overview – Alan Bush, FDIC; Stephen Kiser FDIC.

They're back by popular demand! Hear the dynamic duo provide an overview of the past year of economic change and discuss the mortgage markets - where have we been and where are we headed?

11:45am – 1pm Networking Lunch

Afternoon Sessions to Include:

1pm – 2pm Know Who You Are Hiring - Mike Foster, Qualcomm

This presentation discusses the ever changing environment of hiring practices and understanding generational differences when recruiting today's college graduates.

2:15pm – 3:15pm Current Supervisory and Regulatory Issues – Scott Polakoff, OTS; John Carter, FDIC; Stephen M. Hoffman Jr., FRB

Senior officials from the thrift and banking regulatory agencies will provide a timely update with regard to current issues of interest to examiners.

4:30pm Dinner at San Diego Zoo

Plan on a casual evening at the world renowned San Diego Zoo. You will have the opportunity to take a bus tour or walk the miles of paths and walkways to see furry, feathered and scaly creatures demonstrating natural behaviors to the delight of all guests. In addition, you will enjoy a reception and dinner in Rondavel which is on the grounds of the zoo overlooking an ornamental Asian Garden complete with a koi pond and exotic waterfowl.

Tuesday

8:30 – 9:30am Breakfast

9:30 – 10:30am Industrial Loan Companies – Current Monitoring and What the Future Holds – Ed Leary, Utah State Commissioner; John Carter, FDIC

Come hear a discussion on the current profile of the ILC industry, powers, and regulatory monitoring.

10:45 – 11:45am Emerging Accounting Issues - Bob Storch, FDIC

Overview of current field examiner training being provided on accounting issues facing financial institutions.

11:45am – 1pm Networking Lunch

1pm – 2pm An Industry CEO Chat

Come and hear industry CEOs discuss their institutions, issues they face, and their outlooks for the future.

2:15pm – 3:15pm Combating Mortgage Fraud Tom Sang, Argent Mortgage and Tim Hayes, Argent Mortgage

Key ratios and analytical techniques that can be used in an automated environment to monitor mortgage broker activity and combat mortgage fraud will be discussed.

4:30pm SEAL Tour – Tour San Diego on a Boat ... With Wheels!

Tour San Diego in a very unique way by land and sea IN THE SAME VEHICLE! You will hear about the history of San Diego as you travel the streets and then you will splash down in San Diego Bay literally! You will enjoy the sights and sounds of the bay and learn about the history of the Big Bay. Keep your eyes peeled for a chance encounter with a California Brown Pelican, the petite Least Tern, the majestic Blue Heron, or perhaps a sea lion or two. The Bay also provides views of Point Loma, home to the Cabrillo National Monument, Naval Air Station North Island, the Point Loma Submarine Base, and the Scripps Institution of Oceanography. An afternoon adventure you will surely not want to miss!

Dinner On Your Own

Wednesday

8am Breakfast and Regulators Roundtable
Forum Ends

American Council of State Savings Supervisors

22nd Annual Forum

Registration Form

Westin San Diego (formerly Wyndham San Diego at Emerald Plaza),

400 West Broadway, San Diego, CA

August 26-29, 2007

FULL PACKAGE PRICE – Member Rate \$ 1350/Non Member Rate \$1450 per person includes 3 nights single/double occupancy (Sunday, Monday, Tuesday), Sunday night reception, Monday zoo dinner, Tuesday SEAL Tour, daily breakfasts, breaks, lunches and education programs.

LOCAL PACKAGE PRICE (for San Diego residents only) -- Rate \$920 per person includes all the above except lodging.

MONDAY SAN DIEGO ZOO DINNER – GUEST ONLY – \$50 per person (Please see Payment Method to reserve guest seat)

TUESDAY SEAL TOUR – GUEST ONLY - \$30 per person (Please see Payment Method to reserve guest seat)

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 _____ First Name for Badge _____

Title _____

Organization/Institution _____

Address _____

City/State/Zip _____

Telephone: _____ Fax: _____ Email: _____

Are you bringing a guest? Yes No

Guest Name: First Name _____ Badge First Name: _____ Last Name: _____

Guest Attending: (Please check all that apply) Zoo dinner? Yes No SEAL Tour? Yes No

HOTEL ACCOMMODATIONS

The crystalline towers of the Westin San Diego (formerly Wyndham San Diego) rise as a landmark in the heart of downtown. The hotel is adjacent to Little Italy and steps from Seaport Village and the Embarcadero for endless dining and shopping selections.

Arrival Date _____ Departure Date _____

Single Double Non -Smoking Smoking Handicapped Room

Forum Saturday Hotel Rate - Single - \$131 does not include tax Double - \$151 does not include tax

*Hotel Registration Deadline – ACSSS' room block will be released at close of business **July 26, 2007**. After that date, the ACSSS hotel rate will apply based on availability.*

