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Chalmers Street

Carriage Ride Tours



Boone Hall Plantation Avenue of Oaks



Charleston Harbor

American Council of State Savings Supervisors 23rd Annual Forum

The Mills House
Sunday, September 7, 2008 – Wednesday,
September 10, 2008
115 Meeting Street, Charleston, SC

Social Activities – Bring a Guest!

Package price includes 3 nights lodging and Sunday and Monday social activities!

Sunday Evening – Welcome Reception at the Mills House

You and your guest can relax after your arrival at the Welcome reception. Enjoy some southern low country cooking at the luxurious Mills House Hotel. Since 1853, this hotel has been known as Charleston's crown jewel of Southern Grace. www.millshouse.com



Monday Evening Reception at Magnolia's Restaurant. Dinner On Your Own

Just a short walk from the hotel is Magnolia's restaurant. Come and enjoy a casual reception at this award winning restaurant! You will then have plenty of time to see the sights and sounds of Charleston at night. **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 Charleston's popular Market Street full of shopping and restaurants. You will have your choice of restaurants and nightlife to enjoy the evening.



Shopping, Museums, Aquariums and the Harbor Just a Few Blocks Away!

Don't forget to take a few minutes to tour the historic district of Charleston. Here century old buildings will charm and invite you into specialty boutiques, art galleries and restaurants where you can spend a little time talking to locals and enjoying local cuisine.

Program At A Glance

Sunday

3-6pm **Registration**
6:30pm – 8pm **Welcome Reception**

Monday

8am **Breakfast**

Morning Sessions to Include:

9:00 – 10:00am – A Capitol 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.

10:15 – 11:45am Current Supervisory and Regulatory Issues – John Ryan, OTS; Gale Simons-Poole, FDIC; Andre Anderson, FRB

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

11:45am – 1pm Networking Lunch

Afternoon Sessions to Include:

1pm – 2pm An Economic Overview – Alan Bush, FDIC; Stephen Kiser, FDIC.

They're BACK! Our friends from the FDIC are once again paying a return visit to the ACSSS Forum to brief attendees on the current state of the economy and where we are headed.

2:15pm – 3:45pm Maximizing Human Assets for Maximum Performance – David Kemp, Bankers Management Inc.

This presentation will explore proven effective leadership and management tools. Supervisory efforts work best with a working relationship with the member institutions. People perform more successfully when they know why their job is important, they know how to do their job, and they want to do their job. This fun and informative session will provide you with information on "getting the right people on the bus and the wrong people off the bus."

4:30pm Reception at Magnolia's restaurant

Start your evening with a casual reception in Charleston's historic district at the award winning Magnolia's restaurant. After this reception you are free to enjoy the evening and explore the many restaurant choices for dinner in Charleston.

Tuesday

8:30 – 9:30am Breakfast

9:30 – 10:30am An Industry CEO Chat - Jim Graham, President of Waccamaw Bank Whiteville, NC; Tom Hood, President of First Federal Bank, Charleston, SC; Robert Hill, President & CEO, South Carolina Bank and Trust Co.

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

10:45 – 11:45am The Mortgage Environment Today – Scott Polakoff, OTS

This presentation will discuss current concerns surrounding subprime mortgages and the overall mortgage environment including the accelerated rate of foreclosures. In addition it will address recent proposals for regulatory restructuring and other emerging regulatory issues.

11:45am – 1pm Networking Lunch

1pm – 2pm Economic Overview of Commercial Real Estate – Gary Beasley – FDIC

Conditions and trends for the major segments of commercial real estate, and review of factors which may influence near term performance will be discussed.

2:15pm – 3:15pm Emerging Issues in Banking Technology - Michael Jackson, FDIC

Become informed in this session on emerging issues related to Information Technology examinations and developing banking technology such as Remote Deposit Capture, Mobile Banking, Touchless Cards etc.

Dinner On Your Own

Wednesday

8am **Breakfast and Regulators Roundtable**
Forum Ends

American Council of State Savings Supervisors

23rd Annual Forum

Registration Form

The Mills House

115 Meeting Street, Charleston, SC

September 7-10, 2008

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 night reception, daily breakfasts, breaks, lunches and education programs.

MONDAY RECEPTION – GUEST ONLY – \$50 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) Sunday Welcome Reception? Yes No

Monday Reception? Yes No

HOTEL ACCOMMODATIONS

The Mills House located in the historic district of Charleston, SC is as elegant today as the day she first opened her doors in 1853. This hotel was a must stay for some of history's most noted personalities including General Robert E. Lee and President Theodore Roosevelt. Visit www.millshouse.com for more complete information on this luxurious hotel.

Arrival Date _____ Departure Date _____

Single Double Non -Smoking Smoking Handicapped Room

Forum Saturday Hotel Rate - Single - \$137 does not include tax Double - \$137 does not include tax

Hotel Registration Deadline – ACSSS' room block will be released at close of business August 6, 2008. 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 for daily education programs and nighttime activities.

TRAVEL INFORMATION

For driving directions please call the Mills House at 843.577.2400

PAYMENT METHOD

Full Package Price: Rate is quoted per person. Includes hotel stay (Sun - Wed.), Welcome reception, 3 breakfasts, 2 lunches, 4 am/pm breaks, Monday night Reception at Magnolia's, all education sessions and other costs associated with the Forum.

Full Forum Registration	Member	\$1350 per person	x _____	#people	= _____
	Non Member	\$1450 per person	x _____	#people	= _____
Monday night Reception - 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 1, 2008
Hotel Room deadline: August 6, 2008 (After this date room based on availability)

Cancellation Policy

1. Cancellation deadline is September 1, 2008. Cancellations after the deadline may result in a \$500 per registration cancelled fee. ***There will not be any 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.