



**RISK MANAGEMENT ASSOCIATION  
RMA WISCONSIN CHAPTER  
MADISON AREA WISCONSIN GROUP**

## **Credit Risk Challenges during the Next 18 Months**

### **Audio Conference & Panel Discussion:**

**Date:** Tuesday, November 17, 2009                      **Time:** 11:45 a.m. – 2:00 p.m.

**Location:** State Bank of Cross Plains – Madison location  
455 County Road M  
Madison, WI 53719

**Fee:** \$30.00 – includes boxed lunch – RMA State Chapter Member  
\$40.00 – includes boxed lunch – Non-RMA State Chapter Member

### **Program Objectives:**

Three senior credit officers will discuss the issues they face today. Among the questions they will address are: What concerns you about credit trends today? What are some of the key challenges for developing a risk management organization? Bill Perotti, Chief Risk Officer, Frost Bank, Jim Dowd, EVP and Chief Credit Officer, Citizens Business Bank, Scott Hickey, EVP and Chief Credit Officer, Associated Bank. (302523C)

Madison panelists: Eric Robbins, FDIC Regional Manager, Division of Insurance and Research - Chicago  
Attorney Kevin Laffey, Eustice, Laffey, Sebranek & Auby, S.C., Sun Prairie  
Andrew Kessenich, President, D.L. Evans Company, Madison, Wisconsin

The Madison panelists will have more specific economic data and will focus on our local market (Dane County & Southern Wisconsin). They will also speak on commercial real estate, residential real estate and land development projects.

### **Who Will Benefit From This Program:**

- Chief Executive Officers/Presidents
- Business Lenders
- Credit Analysts
- Loan Review Officers
- Accountants
- Financial Service Providers

**THE AUDIO CONFERENCE BEGINS AT NOON.  
PLEASE BE PROMPT SO THAT EVERYONE IS SEATED FOR LUNCH PRIOR TO NOON.**

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Tuesday, November 17, 2009 – State Bank of Cross Plains – Madison Location

Name: \_\_\_\_\_ Email: \_\_\_\_\_

Name: \_\_\_\_\_ Email: \_\_\_\_\_

Name: \_\_\_\_\_ Email: \_\_\_\_\_

Company Name: \_\_\_\_\_

Address: \_\_\_\_\_ City/State/Zip: \_\_\_\_\_

Phone: \_\_\_\_\_ Payment Enclosed: \$ \_\_\_\_\_

**RSVP:** Please complete and return this form by **November 12, 2009** with payment for the luncheon to:  
Sandy Gruber - RMA Wisconsin Chapter - E4203 Horseshoe Road - Spring Green, WI 53588

- Or Fax to 608-588-3100 – or Email [sandy@rmawi.org](mailto:sandy@rmawi.org) . For questions either call (608-588-3100 or email Sandy).