

**It's
Not
Too
Late!**

IBB Independent
Bankers Bank

**Register Now to attend the
CBA's upcoming seminar!**

Surviving 2010: Liquidity, Capital and Loan Work-Outs

Industry experts Karl Nelson (KPN Consulting) and Paul Allen (Independent Bankers Bank) lead this day-long seminar which will include a segment addressing the FDIC's "Proposed Correspondent Concentration Risk Guidance" and its impact on your bank's ALCO, liquidity and funding issues.

Independent Bankers Bank, in our ongoing support of the CBA Education Program and in recognition of this important topic, strongly encourages you to attend.

Attention IBB Customers:

IBB will help defray your cost of attending by reducing the amount of your February account analysis charges by an amount equal to your CBA registration fee!

Register: Fax the attached registration form to CBA at 770-541-4496 or register online @ www.cbaofga.com/education/classes.php?id=1810

Attend: Tuesday, February 23 - 8:30am - 4:15pm at JHTC, CBA Hdqtrs, Atlanta

Receive: Credit toward your bank's service charges at IBB in the amount equal to your registration fee(s), which will be shown on your February analysis statement. (For up to two attendees.)

