



OCC's Web and Telephone Seminar  
**Small Business Administration 504 Certified  
Development Company Loan Program:  
Small Businesses' Window to Wall Street**

**Registration Form:**

Registrant name \_\_\_\_\_  
Title \_\_\_\_\_  
Bank/company \_\_\_\_\_  
Charter number \_\_\_\_\_  
Street address \_\_\_\_\_  
City \_\_\_\_\_  
State \_\_\_\_\_ Zip \_\_\_\_\_  
Phone number \_\_\_\_\_  
Fax number \_\_\_\_\_  
E-mail address \_\_\_\_\_

Please check here if you are unable to receive your materials via the Internet. We will ship a hard copy to you. *(To receive via the Internet, you will need Acrobat Reader, available free at [www.adobe.com](http://www.adobe.com).)*

**Site registration and one set of written materials.**

- National banks: \$115
- Others: \$150

**Check method of payment:**

- Check made payable to KRM
- American Express
- Visa
- MasterCard
- Discover Card

Card number: \_\_\_\_\_  
Expiration date: \_\_\_\_\_  
Signature: \_\_\_\_\_  
Total payment: \_\_\_\_\_

**Who should participate?**

- Chief Lending Officers
- SBA Lending Unit Managers
- Commercial Real Estate Lenders
- Small Business Lenders
- Secondary Market Managers
- Community Reinvestment Act and Compliance Officers

**Price:**

Participation is \$115 per connection for each national bank listening site and \$150 per connection for each non-national bank listening site.

**Questions for speakers?**

If you would like to submit questions to the speakers in advance, please e-mail your questions to [OCCTeleSeminar@occ.treas.gov](mailto:OCCTeleSeminar@occ.treas.gov).

A WEB AND TELEPHONE SEMINAR

**Small Business  
Administration  
504 Certified  
Development  
Company Loan  
Program**

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**Small Businesses'  
Window to Wall Street**

**Wednesday  
January 31, 2007  
2:00 p.m.—3:30 p.m. EST**

— CONVENIENT —  
— INFORMATIVE —  
— COST EFFECTIVE —

## What is a Web & telephone seminar?

This 90-minute Web and telephone seminar allows an unlimited number of people to listen to OCC experts and to discuss with them their experiences and policy imperatives over individual telephones or with colleagues on speaker-phones. The experts' interaction with you, the listener, will make the program a valuable learning experience. And, you can ask questions from wherever you are, online or on the telephone.

There is no rush-hour traffic, no parking, no travel time or expenses. You can remain in the office and share information with a large group of colleagues. A moderator guides the presentation and the open forum. Accessing the automated slide show is as easy as clicking on a Web link.



Welcome by  
John C. Dugan,  
*Comptroller of the Currency*

The ability of banks to provide affordable financing products to growing small businesses is key to the health of the U.S. economy. The SBA 504 CDC loan program is important in satisfying the credit needs of the small business sector. Moreover, the 504 program is structured to provide multiple financial, regulatory, and business

development benefits to all parties involved with the program. You will hear from a senior banker, a CDC president, and an OCC examiner who will provide you with information to get started in the 504 program.

## Participants will learn the following:

- How the SBA 504 CDC loan program operates
- Why the 504 program is of interest to your bank and your small business customers
- Key risks and regulatory considerations
- How to make your bank's key CDC partnerships more successful
- How the secondary market for 504 loans provides your bank with greater liquidity management options
- Examples of successful 504 loans and their community development benefits
- How the 504 program helps banks manage credit concentrations
- The CRA benefits of participating in the 504 program

## This Web and telephone seminar will

- Help you understand the pricing and fee structure of the 504 program.
- Identify the differences between the SBA's 504 and 7(a) loan programs.
- Review how the 504 program benefits your bank's commercial real estate lenders and their customers.
- Identify the separate roles of the bank and the CDC in the 504 program.

## Seminar panel:



Barry Wides  
*Deputy Comptroller  
Community Affairs*



Peter Morgan  
*Executive Vice President,  
Zions Bank, N.A.*



Jean Wojtowicz  
*Executive Director,  
Indiana Statewide Certified  
Development Corporation*



C. Randy Christiansen  
*National Bank Examiner*

## How to register:

Those wishing to attend the seminar may register by:

- Filling out the online registration form at [www.occ.treas.gov/bankereducation.htm](http://www.occ.treas.gov/bankereducation.htm).

- Calling 1 (800) 775-7654 between the hours of 7 a.m. and 5 p.m. CST and providing registration information
- Faxing the form to 1 (800) 676-0734
- Mailing the registration form to KRM Information Services, P.O. Box 1187, Eau Claire, WI 54702-1187

*Registrants receive a special toll-free number and a PIN number for entrance to the telephone seminar. Each will receive written materials prior to the call via the Internet or direct mail.*