8:30 a.m. Registration and Coffee

9:00 a.m. Introductions

9:30 a.m. Overview of Bank Regulatory Structure and Law
Karol K. Sparks, Barack Ferrazzano Kirschbaum & Nagelberg LLP
This class provides a chronological review of the major banking legislation from the passage of the National Bank Act in 1864 through the Dodd-Frank Act with particular emphasis on the legislation that created the federal banking agencies and the mandate of those agencies. The class will include a review of the organization and structure of each of the agencies, a brief discussion of the dual banking system and a description of the role of state bank regulators.

10:30 a.m. Industry Structure, Bank and Holding Company Powers and Regulatory Themes
Lissa L. Broome, UNC School of Law and the Center for Banking and Finance
This class explores the structure of the industry and the basic powers limitation so the various entities in the structure. The dual banking system and preemption are highlighted. The session describes the regulatory themes that provide the basis for U.S. bank regulation, including limited entry, the separation of banking and commerce, the protection of the insured depository institution, the implied federal subsidy of deposit insurance, limitations on size and other themes are developed in a way that allows the class to move seamlessly to an application of those themes to the Dodd-Frank Act.

11:30 a.m. Break

11:45 a.m. Understanding a Bank through its Financial Statements
Carol A. Hitselberger, Mayer Brown LLP and Karol K. Sparks, Barack Ferrazzano Kirschbaum & Nagelberg LLP
This class will analyze the basic bank balance sheet and earnings statement with a view to understanding how banks gather funds, redeploy them and earn money. Emphasis will be placed on current events that have reshaped bank balance sheets and the causes of such changes. The guidelines of the federal banking regulators governing the measurement of capital held by banking organizations will play a central role in the class. The session also includes a detailed discussion of the proposed Basel III capital guidelines and the changes wrought by the Dodd-Frank Act. The use of capital in other safety and soundness regulations sets the stage for the classes on affiliate transactions and lending.

12:45 p.m. Luncheon

1:30 p.m. Prudential Limitations & Safety and Soundness
Scott A. Cammann, Cadwalader, Wickersham & Taft LLP
This class provides an overview of all of the various types of regulations that govern lending by banks, with a particular focus on the safety and soundness regulations of loans to one borrower and loans to insiders under Regulation O of the Federal Reserve Act. Sections 23A and 23B of the Federal Reserve Act and the Federal Reserve's Regulation W on affiliate transactions are perhaps the key safety and soundness measures of the Federal Reserve to protect banks, and this class will address this key structure in detail.

2:30 p.m. Activity and Investment Limitations
Lissa L. Broome, UNC School of Law and the Center for Banking and Finance
This class focuses on an overview of permitted financial activities, including those that are financial in nature at the holding company and those that are the business of banking in the national bank. The securities activities are broken down into permissible underwriting and dealing and investment and agency. The class closes with a survey of permissible controlling and non-controlling investments, and the impact of the Volcker Rule.

3:30 p.m. Break

3:45 p.m. Supervision, Examination and Enforcement
Eugene M. Katz, Wells Fargo & Company
The supervisory approach of the federal banking regulators and their exam process is markedly different from the more traditional interaction of investment banks with the SEC. This class explores those differences in approach, in the exam process itself, in any remedial actions to be taken to address exam issues and, finally, in the use of certain formal and informal enforcement tools in public or non-public proceedings. There is a practical emphasis on dealing with examiners, preparing for exams by the bank regulators and in responding to exam findings and criticisms.

4:45 p.m. Deposit Insurance, Failure and Resolution
Clifford S. Stanford, Alston & Bird LLP
This class involves a discussion of regulations governing insured bank deposits and the cost of deposit insurance. It then provides a detailed review of the failure and resolution process from the point of an adverse exam and a formal or informal enforcement action to the point of appointment of the FDIC as receiver for a bank and the alternatives available to the FDIC to resolve a failing bank. There will be some comparison and contrast of the FDIC receivership for insured depository institutions, the bankruptcy process for the parent holding company and other corporate affiliates and the Orderly Liquidation Authority of the Dodd-Frank Act.

5:45 p.m. Conclusion of Program
Panelists

Lissa L. Broome
Broome is the Wells Fargo Professor of Banking Law at the University of North Carolina School of Law and Director of the school's Center for Banking and Finance. She teaches banking law and secured transactions. Professor Broome also serves as the University's Faculty Athletics Representative to the ACC and the NCAA. Professor Broome is the co-author of one of the leading banking law texts, Regulation of Bank Financial Service Activities, now in its fourth edition. Professor Broome earned a B.S. from the University of Illinois and a J.D. from Harvard University.

Scott A. Cammarn
Cammarn is a partner at Cadwalader, Wickersham & Taft LLP. Mr. Cammarn has more than twenty years of experience in the banking industry and his legal career has spanned all areas of banking compliance and consumer finance law. His practice focuses on regulatory matters, mergers and acquisitions, legislation and lobbying, corporate affairs, training, and antitrust. Mr. Cammarn has represented a number of nationally-recognized consumer lending institutions, and has represented clients before the Federal Reserve, the Office of the Comptroller of the Currency, the Federal Deposit Insurance Corporation, and numerous state banking departments. Mr. Cammarn has been an adjunct professor at Duke University School of Law, teaching the US Banking Regulation course. Currently, he is a member of the ABA Business Law Section/Banking Law Committee and is a member of the Board of Advisors of the UNC School of Law Center for Banking and Finance Law. He is a frequent speaker on bank regulatory matters and has provided corporate executive training. Mr. Cammarn has a B.A. from The Ohio State University and a J.D. from Duke University School of Law.

Carol A. Hitselberger
Hitselberger is a partner at Mayer Brown, LLP. Ms. Hitselberger’s practice focuses on financing matters. Her experience encompasses securitization and other structured financial products, including structuring domestic and cross-border commercial paper-funded securitization vehicles and securitizing trade receivables, credit card receivables, aircraft, leases, franchise portfolios, government contracts, trademark licenses, and various other financial assets. Ms. Hitselberger is a graduate of Bryn Mawr College and the University of Pennsylvania Law School.

Eugene M. Katz
Katz is Senior Company Counsel (Regulatory and Compliance) for Wells Fargo & Company in Charlotte, North Carolina. Prior to Wachovia's merger into Wells Fargo, Mr. Katz was Senior Vice President and Assistant General Counsel of Wachovia Corporation, where he served as the company's principal regulatory counsel. He was previously in private practice in Washington, DC and in Charlotte, representing and counseling institutional and individual clients on financial services regulatory, enforcement, and compliance matters. He formerly served as Director of the Litigation Division of the Office of the Comptroller of the Currency and as the Principal Deputy Chief Counsel of the Office of Thrift Supervision. Mr. Katz has served as Vice-Chair of the Banking Law Committee of the American Bar Association's Business Law Section, and as the founding chair of the Subcommittee on In-House Counsel. He is a member of the Board of Advisors of the UNC School of Law's Center for Banking and Finance. Mr. Katz has served on the adjunct faculty of the Duke University School of Law and as a lecturer for examiner training programs of the Federal Financial Institutions Examination Council. Mr. Katz received his B.A. and J.D. degrees from Tulane University.

Karol K. Sparks
Sparks is a partner in the Barack Ferrazzano Kirschbaum & Nagelberg's financial institutions group. Ms. Sparks' practice concentrates on corporate activities and regulatory issues of financial institutions, about which she has counseled banks for over thirty years. Her special emphasis is on the distribution of nontraditional bank products, including annuities, insurance, mutual funds, prepaid cards and other deposit account access devices, and the myriad federal and state laws and regulations that apply to those activities. Ms. Sparks is the author of Insurance Activities of Banks, the definitive text on that subject. Ms. Sparks taught banking and commercial law at the University of Iowa College of Law from 2001 to 2008 and has been a guest lecturer on banking law at the respective law schools of Northwestern, Boston University, American University, and George Washington University. She currently is an adjunct professor at Wake Forest University School of Law, teaching contract drafting and secured transactions. Ms. Sparks is a past chair of the Banking Law Committee of the Business Section of the American Bar Association (1998-2002), having been an active member of the committee since 1985. She was a member of the Council of the Business Law Section of the ABA, the governing body of that organization, for a term ending in August 2008. She is Vice Chair and a member of the Publications Board of the Business Law Section. Ms. Sparks serves on the Board of Advisors for the UNC School of Law Center for Banking and Finance. Ms. Sparks received a B.A. from Butler University and a J.D. from Indiana University School of Law.

Clifford S. Stanford
Stanford is counsel at Alston & Bird in Atlanta where he chair’s the firm’s Bank Regulatory Group. His areas of expertise include complex regulatory requirements regarding investments in banks and bank M&A; enterprise risk management; capital and liquidity risk management; representation in examinations, applications, and enforcement matters before federal and state financial regulatory agencies; and advising bank boards of directors regarding regulatory matters and bank governance. Mr. Stanford formerly served as assistant general counsel at the Federal Reserve Bank of Atlanta advising on banking regulation, payments law, commercial contracting, intellectual property, and employment law matters. He was also the responsible officer for the Atlanta Fed's bank applications and enforcement functions and was founding director of the Retail Payments Risk Forum. Mr. Stanford received a B.A. from Emory University and a J.D. from Georgia State University College of Law.