Credit risk exists on and off the balance sheet, in a variety of products, activities, and services. Attend this one-day workshop to better recognize adverse trends, understand credit risk within the loan portfolio, the roles of board and management, and the reasons banks develop problems. Learn the skills you need to positively influence credit and risk management practices, how to effect change, and stay informed of changes in credit risk and risk appetite. Register to attend this one-day workshop for $99 in one of these cities:

**Dallas, TX**
March 6, 2019

**Pittsburgh, PA**
May 22, 2019

**Lexington, KY**
June 4, 2019

**Denver, CO**
June 26, 2019

**Chicago, IL**
October 2, 2019

Register at
[www.occ.gov/occworkshops](http://www.occ.gov/occworkshops)
Credit Risk:
Directors Can Make a Difference

- Identify reasons banks develop problems.
- Understand board and management roles.
- Learn how to stay informed of changes in credit risk or risk appetite.
- Learn how to effect change.

Work with and learn from experienced OCC examiners who lead this workshop, which includes discussions of best practices, lectures, and hands-on exercises designed for directors of national community banks and federal savings associations. The $99 cost includes workshop materials, the OCC’s Director’s Book, and lunch.

DON’T DELAY. REGISTER TODAY! The workshop is limited to the first 35 directors who register. For complete information and to register, go to www.occ.gov/occworkshops.

After registration is confirmed, call the hotel or book online to reserve your room. Tell the hotel you are attending the OCC Director Workshop. If you encounter difficulties in making reservations, please visit www.occ.gov/occworkshops and select Contact Us for assistance.

Dallas, TX*—March 6, 2019
OCC Southern District Office—Ross Tower
500 N. Akard St.
Dallas, TX 75201
See www.occ.gov/occworkshops for registration and accommodation information

Pittsburgh, PA*—May 22, 2019
Hotel Indigo Pittsburgh East Liberty
Hotel Reservations: (412) 665-0555
Discounted Room Rate: $125.00
For discounted rate, book by April 29, 2019
www.ihg.com/hotelindigo

Lexington, KY*—June 4, 2019
Four Points by Sheraton Lexington
Hotel Reservations: (888) 627-8157
Discounted Room Rate: $89.00
For discounted rate, book by May 12, 2019
www.marriott.com

Denver, CO*—June 26, 2019
Embassy Suites Denver—Stapleton
Hotel Reservations: (303) 375-0400
Discounted Room Rate: $181.00
For discounted rate, book by June 2, 2019
www.embassysuites.com

Chicago, IL*—October 2, 2019
OCC Central District Office
425 S. Financial Pl., 3rd Floor
Chicago, IL 60605
See www.occ.gov/occworkshops for registration and accommodation information

*Consecutive session with the Risk Governance, Compliance Risk, or Operational Risk workshops.

Workshop Cost: $99