

# Interagency CRA & Community Development Lending Conference

June 8, 2010 ■ Sioux Falls Convention Center (connected to Sheraton Hotel) ■ Sioux Falls, S.D.

## CRA Workshop Schedule

- 8:30 a.m.      **Registration & Continental Breakfast**
- 9:00 a.m.      **Welcome**  
South Dakota Bankers Association/  
Regulatory Agency
- 9:15 a.m.      **The Exam Process – Are You Ready?**  
**Bill Williams**, Assistant Director of  
Compliance, Office of Thrift Supervision
- 9:30 a.m.      **Know Your Performance Context**  
**Joe Schneberger**, Managing Examiner,  
Federal Reserve Bank of Minneapolis
- 10:00 a.m.     **Assessing Your Lending Performance**  
**Gidget Milton**, Examiner, Federal  
Deposit Insurance Corporation
- 11:00 a.m.     **Break**
- 11:15 a.m.     **Defining Community Development –  
What Qualifies?**  
**Sheila Steck**, Examiner and Compliance  
Lead Expert, Office of the Comptroller of  
the Currency
- 11:45 a.m.     **The CRA Tool Kit**  
**Michael Martinez**, Community Affairs  
Officer, Office of the Comptroller of the  
Currency
- 12:15 p.m.     **Designing Your CRA Strategy**  
**Tim Herwig**, Community Affairs  
Liaison, Office of Thrift Supervision
- 12:45 p.m.     **Lunch**  
An economist will provide a national  
and regional economic update.  
**Introduction:** Sandy Gerber, Senior  
Project Manager, Community Affairs,  
Federal Reserve Bank of Minneapolis  
**Speaker:** Toby Madden, Regional  
Economist Federal Reserve Bank of  
Minneapolis

## Community Development Credit Enhancements for Residential & Small Business Lending Schedule

- 2:00 p.m.      **The Present State of and Future  
Prospects for LMI Residential and  
Business Lending**

This session consists of two simultaneous breakout sessions. Please select the one that corresponds to your main interest.

1. **Housing:** How community banks can extend residential single-family and multi-family mortgage credit to low- and moderate-income borrowers and in low- and moderate-income communities by using credit enhancements available from public and private sources.
2. **Small business:** How community banks can extend small business development loans to low- and moderate-income borrowers and in low- and moderate-income communities by using credit enhancements available from public and private sources.

### Housing Panel

- **Roger Hazuka**, Housing Program Director, U.S. Department of Agriculture
- **Sheryl Miller**, Field Office Director, U.S. Department of Housing and Urban Development, South Dakota Office
- **Lorraine Polak**, Director of Rental Development, South Dakota Housing Development Authority
- **Stacy Snyder**, Rental Housing Manager, Federal Home Loan Bank of Des Moines
- **Moderator: Michael Martinez**, Community Affairs Officer, Office of the Comptroller of the Currency

### Small Business Panel

- **Alexandra Blum**, President and CEO, Minnesota Business Finance Corporation
- **John Brown II**, District Director, U.S. Small Business Administration
- **Doug Roehl**, U.S. Department of Agriculture, Business Lending Program
- **Moderator: Terry Lee**, Community Affairs Specialist, Federal Deposit Insurance Corporation

3:30 p.m.      **Break**

### 3:45 p.m.      **Community Banks: Getting the Job Done**

Community bankers discuss partnerships with housing, business and counseling agencies and other techniques they use to originate residential and small business loans to low- and moderate-income borrowers and in low- and moderate-income communities.

### Panel

- **Curtis Hage**, President & CEO, Home Federal Bank, Sioux Falls
- **Diana Pfister**, Vice President-Compliance, Dacotah Bank, Aberdeen
- **Maria Valandra**, Vice President, Community Development, First Interstate BancSystem
- **Moderator: Tim Herwig**, Community Affairs Liaison, Office of Thrift Supervision

5:00 p.m.      **Closing and Acknowledgements**  
SDBA/Regulatory Agency