



NJCFE Financial Literacy E-Newsletter January

- 1.) **Subject:** Experts Needed!
- 2.) **Subject:** Join AmericaSaves- Limited Time Special Offer! America Saves Week February 19th-26th
- 3.) **Subject:** Small Steps to Health & Wealth - Winter 2012 Online Challenge
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- 1.) **Subject:** Experts Needed!

Great Opportunity!!!!

*****NJToday** has invited **NJCFE** members to write
articles for their website *******

NJCFE members have been asked to write articles for NJToday, the online component to the
"NEW" New Jersey TV Station (former NJN)!!!

The articles should generally be 500 words or less. However, for a personal finance topic, you can go a little bit longer, but definitely not over 1000 words. The topic should be geared towards the adult audience about restoring credit, meeting financial aid deadlines, basically anything about starting the new year right financially!

Partnered with  **STOCKTON CENTER FOR
ECONOMIC & FINANCIAL LITERACY**
THE RICHARD STOCKTON COLLEGE OF NEW JERSEY
An affiliate of SRI & ETTC and the NJCFE

308 West State Street Trenton, NJ 08618
Phone: 609-306-3810 Fax: 609-482-4102 Email: info@njcfe.org

If you are interested in submitting an article at this time, please let Maryanne Evanko, Chair of NJCFE, know as soon as possible along with your potential topic and/or title so that she can communicate that to NJToday. Also please provide Maryanne with a tentative deadline for completion of your article. All articles are to be sent directly to Ms. Evanko at chair@njcfe.org.

2.) **Subject:** Join AmericaSaves- Limited Time Special Offer! America Saves Week February 19th-26th

Welcome, AmericaSaves member. Sign up now to receive your **100 bonus credits**.

Get rewarded for your savings, not your spending

*A revolutionary **free** rewards program to help people save money and get out of debt*

To sign up to become a member of AmericaSaves and receive the special offer click [here](#).

3.) **Subject:** Small Steps to Health & Wealth - Winter 2012 Online Challenge

Greetings All,

The following comes from ASEC Partner, [U.S. Department of Agriculture, National Institute of Food and Agriculture](#).

Small Steps to Health and Wealth™ *Winter 2012 Challenge* begins January 15, 2012. The following documents provide guidance on the Challenge. ASEC encourages all to take part in this challenge to make real positive changes in your life.

[Press Release](#)

[Small Steps to Health and Wealth™ *Winter 2012 Challenge*: FAQ's](#)

[Small Steps to Health and Wealth™ Winter 2012 Challenge: User's Guide for Consumers](#)

Ken McDonnell
Employee Benefit Research Institute
Director, American Savings Education Council (ASEC)
1100 13th Street NW, Suite 878
Washington, DC 20005
(202) 775-6367 -- direct dial
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mcdonnell@asec.org

Every day is an opportunity to www.choosetosave.org. Visit www.americasavesweek.org to learn how you can take informed action. Start Small, Think Big!

Upcoming ASEC Meeting Dates:

Partners Meetings:

April 11, 2012
October 17, 2012

Government Interagency Group Meetings:

February 9, 2012
June 14, 2012
September 13, 2012

EBRI Media:

www.ebri.org [EBRI blog](#) [EBRI on Facebook](#) [EBRI on Twitter](#)

Choose to Save® Media:

www.choosetosave.org [CTS on Facebook](#) [CTS on Twitter](#) [CTS on YouTube](#)

4.) **Subject:** CFT - Signature Card Contracts Training Webinar

Center for Financial Training

Live Webinar

Signature Card Contracts Training

Thursday, February 2, 2012

11:00 AM - 1:00 PM (Eastern Time)

Program Content:

Sometimes the simplest error or typo can create legal ownership, insurance and access issues for your accountholder. If you do not sign the signature card contract on a joint account, it is not insured by either the FDIC or NCUSIF. Or if you add notes to the cards or add signers after the fact, many times you can create liability for your financial institutions. When you open accounts, you are tempted to accommodate accountholder wishes and needs in ways that create liability for your financial institution. These do's and don'ts may save your financial institution thousands of dollars in the future. These 10 fundamental rules will keep your officers and your account representatives from creating liability and future losses on the deposit side of your organization.

What You Will Learn:

- When small favors for customers can cost the financial institution big liability
- Why you cannot give money to someone who has not signed the signature card
- Why checks have to match accounts
- When do you have to retype the signature card and when can it go with small changes
- When does it matter which disclosures you give on new accounts?
- Typos, whiteout, initialing and other issues that can cost the financial institution big time
- The impact of lack of signatures on your contracts and how that affects insurance
- When failure to read the contract and follow it can be significant-closing accounts, rights of offset, and other issues in the contract
- How to set up signers, power of attorney's and other important fiduciary relationships so you won't confuse ownership
- Common errors on ownership types and how that can create big problems on deceased accounts
- Account stylings and taxpayer identification numbers-at \$50 per error, how many can you afford?
- And much much more

Who Should Attend?:

New Account Representatives, Personal Bankers, Branch Managers, Branch Operations, Training and

Customer Service Representatives. **Please forward email to appropriate person(s).**

Instructor:

Deborah Crawford is the President of gettechnical inc. She specializes in compliance and regulations for the deposit side of financial institutions. Her 20+ year career in banking and training began at Hibernia National Bank. She has been a seminar leader for many state associations and credit union groups across the nation. She has Bachelors and Masters degrees from Louisiana State University.

What Is A Webinar?:

A webinar combines the clarity of an audio teleconference with the interactivity and visual presentation of the internet. All you need to participate is a telephone and an internet connection. Even if you don't have an internet connection, you can still participate in the audio session. Listening to the program over the telephone and following the written materials is an effective alternative!

Unable To Attend? Purchase Options:

No problem. You can purchase a recording of the webinar for future use. You can choose from either an Online Audio/Visual Recording (6 months, unlimited use) or an Audio CD (includes a paper copy of the PowerPoint slides). The live webinar purchase option includes only one PC and phone connection. Additional locations (PC Connections) can be added for \$150 each.

5.) **Subject:** Live Seminar: Head Teller Training Certification Program - A CFT Program

Center for Financial Training

Live Seminar

**Head Teller Training Certification Program
(Three Day Seminar)**

Tuesday, January 31, 2012

Tuesday, March 6, 2012

Wednesday, April 18, 2012

NJBankers Association, 411 North Avenue, Cranford, NJ

9:00 AM - 4:00 PM (Each Day)

About This Seminar:

This 3-day program will equip both new and experienced head tellers with the practical skills necessary to support your branch goals and have immediate impact back on the job.

Fact: Research indicates that employees are promoted 70% of the time to supervisory positions because of their technical skills. However, 80% of the time, they are not effective supervisors due to a lack of human relations skills!

STEPS (Success Through Effective Practices of Supervision) focuses on three key areas:

- Developing My Supervisory Skills as a Head Teller
- Better organizing My Work, Managing My Time and Delegating
- Coaching My Staff to their highest level of performance

Topics to be Covered:

Developing My Supervisory Skills as a Head Teller - Tuesday, January 31, 2012

- Characteristics and behaviors of effective supervisors
- Effective verbal communications
- Motivating staff
- Understanding and managing change
- Promoting teamwork

Better Organizing My Work, Managing My Time and Delegating - Tuesday, March 6, 2012

- Understanding your time management style
- Learn how delegating can be a powerful time management strategy
- Overcome procrastination, time robbers and road blocks to best manage your time
- Develop a time management plan

Identifying Coaching Opportunities - April 18, 2012

- Using effective feedback to correct performance problems
- Effective coaching actions
- Conducting effective coaching sessions
- Dealing with difficult employee situations

Instructor:

Cynthia S. Rowan, President & Owner, Performance Management Solutions since 1993, has more than 20 years banking experience in the areas of Retail Banking, Credit & Lending, and Human Resources. Cindy has helped organizations improve their profitability by designing and implementing performance management initiatives, corporate training programs, succession planning, and leadership program design and delivery. She has served as an Adjunct Professor in Management and Organization Development at both undergraduate and graduate levels. Cindy holds a MA degree from Seton Hall University, completed post-graduate training at the University of Michigan and is currently completing her doctoral degree.

Training on Demand:

This workshop (as well as any other training need you may have) may be conducted on-site upon demand for a minimum of approximately 10 students. Please contact Karen McMullen, SVP/Regional Director, CFTACS at karen@cftacs.org or 1-800-795-5242 Ext.9958.

6.) **Subject:** Consumer Action INSIDER - January 2012



January 2012

Issue Five, Volume Two

We respect your privacy! If you no longer wish to receive email from Consumer Action, scroll to the end of this message and click the link to opt-out.

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- [Consumer Action presents to credit unions](#)
- [Financial Fitness Forum for America's armed forces](#)
- [Hotline Chronicles: Modeling scams prey on vanity and desperation](#)
- [Paper to pixels: Health IT and the impact on consumer privacy](#)
- [Web Spotlight: Consumer Action's Coalition Efforts webpage](#)
- [About Consumer Action](#)



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What people are saying

I really learned a lot at your Financial Empowerment Conference. Now, I'm trying to digest my notes to transfer some of it back into my program and company. Thanks for everything! - Ron Stark, Club Vet HVRP

This month's consumer tip: The 4-1-1 on gift cards

Understand the rules and restrictions that apply to gift cards you gave and received this holiday season, such as expiration dates, service charges and replacements for lost or stolen cards. [Learn more.](#)



Consumer Action's new secured card survey

Consumer Action has released a new Secured Credit Card Survey of cards designed for those with damaged credit or no credit record. [READ](#)

[MORE....](#)

Consumer Action presents to credit unions

Consumer Action speaks at the National Credit Union Administration (NCUA) staff meeting in Nashville, TN in October. [READ MORE....](#)



Financial Fitness Forum for America's armed forces

The nation's new consumer financial watchdog agency got together with advocates to talk about the need to provide financial literacy training to military families. [READ MORE....](#)

Hotline Chronicles: Modeling scams prey on vanity and desperation

Many people fall for ads that promise to make them the next big acting or modeling star

Unfortunately, the offers are just too good to be true. [READ MORE....](#)

Paper to pixels: Health IT and the impact on consumer privacy

Consumer Action has been one of only a handful of organizations advocating for consumer health privacy as the health care industry moves to adopt electronic records. [READ MORE....](#)

Web Spotlight: Consumer Action's Coalition Efforts webpage

There's strength in numbers, and Consumer Action finds the principle applies to protecting consumers. The Coalition Efforts section of our website lists the collective activities of the various coalitions that Consumer Action has joined. [READ MORE....](#)

Consumer Action has been a champion of underrepresented consumers nationwide since 1971. A nonprofit 501(c)3 organization, Consumer Action focuses on financial education that empowers low- to moderate-income and limited-English-speaking consumers to financially prosper. It also advocates for consumers in the media and before lawmakers to advance consumer rights and promote industry-wide change.

By providing financial education materials in multiple languages, a free national hotline, and an Annual Credit Card Survey, Consumer Action helps consumers assert their rights in the marketplace and make financially savvy choices. More than 8,000 community and grassroots organizations benefit annually from its extensive outreach programs, training materials, and support.

7.) **Subject:** CFT Course Schedule for Banks and Credit Unions

CFT Course Schedule for Banks and Credit Unions

Winter 2012

The following courses, designed for bank and credit union employees, are available in the Guided Self-Study (paper-

based) and/or the Instructor Facilitated Online formats, as noted in the chart. Guided Self-Study courses can be started at any time. The course title link will take you to our website for a course description, additional start dates for Online courses, and registration information. Courses designated "ACE" have received college credit transfer recommendation status by the [American Council on Education](#). All of these courses are applicable to industry-related [diplomas and certificates](#).

Course Title	Guided Self-Study Format	Online Class Format Start Date	CFT Credits	ACE	Tuition
Accounting	6 Months	January 9, 2012 (15 Weeks)	3.00	Yes	\$545
Accounting Basics	6 Months	Self-Study Format Only	3.00	No	\$545
Advertising	6 Months	Self-Study Format Only	3.00	No	\$545
Analyzing Financial Statements	6 Months	January 9, 2012 (15 Weeks)	3.00	Yes	\$545
Business Communication	6 Months	February 6, 2012 (15 Weeks)	3.00	Yes	\$545
Business Math	6 Months	January 23, 2012 (15 Weeks)	3.00	Yes	\$545
Commercial Lending	6 Months	January 9, 2012 (15 Weeks)	3.00	Yes	\$545
Consumer Lending	6 Months	January 17, 2012 (15 Weeks)	3.00	Yes	\$545
Customer Service Excellence	4 Months	January 23, 2012 (10 Weeks)	2.00	No	\$495
Deposit Accounts & Services	4 Months	February 20, 2012 (10 Weeks)	2.00	No	\$495
Economics	6 Months	January 30, 2012 (15 Weeks)	3.00	Yes	\$545
Employment Labor Law	6 Months	Self-Study Format Only	3.00	No	\$545
Ethics in Business	1 Month	Self-Study Format Only	1.00	No	\$345
Financial Accounting	6 Months	January 17, 2012 (15 Weeks)	3.00	Yes	\$545
Human Relations	6 Months	February 13, 2012 (15 Weeks)	3.00	Yes	\$545
Human Resource Development	6 Months	Self-Study Format Only	3.00	No	\$545
Human Resource Management	6 Months	January 17, 2012 (15 Weeks)	3.00	Yes	\$545
Human Resource Selection	6 Months	Self-Study Format Only	3.00	No	\$545
Interviewing and Hiring Techniques	1 Month	Self-Study Format Only	0.25	No	\$345
Introduction to e-Commerce	6 Months	Self-Study Format Only	3.00	No	\$545
IRA Overview	N/A	January 9, 2012 (5 Weeks)	0.25	No	\$195
Law & Banking: Applications	6 Months	January 17, 2012 (15 Weeks)	3.00	Yes	\$545
Law & Banking: Principles	6 Months	February 6, 2012 (15 Weeks)	3.00	Yes	\$545
Leading Your People to Success	4 Months	Self-Study Format Only	2.00	No	\$495
Management	6 Months	January 23, 2012 (15 Weeks)	3.00	Yes	\$545
Managing Change	1 Month	Self-Study Format Only	0.25	No	\$345
Managing Performance & Productivity	4 Months	Self-Study Format Only	2.00	No	\$495
Marketing	6 Months	February 14, 2012 (15 Weeks)	3.00	Yes	\$545

Money and Banking	6 Months	February 14, 2012 (15 Weeks)	3.00	Yes	\$545
Motivating Your Staff	1 Month	Self-Study Format Only	0.25	No	\$345
Organizational Behavior	6 Months	January 23, 2012 (15 Weeks)	3.00	Yes	\$545
Principles of Banking	6 Months	January 9, 2012 (15 Weeks)	3.00	Yes	\$545
Real Estate Appraisal	6 Months	January 30, 2012 (15 Weeks)	3.00	Yes	\$545
Real Estate Finance	6 Months	February 20, 2012 (15 Weeks)	3.00	Yes	\$545
Real Estate Law	6 Months	March 12, 2012 (15 Weeks)	3.00	Yes	\$545
Residential Mortgage Lending	6 Months	January 9, 2012 (15 Weeks)	3.00	Yes	\$545
Sales Excellence	4 Months	January 30, 2012 (10 Weeks)	2.00	No	\$495
Supervision	6 Months	February 14, 2012 (15 Weeks)	3.00	Yes	\$545
Teller Operations	4 Months	Self-Study Format Only	2.00	No	\$495
The Future of Business	4 Months	Self-Study Format Only	2.00	No	\$495

If you have any questions, please reply to this email or call 800-795-5242.

Mike

Michael K. Meakem

President

Center for Financial Training Atlantic & Central States

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Norwich, CT 06360

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Fax: 860-823-1410

Email: mike@cftacs.org

Web: www.cftacs.org

8.) **Subject:** CFT - Basic Cash Flow Analysis Webinar

Center for Financial Training

Live Webinar

Basic Cash Flow Analysis

Tuesday, January 31, 2012

11:00 AM - 1:00 PM (Eastern Time)

Program Content:

Determining the ability of an entity to generate cash flow is essential whenever the repayment of a loan will extend beyond one year. Cash flow analysis measures the ability of an entity to generate sufficient cash to operate the business successfully and have excess cash to service the annual debt payment requirements. Understanding how to calculate and interpret cash flow is essential for successful financial institution employees.

This bank training webinar is designed to assist financial institution employees in calculating cash flow utilizing the Universal Cash Flow Analysis method (UCA), which is used often by financial institutions to determine the flow of cash into and out of a business entity. The course will start by defining cash flow and identifying potential sources and uses of cash and then illustrating how cash flow analysis is actually the process of converting an Accrual Basis financial statement into a Cash Basis financial statement. The Rules of Cash Flow will also be covered when determining cash flow generation from changes in asset, liability and capital accounts on the balance sheet over time. The highlight of the course will be the calculation of a full UCA from the beginning to the end.

Covered Topics:

- Comparison of the Traditional Cash Flow Method (Net Income + Depreciation + Interest divided by Annual Debt Service) to the UCA model
- The Rules of Cash Flow
- Accrual Basis versus the Cash Basis of preparing financial statements and how cash flow analysis links the two together
- How each amount on a Universal Cash Analysis is calculated and their meaning
- A Fast Cash Analysis method which can achieve the same results in less time than utilizing the UCA method
- Upon completion of this course, the participant will have a good

understanding of how cash flow is calculated and more importantly, how to interpret its meaning.

Who Should Attend:

Senior Loan Officers, Senior Credit Officers, Commercial Loan Officers, Branch Managers, Credit Analyst, Loan Review Personnel, and Consumer Loan Officers all would benefit from this presentation. **Please forward email to appropriate person(s).**

Instructor:

Jeffery W. Johnson started his career with SunTrust Bank in Atlanta as a Management Trainee and progressed to Vice President and Senior Lender of SouthTrust Bank and Senior Vice President and Commercial Banking Division Manager for Citizens Trust Bank of Atlanta. Most of his career has been spent in Credit Administration, Lending, Business Development, Loan Review, Management and Training & Development. He has managed loan portfolios representing a cross section of loan types including: Large Corporate, High Net Worth Individual, Middle Market Companies, Small Business, Real Estate and Non-Profit Organizations.

What Is A Webinar?:

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9.) **Subject:** CFT - Lending to Non-Profit Organizations Webinar

Center for Financial Training

Live Webinar

Lending to Non-Profit Organizations

Thursday, February 2, 2012

2:30 PM - 4:30 PM (Eastern Time)

Program Content:

Non-Profit Organizations ("NPOs") are common in the marketplace for most financial institutions and may comprise a noticeable portion of a financial institution's loan portfolio. NPOs can be grouped as being providers of a public benefit (museum, schools, hospital and civic groups) or provider of a mutual benefit (churches, trade or professional association, and clubs).

Since the ultimate goal of an NPO is having resources sufficient enough to meet its objectives of providing a social service or need, cash is more important than profitability. As such, the skills required to understand and underwrite the risks involved in this type of lending is quite different from analyzing profit oriented organizations. For example, terminology commonly used to describe an NPO's operations and the accounts on the financial statements are unlike the terminology and accounts found on the financial statements of a traditional for profit organization.

This course is designed to introduce participants to the various types of NPOs and present appropriate methods of analyzing and lending to these types of entities. It will highlight a Religious Organization; a Private School, and a Non-Profit Service Provider.

Covered Topics:

- Understanding the financial statement components of an NPO and their meaning
- Understanding the layout of NPOs financial statements utilizing Statement of Financial Accounting Standard 117 (Financial Statements of Non-Profit Organizations)
- Identifying the basic information required to analyze various types of NPOs and identifying risk factors commonly found in NPOs
- Identifying key financial ratios utilized to analyze NPO and their respective interpretations
- Structuring loans to NPOs in order to minimize the risks associated with this type of lending.

After completion of this session, the participants' knowledge of NPOs will be enhanced and should improve the credit underwriting quality of this specialized form of lending.

Who Should Attend?:

- Commercial Loan Officers
- Consumer Loan Officers
- Senior Credit Officers
- Loan Review Officers
- Compliance Officers
- Branch Managers
- Credit Analysts
- Loan Support Personnel

Please forward email to appropriate person(s).

Instructor:

Jeffery W. Johnson started his career with SunTrust Bank in Atlanta as a Management Trainee and progressed to Vice President and Senior Lender of SouthTrust Bank and Senior Vice President and Commercial Banking Division Manager for Citizens Trust Bank of Atlanta.

Most of his career has been spent in Credit Administration, Lending, Business Development, Loan Review, Management and Training & Development. He has managed loan portfolios representing a cross section of loan types including: Large Corporate, High Net Worth Individual, Middle Market Companies, Small Business, Real Estate and Non-Profit Organizations.

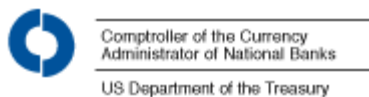
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10.) **Subject:** OCC News Release: OCC Releases Public Service Ads About the Independent Foreclosure Review



Office of the Comptroller of the Currency

Ensuring a Safe and Sound National Banking System for all Americans.

FOR IMMEDIATE RELEASE
January 4, 2012

Contact: Bryan Hubbard
(202) 874-5770

OCC Releases Public Service Ads About the Independent Foreclosure Review

WASHINGTON — The Office of the Comptroller of the Currency today released print and radio public service advertisements to increase awareness of the Independent Foreclosure Review, announced in November 2011.

The public service items include a feature story, distributed to 7,000 small newspapers throughout the country, and two 30-second radio spots distributed to 6,500 small radio stations. The material will be distributed in English and Spanish. Below is the text of the feature story for use:

Your Independent Foreclosure Review

Did you face foreclosure in 2009 or 2010? If so, the Office of the Comptroller of the Currency says you may be eligible for a free independent review of your case.

Independent foreclosure reviews let borrowers who faced foreclosure on their primary residences between January 1, 2009 and December 31, 2010 request reviews of their cases if they believe they suffered financial injury as a result of errors in the foreclosure processes of these servicers: America's Servicing Company, Aurora Loan Services, Bank of America, Beneficial, Chase, Citibank, CitiFinancial, Citi Mortgage, Country-Wide, EMC, EverBank/Everhome, Freedom Financial, GMAC Mortgage, HFC, HSBC, IndyMac Mortgage Services, MetLife Bank, National City, PNC Mortgage, Sovereign Bank, Sun-Trust Mortgage, U.S. Bank, Wachovia, Washington Mutual, and Wells Fargo.

The reviews will determine whether individuals suffered financial injury and should receive compensation or other remedies due to errors or other problems during their home foreclosure process. The reviews were ordered by the Office of the Comptroller of the Currency and the Board of Governors of the Federal Reserve in April 2011 after the federal regulators found unsafe and unsound mortgage servicing and foreclosure practices among these large, federally regulated mortgage servicers.

Situations that may have led to financial injury include, but are not limited to:

- The mortgage balance at the time of the foreclosure action was more than you actually owed.
- Fees charged or mortgage payments were inaccurately calculated, processed or applied.
- You were doing everything a modification agreement required but the foreclosure sale still happened.
- The foreclosure action occurred while you were protected by bankruptcy.
- A foreclosure proceeded on a military member in violation of Servicemembers Civil Relief Act protections.

More than 4 million letters were mailed to potentially eligible borrowers with request-for-review forms and instructions on how to complete and return them. The form lets you describe what you think went wrong. Simply answer the questions to tell your story, include any additional documents you think relevant and return the form by April 30, 2012.

If you believe you are eligible and have not received a form, you can request one from (888) 952-9105, Monday through Friday from 8 a.m. to 10 p.m. (ET) and Saturday from 8 a.m. to 5 p.m. (ET).

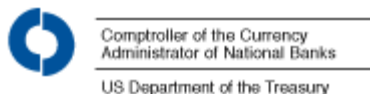
For additional information and answers to basic questions about the review process, visit www.IndependentForeclosureReview.com. Reviews are conducted by independent consultants working under the direction of the federal regulators and may take several months to complete.

You can learn more at www.occ.gov/independentforeclosurereview.

Related Links

- [Print Feature—Your Independent Foreclosure Review](#)
- [Radio Script 1—Money Matters: Independent Foreclosure Review](#)
- [Radio Script 2—Consumer Corner: Foreclosure Review](#)

11.) **Subject:** OCC News Release: OCC Hosts Web and Telephone Seminar on Small Business Investment Companies



Office of the Comptroller of the Currency

Ensuring a Safe and Sound National Banking System for all Americans.

NR 2011-148

FOR IMMEDIATE RELEASE
December 15, 2011

Contact: Dean DeBuck
(202) 874-5770

OCC Hosts Web and Telephone Seminar on Small Business Investment Companies

WASHINGTON — The Office of the Comptroller of the Currency will host a live Web and telephone seminar from 2 to 3:30 p.m. (EST) on February 15, 2012.

The seminar will focus on how SBA-licensed Small Business Investment Companies (SBIC) work and how they might be a viable investment option for national banks and federal savings associations.

“The SBIC program provides an opportunity for banks to provide capital through privately owned and managed investments funds to small businesses that otherwise might not be able to finance their growth. SBIC investments may also be positively considered in a bank’s Community Reinvestment Act evaluation,” said Acting Comptroller of the Currency John Walsh.

During the seminar, online and phone participants will hear presentations from, and have an opportunity to pose questions to, panelists Barry Wides, OCC Deputy Comptroller for Community Affairs; Robert McE. Stewart, General Partner, Spring Capital Partners II, L.P.; Sean Greene, Associate Administrator and Special Advisor for Innovation, Small Business Administration; and Carl Kopfinger, Senior Vice President, TD Bank, N.A.

This seminar is part of the OCC’s educational outreach program. The program provides opportunities for the banking community to interact with the OCC and other governmental experts and industry professionals. The cost of the seminar is \$115 for national banks and federal savings associations and \$150 for other participants.

For information or to register online, visit <http://www.occ.gov/about/who-we-are/occ-for-you/bankers/bankers-education/past-conferences-and-seminars.html>, or call (800) 775-7654 between 7 a.m. and 4:30 p.m. (CST).

12.) **Subject:** Career Quest



With high school and college student dropout rates reaching astronomical highs, and with international competition in the marketplace exploding, how do we keep our students motivated to stay and excel in school? Through the development of clear, measurable and attainable future career and life goals, students will see tangible “gain from the pain” of staying in school.

The **Career Quest Program** and in the development of their “**Career Owner’s Manual**” students will realize that any challenges they face will be worth overcoming. They will understand the benefit of sacrificing their time, money and effort, when there is now a future worth working towards.

“**Career Owner’s Manual**” is a unique concept. Through development of their “**Career Owners Manual**”, students will discover how they best work, similar to a product owner’s manual. They will develop tips and techniques to ensure optimal performance when professional malfunctions occur. By developing an individualized “**Career Owner’s Manual**” students will discover valuable information on how to navigate their current and future career plans.

Steps to development of “**Career Owner’s Manual**”:

1. **Discover Yourself** - Careers that are interesting and exciting to some are the exact opposite to others, drudgery. By understanding the multiple dimensions that create career satisfaction and how satisfaction is tied to their uniqueness, students will learn how to self-motivate and know what optimal performance looks and feels like. This will be achieved by using both assessments, such as Myers-Briggs Type Indicator and The Platinum Rule, and self-discovery tools designed by Career Quest Coaching.
2. **Build Confidence** - Too often what is easy to students does not equate to important or worthwhile in their minds. Once students understand their uniqueness, as defined in gifts, talents and strengths, they will value who they are and what they bring to the workplace. Tools for this step in the process include Strength Finders and activities designed by Career Quest Coaching.
3. **Define Success** – What does “success” mean for them - is it money or fame, or are they looking for something deeper and more meaningful, such as, job satisfaction, a sense of purpose or making a difference in the world? By understanding their definition of success, the students can select careers that are aligned with their values, strengths, interests, personality and motivators.
4. **Plan Your Future** – Students have learned who they are, know what they are good at, and what success looks like for them. Pulling this all together is the critical step that will ensure students get to where they want to go. Without a solid plan, their career could stop before it starts. SMART goals and planning tools will teach students how to establish daily, weekly, monthly and annual goals. Additionally, they will learn how to implement a goal review process and develop strategies on how to get back on track when milestones are missed.
5. **Make it Happen** – The students have their plan. Now they need to implement their plan by taking the necessary steps to put it into action. Within this section of the program students will also learn how to problem solve and make decisions using various tools and techniques.

With their **Career Owner’s Manual** in hand, the student is now in charge of their career. Any challenges that the students encounter, such as, economy shifts, job changes, a new company or boss will be viewed as an opportunity to adjust and strengthen their plan. Students who go through the **Career Quest Program** will have an advantage, because they can consult and update their **Career Owner’s Manual** to make the necessary adjustments, to adapt rather than collapse from the circumstances in front of them. The students will be informed, empowered and confident to problem solve and make decisions that support their career and life goals. Now, staying in school will be an important step in their plan to career and life success.

For more information please follow this link, <http://njcfe.org/wp-content/uploads/2012/01/CareerQuestBrochure3-1.pdf>.