6:30 AM – 12:00PM
\textbf{BAFT Golf Shotgun Tournament}
Play a round of golf on a PGA course where professional golfers such as Tiger Woods, Phil Mickelson and Jason Day have played. Torrey Pines, often referred to as a "golfer's paradise", has been a host to the US Open and several other PGA tournaments, with its North and South courses offering views of the Pacific Ocean to the west.

12:00 PM – 6:00 PM
\textbf{BAFT Registration Open}
Grande Ballroom Foyer

12:00 PM – 6:30 PM
\textbf{New! Meetings and Networking}
The Annual Conference has been an excellent venue to network with peers, colleagues and clients. We recognize this need and have exclusive times during the conference dedicated for bilateral and small group meetings. Meeting rooms and times are actively facilitated by BAFT in one hour increments for a nominal fee*. Rooms are limited and on a first come, first served basis.

*Exceptions apply based on sponsorship levels.

6:00 PM – 6:30 PM
\textbf{New Member/Non-Member Reception}
(Invitation only)
Fairway Garden

6:30 PM – 7:30 PM
\textbf{Opening Night Reception}
Fairway Garden

7:30 PM – 10:00 PM
\textbf{Opening Night Dinner}
Fairway Ballroom

Sponsored by

\begin{itemize}
\item Deutsche Bank
\item HSBC
\end{itemize}

\begin{flushright}
\textbf{Monday, May 5, 2014}
\end{flushright}

\textbf{ARS device will be available during all educational sessions in the morning.}

\begin{itemize}
\item\textbf{Sponsored by}
\item Wells Fargo
\end{itemize}

6:30 AM – 8:00 AM
\textbf{New! BAFT Fun Run/Walk}
Hotel Lobby

Join your colleagues for a fun 5K run or 1K walk while taking a breathtaking view of the city and the Pacific Ocean.
\textbf{Meet at the lobby by 6:00 AM to walk to starting line.}

7:30 AM – 5:00 PM
\textbf{BAFT Registration Open}
Grande Ballroom Foyer

7:30 AM – 8:30 AM
\textbf{Networking Breakfast}
Grande Ballroom D

\begin{itemize}
\item\textbf{Sponsored by}
\item Flimetrix
\end{itemize}

8:30 AM – 8:50 AM
\textbf{Welcome and Opening Remarks}
Grande Ballroom ABC

\begin{itemize}
\item Sara Joyce
Program Chair, North America Annual Conference
Executive Managing Director
Head of IFI and TF
Bank of Montreal
\item Rita Gonzalez
Chair, BAFT
Managing Director and
Head of Institutional Sales, Americas
HSBC
\item Tod Burwell
President and CEO
BAFT
\end{itemize}

8:50 AM – 9:20 AM
\textbf{Opening Keynote Address}
Grande Ballroom ABC

\begin{itemize}
\item \textbf{Introduction}
Rita Gonzalez
Chair, BAFT
Managing Director and
Head of Institutional Sales, Americas
HSBC
\item \textbf{Keynote Speaker}
Irene Dorner
President and CEO
HSBC USA
\end{itemize}

9:20 AM – 10:20 AM
\textbf{C-Suite: Executive Roundtable}
Grande Ballroom ABC

What is the outlook for the banking industry and the operational/transactional side of the business? How are Chief Executives adjusting business models to deal
with regulations, AML/compliance, enterprise risks, compressing margins, efficiency and profitability?

Moderator
Rita Gonzalez
Chair, BAFT
Managing Director and
Head of Institutional Sales, Americas
HSBC

Panelists
James Graham
Executive Vice President Treasury Management
PNC

William Haraf
Managing Director
Promontory Financial Group, LLC

Anthony J. Walton
Vice Chairman
Standard Chartered Bank, Americas

10:20 AM – 10:35 AM
Morning Coffee Break
Grande Ballroom D

Sponsored by BMO Capital Markets

10:35 AM – 10:45 AM
Trade Loan Documentation Announcement
Salon ABC

Presenters
Ruediger Geis
Co-Chair Trade Loan Documentation Working Group
Senior Product Manager, Trade Issues
Commerzbank AG

Henry Pfeiffer
Co-Chair Trade Loan Documentation Working Group
Vice President
J.P. Morgan

Alain Verschueren
Co-Chair Trade Loan Documentation Working Group
Head of Sales and Market Intelligence
Correspondent Banking
BNP Paribas

10:45 AM – 11:30 AM
US Banks: Perspectives on Growth, Valuation and Consolidation?
Grande Ballroom ABC

While loan growth for the US banking industry continues to track the slow recovery of the economy, earnings and valuations have quickly rebounded.

What is driving earnings growth, what is the outlook for bank valuations and how will consolidation shape the future of the US banking industry?

Introduction
Mark Garfield
Senior Vice President
International Banking
Zions Bank

Speakers
Justin Evans
Director
RBC Capital Markets

Jerry Wiant
Co-head, US Financial Institutions Group
RBC Capital Markets

11:30 AM – 12:15 PM
Correspondent Bank Relationships - Will They Stay or Will They Go?
Grande Ballroom ABC

The challenges in managing correspondent banking relationships have grown through the years and encompass increasing focus on credit, compliance, legal, operating and reputational risks. The international banking industry is under pressure to "de-risk" while addressing these risk factors in addition to BASEL III regulatory changes and LCR considerations against the costs and returns to stay in the business. Additional issues such as the status of correspondent banks as suppliers, sharing sound practices in the correspondent banking space and creating unintended consequences in the international banking community will be addressed by a panel of correspondent banking experts.

Moderator
Kimberly A. Burdette
Senior Vice President & International Banking Manager
Treasury Management
PNC

Panelists
Jill Enzmann
EVP Europe and Multilateral Institutions
Global Financial Institutions
Wells Fargo, International Group

Sara Joyce
Program Chair, North America Annual Conference
Executive Managing Director
Head of IFI and TF
Bank of Montreal

Peter Mack
Senior Vice President
Managing Director of Global Transaction Banking
Fifth Third Bank
12:15 PM – 1:00 PM
Education/Training: Transaction Banking Needs for Today and Tomorrow
Grande Ballroom

Education and training are being increasingly recognized as key to the success of today’s Transaction Banking practitioners and crucial for the development of the next generation, especially with the increased complexity faced by the industry due to new technology and regulatory changes. How are these needs to be met now? Looking to the future, where is the next generation of Transaction Banking practitioners coming from? How are they going to be prepared to assume leadership? This panel will look at both present and future needs - the current state of play, current programs in place, and future programs needed to meet future industry needs.

Moderator
Whitman E. Knapp
Chairman
GTBInsights, LLC

Panelists
Martin Abrahamson
Senior Vice President, US Trade Operations
Bank of America Merrill Lynch

Sara Joyce
Program Chair, North America Annual Conference
Executive Managing Director
Head of IFI and TF
Bank of Montreal

Alexander Malaket
President
OPUS Advisory Services International Inc.

Craig Schurr
BAFT, North America Council Co-Chair
SVP and International Banking Services Manager
FirstMerit Bank

1:00 PM – 2:00 PM
Back by Popular Demand! Lunch and Learn
Fairway Ballroom

Back from last year’s extremely popular and well received sessions, we invite you to discuss hot topics in the industry from experts in the field over lunch, in an informal and smaller group setting. Each table of 10 will cover one topic of interest. Watch out for topics to be announced soon. Seats will be limited, and on a first come, first served basis.

Table Topic: Enterprise Sanctions Filtering: Accuracy, Efficiency & Competitive Advantage
The attention given to regulatory compliance in wholesale payments has grown. Heightened scrutiny has spotlighted the need to filter payments extremely accurately, but with no loss in operational efficiency. A truly effective screening tool must understand context and minimise the “noise” of false readings, and can play a role in building competitive advantage. Providing detailed and complete information on transaction-level decisions demonstrates competence and builds confidence with regulators and clients. ACE will show how an intelligent approach to sanctions filtering can increase accuracy and at the same time minimise the workflow interruptions and manual intervention normally associated with payment screening.

Sponsored by ACE Software Solutions

Table Topic: 300 Years of Payments and They are Still Not Easy.
Worldwide payment flows are four times global GDP. 40 million transactions will globally happen while we have lunch. You could double transaction volume and still lose market share. Real time is the order of the day in an expanding volume, lower margin world. Discuss with your peers how to tackle these issues.

Sponsored by iGTB

Table Topic: Are you ready for the Cloud and SAS?
Join both CGI and OpenText at their Lunch and Learn sessions for an open and lively discussion with your peers on the Cloud and SAS. Lunch and Learn will be followed by a joint discussion by CGI and OpenText.

Sponsored by OpenText and CGI

2:00 PM – 5:30 PM
New! Meetings and Networking

The Annual Conference has been an excellent venue to network with peers, colleagues and clients. We recognize this need and have exclusive times during the conference dedicated for bilateral and small group meetings, including workshops hosted by industry suppliers. Below is a list of workshops hapenind during these times. These are optional and open to all.
Product Briefing Sessions

2:00 PM – 3:00PM
Session 1: Product Development: The Path to Revenue and Customer Delight
Scripps I
Sponsored by ACE Software Solutions

Product innovation in transaction banking is a challenge, as nearly all payments products are built on legacy or single-purpose systems that are difficult to change, and are not integrated easily, or at all. This applies with respect to even simple pricing changes or enhancements that might reflect individual customer characteristics or client segment needs, and which, if well executed, could build loyalty or even customer delight. Product managers need development tools that support their efforts to maintain and build revenue, while maintaining or even enhancing operational efficiency.

ACE will lead a discussion about how a modern, rules-based financial messaging platform allows banks to specify, build and quickly roll out product enhancements and bespoke pricing.

Session 2: The Corporate Customer’s Experience of Transaction Banking
Grande Ballroom E
Sponsored by iGTB

The first three month window presents 75% of cross-sell opportunities, customer experience is why 1 in 4 customers switch banks and multichannel users buy 3 times more products than single channel ones. Discuss with your peers (a) the product centric conundrum: why is a customer-centric approach so difficult? (b) how does customer service expectation differ by industry sector or business type (and where doesn’t it)? and (c) how painful is painful: The KYC problem: what really makes a corporation switch principal bank?

Session 3: Exploring and Understanding the Cloud and SaaS – an Alternative, Growing Model
Canyon Room
Sponsored by OpenText and CGI

Are you prepared? This discussion will help you obtain a better understanding of the benefits of a cloud strategy, why it is secure and why adoption is growing so rapidly.

The Cloud and SaaS (Software as a Service), a type of cloud computing, are now viewed by many analysts, business leaders and IT Executives as the future of computing. SaaS is a model gaining popularity for many business applications, and its growth is projected to continue at a rapid pace.

The speakers representing pioneering SaaS providers for mission critical financial industry systems will highlight and discuss several important aspects of SaaS and why they matter to you. The topics will include differentiators, benefits, security, infrastructure, compliance, pricing models, industries deploying, future market forecasts, differentiating features and impacts on your future business and clients.

Session 4: The Changing Global Payments Landscape – A New Era
Scripps II
Sponsored by BNY Mellon

We are in an era of global payment growth marked by changing patterns in trade flows. What does this mean for businesses and their banking partners? What are the regulatory and compliance impacts for providers and how will they affect the payments infrastructure? Will new standards and interbank relationships drive change and evolution? Are new models emerging?

We invite you to join us for a discussion of these and other topics. Our distinguished panel includes a global payments provider, a payments technology expert and an industry analyst.

3:00 PM – 4:00 PM
Session 5: Making SWIFT Simple
Grande Ballroom E
Sponsored by Akshay

Many institutions which traditionally work only in the context of their domestic banking system find the prospect of using SWIFT to facilitate their international banking communications to be very daunting. This workshop will discuss the main issues in effectively utilizing SWIFT drawing on the experience of real-life SWIFT users. It will be presented by Chuck Wiley of Akshay who spent 17 years at SWIFT and established SWIFT’s West Coast sales office during this period. The workshop is intended to be interactive with participants encouraged to bring their SWIFT issues to the workshop and benefit from the experience of the presenter as well as their peers.

5:30 PM – 6:30 PM
Reception and Awards
Fairway Garden
Live music provided by iGTB

Tuesday, May 6, 2014
10:15 AM – 11:00 AM  
**Innovation in Transaction Banking**  
*Grande Ballroom ABC*

**Moderator**  
Ian Toone  
BAFT, North America Council Co-Chair  
Managing Director, Head of Global Transaction Banking - Banks, Brokers & Exchanges  
RBC Investor & Treasury Services

**Panelists**  
*Phil Cantor*  
Chief Marketing Officer  
iGTB  

*David C. Robertson*  
Partner  
Treasury Strategies, Inc.

11:00 – 11:45 AM  
**Transaction Banking – Looking From the Americas**  
*Grande Ballroom ABC*

Hear from a panel of global transaction banking heads—from a large global bank to a regional bank—as they discuss key issues and opportunities in transaction banking from a North American banks’ perspective.

**Moderator**  
Daniel Scanlan  
Managing Director  
Regional Head, Transaction Banking Americas  
Standard Chartered Bank

**Panelists**  
*Steve Bash*  
Senior Vice President, International Banking & Trade Finance  
City National Bank  

*Peter Mack*  
Senior Vice President  
Managing Director of Global Transaction Banking  
Fifth Third Bank  

*William “Dub” Newman*  
Managing Director and  
Head of North America Global Treasury Solutions  
Bank of America Merrill Lynch

11:45 AM – 12:30 PM  
**Liquidity Management Under Basel III**  
*Grande Ballroom ABC*

Basel III has become a hot topic among in the banking industry since the announcement of the substantial strengthening of existing capital requirements. These capital reforms coupled with the introduction of a
global liquidity standard have created a number of new challenges for financial institutions and their clients.

Our panel will provide valuable insights into these key challenges and issues arising from implementing Basel III as well as providing an understanding of the liquidity issues encountered by the banking industry.

**Moderator**
Barry Tooker  
Vice President, Product Management  
Clear2Pay

**Panelists**
- **Gregory S. Frank**  
  Director, Institutional Client Management  
  Subsidiary Banking  
  RBC Capital Markets
- **Paul Thwaite**  
  Head of Transaction Services, Americas  
  Global Head of Transaction Services  
  Financial Institutions  
  RBS
- **Stephanie Wolf**  
  Managing Director  
  Bank of America Merrill Lynch

**12:30 PM – 1:30 PM**
**Lunch Keynote Speaker**
Fairway Ballroom

**Introduction**
Mark Garfield  
Senior Vice President  
International Banking  
Zions Bank

**Speaker**
Scott Pulsipher  
President and COO  
Needle, Inc.

**Sponsored by**
PNC

**1:30 PM – 6:00 PM**
**New! Meetings and Networking**

The Annual Conference has been an excellent venue to network with peers, colleagues and clients. We recognize this need and have exclusive times during the conference dedicated for bilateral and small group meetings, including workshops hosted by industry suppliers. Below is the list of workshops happening during these times. **These are optional and open to all.**

**Product Briefing Sessions**

**1:30 PM – 2:30 PM**
**Session 1: BAFT Trade Loan Documentation**
Grande Ballroom AB

Bank to Bank Trade Loans -- primarily for pre-export, post-import and export financing -- have been offered by lender banks to borrower banks for many years, but each lender has had their own documentary requirements, either in the form of an underlying agreement or a borrowing request. At the request of BAFT’s Global Trade Industry Council an international coalition of lender banks from North America, Europe and Asia assembled to clarify definitions, create uniform terminology, and standardize documentation in order to level the playing field for all participants making this trade product understandable to not only industry practitioners but also to regulators and investors. During this session you will hear from the co-chairs of the BAFT Trade Loan Documentation Working Group describe how it was done -- the process, the methodology and the outcome.

**2:30 PM – 3:30 PM**
**Session 2: From Portals to Channels: The Shift to Unified Transaction Services**
Grande Ballroom D  
Sponsored by Misys

Portals have long been on the transaction services roadmap but now, more than ever, online and mobile delivery is a key differentiator for corporate banks. Disparate solutions built over time have struggled to live up to the unified working capital vision craved by customers. Join Misys to see how banks are unifying their portal approach with integrated channels that provide customers with coherent views across Trade, Cash, FX and Payments – any time, on any device.

**Session 3: SWIFT Category 7 Standards Change**
Scripps I

This session will include an update on the collaborative work efforts being performed by the SWIFT Trade Finance Maintenance Working Group on the Category 7 series change requests. Spend time hearing from and asking questions of and providing your comments to the US members to the TFMWG. This session is intended to socialize the work and progress made to date and provide a forum for those interested in the proposed changes to the message standards to provide input directly to the project team.

**6:00 PM – 7:00 PM**
**Networking Reception**
Fairway Garden
Wednesday, May 7, 2014

Regulatory Compliance Forum

Join us for a one day in-depth discussion on the hottest regulatory and compliance issues affecting the industry today. This Forum is included with the North America Annual Conference full conference registration, or you can opt to register just for this one day Forum.

ARS device will be available during this all day Forum.

Rita Gonzalez
Chair, BAFT
Managing Director and Head of Institutional Sales, Americas HSBC

Tod Burwell
President and CEO
BAFT

8:45 AM – 9:15 AM
Keynote Address
Grande Ballroom AB

Introduction
Ian Toone
BAFT, North America Council Co-Chair
Managing Director, Head of Global Transaction Banking - Banks, Brokers & Exchanges
RBC Investor & Treasury Services

Keynote Speaker
William Fox
Managing Director
Global Head of Financial Crimes Compliance
Bank of America Merrill Lynch

9:15 AM – 10:15 AM
The Grass Isn’t Always Greener
Grande Ballroom AB

Increasing demands from domestic regulators can require full-time focus on financial professionals. Now layer on legislative burdens from outside the country and the transaction business takes on a new level of complexity. This panel will focus on concerns of which we need to be aware when engaging in cross-border payments, exploring issues with services like auto FX conversion, international ACH, and consumer payments, while juggling the dynamics of emerging technologies, like virtual currencies (e.g. Bitcoin).

Moderator
Stephen Wojciechowicz
Director
Deutsche Bank

Panelists
Cheryl Gurz
Managing Director, Global Bank Segment
BNY Mellon

Gene Neyer
SVP, Product Management
Fundtech Corporation

Kenneth T. P. Wong
Director
Toronto Dominion
10:15 AM – 10:30 AM
Morning Coffee Break
Grande Ballroom D

Sponsored by KYC Exchange Net AG

10:30 AM – 11:30 AM Concurrent Sessions
Session 1: Viewpoints on Trade-Based Due Diligence
Grande Ballroom AB

In the current regulatory environment the needle has moved on the requirements surrounding trade-based due diligence. This session will address the changing definitions around due diligence related to the customer, the transaction and the business model. Join us for an open conversation looking at the current environment from various perspectives – that of large global bank, regional bank, and compliance officer.

Moderator
Arthur G. Rice
Vice President and Manager
International Business Division for Operations and Product Development
FirstMerit Bank

Panelists
Jeffrey Freshour
Vice President, Compliance Manager
Wells Fargo Bank

Mark Garfield
Senior VP International Banking
Zions Bank

Michael Yavorsky
Head of Treasury Solutions Risk Management
Royal Bank of Scotland/RBS Citizens Bank

11:30 AM – 12:30 PM
Gearing Up for FATCA: Where Are We and What Do We Still Need To Do?
Grande Ballroom AB

Examine the potential effects of Foreign Account Tax Compliance Act ("FATCA") on certain financial institutions products. Industry consultants and practitioners discuss the regulation, current implementation timeline and deliverables, and key things to consider when reviewing potential effect of FATCA on payments and trade.

Moderator
Fran Mordi
Vice-President, Senior Tax Counsel
American Bankers Association

Panelists
Candace Ewell
Principal
PricewaterhouseCoopers LLC

Laurie Hatten-Boyd
Principal, Washington National Tax
KPMG LLP

Paul Johnson
Trade Product Manager
Bank of America Merrill Lynch

Stephen Wojciechowicz
Director
Deutsche Bank

12:30 PM – 1:45 PM
Lunch with Speaker: OFAC Sanctions/Export Compliance and Enforcement
Grande Ballroom C

Compliance with multiple OFAC sanctions is vital, as non-compliance can carry a big price tag. At the same time, thawing relations between the West and Iran may open some opportunities, but carry big risk. This session will provide insight into the current landscape and recent hot areas of OFAC enforcement against sanctions violations. Recent enforcement activity and
legal developments highlight the importance of having risk based sanctions compliance programs in place.

Introduction
Sara Joyce
Program Chair, North America Annual Conference
Executive Managing Director
Head of IFI and TF
Bank of Montreal

Speaker
Amy E. Worlton
Partner
Wiley Rein, LLP

1:45 PM – 2:45 PM
Impact of Regulation on Liquidity in Transaction Banking
Grande Ballroom AB

The financial crisis has heightened the awareness of liquidity risk to regulators, financial institutions and corporate treasury practitioners alike. The resulting changes in guidance, policy, and practice have altered the financial services industry operating models and have impacted the relationships between banks and their clients. Our panel will discuss the widespread implications of these new realities.

Moderator
Barry Tooker
Vice President, Product Management
Clear2Pay

Panelists
Laura Hope
Head of Transaction Services, FI and NBFI Americas
Global Transaction Services
RBS

Stephanie Wolf
Managing Director
Bank of America Merrill Lynch

2:45 PM – 3:45 PM
KYC Emerging Solutions
Grande Ballroom AB

Over the past few years, governments across the globe have become increasingly focused on addressing and reducing financial crime. The financial services industry has invested significant resources to support expectations of banks with respect to KYC obligations. Panelists in this session will examine developments in the market aimed at improving efficiency while at the same time adopting the necessary regulatory standards required to monitor, deter and prevent financial crime.

Moderator
Stacey Facter
Senior Vice President, Trade Products
BAFT

Speaker
David Bliss
Associate Director
Accuity

Hans-Joachim von Hänisch
Managing Director
KYC Exchange Net AG

James Wills
Senior Business Manager
Banking Initiatives/Standards
SWIFT

3:45 PM – 4:00 PM
Closing Remarks
Grande Ballroom AB

Sara Joyce
Program Chair, North America Annual Conference
Executive Managing Director
Head of IFI and TF
Bank of Montreal

Rita Gonzalez
Chair, BAFT
Managing Director and Head of Institutional Sales, Americas
HSBC

Tod Burwell
President and CEO
BAFT

Affiliate Meetings: Open to Committee Members and Invite-Only Guests

Monday, May 5
2:00 PM – 4:00 PM
Grande Ballroom D
BAFT Regional Bank Council

Tuesday, May 6
7:30 AM – 8:30 AM
Canyon Room
BAFT Regional Payments and Compensation Committee Meeting

Wednesday, May 7
7:30 AM – 8:30 AM
Canyon Room
BAFT Supplier Committee Meeting
### Registration & General Information

#### 2014 BAFT North America Annual Conference & Regulatory Compliance Forum
May 4-7, 2014

Hilton La Jolla Torrey Pines
10950 N Torrey Pines Rd, La Jolla, CA 92037
Hotel Phone: +1 (858) 558-1500

#### THREE WAYS TO REGISTER:

**ONLINE**
Complete the registration form at [www.baft-ifsa.com](http://www.baft-ifsa.com)

**FAX**
+1.202.663.5538
Please be sure to include credit card information

**MAIL**
BAFT
P.O. Box 70964
Baltimore, MD 21279

#### QUESTIONS?
For further information on registration, please call +1.202.663.7575

□ If you have special needs that may affect your participation in this event, please check here. BAFT/ABA will contact you to discuss accommodations.

This form is not applicable for sponsor and exhibitor registrations. Please contact events@baft-ifsa.com for registration information.

### Registration & General Information

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All registration confirmations will be made by e-mail.

#### REGISTRATION FEES

**+THE BELOW RATES INCLUDE THE REGULATORY COMPLIANCE FORUM ON MAY 7**

- Member Registration: $1,900
- Member Team Discount (3 or more): $1,600
- Nonmember Registration: $2,600
- Nonmember Team Discount (3 or more): $2,400
- Government: $2,400
- Spouse/Guest: $495
- $1,000

### REGULATORY COMPLIANCE FORUM ONLY

**WEDNESDAY, MAY 7**

- Member Registration: $800
- Member Team Discount (3 or more): $700
- Nonmember Registration: $1,000
- Nonmember Team Discount (3 or more): $900
- Government: $500
- Spouse/Guest: $200

*Team member registrations must be received at the same time.

#### COMPLIMENTARY REGISTRATION

| Complimentary Explanation: ____________ |

#### ATTENDANCE LIST/CANCELLATION POLICY

**April 18, 2014**, is the deadline to be listed on the Attendance List. Cancellations must be received either in writing to BAFT at reghousing@aba.com or faxed to +1 202.663.5538. Full refunds will be given prior to April 4, 2014 and partial until April 29, 2014; but a $395 processing fee will be incurred. No refunds will be issued after April 30, 2014; however, if you need to cancel, substitutions are welcome.

#### PAYMENT

- Invoice Request
- Check (payable to BAFT)
- Visa MasterCard American Express
- Optima Diners Club Discover

#### HOTEL INFORMATION/RESERVATIONS

**Arrival Date/Time**

**Departure Date/Time**

Check-in time is 4:00pm/Check-out time is 11:00am.

**Hotel Rooms:**

- $229.00/King or $229.00/Double Queen

#### RESERVATION GUARANTEE

All reservations must be guaranteed with a deposit equal to one night’s stay with one of the following valid credit cards:

- Visa
- MasterCard
- American Express
- Optima
- Diners Club
- Discover

#### HOTEL DEADLINES/CANCELLATION

The hotel reservation cut-off date is **APRIL 4, 2014**. THE HOTEL WILL CONFIRM YOUR RESERVATION DIRECTLY. After receipt of your hotel information, all changes in arrival, departure, type of accommodations, or cancellation must be made directly with the ABA Registration Center, either in writing or by telephone +1.202.663.5274. However, after APRIL 4, it is the responsibility of the attendee to notify the hotel of any additional changes needed to the reservation.

**RELEASE:** I authorize BAFT to share my contact information with its third-party supplier members to receive marketing materials and information on their products and services.

**RELEASE:** CONSENT TO USE PHOTOGRAPHS AND VIDEOS: All attendance of registered participants, attendees, exhibitors, sponsors and guests (“you”) at American Bankers Association’s (“ABA”) conventions, conferences, meetings, or related activities, including all ABA subsidiaries and affiliates, (“Events”) constitutes an agreement between you and ABA regarding the use and distribution of your image, including but not limited to your name, voice and likeness (“Image”). By attending the Events, you acknowledge and agree that photographs, video, and/or audio recordings may be taken of you and you grant ABA the right to use, in perpetuity, your Image in any electronic or print distribution, or by other means hereinafter created, both now and in the future, for media, art, entertainment, promotional, marketing, advertising, trade, internal use, educational purposes or any other lawful purpose.

**RELEASE:** ATTENDANCE LIMITATIONS AND LIABILITY: Attendance at all ABA, its subsidiaries and affiliates, programs will be considered on a first-come, first-served basis. If the program is cancelled, ABA’s, its subsidiaries and affiliates, liability is limited to the registration fee.

**SPECIAL EVENTS**

- **GOLF – Sunday, May 4** …………………………………… $300
- **5K FUN RUN/1K WALK** – Monday, May 5 …………… $35

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**Note:** I agree to pay the above total amount according to the card issuer agreement.