



OCC's Web and Telephone Seminar
**Low-Income Housing Tax Credit Funds:
Investment Opportunities for Banks**

Registration Form

Registrant name _____
 Title _____
 Bank/company _____
 Charter number _____
 Street address _____
 City _____
 State _____ ZIP _____
 Phone number _____
 Fax number _____
 E-mail address _____

Please check here if you are unable to receive your materials via e-mail. We will ship a hard copy to you. *(To receive via e-mail, you will need Acrobat Reader, available free at www.adobe.com.)*

Site registration, one set of written materials, and new for this seminar is access to the online multimedia recording — download the handouts, view the slides, and listen to the audio via the Web.

National banks: \$115

Others: \$150

Check method of payment:

Check made payable to KRM

American Express

Visa

MasterCard

Discover Card

Card number _____

Expiration date _____

Signature _____

Total payment _____

Who should participate?

- Presidents/CEOs
- Chief financial officers
- Treasurers and tax officers
- Chief investment officers
- Commercial real estate lenders
- CRA and compliance officers

Price

Participation is \$115 per connection for each national bank listening site and \$150 per connection for each non-national bank listening site.

Questions for speakers?

If you would like to submit questions to the speakers in advance, please e-mail your questions to OCCTeleSeminar@occ.treas.gov.

A WEB AND TELEPHONE SEMINAR

Low-Income Housing Tax Credit Funds: Investment Opportunities for Banks

**Wednesday
September 10, 2008
2:00 p.m.—3:30 p.m. EDT**

— CONVENIENT —
— INFORMATIVE —
— COST-EFFECTIVE —

What is a Web and telephone seminar?

This 90-minute Web and telephone seminar allows an unlimited number of people to listen to OCC experts and industry professionals about their experiences and policy imperatives. You can listen over individual telephones or discuss with colleagues on speaker-phones. The experts' interaction with you, the listener, will make the program a valuable learning experience. And you can ask questions from wherever you are, online or on the telephone.

There is no rush-hour traffic, no parking, no travel time or expenses. You can remain in the office and share information with a large group of colleagues. A moderator guides the presentation and the open forum. Accessing the automated slide show is as easy as clicking on a Web link.



Welcome by
John C. Dugan
Comptroller of the Currency

The Low-Income Housing Tax Credit (LIHTC) program has addressed the nation's affordable rental housing needs by financing nearly two million low-income units over the past two decades. Banks that invest in LIHTC-financed projects can earn attractive rates of return, reduce their federal tax liability, and obtain Community Reinvestment Act (CRA) credit. LIHTC funds spread investment

risk among many investors and properties in diverse geographic markets. Banks considering their first LIHTC investment may find these funds to be a good initial approach. At this Web and telephone seminar, you will learn about the LIHTC fund business from an OCC official, a regional fund manager, and a low-income housing tax credit investment advisor.

Participants will learn about...

- How the LIHTC program works.
- Fund investments and CRA consideration.
- Financial, tax, and accounting benefits.
- Examples of successful fund investments.

This Web and telephone seminar will help you...

- Determine if fund investments meet your bank's needs.
- Understand current market conditions affecting pricing.
- Know what to look for in a good fund manager.
- Understand key underwriting considerations of LIHTC funds.
- Evaluate key risks and regulatory considerations.

Seminar panel



Barry Wides
*Deputy Comptroller
Community Affairs
Office of the Comptroller of the Currency*



Dana S. Boole
*President and CEO
Community Affordable
Housing Equity Corporation*



Richard A. Floreani
*Senior Manager
Tax Credit Investment Advisory Services
Ernst & Young*

How to register

Those wishing to attend the seminar may register by:

- Filling out the online registration form at www.occ.treas.gov/bankereducation.htm.

- Calling (800) 775-7654 between the hours of 7 a.m. and 5 p.m. CDT and providing registration information
- Faxing the form to (800) 676-0734
- Mailing the registration form to KRM Information Services, P.O. Box 1187, Eau Claire, WI 54702-1187

Registrants receive a special toll-free number and a PIN number for entrance to the telephone seminar. Each will receive written materials prior to the call via the Internet or direct mail.