

HOW TO USE THE MANUAL

YOUR MANUAL

The primary goal of this manual is to help your bank meet all the regulatory requirements being placed on the bank and the board of directors. The manual contains superb training information for individual directors. We suggest you use it to educate your directors and become current on matters that affect them, the board, and the bank. Going forward, we will keep track of regulatory requirements being placed on boards by the federal regulatory supervising agencies. We also will keep your directors current through quarterly updates to the manual and also through white papers on topical subjects.