

ARCSys™

Virtual 2021 Progressive Series CECL Conference

Four days of conversations with CECL and economic experts for clarity on your pressing questions. January 2023 will be here before we know it - **the time to dive in is now.**



Earn up to
18
CPE credit
hours!



MAY 27
JUNE 24
JULY 27
AUGUST 26



1:00 PM EST
TO
5:45 PM EST

Can't make it to
the live sessions?
View detailed
agenda for
playback dates.

6th Annual CECL Accounting & Statistical Conference

Description:

Join us for our progressive series event with accounting and economic experts that can help your institution navigate the changes of implementing CECL for your loan portfolio. You will learn best practices that will help you consider strategic implications, reduce pitfalls, make the most of opportunities, and implement the standard in a meaningful way.

The ARCSys progressive education series was developed to allow participants to easier digest and understand CECL in smaller educational sessions rather than full-day virtual sessions. In addition, we have also added the feature to watch the sessions through recorded playbacks so that the attendance can fit into your busy calendar with ease.

You Will Learn:

- Gain an understanding of proposed and updated changes to the standard
- Learn how to recognize and use credit quality indicators necessary for modeling and disclosures
- Learn the best practices in CECL implementation
- Learn the importance of data aggregation and the effects on your model and results
- Understand how to monitor and update your economic data as a part of your model
- Gain a detailed understanding of different CECL models including Discounted Cash Flow, Probability of Default, and WARM Models
- Understand the importance of statistical forecasting models, and how they work
- Learn how your data will affect your volatility with specific models
- Understand what new policies, processes and controls may be necessary for you to implement
- Learn how to utilize your data for better analytics and the ARCSys BI data warehouse



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Details:

Attendees can register for ALL FOUR of the LIVE events using the link below:

<https://attendee.gotowebinar.com/register/2147250965876454159>

May 27th, 2021 | June 24th, 2021 | July 27th, 2021 | August 26th, 2021

After registering, you will receive a confirmation email containing information about joining the webinar.

Can't make the LIVE dates and times?
Register for a monitored recorded playback when it works for you:

Day 1 Playback:

- [Wednesday, June 23rd, 2021 at 1:00 PM EST](#)
- [Wednesday, July 21st, 2021 at 1:00 PM EST](#)

Day 2 Playback:

- [Monday, July 26th, 2021 at 1:00 PM EST](#)
- [Tuesday, August 17th, 2021 at 1:00 PM EST](#)

Day 3 Playback:

- [Friday, August 20th, 2021 at 1:00 PM EST](#)
- [Tuesday, September 21st, 2021 at 1:00 PM EST](#)

Day 4 Playback:

- [Thursday September 23rd, 2021 at 1:00 PM EST](#)
- [Tuesday, October 19th, 2021 at 1:00 PM EST](#)

*Reach out to our Marketing Director, Kaleigh Wells, to get help if registering for a mix of live events and playbacks.
kwells@arcsysonline.com

CPE Credit:

- 18.8 CPE Credits for this series (Fields of Study: Accounting, Statistics, Economics, Auditing, Business Management & Organization)
- Level: Intermediate
- Instructional Delivery Method: Group Internet Based
- Prerequisites: Experience in bank accounting, lending, or analytics
- Advanced Preparations: None

Pricing:

The cost of this 4-day progressive online webinar series is:

- **Clients of ARCSys:** \$600.00 (please request a client promo code from kwells@arcsysonline.com before registering to get the reduced price)
- **Non-Clients:** \$750.00
- **Group Rate:** Invite your entire CECL team— 3 to 10 registrations \$1600.00 (please request from kwells@arcsysonline.com before registering)



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Program:

DAY 1 – MAY 27TH, 2021

1:00 PM – 2:00 PM

CECL Update Including Discussion of First Year Results from Public Banks – Michael Umscheid, ARCSys

(Accounting: 1.2 CPE Credit Hours)

- Brief CECL refresher and discussion of recent CECL updates and changes in the standard since adoption
- Review how allowances have changed

2:00 PM – 3:00 PM

Diving into Data Issues During Implementation – Justin Umscheid, ARCSys

(Accounting: 1.2 CPE Credit Hours)

- Understanding future amortizations and how problematic data can impact cash flow calculations
- Common data issues
- Understanding and tracking risk related to COVID
- Importance of updating credit quality indicators and improving your data moving forward
- How to utilize third party data and understanding your losses and how they compare to third party data

3:00 PM BREAK

3:15 PM – 4:15 PM

Determining and Evolving Segment Class Structures – Casey Tutor & Caroline Hild, ARCSys

(Accounting: 1.2 CPE Credit Hours)

- Understanding initial data analysis and issues
- Understand various methods for data risk analysis
- Understanding reasonable and supportable evidence to support your pooling risk assessments
- Evolving segment class structures as part of modeling updates

4:15 PM – 5:45 PM

CECL Economic Forecasts and Data – Fred Eisel, Vizo Financial

(Economics: 1.6 CPE Credit Hours)

- Review of the Fed and projections for future short-term rate changes and monetary policy in 2022
- Discussion of the current economic environment, and what it may look like moving forward as we move past the pandemic
- Identify key economic indicators you need to focus on and projections for the next few years
- Evaluate the overall risks in the economy going into 2022 and beyond



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DAY 2 – JUNE 24TH, 2021

1:00 PM – 2:00 PM

Selecting, Analyzing, and Adjusting Your Historical Data to Fit the Current Environment – Michael Umscheid, ARCSys

(Accounting: 1.2 CPE Credit Hours)

- This session will focus on selecting and adjusting your historical data regardless of the historical data selected
- Understanding how public banks developed their loss history
- The difference between life cycle and reporting period data
- How to adjust your data based on the model and historical data selected

2:00 PM – 3:00 PM

Understanding Machine Learning and Data Aggregation Methods – Casey Tutor and Caroline Hild, ARCSys

(Statistics: 1.2 CPE Credit Hours)

- Understanding the differences in machine learning tools and how they apply to accounting concepts
- Understanding the benefits of machine learning versus traditional methods
- Understand the advantages and limitations of time series modelling versus life-cycle modelling

3:00 PM BREAK

3:15 PM – 4:45 PM

Types of CECL Models and How They Differ – Casey Tutor, ARCSys

(Accounting: 1.6 CPE Credit Hours)

- Detailed discussion of different models used by public banks
- Understanding the components of a CECL model and how each component impacts the allowance
- Detailed analysis of calculations of CECL models with individual loan examples
- Understanding how to calculate the allowance on loan commitments

4:45 PM – 5:45 PM

Collateral Dependent – Conversion from PCI and Current Loans – Patrick Vernon, Crowe

(Accounting: 1.2 CPE Credit Hours)

- Learn how collateral dependent is different from impaired
- Understand when to evaluate a loan individually or as collateral dependent and how they are different
- Converting PCD to PCD and how collateral dependent fits into the calculation



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DAY 3 – JULY 27TH, 2021

1:00 PM – 2:00 PM

Forecasting Under CECL – Casey Tutor, ARCSys
(Statistics: 1.2 CPE Credit Hours)

- Understanding your portfolio today and how it compares to your data historically
- Understanding how different methods are used are to evaluate market factors and determine causal relationships
- Understanding different methods of forecasting market variables (short-term vs. long-term)
- Learning to monitor and manage your forecast over time

2:00 PM – 3:00 PM

What Auditors Are Accepting as Reasonable and Supportable Evidence and Model Validation
– Patrick Vernon, Crowe
(Auditing: 1.2 CPE Credit Hours)

- Understand how important data and reconciliations are to reasonable and supportable
- What information will be needed to support your calculations
- What information will be needed to support your forecasts through time

3:00 PM BREAK

3:15 PM – 4:15 PM

How ARCSys Supports Reasonable & Supportable Evidence from Implementation to Modeling
– Justin Umscheid & Casey Tutor, ARCSys
(Accounting: 1.2 CPE Credit Hours)

- Understanding how implementation utilizes best practices for reconciling and validating historical data
- Understanding the initial and annual statistical analysis performed by the ARCSys team
- Reviewing and understanding the detailed calculations and support within the application

4:15 PM – 5:15 PM

Mergers, Acquisitions, and PCD – Patrick Vernon, Crowe
(Accounting: 1.2 CPE Credit Hours)


- Learn how CECL has and will continue to impact the M&A landscape of 2021
- Understand the complexities of PCD accounting
- Learn how CECL, M&A, and Risk Assessments can be intertwined to make smarter deals



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DAY 4 – AUGUST 26th, 2021



1:00 PM – 2:00 PM

CECL Policies, Procedures, & Financial Reporting – Michael Umscheid, ARCSys
(Accounting: 1.2 CPE Credit Hours)

- Analysis of public bank disclosures
- New policies and procedures you will need to consider for CECL
- Examples of some policy changes you need to consider
- Example financial reporting for Loans and Investments




2:00 PM – 3:00 PM

Analytics in a CECL world – ARCSys BI Tool – Michael Umscheid & Casey Tutor, ARCSys
(Statistics: 1.2 CPE Credit Hour)

- Why you need to rethink your loan and allowance analytics
- How your data will affect your analysis and future loan pricing
- CECL analytics - what you need to be paying attention to!



3:00 PM BREAK



3:15 PM – 4:15 PM

Predictive Analytics & Benchmarking Including Peer Data – Caroline Hild, ARCSys
(Statistics: 1.2 CPE Credit Hours)

- Understanding the CECL datasets
- Understanding how to leverage the CECL datasets to your advantage



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About the Speakers:

Michael Umscheid, CPA
President & CEO, ARCSys



Mike has been providing accounting, consulting, and auditing services to financial institutions for over 30 years. Mike was selected by the AICPA to create and deliver their 8-hour CPE course on CECL. He is a past member of the Auditing Standards Board and a published author on Accounting and Auditing for Financial Institutions. Mike has spoken at numerous AICPA conferences as well as other national and local financial institution associations. Mr. Umscheid is also the author of the 8-hour CPE course published by the AICPA for CECL. Mike is currently the President and CEO of ARCSys, a consulting firm that specializes in Allowance for Credit Loss software and CECL. He graduated from Virginia Polytechnic Institute and State University in Blacksburg, Virginia.

Fred Eisel
Chief Investment Officer, Vizo Financial



Fred Eisel is Vizo Financial's Chief Investment Officer. In this role, he is responsible for actively managing Vizo Financial's investment portfolios as well as overseeing the Corporate's asset/liability management and investment services. Prior to his position at Vizo Financial, Fred worked for First Carolina Corporate Credit Union for over 15 years. He also served as an investment analyst/officer for another large corporate credit union and administered the corporate's asset/liability management service, providing ALM software implementation, education, and assistance. Fred received a Bachelor of Arts degree in economics from Pennsylvania State University and a Master of Business Administration degree from Lebanon Valley College.

Casey Tutor
VP of Accounting Product Development & Analytics, ARCSys



Casey's primary responsibilities include guiding the product roadmap and software lifecycle alongside system alignment and regulatory governance. Prior to her work with ARCSys, Casey served as the financial analyst for a chemical manufacturing company. Casey brings experience in audit, data analytics and financial systems implementation to her role. She received a Bachelors of Science in accounting in 2014 and is currently an MBA candidate attending Averett University.



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About the Speakers:

Patrick Vernon
Senior Manager, Crowe



Patrick Vernon is a Senior Manager in Crowe's Advisory Services practice, focusing on CECL related projects such as Implementation, Readiness Assessment, and Model Validation. Patrick has worked with 40+ institutions across the country ranging from \$1B - \$50B, helping to build out CECL Implementation roadmaps and project plans. He also currently attends CECL steering committee meetings for a number of organizations, and consults with Crowe's audit and risk teams for CECL related matters. Patrick also has extensive experience with transaction and valuation services for financial institutions and investor groups regarding select asset acquisitions and whole bank and financial service firm acquisitions. Patrick has a background in external audit engagements with a primary focus on Allowance for Loan Losses and Mortgage Banking Derivatives.

Justin Umscheid
Implementation Team Manager, ARCSys



Justin has a decade of accounting and implementation experience onboarding clients into multiple ARCSys applications including CECL, and the Incurred Loss model. Justin supports our clients with their allowance calculations and answers accounting questions as part of the ARCSys service model. He is a strong believer that helping institutions understand their data and the related accounting aspects are the important parts of an effective business relationship fostering successful outcomes.

Caroline Hild
Statistical Team Lead, ARCSys



Caroline is a member of the Statistical Analytics Department where she works on client portfolio analysis and predictive machine learning model development. Following her BSc in Economics and Business Finance, she recently obtained her MSc in Financial Markets and Investments from the SKEMA Business School in Raleigh, NC. Prior to her arrival at ARCSys, Caroline worked at Societe Generale as an Internal Auditor in France. She brings experience in audit, statistics, programming, economics, financial markets, and credit risk.





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Option 1: Online

Register & pay using your bank account or credit/debit card online at:

<https://attendee.gotowebinar.com/register/2147250965876454159>

Option 2: Mail

Write your information into the fields below. Print page & mail with payment.
Harbinger Technology Solutions, LLC
2014 Granby Street
Suite 200
Norfolk, VA 23517

Name:

Title:

Organization:

Mailing Address:

City, State, Zip:

Asset Size:

Phone:

Email:

4 Day Conference

\$750 - Non Clients

\$600 - Clients

\$1600 - Group Rate of 3 registrations or more

*Payment must accompany registration

*Check enclosed payable to Harbinger Technology Solutions, LLC



Questions:

- kwells@arcsysonline.com
- www.arcsysonline.com
- (757)-962-4854

Refunds and Cancellations

A refund minus a \$50 processing fee will be provided for cancellations received by Harbinger Technology Solutions, LLC in writing by May 20th, 2021. No refunds will be given for cancellations received after that date. A substitution from your institution is welcome at any time.

Harbinger Technology Solutions, LLC reserves the right to change instructors or reschedule/cancel sessions when necessary.

Harbinger Technology Solutions, LLC is not responsible for travel penalties incurred due to the modification of the program.

For more information regarding refunds, cancellations, and/or other concerns, please contact our offices at kwells@arcsysonline.com.

Harbinger Technology Solutions, LLC is registered with the National Association of State Boards of Accountancy (NASBA) as a sponsor of continuing professional education on the National Registry of CPE Sponsors. State boards of accountancy have final authority on the acceptance of individual courses for CPE credit. Complaints regarding registered sponsors may be submitted to the National Registry of CPE Sponsors through its website: www.nasbaregistry.org.

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