



Thursday
September 29, 2005

Meeting the Need:

**Affordable,
Responsible
Short-Term Credit**

As a leader in meeting the credit needs of your community, please join the FDIC for a discussion with academics and banking professionals about providing affordable, responsible short-term credit to all borrowers.

- **Find out how your institution can be part of the solution to the lack of small, reasonably priced loans in both inner-city and rural areas.**
- **Learn about the problems of military borrowers and how their needs can be met.**
- **Gain insight into both the challenges and rewards that financial institutions have experienced as they have developed affordable short-term loan products.**

Thursday, September 29, 2005
8:00 am to 4:00 pm

Registration and continental breakfast beginning at 7:30 am
Reception to follow

George Mason University - Arlington Campus
Classroom 244
3401 Fairfax Drive
Arlington, VA 22201

Conveniently located close to the Virginia Square Metro
on the Orange Line

Register at:
<https://fdic.inquisiteasp.com/cgi-bin/qwebcorporate.dll?PHRHMH>

For additional information,
please contact mbluyus@fdic.gov

See the back of this invitation
for conference highlights



Space is limited,
so **register early!**

Conference Highlights

Opening Remarks
Honorable Thomas J. Curry
Director, FDIC

- **The Problem: Lack of Affordable, Responsible Short-Term Credit**
Michael A. Stegman
Director, Center for Community Capitalism
Kenan Institute of Private Enterprise, University of North Carolina
- **Alternative Short-Term Loan Products**
Sheila C. Bair
Dean's Professor of Financial Regulatory Policy
Isenberg School of Management, University of Massachusetts Amherst
- **Overdraft Protection as an Alternative Short Term Credit Product**
Ellen Seidman
Senior Managing Director/National Practice, Shorebank Advisory Services
- **Military Borrowers: Problems and Solutions**
Christopher Peterson
Assistant Professor, Levin College of Law, University of Florida

Closing Remarks
Donna J. Gambrell
Deputy Director, Compliance and Consumer Protection
FDIC Division of Supervision and Consumer Protection