



UNITED STATES DEPARTMENT OF STATE
BUREAU OF EDUCATIONAL AND CULTURAL AFFAIRS

INTERNATIONAL
VISITOR
PROGRAM

United States Program

for

Mr. Aquiles Ferraz NUNES
Technical Advisor to the President
Rio de Janeiro State Bank Association
Brazil

July 27 - August 16, 2003

CARTA CONVITE



EMBASSY OF THE
UNITED STATES OF AMERICA

Brasília, 5 de dezembro de 2003 (2)

THE AMBASSADOR

Ao Senhor
Aquiles Ferraz Nunes
Sindicato dos Bancos do Estado do Rio de Janeiro
Rio de Janeiro, RJ

Prezado Senhor,


É com grande satisfação que transmito a V. Sa., em nome do governo dos Estados Unidos da América, um convite para visitar o nosso país e participar de um programa profissional individual por um período de três semanas que deverá ocorrer até junho de 2003. A Sra. Jeannette C. Piña, Adida Cultural do Consulado Geral dos Estados Unidos da América, no Rio de Janeiro, fornecerá maiores detalhes sobre o programa.

O objetivo deste convite é proporcionar a V.Sa. a oportunidade de conhecer o sistema político e econômico norte-americano, o papel das agências reguladoras no desenvolvimento do país, a descentralização do sistema financeiro da administração federal, e tratar de outros assuntos correlatos. Além dos encontros profissionais, também haverá a possibilidade de melhor conhecer a diversidade sócio-cultural dos Estados Unidos da América e de seu povo.

As principais despesas do programa serão subvencionadas pelo Departamento de Estado norte-americano. Essas despesas compreendem hospedagem e transporte internacional e doméstico.

Na expectativa da confirmação de V. Sa., aproveito o ensejo para apresentar protestos de minha elevada consideração.

Atenciosamente,



Donna J. Hrnak

RELATÓRIO

INTERNATIONAL VISITOR PROGRAM

UNITED STATES DEPARTMENT OF STATE
BUREAU OF EDUCATIONAL AND CULTURAL AFFAIRS

United States Program
for

Mr. Aquiles Ferraz Nunes
Economist - Superintendent

State Credit, Financing & Investment Societies Association Rio de Janeiro
Brazil

July 27 - August 16, 2003

1. INFORMAÇÕES GERAIS

Tendo participado do International Visitor Program, patrocinado pelo United States Department of State - Bureau of Educational and Cultural Affairs, conheci as principais atividades órgãos normativos do Sistema Financeiro dos Estados Unidos.

Eu esperava adquirir conhecimento do processo de política monetária e do conhecimento do Federal Reserve. Mas aprendi muito também sobre **outras instituições e órgãos reguladores** citadas no item 3.

Meus novos conhecimentos se refletem nos pontos observados, a seguir mencionados, em significativos materiais fornecidos pelos profissionais dos órgãos os quais visitei onde nas reuniões também apresentei de forma didática aspectos do funcionamento do Sistema Financeiro do Brasil (órgãos regulatórios e Bancos), informações macroeconômicas da economia brasileira e aspectos das atuais reformas estruturais em andamento no Brasil.

Constam no Anexo o calendário da visita, relação dos órgãos, instituições e profissionais visitados.

2. AS OBSERVAÇÕES SOBRE O "PROGRAM"

2.1. Organização no Brasil e em todas as Cidades visitadas

Ressalto a eficiente organização do "Program" iniciado no Consulado Americano na Cidade do Rio de Janeiro e prosseguindo durante todo o decorrer do "Program" pelos seguintes institutos:

- Institute of International Education (Washington), International Visitors Council (Philadelphia), International Visitors Council / World Affairs Council (Research Triangle Park), International Diplomacy Council (San Francisco), International Hospitality Council of Austin e Department of State (New York City).

3. VISITAS / REUNIÕES

No decorrer do meu "Program" me vi continuamente exposto a questões importantes e as reuniões possibilitaram uma apresentação do meu conhecimento sobre os temas, minha experiência de trabalho interagindo com o vasto e profícuo conhecimento dos representantes dos órgãos que visitei.

Minha experiência no Sistema Financeiro Brasileiro e conhecimento sobre temas da Economia Brasileira e as mudanças que estão sendo implementadas na regulamentação e supervisão dos órgãos brasileiros possibilitaram enfatizar os temas das excelentes reuniões.

As reuniões abordaram , além dos temas sobre o funcionamento dos órgãos reguladores federais e estaduais dos Estados Unidos, também encontros em instituições de ensino, Senado Federal, Bancos, Associações de Bancos e outro as importantes instituições, conforme relação a seguir:

3.1 WASHINGTON, DC – 27/07 a 31/07/2003

- ⇒ INSTITUTE OF INTERNATIONAL EDUCATION - IIE
- ⇒ U.S. DEPARTMENT OF STATE (OFFICE OF ECONOMIC POLICY AND SUMMIT – WHA/EPSC)
- ⇒ FEDERAL DEPOSIT INSURANCE CORPORATION - FDIC
- ⇒ FEDERAL RESERVE BOARD
- ⇒ U.S. DEPARTMENT OF THE TREASURY
- ⇒ EXPORT – IMPORT BANK OF THE UNITED STATES
- ⇒ INTER-AMERICAN DEVELOPMENT BANK
- ⇒ U.S. SENATE – OFFICE OF SENATOR PAUL SARBANES
- ⇒ SECURITIES AND EXCHANGE COMMISSION
- ⇒ U.S. DEPARTMENT OF LABOR - EMPLOYEE BENEFITS SECURITY ADMINISTRATION
- ⇒ AMERICAS COMMUNITY BANKERS

3.2 PHILADELPHIA, PENNSYLVANIA – 31/07 a 03/08/2003

- ⇒ FEDERAL RESERVE BANK OF PHILADELPHIA
- ⇒ BOARD OF PENSION THE CITY OF PHILADELPHIA
- ⇒ REPUBLIC FIRST BANK
- ⇒ DINNER HOSPITALITY

3.3 RALEIGH & DURHAM - NORTH CAROLINA – 03/08 a 05/08/2003

- ⇒ NORTH CAROLINA CREDIT UNION DIVISION
- ⇒ RBC CENTURA BANK
- ⇒ HOME HOSPITALITY
- ⇒ MECHANICS & FARMERS BANK
- ⇒ DEPARTMENT OF STATE TREASURER

3.4 SAN FRANCISCO - CALIFORNIA – 06/08/ a 10/08/2003

- ⇒ FEDERAL RESERVE BANK
- ⇒ BANK OF THE WEST
- ⇒ FIRST BANK AND TRUST
- ⇒ COMMUNITY BANK OF THE BAY

3.5 AUSTIN – TEXAS – 09/08 a 13/08/2003

- ⇒ TEXAS CREDIT UNION DEPARTMENT
- ⇒ TEXAS DEPARTMENT OF BANKING
- ⇒ THE UNIVERSITY OF TEXAS AT AUSTIN

3.6 NEW YORK CITY – 13/08/ a 16/08/2003

- ⇒ FITCH RATINGS
- ⇒ MEDLEY GLOBAL ADVISORS
- ⇒ NASDAQ – NATIONAL ASSOCIATION OF SECURITIES DEALERS
- ⇒ ANTI – MONEY LAUNDERING COMPLIANCE UNIT BANK OF AMERICA

4. IMPRESSÕES COLHIDAS SOBRE O SISTEMA FINANCEIRO AMERICANO

- 4.1** O desenvolvimento histórico das atividades bancárias nos Estados Unidos levou a um sistema bancário duplo, com os bancos comerciais formados por autorização tanto pelos estados quanto pelo governo federal. Órgãos múltiplos regulam os bancos comerciais: o Office of the Comptroller, o Federal Reserve, o FDIC e as autoridades bancárias estaduais.
- 4.2** Os intermediários financeiros são instituições financeiras que adquirem fundos através da emissão de passivos e em troca utilizam estes fundos para adquirir ativos comprando títulos ou concedendo empréstimos. Os intermediários financeiros desempenham um papel importante no sistema financeiro porque reduzem os custos de transação e solucionam problemas criados pela seleção adversa e risco moral. Em consequência, os intermediários financeiros permitem que pequenos poupadores e tomadores se beneficiem da existência de mercados financeiros, aumentando por conseguinte a eficiência da economia.
- 4.3.** Os principais intermediários financeiros se encaixam em três categorias: (a) bancos comerciais, associações de poupança e empréstimo, bancos de poupança mútua e cooperativas de crédito; (b) instituições de poupança contratual - companhias de seguros de vida, companhias de seguros contra incêndio e acidentes e fundos de pensão; e (c) intermediários de investimento - companhias financeiras, fundos mútuos do mercado monetário. Funcionam também os Bancos Comunitários, instalados em bairros de grandes cidades.
- 4.4.** O governo regulamenta os mercados financeiros e os intermediários financeiros por três razões principais: aumentar a disponibilidade de informação aos investidores, assegurar a saúde do sistema financeiro e melhorar o controle da política monetária. As normas incluem a exigência de divulgação de informação ao público, restrições a quem pode montar um intermediário financeiro, restrições a quais ativos os intermediários podem reter, o fornecimento de seguro de depósito, exigências de reserva e a fixação de taxas de juros máximas que podem ser pagas sobre contas correntes e depósitos de poupança.

4.5. Principais Órgãos Normativos do Sistema Financeiro dos Estados Unidos

Órgão Normativo	Objeto de Regulamentação	Natureza das Regulamentações
Securities and Exchange Commission (SEC) (Comissão de Valores Mobiliários)	Bolsas organizadas e mercados financeiros	Requer divulgação de informação, restringe o comércio de informação privilegiada
Commodities Futures Trading Commission (CFTC) (Comissão de Commodities)	Bolsas de mercados futuros	Regulamenta os procedimentos de comercialização em mercados futuros
Office of the Comptroller of the Currency (Controladoria da Moeda)	Bancos comerciais com carta patente federal	Emite carta patente, examina os livros dos bancos comerciais com carta patente federal e impõe restrições aos ativos que eles podem possuir
National Credit Union Administration (NCUA) (Administração Nacional das Cooperativas de Crédito)	Cooperativas de crédito com carta patente federal	Emite carta patente, examina os livros das cooperativas de crédito com carta patente federal e impõe restrições aos ativos que elas podem possuir
Comissões estaduais bancárias e de seguros	Instituições depositárias com carta patente estadual	Emite carta patente, examina os livros dos bancos com carta patente estadual e das companhias de seguro, impõe restrições aos ativos que eles podem possuir, e impõe restrições à abertura de filiais
Federal Deposit Insurance Corporation (FDIC) (Entidade Federal de Seguro de Depósito)	Bancos comerciais, bancos de poupança mútua, associações de empréstimo e poupança	Provê seguro de até \$100.000 para cada depositante em um banco, examina os livros dos bancos segurados e impõe restrições aos ativos que eles podem possuir
Federal Reserve System (Sistema do Federal Reserve)	Todas as instituições depositárias	Examina os livros de bancos comerciais que são membros do sistema, estabelece as exigências de reserva para todos os bancos
Office of Thrift Supervision	Associações de empréstimo e poupança	Examina os livros das associações de empréstimo e poupança, impõe restrições aos ativos que elas podem possuir

5. "HOSPITALIDADE CASEIRA"

Considero um importante momento do "Program".

Compareci a dois convites para jantar em residências de famílias americanas. As recepções foram em Philadelphia e Raleigh.

Esta atividade permitiu-me um relacionamento social com trocas de informações sócio-culturais; econômicas e políticas junto aos anfitriões.

6. RESULTADOS

O "Program" possibilitou uma visão dos órgãos reguladores e conhecimento de outras importantes instituições privadas e governamentais. Percebi a importante atuação de todos os órgãos e instituições visitadas, e o meu entendimento é que todos contribuem com eficiência para a prosperidade econômica dos EUA e de toda a sociedade.

O "Program" forneceu-me condições para divulgar oportunamente o conhecimento adquirido, junto aos órgãos reguladores e instituições congêneres no Brasil.

Uma importante característica do "Program" é a continuidade da troca de informações entre o visitante e os profissionais técnicos americanos das instituições visitadas, inclusive com a possibilidade futura de recepcioná-los na Cidade do Rio de Janeiro.

7. AGRADECIMENTOS

Como sempre, em um projeto de tal envergadura há muitas pessoas a agradecer.

Em especial, agradeço as seguintes pessoas:

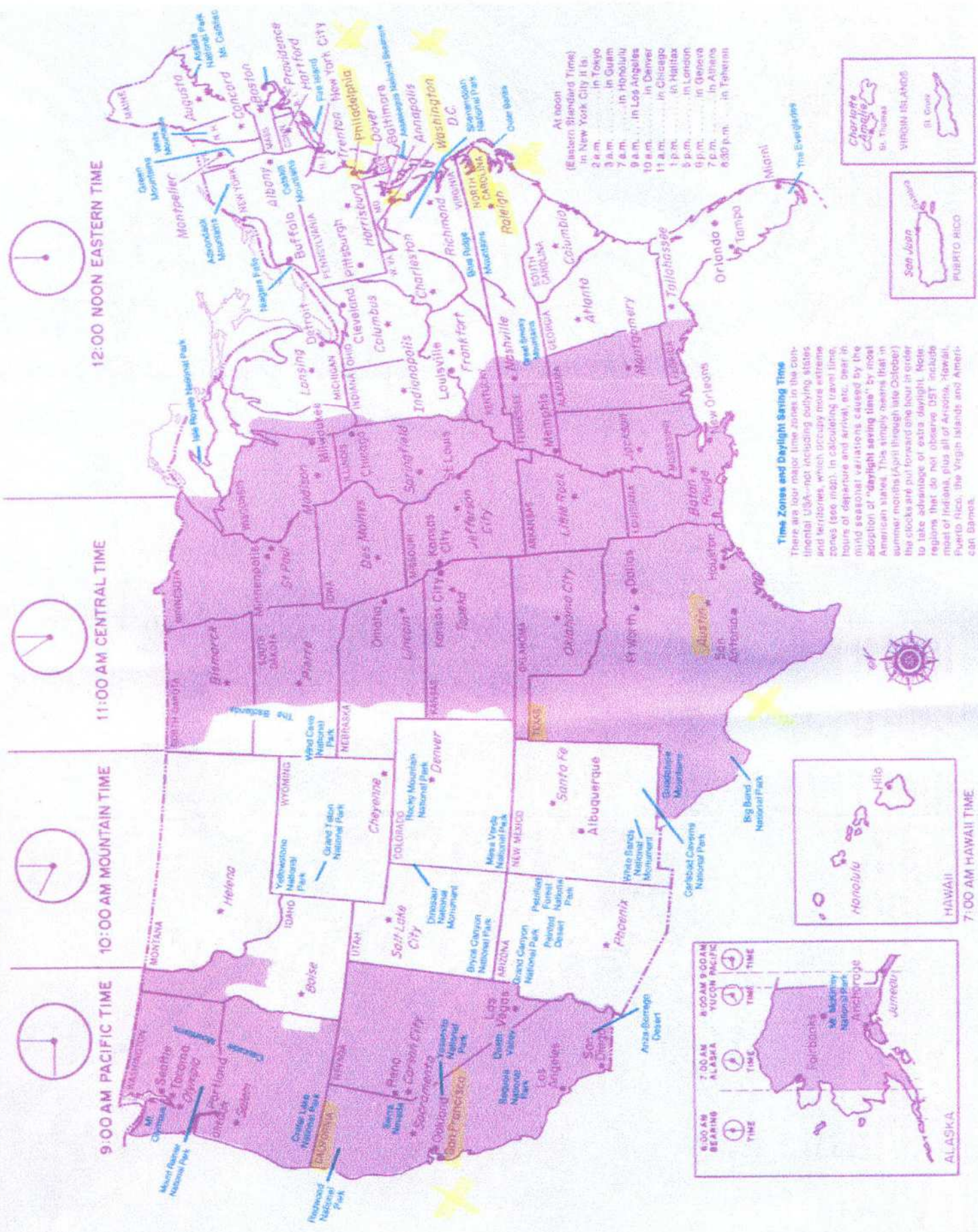
Jeannette C. Piña - Adida Cultural - Consulado Geral dos EUA - Rio de Janeiro - Brasil;

Victor Tamm - Consulado Geral dos EUA - Rio de Janeiro - Brazil;

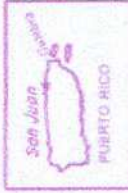
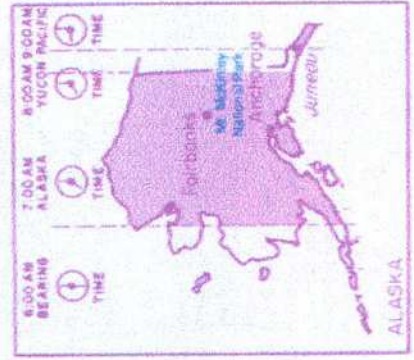
Marta Etinne - U.S. Department of State - Washington, DC;

Mary K. Neal - Institute of International Education - Washington, DC, e

Louis V. Riggio - Interpreter .



Time Zones and Daylight Saving Time
 There are four major time zones in the continental U.S.A.—not including outlying states and territories, which occupy more extreme zones (see map). In calculating travel time, hours of departure and arrival, etc., bear in mind seasonal variations caused by the adoption of "daylight saving time" by most American states. This simply means that in summer months (April through late October) the clocks are put forward one hour in order to take advantage of extra daylight. Note: regions that do not observe DST include most of Indiana, plus all of Arizona, Hawaii, Puerto Rico, the Virgin Islands and American Samoa.



At noon (Eastern Standard Time) in New York City it is:
 2 a.m. in Tokyo
 3 a.m. in Guam
 7 a.m. in Honolulu
 9 a.m. in Los Angeles
 10 a.m. in Denver
 11 a.m. in Chicago
 1 p.m. in Halifax
 5 p.m. in London
 8 p.m. in Geneva
 7 p.m. in Athens
 6:30 p.m. in Tehran

United States Program

Mr. Aquiles Ferraz **NUNES**
Superintendent

Rio de Janeiro State Bank Association
Rio de Janeiro, **Brazil**

July 26 - August 15, 2003

Sponsored By

U.S. Department of State

Bureau of Educational & Cultural Affairs

SA-44, 301 Fourth Street, SW

Washington, DC 20547

Operations Center for Emergencies (202) 647-1512

Toll-Free Number: 1-(800) 827-3824

Mr. W. Charles Moore II

Director, Office of International Visitors

Ms. Essie Wilkes-Scott

Chief, Western Hemisphere Branch

Ms. Marta Etienne

Program Officer, Western Hemisphere Branch

Telephone: (202) 619-5272

Organized By

Institute of International Education (IIE)

1400 K Street, N.W., Suite 650

Washington, DC 20005

Telephone: (202) 898-0600

Toll-Free Number: (800) 424-8030 (For use outside of Washington, DC)

Ms. Nancy Overholt

Director, Professional Exchange Programs

Ms. Mary Neal, Program Manager

Home Telephone: (202) 526-2576

Ms. Eurica Huggins, Team Leader

Home Telephone: (202) 581-8722

Accompanied By

Mr. Louis Riggio

U.S. Interpreter

National Itinerary and Themes





Washington, DC July 27 - 31	Overview of Federalism in the U.S. Overview of U.S. Financial System Banking Regulation at the Federal Level
Philadelphia, Pennsylvania July 31 - August 3	Federal Reserve Bank Local Banking
Raleigh, North Carolina August 3 - 6	Regulation of Banking at the State Level
San Francisco, California August 6 - 9	Community Investment and Development: The Community Reinvestment Act Federal Reserve Bank
Austin, Texas August 9 - 13	Regulation of Banking at the State Level State Bank Charters U.S.-Brazil Economic Relations
New York, New York August 13 - 16	International Banking Credit-Rating Agencies Stock Markets

Your national program has been designed in cooperation with a private organization that serves State Department-sponsored International Visitors and other foreign leaders. More than 95 community affiliates of the National Council for International Visitors, provide professional programming, access to cultural activities, and home hospitality arrangements. These 'Councils for International Visitors' (CIVs) are staffed primarily by volunteers who are expert at sharing the resources of their communities with foreign visitors. CIVs also increase the knowledge and global awareness of the visitors' U.S. hosts and professional counterparts as they build enduring connections between U.S. citizens and exchange program participants from around the world.

IT IS IMPORTANT TO RECONFIRM ALL AIR RESERVATIONS UPON ARRIVAL IN EACH CITY.

If an emergency occurs and the itinerary must be changed, please do this only through American Express to avoid the cancellation of all subsequent reservations. Call (800) 394-6973 between the hours of 9:00 am - 6:00 pm Monday through Friday, and (800) 872-3057 at any other time. Identify yourself the code 'S-4TF5' and your name.

Mr. Aquiles Ferraz Nunes

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
July 27	28	29	30	31	August 1	2
3 To Raleigh, North Carolina	4 Official Welcome by State Department & III Washington, DC	5	6 To San Francisco, California	7 To Philadelphia, Pennsylvania (evening)	8	9 To Austin, Texas
						
10	11	12	13 To New York City	9	10	11 International Departure from Miami

2003

INTERNATIONAL VISITOR PROGRAM

B I O G R A P H I C I N F O R M A T I O N

Biographical Data

Mr. Aquiles Ferraz NUNES
Technical Advisor to the President
Rio de Janeiro State Bank Association

And

Director
Rio de Janeiro State Credit, Financing, & Investment Societies Association
Rio de Janeiro, **Brazil**

Past Positions

1996-2003, Director, Rio de Janeiro State Bank Association
1993-96, General Administrative Manager, Banco Universal
1991-93, Assistant to the Economics Department,
Rio de Janeiro State Bank Association
1988-90, Financial Technician,
National Foundation for Youth and Adult Education
1981-87, Deputy Manager for Brasilia Branch, Banco Roraima
1978-81, Various positions at Banco Real

Academic Training

2002, M.B.A Getulio Vargas Foundation
1994, Graduate Coursework in Financial Administration,
Getulio Vargas Foundation
1990, B.A. in Economics, Bennett Faculty

Native Language

Portuguese

English

Fair

Professional Affiliations

Councilman, City of Rio de Janeiro Taxpayers' Council
Executive Director, Brazilian Beneficent Rehabilitation Association

Publications

Mr. Nunes has written numerous books on banking and financial services, and contributed a large number of articles and interviews to such dailies as "Jornal do Commercio," "Jornal do Brasil," "Gazeta Mercantil," and "O Dia."

Mailing Address

Sindicato dos Bancos do Estado do Rio de Janeiro
Av. Rio Branco 81
19 Piso
Centro
Rio de Janeiro, RJ, Brazil

Birthdate, Place

June 10, 1955 in Piaui, Brazil

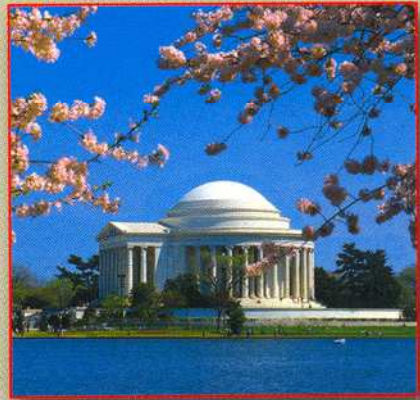
Background

Currently, Rio de Janeiro State Bank Association (SBERJ) is lobbying for the formation of a national regulatory agency for banking and finance in Brazil, along the lines of the recently created oil and telecommunications regulators. Towards this end, Mr. Ferraz is interested in studying the role which regulatory agencies play in the U.S. economy and learning about different models of regulation. Additionally, Mr. Ferraz is interested in meeting U.S. economists and financial experts who might be interested in future cooperation with





Washington, D.C. - The Nation's Capital



Washington, DC

Population: 622,900

Washington is located on the Potomac River, which forms the border between the states of Maryland and Virginia. Congress created the District of Columbia in 1791 as the site for the nation's capital. Major Pierre L'Enfant created the unique design for the systematic development of the city, and today his plan can be seen in the wide tree-lined avenues, impressive vistas, and monument-filled circles throughout Washington. The Capitol Building, seat of the legislative branch of government, is on the highest hill in the area and the White House lies a mile away, geographically reinforcing the Constitutional separation of legislative and executive powers.

Washington grew rapidly after the War of 1812. The active trade centers of Georgetown and Alexandria, the rapidly expanding railroad system, and the Chesapeake and Ohio Canal contributed to the area's development. The capital city has expanded tremendously during the past three decades and now has a metropolitan population of over three million. Traditionally, government is Washington's "business," although the city has recently experienced tremendous growth in the corporate and information technology/communication sectors. Nearly all of the top five hundred corporations in the United States have offices in the city. Several key international financial institutions, including the World Bank, the International Monetary Fund, and the Inter-American Development Bank, are based in Washington.

Washington is also a major educational and research center. Within its boundaries are American University, The Catholic University of America, Georgetown University, George Washington University, Howard University, the University of the District of Columbia, and Gallaudet, a renowned university for the deaf. In addition, many political, economic, and medical research institutes are located in the Washington area, notably the National Institutes of Health; the National Academy of Sciences; the Brookings Institution, which conducts policy research in the fields of economics, government and foreign policy; and the Washington Center for Politics and Journalism.

Washington's cultural resources are world renown. The city has always had fine museums, such as the Smithsonian Institution, which is composed of sixteen museums and galleries, The National Zoo and numerous research facilities in the U.S. and abroad. Some of the prominent Smithsonian museums are the National Air and Space Museum, the Museum of American History, and the Museum of Natural History. The Hirshhorn Museum and Sculpture Garden is known for its modern art collection. The National Gallery of Art, created by a joint resolution of Congress in 1937, houses beautiful collections of paintings and sculpture from the 13th through the 19th centuries. The East Building was added in 1978 and an outdoor sculpture garden, adjacent to the West Building, made its debut in 1999. The Kennedy Center, Ford's Theatre, where Abraham Lincoln was shot, the National Theatre, and the renovated Warner Theatre present first-run and first-rate theatre for the Washington public. Arena Stage, a small, three-theatre complex, often presents avant-garde productions, and the Shakespeare Theatre does innovative productions of Shakespeare and other playwrights.

**Washington, District of Columbia
July 27 - July 31**

Saturday, July 26

Depart Rio de Janeiro American Airlines #904 8:55 pm
Arrive Miami 4:28 am Sunday, July 27

Sunday, July 27

Depart Miami American Airlines #684 6:35 am
Arrive Washington (National), DC 8:59 am

Local Sponsor

Institute of International Education

Ms. Nancy Overholt, Director

Ms. Mary Neal, Program Manager

Ms. Eurica Huggins, Team Leader

1400 K Street, N.W., Suite 650

Washington, DC 20005

Telephone: (202) 898-0600

Toll-Free Number: (800) 424-8030

Ms. Neal's work telephone: (202) 326-7831

Ms. Neal's home telephone: (202) 526-2576

Ms. Huggins's work telephone: (202) 326-7656

Ms. Huggins's home telephone: (202) 581-8722

Accommodations

Radisson Barcelo Hotel Washington

2121 P Street, N.W.

Dupont Circle

Washington, DC 20037

Telephone: (202)293-3100

Fax: (202) 857-0134

Single Rate: \$99.00 plus \$14.36 tax, Total \$113.36

For your information

Embassy of Brazil

3006 Massachusetts Avenue, N.W.

Washington, DC 20008

Telephone: (202)238-2700

Monday, July 28

9:30 am - 11:30 am

**Institute of International Education
Program Session**

Ms. Marta Etienne
Program Officer, Western Hemisphere Branch

Ms. Mary Neal
Program Manager, IIE

1400 K Street, N.W., Suite 650
Washington, DC 20005
Telephone: (202) 898-0600
Fax: (202) 326-7696
Website: www.iie.org

Travel note: The closest metro station is McPherson Square on the blue/orange lines. Please use the 14th Street exit, which will let you out at 14th and I Streets, N.W. Walk one block north to K Street, turn left at the corner of 14th and K Streets and enter the building.

The U.S. Department of State and IIE Program staff will welcome you, preview the Washington program and discuss the national itinerary. Objectives will be clarified and administrative details will be discussed. **Please bring your passport and international ticket to this meeting.**

The Bureau of Educational and Cultural Affairs (ECA) fosters mutual understanding between the United States and other countries through international educational and experiential programs. The Bureau promotes personal, professional, and institutional ties between private citizens and organizations in the United States and abroad.

The International Visitor Program brings participants to the United States from all over the world each year to meet and confer with their professional counterparts and to gain greater understanding of the cultural and political influences in U.S. society. The emphasis of the program is to increase mutual understanding through communication at the personal and professional levels. The visitors, who are current or potential leaders in government, politics, the media, education, and other fields, are selected by American embassy committees. More than 186 current and former heads of state, 1,500 current cabinet-level ministers, and many other distinguished world leaders in government and the private sector have participated in the International Visitor Program. For more information, visit www.state.gov

The Institute of International Education (IIE) is the United States' largest non-profit educational and cultural exchange agency. It designs and implements international programs for sponsors that include the U.S. government, foreign governments, corporations, foundations, universities, and international organizations. IIE also provides educational and information services to the public and academic community, and convenes educators, policy makers, and funders to discuss education and training needs and cooperative action.



Monday, July 28

Optional

2:00 pm - 4:00 pm

Federalism Briefing

Meridian International Center
1624 Crescent Place

Washington, DC 20009
Telephone: (202) 667-6670
Fax: (202) 319-1306
Website: www.meridian.org

Travel note: From downtown, you may catch the S4 or S2 buses which run along 16th Street every 15 minutes or so (schedule included in welcome packet), or else take a taxi. The bus costs \$1.20, and bus drivers do not give change. Request a transfer when you board, and you may return free of charge. The ride will take less than 15 minutes; get off the bus at Meridian Hill Park.

The two-hour briefing on U.S. Federalism is designed to give visitors a basic understanding of the U.S. system of government, its decentralized nature and the decision making process that flows from the system.

Tuesday, July 29

9:30 am - 10:30 am

**U.S. Department of State
Office of Economic Policy and Summit Coordination (WHA/EPSC)**

Mr. Patrick Dunn
Trade Specialist

Main State
2201 C Street NW
Room 3248
Washington, DC 20520
Telephone: (202) 647-2066
Fax: (202) 736-7618

Travel note: The closest metro stop is Foggy Bottom on the blue and orange lines. From there, walk south on 23rd Street to Main State, which is between D and C Streets. Please use the C Street entrance, and have the guard call Mr. Dunn. Allow 10 minutes for security.

Mr. Dunn will speak with you about U.S. Government Policy towards the Free Trade Agreement of the Americas, and the possibility of increasing trade between the U.S. and Brazil under the agreement.

The Office of Economic Policy and Summit Coordination is responsible for representing U.S. interests on multi-lateral agreements in the Western Hemisphere.





Tuesday, July 29

11:00 am - 12:00 pm **Federal Deposit Insurance Corporation (FDIC)**

Mr. Munsell St. Clair
Senior Policy Analyst

Mr. George Hanc
Associate Director, Division of Research and Statistics

550 17th Street, N.W.
Washington, DC 20429
Telephone: (202) 898-8952

Travel note: Take the metro to Farragut West, on the orange/blue line. Go south on 17th Street to New York Avenue. Visitors enter at 1709 New York Avenue, N.W. Please have the guard call Mr. St. Clair at ex. 88967 when you arrive.

Mr. St. Clair and Mr. Hanc will give you an overview of how the FDIC examines and supervises member institutions, and how deposit insurance funds are managed and invested.

The Federal Deposit Insurance Corporation (FDIC) serves as the federal regulator and supervisor of insured state banks that are not members of the Federal Reserve System. It conducts regular examinations and investigations of banks under its jurisdiction and advises bank managers on improving policies and practices. The FDIC administers the Bank Insurance Fund which insures deposits in commercial and savings banks, and the Savings Association Insurance Fund which insures deposits in savings and loan institutions. In addition, the FDIC handles the daily management of the Resolution Trust Corporation and oversees the Federal Savings and Loan Insurance Corporation (FSLIC) Resolution Fund which manages the assets and liabilities of savings and loan institutions that failed prior to 1989.



Tuesday, July 29

2:30 pm - 4:00 pm

Federal Reserve Board

Ms. Mary Frances Monroe
Division of Banking Supervision and Regulation

Ms. Patrice Robitaille
Division of International Finance

Board of Governors
20th and C Streets, N.W.
Washington, DC 20551
Telephone: (202) 452-3126
Fax: (202) 728-5855

Travel note: Take a taxi to this appointment. The building is between 20th & 21st Streets, N.W. Use the C Street entrance.

Ms. Monroe and Ms. Robitaille will give you a brief overview of the structure and function of the Federal Reserve Board, and discuss how the board maintains independence from political influence.

The Federal Reserve System is the nation's central bank which contributes to the strength and vitality of the U.S. economy through its conduct of monetary policy, defined as the influence that the Federal Reserve Board has on the growth of money and credit in the economy. The Federal Reserve also has broad supervisory and regulatory authority over the activity of state member banks and bank holding companies, including their foreign activities. It also implements the major federal consumer credit laws. Finally, the system acts as the government's banker and operates a nationwide payments mechanism, a network for clearing checks and for transferring funds.





Wednesday, July 30

8:45 am arrival for check-in

9:00 am - 10:00 am **U.S. Department of the Treasury**

Mr. Kevin Jacques
Financial Economist, Office of Financial Institutions

Room 3160 Treasury Annex
1500 Pennsylvania Avenue, N.W.
Washington, DC 20220
Telephone: (202) 622-1498
Fax: (202) 622-3638
Website: <http://www.ustreas.gov>

Travel note: The closest metro is Metro Center on the blue/orange/red lines or McPherson Square on the blue/orange lines. Use the Vermont Avenue/White House exit. Use the Pennsylvania Avenue Entrance of the Main Treasury Building. Call Ms. Vee Joseph at the number above, and she will escort you to the Annex. If you cannot get a hold of Ms. Joseph, call Mr. Jacques office at 622-0206.

Mr. Jacques will speak with you about his office helps formulate domestic policy on financial institutions and government-sponsored enterprises, infrastructure protection and compliance policy, and financial education.

The Department of the Treasury serves as the chief financial office of the government and the major advisor to the President on economic policy. It formulates and recommends domestic and international financial, economic, tax and broad fiscal policies. It also manages the public debt.

10:30 am - 11:30 am **Export-Import Bank of the United States**

Mr. Craig O'Connor
Environmental Liaison

811 Vermont Avenue, N.W.
Room 728
Washington, DC 20571
Telephone: (202)565-3939
Fax: (202) 565-3731
Website: <http://www.exim.gov>

Travel note: Exit the Treasury Annex and turn right on Madison Place. Walk north past Lafayette Park and cross H Street. The Export-Import Bank is on the east (right) side of Vermont Avenue.

Mr. O'Connor will meet with you to discuss how the Export-Import Bank extends credit to small exporters and U.S.-Brazil trade relations.

The Export-Import Bank is an independent federal banking corporation that facilitates and aids in financing the exportation of U.S. goods and services. The Bank also offers direct loans to borrowers outside the United States and advises businesses on using U.S. government export marketing programs.



Wednesday, July 30

1:00 pm - 2:00 pm

Inter-American Development Bank

Mr. Edgardo Demaestri
Senior Financial Economist

1300 New York Avenue, N.W.
Washington, DC 20577
Telephone: (202)623-1397
Fax: (202) 623-1403

Travel note: The nearest metro is Metro Center on the orange/blue/red lines.

Mr. Demaestri will meet with you to discuss the views of the Inter-American Development Bank on regulatory reform of the financial sector in South America, and recommendations for Brazil.

Mr. Demaestri is a Senior Financial Economist. He leads technical activities and provides advisory services on issues related to financial intermediation, capital markets, and financial sector development. Prior to joining the IDB, he worked for the International Monetary Fund, as a Technical Assistant to Executive Director (1987-1990), and for the Central Bank of Argentina, as Principal Research Economist, Head of the Public Finance Department, and Deputy Manager of Monetary Programming (1982-1987). He also was a professor of Monetary and Banking Economics and Econometrics at University of Buenos Aires, Argentina; Catholic University of Argentina; and Social and Economic Development Institute, Argentina. His publications include several articles on monetary economics and financial markets. He participated in numerous Seminars and Conferences on monetary economics and financial sector in Latin America and the United States.

The Inter-American Development Bank (IDB) membership includes Latin American and some western and eastern European nations, the United States, Canada, Japan, and Israel. Through loans and technical assistance, the IDB promotes the investment of public and private capital in member nations for social and economic develop





Wednesday, July 30

3:30 pm - 4:00 pm

**U.S. Senate
Office of Senator Paul Sarbanes**

Mr. Dean Shahinian
Banking Advisor

Office of Senator Paul Sarbanes
534 Dirksen Senate Office Building
Washington, DC 20510
Telephone: (202) 224-4524
Fax: (202) 224-1651

Travel note: The closest metro station is Union Station on the red line. Walk south towards the capitol on 1st Street NE for two blocks. At C Street, the Dirksen Building will be on your left.

Mr. Shahinian was the principal drafter of the Public Company Governance Act which the senator co-sponsored in 2002 and organizer of the congressional hearings which lead to the act. He will discuss details of the act, and the impact it has had on securities exchanges and corporate financial practices in the year since its signing.

The Honorable Senator Sarbanes has been working for the people of Maryland for more than three decades, first as a member of the Maryland House of Delegates and then serving as a Congressman from the Third Congressional District for three terms. Since 1977, he has served with integrity and distinction in the United States Senate where he serves as the Ranking Member of the Senate Banking, Housing and Urban Affairs Committee, and is a senior member of the Foreign Relations, Budget and Joint Economic Committees.





Thursday, July 31

10:00 am - 11:00 am Securities and Exchange Commission

Mr. Robert D. Strahota
Assistant Director, SEC Office of
International Affairs

450 5th Street, N.W., Room 7103
Washington, DC 20549
Telephone: (202) 942-0020
Fax: (202) 942-9654
Website: www.sec.gov

Travel note: The closest metro is Judiciary Square on the red line. SEC is located at the corner of 5th & D Streets, N.W. Enter the lobby and ask for Mr. Bob Strahota at the security desk.

Mr. Strahota will provide an overview of the SEC and changes to the Commission's operations due to passage of the Sarbanes-Oxley Act.

Mr. Robert D. Strahota has been an Assistant Director in the SEC's Office of International Affairs since September 1993. His responsibilities include management of the SEC's technical assistance programs for emerging securities markets, including USAID-funded programs for Central and Eastern Europe and the New Independent States of the former Soviet Union. He currently serves as an Adjunct Professor at Georgetown University Law Center where he teaches a graduate course on Global Securities Markets. During 1992-93, Mr. Strahota served as an SEC Senior Advisor to the Polish Securities Commission and a visiting lecturer at the University of Warsaw's School of American Studies. In 1993, he was awarded an Officer's Cross of meritorious service to the Polish Republic. During 1991-92, he was an Attorney-Fellow in the SEC's Office of General Counsel, specializing in international technical assistance matters. Mr. Strahota's professional experience includes 19 years of private practice with the law firm of Kirkland & Ellis, where he specialized in securities, corporate and partnership law, and 8 years in the SEC's Division of Corporation Finance. He received a B.A. degree in Economics, and an M.B.A. with concentrations in Accounting and Finance from Cornell and a J.D. from Catholic University School of Law. He is a member of the D.C. Bar, and the American Bar Association Sections of Business Law and Int'l Law and Practice.

The Securities and Exchange Commission (SEC) regulates financial markets by requiring companies to disclose financial information and supervises operations of security exchanges, stock markets, and investment companies to prevent fraud. Corporation reports and statements filed with the SEC are available from the Public Reference Section. The Office of Economic and Policy Analysis provides the commission with analyses of proposed rule and policy changes and other information, and evaluates the impact of competition within the securities industry.



Thursday, July 31

**11:30 pm - 12:30 pm U.S. Department of Labor
Employee Benefits Security Administration**

Mr. Joseph Piacentini
Acting Director of Policy and Procedure

200 Constitution Avenue, N.W.
Room S-5313
Frances Perkins Building
Washington, DC 20210
Telephone: (202) 693-4793
Fax: (202) 693-4784

Travel note: After your meeting at the SEC, walk south one block on 5th street to C Street. Cross the street, turn left, and continue to the entrance of the Francis Perkins Building. Upon entry, ask the guard to call Ms. Pat Butler at (202) 693-4793.

The U.S. Department of Labor promotes and develops the welfare of U.S. wage earners and administers federal labor laws. The Department also protects workers' pension rights; provides for job training programs; helps workers find jobs; works to strengthen free collective bargaining; and keeps track of changes in employment, prices, and other national economic measurements. In addition, it acts as the principal advisor to the President on policies relating to wage earners, working conditions and employment opportunities. The Employee Benefits Security Administration administers, regulates, and enforces private employee benefit plan standards established by the Employee Retirement Security Act of 1974.

**1:30 pm - 2:30 pm Institute of International Education
Pre-Departure Briefing**

Ms. Mary Neal
Program Manager, IIE

1400 K Street, N.W., Suite 650
Washington, DC 20005
Telephone: (202)898-0600
Website: www.iie.org

Travel note: The closest metro station is McPherson Square on the blue/orange lines. Please use the 14th Street exit, which will let you out at 14th and I streets, N.W. Walk one block north to K Street, turn left at the corner of 14th and K streets and enter the building.

During the pre-departure session, we will review the week in Washington and discuss details for the national program. A complete itinerary, transportation information and tickets will be distributed.



Thursday, July 31

3:00 pm - 4:00 pm

Americas Community Bankers

Mr. Robert Davis

Executive Vice President and Managing Director of Government Relations

900 19th Street, N.W., #400

Washington, DC 20006

Telephone: (202) 857-3100

Fax: (202) 296-8716

Website: acbankers.org

Travel note: The closest metro station is Farragut West on the blue/orange line. Exit on 18th and I streets, and walk one block west on I Street to 900 19th Street.

Mr. Davis will speak with you about current issues of importance to community bankers in the United States, including reform of deposit insurance and regulation of the Government Supported Entities "FannieMae" and "FreddieMac."

America's Community Bankers is a membership organization of insured depository institutions involved in community finance. It provides information and statistics on issues that will affect the industry, sponsors conferences with international banks and savings and loan institutions, monitors economic issues affecting saving institutions, and monitors legislation and regulations.



Philadelphia, Pennsylvania
Population: 1,585,577

Philadelphia, the fifth largest city in the United States and the largest city in the state of Pennsylvania, has a diverse metropolitan population of five million, which includes large African-American, Puerto Rican, Italian, Irish and German communities. William Penn founded his "City of Brotherly Love" based on the religious beliefs of the Quakers in what had originally been a small Swedish settlement. Philadelphia was the capital of the United States from 1790-1800, until the seat of government was moved to Washington, D.C. The city was also the site of the signing of the Declaration of Independence, and the writing of the Constitution.

The past and the present meet in Philadelphia. Various landmarks, such as the Liberty Bell, Independence Hall, Christ Church, and Congress Hall, the site of Washington's second inauguration, exist side by side with contemporary apartments designed by I.M. Pei. Narrow cobblestone streets intersect broad, busy boulevards while charming colonial-era houses stand a few blocks from the business district.

Industry in the area is widely diversified and includes candy, textile, chemical, steel and aircraft manufacturing. The city is also an important transportation center: the port of Philadelphia, on the Delaware River, is one of the world's largest. Benjamin Franklin's influence can be felt in the number of well-known universities, such as the University of Pennsylvania that he founded, and the many small colleges, medical schools, libraries, scientific institutions and museums that benefited from his contributions. Other noted educational institutions include Bryn Mawr and Haverford Colleges, Swarthmore College, Temple University, and the Drexel Institute of Technology. In addition, many Quaker schools continue the traditions instituted by William Penn.

The famed Philadelphia Orchestra, one of the country's foremost symphonies, presents its winter series in the Academy of Music, a cultural center, which is also home to opera, the Pennsylvania Ballet, the Philly Pops, musicals and special concerts by visiting artists. Philadelphia's theater is enjoying a renaissance. The City Line Theatre, the New Locust, Riverfront Dinner Theater, Shubert, Forrest, and Walnut Street Theatres all present pre-Broadway shows with well-known stars. Philadelphia also has the largest collection of restored 18th and 19th century buildings in the United States, and its architecture is so diverse and treasured that the entire city is described as an "architectural museum."

Philadelphia, Pennsylvania

*Federal Reserve Bank
Municipal Pension Fund
Local Banking*

July 31 - August 3

Thursday, July 31

depart	Washington, DC	Amtrak	#188	7:10 pm
arrive	Philadelphia, Pennsylvania			9:00 pm

Local Sponsor **International Visitors Council of Philadelphia**

Ms. Nancy Gilboy, Executive Director
Mr. Ron D'Alonzo, International Programs Officer/Director
1 Parkway
1515 Arch Street, 12th Floor
Philadelphia, Pennsylvania 19102
Telephone: (215) 683-0999
Fax: (215) 683-0998
Mr. D'Alonzo's home telephone: (215) 923-8953

Accommodations **Radisson Plaza - Warwick Hotel**
17th & Locust Streets
Philadelphia, Pennsylvania 19103
Telephone: (215)735-6000
Fax: (215) 790-7766
Single Rate: \$95.00 plus \$13.30 tax, Total \$108.30
Hotel is located downtown, a 13 blocks from the train station.

Program The following appointments have been requested:

**Federal Reserve Bank of Philadelphia
Third Federal Reserve District**

You will have a general overview of the bank's structure and functions, and meet with personnel from the Division of Supervision and Regulation and the Division of Consumer Information. The Federal Reserve Bank of Philadelphia is responsible for the Third District, which covers eastern Pennsylvania, southern New Jersey, and the state of Delaware. Like all Reserve Banks, the Philadelphia Fed has a large and varied constituency, including depository institutions, local businesses, consumers, investors, educators, and community groups.

**Board of Pensions and Retirement
City of Philadelphia**

The Board of Pensions and Retirement ensures that retirement benefits promised to the active and retired members of the City's Pension system are provided in a timely and professional manner. The Board manages the assets of the pension system in the most prudent and efficient manner possible. The nine-member Board is chaired by the Director of Finance and includes the City Solicitor, the Managing Director, the City Personnel Director, the City Controller, and four employees elected by the members of the four municipal unions. The pension benefits available to City employees are determined by City ordinances and by the City's collective bargaining agreements.

Republic First Bank

The Bank is a commercial bank chartered pursuant to the laws of the Commonwealth of Pennsylvania, is a member of the Federal Reserve System and its primary federal regulator is the Federal Reserve Board of Governors. The deposits held by the Bank are insured up to applicable limits by the Bank Insurance Fund of the Federal Deposit Insurance Corporation ("FDIC"). It presently conducts its principal banking activities through its five Philadelphia offices and three suburban offices in Ardmore, East Norriton and Abington, all of which are located in Montgomery County, Pennsylvania.

Raleigh, North Carolina
Population: 208,000

Located in central North Carolina, Raleigh, Durham and Chapel Hill have become closely associated through the common pursuits of their fine universities. Known as "The Research Triangle," the area is a center for high technology research and development. Raleigh, the state capital, is the major city in North Carolina. Durham and Chapel Hill are important university communities a short distance away.

The city of Raleigh, named after the 16th century explorer Sir Walter Raleigh, was part of the first English colony in the New World. It is strategically located to serve a large portion of the United States market - more than one-half of the population of the United States is within 500 miles of this city and is accessible through an excellent transportation network.

Raleigh's economy is based on the activities of industry, education, and government. The area's excellent location, good labor and business climate, highly-rated quality of life, and proximity to educational institutions and the Research Triangle Park have also helped Raleigh to attract prime industries from all parts of the country. Traditionally a state known for the importance of its textile and agricultural industries, the diversity of Raleigh's business sector today includes research organizations, corporate regional or national headquarters, vendors, institutional services, and manufacturing. The Research Triangle Park is located within ten miles of Raleigh. A 5200 acre center, it is the largest planned research and development park in the U.S. Developed for industry and government research and scientifically-oriented production, twenty-seven agencies and 15,000 employees are located within its boundaries.

The three major universities in the area complement research efforts; an excellent research and academic base with strong government support provides a solid foundation for promoting business development in the region. Universities add to the vitality of the three cities. Durham is the site of Duke University, a distinguished private university with strong schools of law and medicine. Chapel Hill is the home of the University of North Carolina, the first state university in the nation, serving an enrollment of 24,000 students. The Department of English is well-regarded, as is the quality of the liberal arts and health education programs. Raleigh's nine colleges and universities are distinguished by their unique agreement for reciprocal study. Six of the schools are affiliated through the organization, Cooperating Raleigh Colleges. Raleigh is also home to North Carolina State University known for its excellent engineering program.

The schools also enhance the cultural life of the cities. In Durham, the Duke Museum of Art, the Broadway at Duke Series, and the Duke Artists offer high quality entertainment. The Morehead Planetarium of UNC at Chapel Hill offers spectacular sky shows and art exhibits, and the University's Music School provides free concerts for the public. Performances by the North Carolina Symphony Orchestra, the Triangle Dance Guild, and extensive collections at the North Carolina Museum of Art are cultural resources.

Raleigh, North Carolina

*Regulation of Banking at the State Level
Regional Banking*

August 3 - August 6

Sunday, August 3

depart	Philadelphia, Pennsylvania	American	#4613	11:40 am
arrive	Raleigh, North Carolina	Non-Stop		12:55 pm

A rental car has been reserved at the airport from Budget, conf. #34755388us3

Local Sponsor

International Visitors Council

Mr. Todd Culpepper, Executive Director

Ms. Leila Bekri, Program Manager

P.O. Box 28124

118 South Person Street

Raleigh, North Carolina 27611

Telephone: (919) 838-9191

Fax: (919) 838-9163

Ms. Bekri's home telephone: (919) 846-8292

Accommodations

Embassy Suites

4700 Creedmoor Road

Raleigh, North Carolina 27612

Telephone: (919)881-0000

Fax: (919) 782-7225

Single Rate: \$110.00 plus \$14.30 tax, Total \$124.30

Program

The following appointments have been requested:

North Carolina Banking Commission

The Office of the Commissioner of Banks, together with the North Carolina Banking Commission, is responsible for the chartering and regulation of North Carolina's state banks and trust companies, as well as registration/licensing of various financial institutions operating in North Carolina, including Check-Cashers, Consumer Finance companies, Mortgage Bankers and Mortgage Brokers, Money Transmitters and Refund Anticipation Lenders.

North Carolina Credit Union Division, North Carolina Department of Commerce

The North Carolina Credit Union Act which provides for the formation and supervision of credit unions in North Carolina was enacted in 1915. Credit unions are unique financial institutions. They are cooperative nonprofit associations formed to encourage thrift among their members, create a source of credit at a fair and reasonable rate of interest and provide an opportunity for their members to use and control their own money in order to improve their economic and social condition. Credit unions are democratically controlled and rely on volunteers to serve on committees and boards. North Carolina has a proud history of credit unions. There are 108 state chartered credit unions serving over 1 million members. The oldest credit union is Raleigh Post Office Employees' Credit Union founded in 1923. State Employees' Credit Union is the largest state chartered natural person credit union in the United States. North Carolina is a model for minority and community credit unions. There are 24 community credit unions in North Carolina.

RBC Centura Bank

RBC Centura is the personal and commercial banking operation in the U.S. for RBC Financial Group family of companies. The bank delivers a wide range of financial services, including deposit accounts, investments and mutual funds, financial advice, credit and debit cards, business and personal loans, insurance and residential and commercial mortgages through RBC Centura Bank and other RBC companies throughout North America. RBC Centura serves personal and commercial customers through more than 240 retail and business banking centers in five southeastern states, mostly in North Carolina. It is also a leader in e-commerce, offering a number of services over the Internet.

Mechanics and Farmers Bank

MECHANICS AND FARMERS BANK, (M&F Bank) a state chartered commercial bank, was organized in 1907 under authority of a charter issued by the Legislature of the State of North Carolina. The original incorporators were a group of nine prominent African-American businessmen. The Bank has exhibited steady growth over the years. Since its inception in 1908, the Bank has received many awards for its service. Among them are "Bank of the Year" by Black Enterprise Magazine and Minority Service Firm of the Year by the Raleigh-Durham-Triad Minority Business Development Corporation and the Atlanta Regional Office of the U. S. Department of Commerce Minority Business Development Agency. M&F consistently receive recognition from bank rating firms such as Bauer Financial Reports, Inc. and Veribanc, Inc. for safety and soundness. Mechanics and Farmers Bank holds the distinction of being the first lending institution in North Carolina to receive a Certificate of Authority from the Federal Housing Administration in 1935. The Bank was a pioneer in stimulating and financing the construction of low income housing in North Carolina. M&F and financing the construction of low income housing in North Carolina.

North Carolina Department of the State Treasurer

The State Treasurer of North Carolina is charged with the following missions: To serve as the state's banker and chief investment officer, and To administer the public employee retirement systems and other employee benefit plans for public employees which are assigned to the department, and To assist units of local government in the state in maintaining strong fiscal health, and To administer the escheat and abandoned property program.

San Francisco, California

Population: 712,753

San Francisco is among the most cosmopolitan and charming cities in the United States. Varying in altitude from sea level to 938 feet, the city rests on a series of hills which lie at the end of a narrow peninsula. This point of land is bound on one side by the Pacific Ocean and on the other by the San Francisco Bay, one of the largest land-locked harbors in the world. Connecting the Bay with the ocean is the Golden Gate, a strait about a mile wide, surrounded by high rocky shores and traversed by the famous Golden Gate Bridge.

Although San Francisco was originally claimed in 1579 by Sir Francis Drake, the enormous bay was settled twenty years later by the Spanish who named it after St. Francis of Assisi. The outpost remained a tiny village until the discovery of gold at Sutter's Mill in 1848. Within one year, the population jumped to 25,000 as fortune-seekers poured in from all over the world during the California Gold Rush. Much of the city was destroyed in the 1906 earthquake and fire; however, the subsequent restoration of the city rendered it even more lovely than before.

The San Francisco Bay area boasts the California wine country to the north, the educational center of Berkeley to the East, and the complex of high-technology industries known as "Silicon Valley" to the south. The area is primarily a financial center and a corporate headquarters, with little industry or manufacturing within the city limits. Two high-ranking U.S. banks are headquartered in San Francisco: Bank of America (international headquarters), and Wells Fargo. The Pacific Coast Stock Exchange, also located in San Francisco, ranks third in size after the two New York exchanges. The Bay area is also a major port.

The San Francisco area is the home of two of the country's leading universities, the University of California (UC) at Berkeley, (a public university) and Stanford University, a private university in Palo Alto. Both institutions are noted for their excellent programs in many fields. Other fine post-secondary schools include California State University at San Francisco, the University of San Francisco, University of California, San Francisco (medical school), Mills College, and Golden Gate University. There are also many community colleges in the Bay area that emphasize business and vocational education.

San Francisco has a diverse population, evident in the large Chinese, Italian, Latino, Black, Irish, Japanese, and other ethnic communities. More Chinese live in San Francisco's Chinatown than any other place in the world except China or Hong Kong. San Francisco is a thriving cultural center, with world-class music, theatre, and museums. The San Francisco Opera is recognized as one of the world's major companies, and the symphony and ballet have achieved national recognition. The resident American Conservatory Theatre performs repertory plays and the nearby universities produce additional theatrical events. There are three major art museums in San Francisco – the Legion of Honor, the De Young Museum, and the Museum of Modern Art. Other attractions include the Exploratorium, the cable car system, and the Japanese Tea Garden in Golden Gate Park.

San Francisco, California

*Community Investment and Development:
The Community Reinvestment Act
Federal Reserve Bank*

August 6 - August 9

Wednesday, August 6

depart	Raleigh, North Carolina	Delta	#978	1:30 pm
arrive	Atlanta, Georgia	Connection		2:50 pm
depart	Atlanta, Georgia	Delta	#1967	4:25 pm
arrive	San Francisco, California	Snack		6:22 pm

A rental car has been reserved at the airport from Budget, conf. #34650315us0

Local Sponsor

International Diplomacy Council

Ms. Moira Dowell, Acting Director

Ms. Christa Peccianti, Program Officer

Ms. Nina Marinova, Volunteer Programmer

312 Sutter Street, Suite 402

San Francisco, California 94108

Telephone: (415) 986-1388

After hours: Call Office and Listen for Emergency Contact on Message

Fax: (415) 986-4701

Accommodations

Villa Florence Hotel

225 Powell

San Francisco, California 94102

Telephone: (415) 397-7700

Fax: (415) 397-1000

Single Rate: \$79.00 plus \$11.06 tax, Total \$90.06

Program

The following appointments have been requested:

Federal Reserve Bank

The Federal Reserve Bank was established by congress as the operating arms of the nation's central banking system. Many of the services provided by this network to depository institutions and the government are similar to services provided by banks and thrift institutions to business customers and individuals. Reserve Banks hold the cash reserves of depository institutions and make loans to them. They move currency and coin into and out of circulation, and collect and process million of checks each day. They provide checking accounts for the Treasury, issue and redeem government securities, and act in other ways as fiscal agent for the U.S. government. At the bank you will be meeting with a senior Community Affairs Specialist to talk about the community development programs supported by the bank.

Bank of the West

Bank of the West serves the personal and business banking needs of customers in California, Oregon, New Mexico, Nevada, Washington and Idaho. In 2002, Bank of the West announced a ten-year goal of \$30 billion in loans, investments and contributions to low- and moderate-income individuals, small businesses and community organizations. Bank of the West has long been a leader in the development of housing for low- to moderate-income individuals. This has been through loans, investment in intermediaries and participation of senior executives in such organizations as the California Community Reinvestment Corporation, California Environmental Redevelopment Fund, Merritt Capital and the Low Income Housing Fund. United California Bank has played a similar role in the California communities it serves. As part of its objective to serve inner cities and low- to moderate-income individuals, Bank of the West presently operates 91 branches in low- to moderate-income areas.

First Bank and Trust

First Banks, Inc. and its subsidiaries and affiliates offer a vast portfolio of products and services in both the business and personal financial service arenas. In its fourth generation of family ownership, First Banks, Inc. now serves customers in over 150 locations and totals over \$7 billion in assets.

Community Bank of the Bay

Founded in 1996, Community Bank of the Bay is dedicated to investing in the East Bay community. During the first few years of the 21st century, the bank overextended itself geographically and financially. In early 2002, the FDIC served issued a cease and desist order to the bank, listing a litany of poor lending practices. Mr. Brian Garrett, who will be meeting with you, stepped in as CEO later that year and has been refocusing the bank on its original geographical area, and sending out credit officers to collect on delinquent loans. Since Mr. Garrett's tenure began, the bank has collected over \$700,000 from what were considered bad loans, and reduced problem loans and net off-charges by \$1.6 and 3.8 million respectively.

(information from San Francisco Business Times, June 30 2003)

Austin, Texas
Population: 483,158

Austin, situated in the Hill Country of Texas, is considered one of the most attractive and livable cities in the state. Although the state capitol of Texas, Austin is in many ways decidedly un-Texan. The city is home to The University of Texas at Austin, which, besides making it the most liberal and tolerant city in the state, has contributed to Austin's becoming the center of advanced technology industries in Texas and home to a diverse and cosmopolitan arts and music community. Approximately 60% of the city's inhabitants are between the ages of eighteen and thirty-four, a demographic oddity that lends Austin a great deal of vitality. These inhabitants also tend to be highly educated. In fact, more than one third of the total labor force has had sixteen or more years of education, ranking Austin first nationwide in this regard. Austin neighborhood organizations are fairly numerous and diverse, with many focusing on progressive causes. Representatives of minority communities, particularly Hispanics, have made significant gains in participation and leadership in local political affairs. As the seat of state government, Austin hosts numerous lawmakers when the legislature is in session, the first five months of each odd-numbered year. State agencies are headquartered in Austin, from the Texas Railroad Commission, which is responsible for regulation of the oil and gas industry throughout the state, to the Texas Higher Education Coordinating Board, which oversees all public colleges and universities.

The University of Texas at Austin is the largest university in the state, with an enrollment of 48,500. UT-Austin is recognized nationally as a leading research university and center of excellence in most fields of study with particularly strong programs in business, law, engineering, and other applied sciences. Other strengths include various interdisciplinary area studies programs such as the Institute of Latin American Studies, the Center for Post-Soviet and East European Studies, the American Studies Program, Middle East Studies, and Asian Studies. UT-Austin is the flagship institute of the UT System, headquartered in Austin, with 15 component institutes throughout the state. The Lyndon B. Johnson Library and Museum, located on the university campus, houses a museum and the archives of the 36th President of the United States. On display there are colorful highlights of Johnson's political campaigns, his public papers, and other personal memorabilia.

Austin is governed by a council-manager system with the mayor and six council members, each elected at-large, serving staggered three year terms. The city is served by the daily newspaper the Austin American Statesman. Major attractions include the State Capitol Building (a pink granite structure with a magnificent rotunda), the State Archives and Library Building, the Governor's Mansion, the Texas Memorial Museum and various spots of natural beauty including Mt. Bonnell, Barton Springs, and Town Lake.

Austin, Texas

*Regulation of Banking at the State Level
State Bank Charters
U.S.- Brazilian Economic Relations*

August 9 - August 13

Saturday, August 9

depart	San Francisco, California	American	#482	12:11 pm
arrive	Dallas, Texas	Connection	Lunch	5:40 pm
depart	Dallas, Texas	American	#1737	6:57 pm
arrive	Austin, Texas			7:44 pm

A rental car has been reserved at the airport from Budget, conf. #34650370us6

Local Sponsor

International Hospitality Council of Austin

Ms. Lynn Cooksey, Executive Director

Ms. Pam Mohamed, Program Coordinator

Austin Community College-Highland Business Center

5930 Middle Fiskville Road #504.6

Austin, Texas 78752

Telephone: (512) 223-7021

Fax: (512) 223-7032

Ms. Mohamed's home telephone: (512) 331-6416

EMERGENCY CONTACT #: PAM'S CELL: (512) 569-9922

Accommodations

Austin Crowne Plaza

500 IH 35 N

Austin, Texas 78701

Telephone: (512)480-8181

Fax: (512) 457-7991

Single Rate: \$119.00 plus \$17.85 tax, Total \$136.85

Program

The following appointments have been requested:

Teresa Lozano Long Institute of Latin American Studies, University of Texas at Austin

The Institute sponsors special conferences, lectures, and seminars on literature, art, music, journalism, economics, sociology, political science, and history of Latin America. The Brazil Center at the Institute is the home of the largest Brazilian studies program in the United States. The Center's principal objective is to coordinate and promote Brazilian studies at UT-Austin by faculty, students, and visiting scholars.

Texas Department of Banking

The Texas Department of Banking is charged with ensuring a safe and sound financial services system in Texas. Responsibility within the Texas Department of Banking is divided among six main divisions: Bank and Trust, Corporate Activities, Executive, Legal, Special Audits, and Strategic Support.

New York, New York
Population: 7,322,564

New York is the nation's largest city, comprised of the five boroughs of Manhattan, Brooklyn, Bronx, Queens, and Richmond (Staten Island). The rich variety of ethnic backgrounds and diverse cultures of its inhabitants makes New York a truly exciting, international and cosmopolitan city. Although New York covers a broad area, most people, when talking about "the Big Apple," are referring to the island of Manhattan, located between the Hudson and East Rivers.

New York was founded by the Dutch in the early 17th century at the mouth of the Hudson River on one of the world's finest harbors. In the early 19th century, New York became the country's largest seaport and it still handles 40 percent of the nation's trade. During the second half of the 19th century, and into the 20th century, New York grew rapidly, and the wealth of its inhabitants is still visible in the landmarks they created: St. Patrick's Cathedral, the Metropolitan Museum of Art, the Brooklyn Bridge, and the Waldorf-Astoria Hotel. Today, New York City is the business and financial capital of the world and the largest industrial and manufacturing center in the United States. It leads the nation in the entertainment, publishing and advertising fields, and is well-known for its garment industry. The famous "Wall Street" area is the headquarters for the New York Stock Exchange, numerous brokerage firms, financial institutions and major corporations. New York's presses print almost three-quarters of all American books, and the garment industry produces the majority of New York's three hundred different lines of manufacturing. Seventy percent of the nation's advertising agencies are headquartered in New York City and the city is often referred to as the philanthropic center of the United States. As the home to the United Nations, New York plays an important role in international affairs as well.

New York's many institutions of higher education are best known for their role in graduate, professional, and adult education. There are distinguished graduate programs at a variety of institutions including Columbia University, New York University, Fordham University, and the New School of Social Research. New York has art and music treasures known throughout the world. One of the most noteworthy is Lincoln Center on Manhattan's west side. Lincoln Center houses the New York State Theatre, home of the New York City Ballet and the New York State Opera Company; the Opera House, home of the Metropolitan Opera Company; Avery Fisher Hall, home of the New York Philharmonic; Alice Tully Hall, and the Juilliard School of the Performing Arts. In addition to the world renowned theaters on and near Broadway, a professional non-profit and repertory companies produce a variety of shows throughout the city. New York's museums are respected world-wide, from the mammoth Metropolitan Museum of Art, to the Guggenheim, the Museum of Modern Art, the Frick Collection, the Whitney, the new IBM Gallery of Sciences and Art, to the tiny Museum of New York.

New York, New York

*International Banking
Credit-Rating Agencies
Stock Markets*

August 13 - August 16

Wednesday, August 13

depart	Austin, Texas	American	#1436	12:47 pm
arrive	New York [LGA], New York	Non-Stop		6:42 pm

Local Sponsor

United States Department of State

Ms. Donna Shirreffs, Director

Mr. David Searby, Program Officer

Office of International Visitors

666 5th Avenue (at 53rd Street), 6th Floor

New York, New York 10103

Telephone: (212) 399-5750

Emergency Contact: (212) 399-5780

Fax: (212) 399-5783

Mr. Searby's direct telephone: (212) 399-5774

Accommodations

Lucerne Hotel

201 West 79th Street

New York, New York 10024

Telephone: (212)875-1000

Fax: (212) 362-7251

Single Rate: \$120.00 plus \$18.36 tax, Total \$138.36

The hotel is two blocks from Central Park, minutes from Lincoln Center.

Program

The following appointments have been requested:

New York Stock Exchange

The New York Stock Exchange (NYSE) is the world's largest equities market, with a total market capitalization of nearly \$12 trillion. It provides the most liquid, visible forum for the trading of securities worldwide, as well as the fairest and most open pricing through its competitive agency-auction market. Raising capital through initial public offerings (IPOs) for a growing number of domestic and non-U.S. companies, the NYSE plays a leading role in the capital-formation process. Its roster of listed companies is continually expanding to include large, mid-sized and small enterprises in all business sectors, based both in the U.S. and throughout the world.

Moody's Investor Service

A world leader in credit research. Maintains credit ratings for over 20,000 issuers in the United States: states, cities, counties, school districts, and other public entities.

Appointments have also been requested with investment banks which work internationally.

The U.S. Department of State is interested in hearing your comments on and reactions to your U.S. visit. Ms. Marta Etienne, your State Program Officer, would appreciate a call from you before your departure from the country. The State toll free number is (800) 827-3824.

We at the Institute of International Education (IIE) also would appreciate your making a final call to your IIE Project Manager, Ms. Mary K. Neal, before you leave the United States. The IIE toll-free number is (800) 424-8030 (ext. 7831). We encourage you to speak with the Public Diplomacy officer after you return home.

International Departure

Please check in two hours prior to departure for all international flights.

All international flights must be confirmed 48 - 72 hours before departure.

Saturday, August 16

depart	New York [LGA], New York	American	#1129	5:40 pm
arrive	Miami, Florida	Non-Stop		8:48 pm

Best Wishes for a Safe and Pleasant Journey Home

FLIGHT LIST

July 31, 2003

depart	Washington, DC	Amtrak	#188	07:10 pm
arrive	Philadelphia, Pennsylvania			09:00 pm

August 3, 2003

depart	Philadelphia, Pennsylvania	American	#4613	11:40 am
arrive	Raleigh, North Carolina			12:55 pm

August 6, 2003

depart	Raleigh, North Carolina	Delta	#978	01:30 pm
arrive	Atlanta, Georgia			02:50 pm

depart	Atlanta, Georgia	Delta	#1967	04:25 pm
arrive	San Francisco, California			06:22 pm

August 9, 2003

depart	San Francisco, California	American	#482	12:11 pm
arrive	Dallas, Texas			05:40 pm

depart	Dallas, Texas	American	#1737	06:57 pm
arrive	Austin, Texas			07:44 pm

August 13, 2003

depart	Austin, Texas	American	#1436	12:47 pm
arrive	New York [LGA], New York			06:42 pm

August 16, 2003

depart	New York [LGA], New York	American	#1129	05:40 pm
arrive	Miami, Florida			08:48 pm

HOTEL LIST

July 27 - July 31, 2003
Radisson Barcelo Hotel Washington
2121 P Street, N.W.
Dupont Circle
Washington, DC 20037
Telephone: (202) 293-3100
Fax: (202) 857-0134

July 31 - August 3, 2003
Radisson Plaza - Warwick Hotel
17th & Locust Streets
Philadelphia, PA 19103
Telephone: (215) 735-6000
TollFree: (800) 523-4210
Fax: (215) 790-7766

August 3 - August 6, 2003
Embassy Suites
4700 Creedmoor Road
Raleigh, NC 27612
Telephone: (919) 881-0000
Fax: (919) 782-7225

August 6 - August 9, 2003
Villa Florence Hotel
225 Powell
San Francisco, CA 94102
Telephone: (415) 397-7700
Fax: (415) 397-1000

August 9 - August 13, 2003
Austin Crowne Plaza
500 IH 35 N
Austin, TX 78701
Telephone: (512) 480-8181
Fax: (512) 457-7991

August 13 - August 16, 2003
Lucerne Hotel
201 West 79th Street
New York, NY 10024
Telephone: (212) 875-1000
TollFree: (800) 492-8122
Fax: (212) 362-7251



**OFFICE OF INTERNATIONAL VISITORS
BUREAU OF EDUCATIONAL AND CULTURAL AFFAIRS
U. S. DEPARTMENT OF STATE**



- U.S. STATE DEPARTMENT LEADERSHIP PROGRAMS
- THE PHILADELPHIA TRADE OFFICE
- SISTER CITIES PROGRAM, CITY OF PHILADELPHIA

1515 Arch Street, 12th Floor
 Philadelphia, PA 19102-1594
e-mail :ive@ivc.org
 www.ivc.org
fax 215.683.0998
phone 215.683.0999

Welcome to Philadelphia!

MR. AQUILES FERRAZ NUNES
 Brazil
 U.S. Interpreter: Mr. Louis Riggio
 Program Schedule
 July 31 to August 3, 2003
 030715IIE

Your program...

Thu., 07/31/03	Fri., 08/01/03	Sat., 08/02/03	Sun., 08/03/03
	9:30 am <i>Depart for meeting</i> 10:00 am Mr. John Fields Ms. Elisabeth Levins Federal Reserve Bank	<i>Time to pursue personal interests</i> <i>Suggestions</i> Independence National Historical Park National Constitution Center Philadelphia Museum of Art	9:00 am <i>Depart for airport</i> 11:40 am Depart Philadelphia
	1:00 pm <i>Depart for meeting</i> 1:30 pm Ms. Gwendolyn Bell City of Philadelphia		
	2:30 pm <i>Depart for meeting</i> 3:00 pm Mr. Robert Davis Republic First Bank		
9:00 pm Arrive Philadelphia	6:00 pm <i>Depart for evening</i> 6:30 pm Dr. & Mrs Lichtman Dinner Hospitality	Shopping	

...at-a-glance

Thursday, July 31, 2003

9:30 You will be staying at:

The Radisson Plaza-Warwick Hotel

1701 Locust Street
Philadelphia, PA 19103
215.735.6000
215.789.6105 fax

Note: During your visit to Philadelphia, should you need assistance in any way, please call:

Ron D'Alonzo

IVC Senior Program Officer
(office) 215.683.0995
(home) 215.923.8953
(e-mail) ron.d'alonzo@phila.gov

Nancy Gilboy

IVC President
(office) 215.683.0997
(home) 215.893.0633
(e-mail) nancy.gilboy@phila.gov

Please refer to the last page and read **Safety in the City** and **Waking up in the United States**.

Breakfast/lunch/dinner

Philadelphia is known as having the most top rated restaurants in the United States. You can find information about them in the Visitors Guide, which is included in your packet.

If you're looking for an "American diner" experience with good, inexpensive food, try "**Little Pete's**," which is just across the street from the Warwick Hotel. It's open 24 hours, seven days a week, the food is always good and the prices are very inexpensive for a large American city. And should you want delivery, their number is 215.546.5508. (Little Pete's, 17th Street, between Walnut and Locust.)

Evening free

If you enjoy jazz, you may want to have dinner at **Zanzibar Blue** (215.732.5200). They feature live jazz every night. For an evening of blues and southern cuisine, try **Warmdaddy's** (215.627.2500). Make sure you call ahead for reservations since they are very popular places and might be crowded.

Good night!

Notes

Date: _____
Meeting with: _____
Topic: _____



Good night!

Notes

Friday, August 1, 2003 *continued*

9:30 am

Good morning! Please leave now for your meeting.

DIRECTIONS: Take a taxi to the Federal Reserve Bank of Philadelphia located at Ten Independence Mall. Enter the building and ask to call extension 6257. Ask for Ms. Pat Lenar. She will escort you to your first meeting.

10:00am

You will be meeting with:

Mr. John Fields
Supervision and Regulation
Federal Reserve Bank of Philadelphia
Ten Independence Mall
Philadelphia, PA 19106-1574
215.574.6000

Mr. Fields will discuss regulations regarding consumer issues. He will answer any questions that you may have.

10:30am

You will be meeting with:

Ms. Elisabeth Levins
Supervision and Regulation
Federal Reserve Bank of Philadelphia
Ten Independence Mall
Philadelphia, PA 19106-1574
215.574.6000

Ms. Levins will give you an overview of the Bank's structure and purpose and the role of the regulators. She will answer any questions that you may have.

Noon

You will be having a working lunch at the Bank with Ms. Levins.

Notes

Date: _____

Meeting with: _____

Topic: _____



Noon

You will be having a working lunch at the Bank with Ms. Levins

Friday, August 1, 2003 *continued*

1:00 pm

Please leave now for your meeting.

DIRECTIONS: Take a taxi to Two Penn Center located at 15th and JFK Boulevard. Enter the building and go to the 20th floor. Ask for Ms. Bell

1:30 pm

You will be meeting with:

Ms. Gwendolyn Bell
Executive Director, Board of Pension
The City of Philadelphia
Two Penn Center, 20th Floor
15th & JFK Boulevard
Philadelphia, PA 19102
215.496.1400

Ms. Bell will discuss the City's pension plan system and the structure of the Board. She will answer any questions that you may have.

2:30 pm

Please leave now for your meeting.

DIRECTIONS: Exit Two Penn Center and turn left. Walk until you cross 16th Street then turn left. Walk along 16th Street until you cross Walnut Street then turn right. Enter the building, clear security (photo ID) and go to the 10th floor. Ask for Mr. Davis.

3:00 pm

You will be meeting with:

Notes

Date: _____

Meeting with: _____

Topic: _____

Friday, August 1, 2003 continued

1:00 pm

Please leave now for your meeting.



Please leave now for your meeting.

DIRECTIONS: Exit Two Penn Center and turn left. Walk until you reach 16th Street then turn left. Walk along 16th Street until you cross Walnut Street then turn right. Enter the building, check security (photo ID) and go to the 10th floor. Left for 10.

Davis

2:00 pm

You will be meeting with:

Friday, August 1, 2003 *continued*

Mr. Robert Davis
President and CEO
Republic First Bank
1608 Walnut Street
Philadelphia, PA 19102
215.735.4222

Mr. Davis will give you an overview of the bank, its structure and services. He will answer any questions that you may have.

5:45 pm

Please leave now for the evening.

DIRECTIONS: Exit your hotel and turn right. Cross Locust Street and turn left. Cross 17th Street and walk along Locust Street until you cross 16th Street. Just beyond the corner will be the stairs that lead down to the PATCO High Speed Line. Go down the stairs and purchase your one-way ticket to the Woodcrest Station. The cost of a one-way ticket is \$2.45 per person. They say that there are change machines but I would go prepared with the exact amount. Please take the 6:09 pm train and get off at the Woodcrest Station. The Lichtman's will be waiting for you at the station. See *PATCO schedule in Mr. Riggio's packet.*

Dinner

Throughout your visit in the United States on the International Visitor program you will have opportunities to meet informally with Americans. This cultural experience known as "Dinner Hospitality" is frequently the most enjoyable aspect of the I.V. program. Today we have arranged dinner hospitality for you

6:30 pm

Your volunteer host is:

Dr. and Mrs. Joseph Lichtman
1819 Fireside Lane
Cherry Hill, NJ 08003
856.354.0120

Notes

Friday, August 1, 2003 continued

Date: _____

Meeting with: _____

Topic: _____

Mr. Robert Davis
President and CEO
Republic First Bank



Friday, August 1, 2003 *continued*

The Lichtman's have been members of the IVC for a number of years as they take great interest in meeting International visitors. They are looking forward to meeting and hosting you for dinner this evening.

Good evening!

Saturday, August 2, 2003

Time to pursue personal interests

Good morning! Today you should visit "the most historic square mile in the United States", **Independence National Historical Park**. It was here that George Washington, Benjamin Franklin, Thomas Jefferson, James Madison and the other founding fathers came to form this nation. There is no admission fee to any of the historic buildings in the park and a park ranger is inside most buildings to give you a tour and discuss the events that happened there. The historic area is where you will find the Liberty Bell and Independence Hall. See the visitor's guide in your packet for more details.

Lunch on your own

For lunch in the historic area, try the **Bourse Building** (5th St. between Market and Chestnut) where there is a "food court."

We are also suggesting that you visit the newly opened National Constitution Center. The National Constitution Center is an independent, non-partisan, and non-profit organization dedicated to increasing public understanding of, and appreciation for, the Constitution, its history, and its contemporary relevance, through an interactive, interpretive facility within Independence National Historical Park and a program of national outreach, so that We the People may better secure the Blessings of Liberty to ourselves and our Posterity.

Or, you may wish to go to the **Philadelphia Museum of Art**, which contains some of the greatest achievements of human creativity. Over 200 Galleries are filled with treasures spanning continents and culture drawn from a permanent collection of more than 400,000 works of art. Founded in 1876 as a museum of decorative art including glass, metal, textile and furniture, the museum has expanded to include painting, sculpture, print, drawing and whole room installation.

Good evening!

Sunday, August 3, 2003

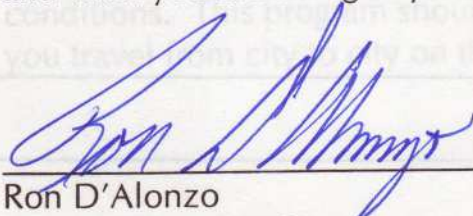
9:00 am

Good morning! Please leave now for the airport.

11:40 am

Depart Philadelphia aboard American flight #4613 to Raleigh.

Many volunteer hours have been put into this program by way of professional appointments and social opportunities you had with Philadelphians. I am delighted to have worked on your program and hope you enjoyed your visit to our city. On behalf of the IVC of Philadelphia, we wish you a safe trip home. *Please keep in touch*; we would be pleased to hear from you over the years to learn how you are and what you are doing in your country.



Ron D'Alonzo
Senior Program Officer

Notes

Please Read

Safety in the city: For the past sixteen years Philadelphia has been rated as the safest of all major cities in the U.S. We are proud of that rating, however we caution you to always be careful. When walking on our streets in the evening, walk quickly and look as though you know where you are going. If you are riding the train, bus or subway, be suspicious if you get pushed or crowded, and check immediately for your wallet. Chances are that nothing will happen, but no matter where you are in the United States it's smart to be cautious.

Waking up in the United States: We're always looking for interesting American cultural experiences for you and we thought you might enjoy waking up to an American morning news program. Known as "infotainment," these programs can provide you with a front row seat on life in the U.S. The show we recommend is **The Today Show**, on Channel 10 (NBC) between 7:00 a.m. and 9:00 a.m. You'll get the previous night's news, see political interviews, learn the weather across the country, hear about the latest fads, movies, books, sports finals, and local traffic conditions. This program should make you feel at home anywhere in the U.S. as you travel from city to city on the *International Visitor Program*.



WELCOME
to the
RESEARCH TRIANGLE AREA

“Banking Regulations”

An International Visitor Project for

Mr. Aquiles Ferraz Nunes
of
Brazil

August 3-6, 2003
Research Triangle Park, NC

Accompanied by:
Mr. Louis Riggio/ ELO

Program Coordinated by Leila Bekri

INTERNATIONAL VISITORS COUNCIL / WORLD AFFAIRS COUNCIL
RESEARCH TRIANGLE PARK
118 South Person Street, P.O. Box 28124
Raleigh, North Carolina 27601
Tel: (919) 838-9191 Fax: (919) 838-9163
E-mail: ivc@ga.unc.edu
www.ive-rtp.org

Leila Bekri
Program Manager
(home) 919/846-8292

(Emergency only)

Ragan Carpenter
Program Coordinator
(cell) 919/815-9805

AGENDA AT A GLANCE

<p align="center">Sunday August 3</p>	<p align="center">Monday August 4</p>	<p align="center">Tuesday August 5</p>	<p align="center">Wednesday August 6</p>
<p>12:55 Arrival for RDU Airport</p>	<p>8:00- 9:30 Mr. Ray Grace Mr. David Hanson North Carolina Banking Commission</p> <p>10:15-11:30 a.m. Ms. Jerrie Lattimore North Carolina Credit Union Division</p> <p>14:30-15:45 Mr. Brent Keating RBC Centura Bank</p> <p>18:30 Home Hospitality with Ann Robertson</p>	<p>10:00-11:00 Mr. Isaiah Cummings Mechanics & Farmers Bank</p> <p>13:30-14:40 Mr. David Reavis Department of State Treasurer</p> <p><u>Free afternoon to Explore the Triangle</u></p>	<p>11:15 Departure for RDU Airport</p>

Research Triangle Area Itinerary

SUNDAY, AUGUST 3

12:55

Arrive in the Research Triangle area aboard AA flight **4613**

Accommodations have been reserved for you at the

The Embassy Suites
4700 Creedmoor Road
Raleigh, NC 27612

Phone: 919/ 881-0000

Fax: 919/ 782-7225

URL: www.embassysuitesraleigh.com

The IVC rate is \$110.00 per night, plus 13% tax (breakfast included). Please note that if you are paying for your rooms in cash, you must pay for your entire stay at the time of check-in. In addition, under N.C. statutes all hotel taxes must be paid regardless of federal exemption status.

Local Information: Raleigh, NC
Raleigh was chartered in 1792 to serve as the capital of North Carolina. It is named after Sir Walter Raleigh, the English adventurer and explorer. It is interesting to note that government employees make up almost half of the workforce in downtown Raleigh. Of the 22,000 downtown workers, 10,000 work for one of Raleigh's three governments: the State, Wake County or the City of Raleigh. The city is also home to six colleges and universities, including NC State University and two other historically black colleges, Shaw University and St Augustine's College. Interesting areas include: Historic Oakwood, an area of old Victorian homes; City Market and Moore Square, an entertainment district; and Crabtree Valley Mall, which attracts shoppers from all areas of North Carolina.

MONDAY, AUGUST 4

7:25 Please prepare to depart

Meeting Location: North Carolina Banking Commission, 316 W. Edenton Street, Reynolds Building, 2nd floor, Raleigh

DRIVING DIRECTIONS: From the hotel to NC Banking Commission

Leave the Embassy Suites parking lot and **TURN LEFT** on **MARIOTT DRIVE**. Then, **TURN LEFT** on **GLENWOOD AVE**. Follow **GLENWOOD AVE** for approximately *5 miles*. **TURN LEFT** onto **W. PEACE ST**. Follow **W. PEACE STREET** for a little over a half of a mile. **TURN RIGHT** onto **SALISBURY ST**. **TURN RIGHT** on **EDENTON ST**. Pass **MCDOWEEL ST** and **DAWSON ST**, stay on the right lane to enter *Reynolds* Parking lot.

P.S. You may want to refer to the YELLOW highlighted route, Map A & B

8:00 You have a meeting with

9:30

**Mr. Ray Grace, Application Director
North Carolina Banking Commission
4309 Mail Service Center
Raleigh, NC 27699-4309**

Mail:

Phone:

Fax:

Email:

919/733-0591

919/733-6918

grace@banking.state.nc.us

The North Carolina Banking Commission is responsible for the chartering and regulation of North Carolina's state banks and trust companies, as well as registration/licensing of various financial institutions operating in North Carolina, including Check-Cashers, Consumer Finance companies, Mortgage Bankers and Mortgage Brokers, Money Transmitters and Refund Anticipation Lenders. Mr. Ray Grace will give you an overview of his



P.S. You may want to refer to the YELLOW highlighted rows, Man A & B
 enter Reynolds Parking lot.

8:00
 9:30
 You have a meeting with

Mr. Ray Grace, Application Director
 North Carolina Banking Commission
 4309 Mail Service Center
 Raleigh, NC 27609-4309
 919773-6291
 919773-6218
 grace@banking.state.nc.us
 Email:
 Fax:
 Phone:
 Mail:

The North Carolina Banking Commission is responsible for the charting
 and regulation of North Carolina's state banks and trust companies, as well
 as registration/licensing of various financial institutions operating in North
 Carolina, including Check-Cashers, Consumer Finance companies,
 Mortgage Bankers and Mortgage Brokers, Money Transmitters and Retail
 Auctioneers. Mr. Ray Grace will give you an overview of his

responsibilities as Application Director, as well as answer your questions about the North Carolina Banking Commission.

9:30 Please prepare to depart

Meeting Location: North Carolina Credit Union, 1110 Navaho Drive, Suite 300, Raleigh

DRIVING DIRECTIONS: From NC Banking Commission to NC Credit Union Division

Exit the parking lot from **HARRINGTON ST**, once on **HARRINGTON ST TURN RIGH**. Then take another **RIGHT** onto **JONES ST**. Proceed about *6 blocks* then **TURN LEFT** onto **PERSON ST**. Pass *Mordecai Historic Park*, then stay on the **Left** lane. **PERSON ST**, becomes **WAKE FOREST RD**. After you pass the bridge, **WAKE FOREST RD** will change to **ATLANTIC AVE**. Drive for *1-2 minutes* then **TURN LEFT** onto **SIX FORKS RD**. At the second traffic light, **TURN RIGHT** onto **WAKE FOREST RD**. Drive for *1-2 minutes* pass the bridge and stay on the far **LEFT** lane. **TURN LEFT** onto **NAVAHO DR** (between the *DENNY'S* and *BAHAMA BREEZE* restaurants on the corner). Then **TURN LEFT** into the second driveway. The Center is on the third floor (Suite 300) of the six-story, brown and white office building that is directly behind Denny's. You can park anywhere all the way around the building.

P.S. You may want to refer to the PINK highlighted route, Map B & A

10:15 You have a meeting with

11:30

Ms. Jerrie Lattimore/ Administrator

NC Credit Union Division

1110 Navaho Drive

Raleigh, NC 27609

Mail:

4314 Mail Service Center

Raleigh, NC 27699-4314

Phone:

919/850-2929



FOREST RD. After you pass the bridge, TAKE FOREST RD. and change
 to ATLANTIC AVE. Drive for 1-2 minutes then TURN LEFT onto SIX
 FORKS RD. At the second traffic light, TURN RIGHT onto WAKE
 FOREST RD. Drive for 1-2 minutes pass the bridge and stay on the far
 LEFT lane. TURN LEFT onto NAVAHO DR (between the DENNY'S and
 BALTIMA BREEZE restaurants on the corner). Then TURN LEFT into the
 second driveway. The Center is on the third floor (Suite 300) of the six-
 story, brown and white office building that is directly behind Denny's. You
 can park anywhere all the way around the building.

P.S. You may want to refer to the PINK highlighted route, Map B & A

You have a meeting with

10:15

11:30

Ms. Jerric Lattimore, Administrator

NC Credit Union Division

1110 Navaho Drive

Raleigh, NC 27609

4314 Mail Service Center

Raleigh, NC 27699-4314

919-850-3329

Mail:

Phone:

Fax: 919/850-2932
URL: www.nccommerce.com/cu/

The North Carolina Credit Union Division is a regulatory agency, which was created in 1915. The Division is operated under the supervision of the Administrator of Credit Unions. The Division is part of the Department of Commerce. It receives no general fund or tax revenues, but is funded exclusively from fees paid by the regulated credit unions. The Administrator is an active member of the National Association of State Credit Union Supervisors (NASCUS). The Division received its accreditation from NASCUS in 1992 and continues to maintain this status, which designates a high standard of excellence in the regulation and supervision of credit unions.

Ms. Lattimore is pleased to meet you this morning. She will discuss with you the Division applicable laws, their examinations and enforcement. She also welcomes your questions.

11:30 Please prepare to depart

Program Note: *You now have time to enjoy lunch at the Raleigh City Market. You may choose from Italian, Asian, Irish and traditional American cuisine in Moore Square and among the cobblestone streets. We invite you to park in the International Visitors Council parking lot.*

You may also have time to explore downtown Raleigh. Please Check your welcome packet for suggestions.

DRIVING DIRECTIONS: From NC Credit Union Division to the City Market

Parking Location: IVC parking lot located at 118 S. Person St., Raleigh

Exit the parking lot the same way you entered, once on **NAVAHO DR**, **TURN RIGHT**. At the traffic light **TURN RIGHT** onto **WAKE FOREST RD**. **TURN LEFT** onto **SIX FORKS RD**. **TURN RIGHT** onto **ATLANTIC AVE**. Drive about 5-8 minutes until you reach **BLOUNT ST**.

(it is the same route you drove this morning). On **BLOUNT ST** drive about 9 blocks then **TURN LEFT** onto **MARTIN ST.** **TURN LEFT** onto **PERSON ST.** Pass Moore Square, and **HARGETT ST.**, and stay in the far **LEFT** side of the road, then take an immediate **LEFT** onto the Long View Center visitors parking lot. (Our office is located in the renovated white church called the Long View Center).

P.S. You may want to refer to the **BLUE** highlighted route, Map A & B

Local Information: City Market, Raleigh

Located in the heart of downtown Raleigh at Martin and Blount Streets, City Market is home to art galleries, restaurants and home accessory and gift shops. The original cobblestone streets are lit by lamps and filled with 19th Century charm. From 1914-1957, the City Market was a Farmers' Market and in 1988, the market was converted into unique restaurants, art galleries, specialty stores, and offices.

14:00 Please prepare to depart

Meeting Location: RBC Centura Bank, Highwoods, 3201 Beechleaf Court Raleigh

DRIVING DIRECTIONS: From IVC/WAC parking lot to RBC Centura Bank

TURN LEFT out of the IVC/WAC parking lot onto **S. PERSON STREET.** Pass Mordecai Historic Park, then stay on the Left lane. **PERSON ST**, becomes **WAKE FOREST RD.** Pass the bridge, **WAKE FOREST RD** will change to **ATLANTIC AVE.** Pass **SIX FORKS RD** (and the CROWN gas station on your right). Drive up the hill then, **TURN RIGHT** onto **HIGHWOODS BLV.**, and immediately **TURN RIGHT** onto **BEECHLEAF CT**, RBC Centura is the tallest light grey building. You may park anywhere around the building. At the lobby identify yourself and ask for Mr. Keating or his assistant Mr. Jeff Carriani.

P.S. You may want to refer to the **GREEN** highlighted route, Map A & B

14:30 You have a meeting with

15:45

Mr. Brent Keating/ Group Executive
RBC Centura Bank
3201 Beechleaf Court
Raleigh, NC 27604

Phone: 919/788-5489
919/788-5431 (Jeff Carriani)
Fax: 919/788-5966
Email: brent.keating@rbc.com

RBC Centura is the personal and commercial banking operation in the U.S. for RBC Financial Group family of companies. RBC Centura delivers a wide range of financial services, including deposit accounts, investments and mutual funds, financial advice, credit and debit cards, business and personal loans, insurance and residential and commercial mortgages through RBC Centura Bank and other RBC companies throughout North America.

RBC Centura serves personal and commercial customers through more than 240 retail and business banking centers in five southeastern states, mostly in North Carolina. It is also one of the leaders in e-commerce, offering a number of services over the Internet.

Mr. Keating will speak to you about the recent merger, the variety of services offered by RBC Centura and the presence of the bank in North Carolina and on the East Coast. He will be happy to answer your questions.

15:45 Please prepare to depart

DRIVING DIRECTIONS: From RBC Centura Bank to the hotel

Exit the parking lot, once on **HIGHWOODS BLVD TURN RIGHT**. Drive about *1-2 minutes* then **TURN RIGHT** onto **CAPITAL BLV**. On **CAPITAL BLVD** take the **EXIT** for **I-440 WEST/ US-1** toward **SANDFORD**. On the **I-440 W** take **EXIT 7B** toward **CRABTREE VALLEY/DURHAM**. On **GLENWOOD AVE**, **TURN RIGHT** onto **MARRIOTT DR.** to enter the hotel parking lot.

*P.S. You may want to refer to the **ORANGE** highlighted route, Map A*



RBC Centura Bank and other RBC companies throughout North America.

RBC Centura serves personal and commercial customers through more than 240 retail and business banking centers in five southeastern states, mostly in North Carolina. It is also one of the leaders in e-commerce, offering a number of services over the Internet.

Mr. Keating will speak to you about the recent merger, the variety of services offered by RBC Centura and the presence of the bank in North Carolina and on the East Coast. He will be happy to answer your questions.

12:45 Please prepare to depart

DRIVING DIRECTIONS: From RBC Centura Bank to the hotel

Exit the parking lot once on HIGHWOODS BLVD TURN RIGHT. Drive about 1-2 minutes then TURN RIGHT onto CAPITAL BLV. On CAPITAL BLVD take the EXIT for I-440 WEST US-1 toward SANDFORD. On the I-440 W take EXIT 7B toward CRABTREE VALLEYBURHAM. On GLENWOOD AVE, TURN RIGHT onto MARIOTT DR. to enter the hotel parking lot.
P.S. You may want to refer to the ORANGE highlighted route. Map A

Note: You have time to relax at the hotel before your home hospitality

18:30 **Home Hospitality**

Mr. Nunes & Mr. Riggio you are invited to the home of Ms. Ann Robertson. Please meet your host in the lobby of the hotel.

Mail: **Ms. Ann Robertson**
 312 Oakwood Ave
 Raleigh, NC 27601
Phone: **919/ 834-7004 (home)**
 919/ 828-4954 (office)

Ann is a new member at IVC/WAC. She is an Attorney and Board Certified Specialist in Immigration Law. Ann enjoys community services with the Alliance Francaise, North Carolina Master Chorale, North Carolina Ballet and North Carolina Symphony. She recently traveled to Brazil, Ireland, Indonesia and France. **Casual dress is requested, and no smoking please.**

TUESDAY, AUGUST 5

8:55 Please prepare to depart for **Durham**

Local Information: Durham

Durham, North Carolina, has a population of nearly 200,000 and part of the Research Triangle metropolitan area, which includes the University of North Carolina's main campus in Chapel Hill and the State capital Raleigh. In the center of the region is the Research Triangle Park, an internationally renowned business and research center that is home to many of the world's high-technology industries. The area provides a rich, dynamic community with one of the highest per capita populations of Ph.D. graduates in the world.

Located in the center of the state, Durham has easy access to the Blue Ridge Mountains to the west and Atlantic Ocean beaches to the east. Duke campus is known for its beautiful, natural environment and a climate conducive to outdoor activities and sport.



Located in the center of the state, Durham has easy access to the Blue Ridge Mountains to the west and Atlantic Ocean beaches to the east. Durham campus is known for its beautiful, natural environment and a climate conducive to outdoor activities and sport.

Meeting Location: Mechanics and Farmers Banks, 2634 Chapel Hill Blvd., Durham

DRIVING DIRECTIONS: From the hotel to Mechanics & Farmers Bank

From the hotel parking lot **TURN LEFT** from the driveway onto **MARRIOTT DR.** At the traffic light **TURN LEFT** onto **GLENWOOD AVE.** Stay in the far **RIGHT** lane. Take the **I-440 S. OUTER BELTLINE.** Once on the beltline, take the **EXIT** for **I-40 W/ RDU INT AIRPORT/ DURHAM,** merging onto **RALEIGH CHAPEL HILL EXWY,** which becomes **I-40 W.** Take the **EXIT 270,** for **US-15/ US-501** toward **CHAPEL HILL/ DURHAM.** At the ramp **TURN RIGHT** onto **US-15 N/ US-501 N/ DURHAM CHAPEL HILL BLVD** (*make sure you stay on the 15/501 BUSINESS*). Continue to follow **DURHAM CHAPEL HILL BLVD** about *10-15 minutes,* the *Mechanics & Farmers Bank* will be on the **LEFT** hand side of the street. Enter the bank parking lot. At lobby please announce your self.

P.S. You may want to refer to the PURPLE highlighted route, Map A & C

10:00 You have a meeting with

11:00

Mr. Isaiah Cummings

**Senior Vice President, Banking Group Executive
& Chief Lending Officer**

Mechanics & Farmers Bankers

2634 Chapel Hill Blvd

Durham, NC 27707

Phone: 919/687-7800

Fax: 919/687-7821

URL: www.mfbonline.com

Mechanics and Farmers Bank, (M&F Bank) a state chartered commercial bank, was organized in 1907 under authority of a charter issued by the



Mechanics and Farmers Bank (M&F Bank) a state chartered commercial bank was organized in 1907 under authority of a charter issued by the

Legislature of the state of North Carolina. The original incorporators were a group of nine prominent African-American businessmen.

The Bank was a pioneer in stimulating and financing the construction of low income housing in North Carolina. M&F Bank continues to be a dominant force in stimulating entrepreneurship in North Carolina.

Since its inception in 1908, the Bank has received many awards for its service. Among them are "Bank of the Year" by Black Enterprise Magazine and Minority Service Firm of the Year by the Raleigh-Durham-Triad Minority Business Development Corporation and the Atlanta Regional Office of the U. S. Department of Commerce Minority Business Development Agency.

M&F Bancorp is a one-bank holding company headquartered in Durham, NC, with approximately \$168 million in assets as of December 31, 2001. Mechanics and Farmers Bank, a state chartered commercial bank, conducts its operations through eight branch offices located in Durham, Charlotte, Raleigh and Winston-Salem.

Mr. Cummings is pleased to talk to you about commercial bank lending and product development to augmenting the Bank's status as a community bank.

11:15 Please prepare to depart for **Raleigh**

Free time for lunch

Program Note: You may have lunch in one of the restaurants located in Southpoint Mall.

The Southpoint Mall is conveniently located in Central North Carolina on I-40 in Durham. The site is 5 minutes from Research Triangle Park, 10 minutes from Chapel Hill and 20 minutes from Raleigh, Cary and Raleigh/Durham International Airport.

Location: Southpoint Mall, 6910 Fayetteville Road, Durham, NC 27713

DRIVING DIRECTIONS: From Mechanics & Farmers Bank to South Point Mall Shopping Mall

Exit the parking lot, and **TURN RIGHT** onto **CHAPEL HILL BLVD** (*you should be on the same road you came from this morning*). Drive about 10-15 minutes then take the **EXIT** for **I-40 E**. On **I-40 E** take **EXIT 276** toward **FAYETTEVILLE RD**. At the ramp **TURN RIGHT** onto **FAYETTEVILLE RD**. **TURN RIGHT** again to enter the shopping Center.

P.S. You may want to refer to the BLUE highlighted route, Map C

12:30 Please **PROMPTLY** depart for **Raleigh**

Meeting Location: **The State Treasurer's Office, Albemarle Building, 325 N. Salisbury Street, 3rd Floor, Room 312, Raleigh** (*please have reception call Mr. Reavis' office from the lobby*).

P.S. Picture ID is required

DRIVING DIRECTIONS: from South Point Mall to NC Department of State Treasurer

Leave the Shopping Mall parking lot, and then **TURN LEFT** onto **FAYETTEVILLE RD** (the main road). Take the **EXIT** for **I-40 EAST** toward **RALEIGH**. Travel several miles. When the highway splits **BEAR RIGHT** at **EXIT 289/WADE AVE**. **EXIT** onto **WADE AVENUE** and proceed **EAST** through the city. At the end of the road **BEAR RIGHT** onto **CAPITAL BLVD SOUTH** following the signs for **DOWNTOWN RALEIGH**. Proceed **SOUTH** for a very a short distance and watch for the small green road sign to **EXIT RIGHT** onto **PEACE ST**. At the end of the ramp **TURN LEFT** onto **PEACE ST**. Travel a very short distance in the *right lane* and **TURN RIGHT** onto **SALISBURY ST**. **TURN LEFT** on **JONES ST**. You will pass in front of the State Legislature and come to the intersection of **JONES ST** and **WILMINGTON ST**. The **CAPITOL AREA VISITOR PARKING LOT** is on the opposite corner of **JONES** and **WILMINGTON**. The entrance to the parking lot is on **JONES ST** on the **RIGHT**. It is a pay parking lot.

P.S. You may want to refer to the BROWN highlighted route, Map C, B & A

Note: You have the rest of the afternoon free. Please consult your welcome

WALKING DIRECTIONS: To the Department of State Treasurer

Once you exit the parking lot, **TURN LEFT** onto **JONES ST**, cross the street then **TURN RIGHT** onto **SALISBURUY ST**. Walk down the hill, the *Albemarle Building* will be on your **LEFT**. (It is the tall white building at the corner of Salisbury St and Lane St.)

13:30 You have a meeting with

14:30

**Mr. David Reavis, Assistant Controller
Banking Operations Section
Financial Operations Division
Department of State Treasurer**

Mail: 325 N. Salisbury Street
Raleigh, NC 27603-1385

Phone: 919/508-5907

Fax: 919/508-5924

Email: david.reavis@treasurer.state.nc.us

The primary functions of the Banking Operations Section of the State Treasurer's Office involve serving as the "State's Banker" for State departments, agencies, institutions, and universities. Rather than each of these entities having an account with a commercial bank, they maintain accounts with the State Treasurer. The State Treasurer in turn provides each entity the same services that a commercial bank would normally provide. Its' functions include establishing and monitoring balances maintained with official depositories, concentrating receipts deposited by State agencies, processing warrants (checks) presented through the Federal Reserve Bank, processing electronic funds, transfer transactions for agencies, processing investment transactions with the State's custodian banks, administering the collateralization of public deposits program, and providing bank consulting services to State agencies. Mr. Reavis will expand upon all of these services and give an explanation of his job as Assistant Controller of the Banking Operations section.

14:30 Please prepare to depart

WALKING DIRECTIONS: To the Department of State Treasurer
Once you exit the parking lot, TURN LEFT onto JONES ST, cross the street then TURN RIGHT onto SALISBURY ST. Walk down the hill, the Albemarle Building will be on your LEFT. Exit the toll plaza building at the corner.



13:30
14:30

Mail:
Phone:
Fax:
E-mail:

The primary
Treasurer's
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processing
investment transactions with the state's custodian banks, administering the
collateralization of public deposits program, and providing bank consulting
services to state agencies. Mr. Resnik will expand upon all of these services
and give an explanation of his job as Assistant Controller of the Banking
Operations section.

14:30 Please prepare to depart

Note: You have the rest of the afternoon free. Please consult your welcome packets for entertainment and dining suggestions.

DRIVING DIRECTIONS: From the parking lot to the hotel

Leave the parking lot, **TURN RIGHT** onto **JONES ST.**, then **TURN LEFT** onto **PERSON ST.** Travel about *4 blocks* then **TURN LEFT** onto **PEACE ST.** Drive for *2-3 minutes* then **TURN RIGHT** onto **GLENWOOD AVE.** Drive straight on **GLENWOOD AVE** for about *10-15 minutes* until you reach *Crabtree Valley Mall*. Stay in the **right lane**, and then **TURN RIGHT** onto **MARRIOTT DR.**

WEDNESDAY, AUGUST 6

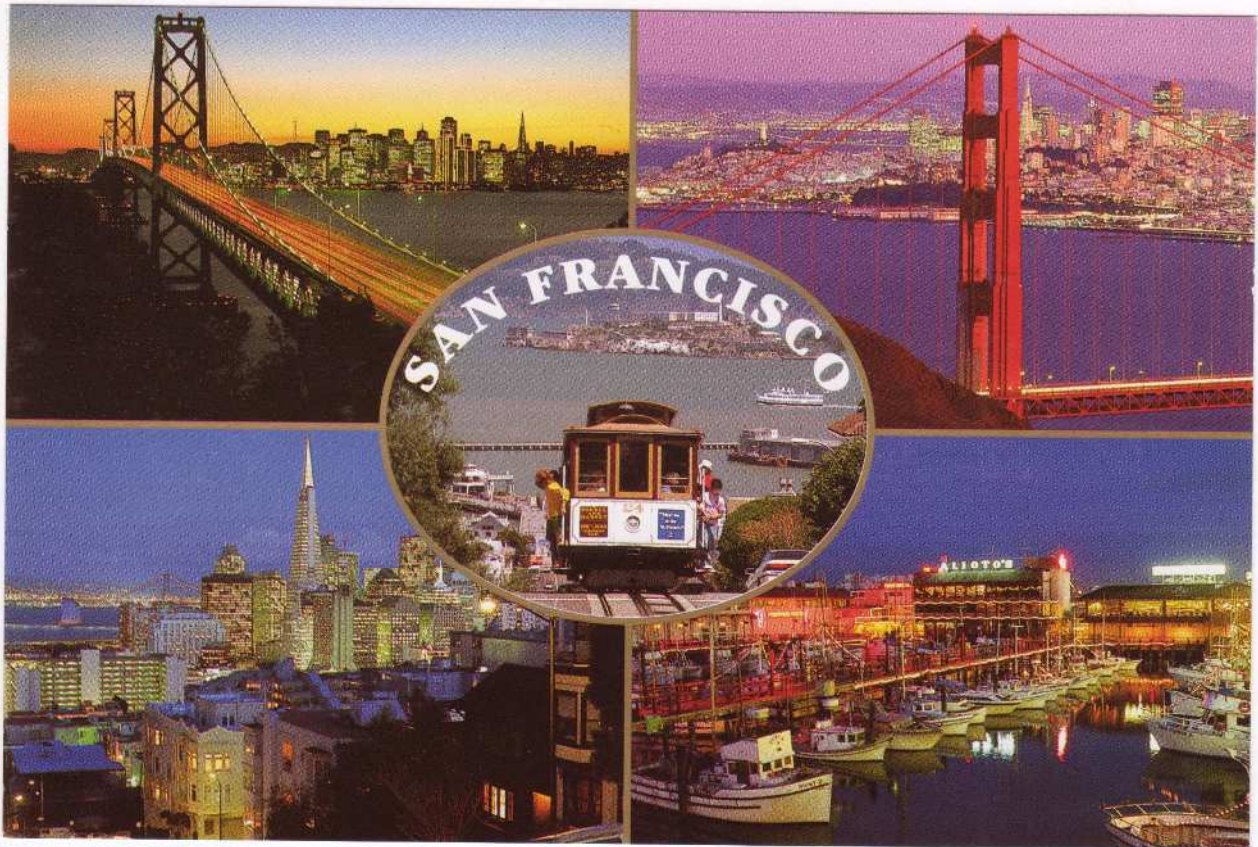
11:15 Please prepare to depart in time for **RDU International Airport** to board **Delta flight 978** leaving at **13:30**

DRIVING DIRECTIONS: From the Embassy Suites to RDU International Airport

From the hotel parking lot, **TURN LEFT** onto **MARRIOTT DRIVE**. At the stoplight, **TURN LEFT** onto **GLENWOOD AVENUE**. Stay in the **RIGHT** lane. Take the **I-440 S. OUTER BELTLINE** towards **SANFORD**. Once on **I-440 S**, take the **EXIT for I-40 W / RDU AIRPORT**. You will merge onto the **RALEIGH CHAPEL HILL EXPRESSWAY**, which will turn into **I-40 W**. Take **EXIT 285 / AVIATION PARKWAY** toward **RDU AIRPORT**. At the end of the exit ramp, **TURN RIGHT** onto **AVIATION PARKWAY**. Follow the signs to Rental Car Return and **EXIT RIGHT** into the Car Rental Return Area.

We hope you have enjoyed your stay in the Research Triangle area! The IVC and professional resources you met would be pleased to hear from you again! Please fill out the enclosed evaluation form.







August 6th, 2003

Mr. Aquilez Ferraz Nunes,

Bem-vindos a San Francisco!

Nós, do International Diplomacy Council, desejamos que sua estadia seja muito agradável, e que o programa elaborado os satisfaçam plenamente.

O International Diplomacy Council (IDC), localizado na Bay Area, é uma entidade de caráter privado, mantida principalmente por intermédio de subscrições de seus associados, contribuições de pessoas físicas, jurídicas e de fundações, destacando-se nele o trabalho e a hospitalidade de seu corpo de voluntários. Recebe, normalmente, pessoas influentes, líderes e estudantes do exterior.

Cabe, aqui, uma pequena explicação: nos Estados Unidos o termo "voluntário" possui um significado completamente particular. Refere-se a todas as pessoas que dedicam seu tempo trabalhando em prol de uma causa na qual acreditam. Por isso, os Grupos de Voluntários são numerosos e são compostos por pessoas de todas as classes sociais e faixas etárias do povo americano.

Encontramos os comitês de voluntários em toda a sociedade, desde hospitais, museus, bibliotecas, partidos políticos, instituições de ensino e até mesmo em prisões. O International Diplomacy Council possui, em seus quadros, um grupo de aproximadamente 800 voluntários, que realizam os mais variados tipos de tarefas, que podem variar desde motoristas em um "tour" pela cidade, anfitriões em suas próprias residências, até a dedicação de um enorme número de horas de trabalho dentro de nossos escritórios.

Os voluntários possuem sua vida particular, com interesses e estilos próprios, mas dedicam-se sobremaneira a seu trabalho. Conhecem geralmente mais de um idioma, o que facilita a sua tarefa no relacionamento diário com nossos visitantes. Um traço marcante de sua atividade diuturna é a camaradagem e o sentimento de amizade dedicada a todos, visando, principalmente, um amplo entendimento internacional.

Seque, em anexo, um cronograma das entrevistas e visitas já confirmadas. Estamos sempre à disposição para solucionar quaisquer dúvidas, ou mesmo, recebê-los em nosso escritório, para um contato mais pessoal. Sintam-se à vontade e não receiem em nos procurar.

Cordialmente,

Julianne Mittman
Director of Professional Programs



International
Diplomacy
Council

Building global understanding
for 50 years

Mr. Aquiles FERRAZ Nunes

Superintendent, Rio de Janeiro State Bank Association

Brazil

San Francisco: August 6-10, 2003

Theme: Community Reinvestment Act

English Language Officer/Interpreter: Mr. Louis Riggio

Prepared by: Nina Marinova, Program Officer

Welcome to San Francisco! We were happy to hear about your visit from Ms. Mary Neal at the Institute of International Education. We hope you will enjoy your stay in San Francisco and that the appointments arranged for you by the International Diplomacy Council (IDC) will enhance your professional interests as well as your experience in the United States. If you have any questions regarding your stay, please do not hesitate to call the IDC office. In case of an emergency, call the IDC office at (415) 986-1388; the recorded message will provide an emergency contact number.

Please refer to the enclosed materials for tourist information. You may also want to know that there are two free weekly publications about cultural events and news: the *Bay Guardian*, and the *San Francisco Weekly*. Both are available at corner vending stands.

Please feel free to drop by our office any time during your stay. You may check any remote email from the computers in our office, and share a cup of coffee or tea.

It is very important for the continued success of the International Visitors Program that you arrive at all scheduled meetings at the times indicated. If you will be late or an emergency should prevent you from attending, please call the appointment or the IDC office. Below is a schedule of your appointments.

Wednesday, August 6th, 2003

Accommodations: **Arrive**
Villa Florence
225 Powell Street
San Francisco, CA 94102
Tel: (415) 397-7700
Fax: (415) 397-0661

Thursday, August 7th, 2003

9:00 a.m.

Depart for appointment:

9:30 a.m.

Contact: **Appointment**
Federal Reserve Bank
Mr. Scott Turner
Senior Community Affairs Specialist
101 Market St @ Spear St.
San Francisco, CA 94105

Phone: (415) 974-2722
Fax: (415) 393-1920
E-mail: Scott.Turner@sf.frb.org
<http://www.frbsf.org/community/>

The mission of Community Affairs Unit at the Federal Reserve Bank of San Francisco is to support the economic growth objectives of the Federal Reserve Act by promoting community development and fair and equal access to credit.

To this end, Community Affairs seeks to promote:

- The active engagement of depository institutions in traditionally underserved markets for credit and other banking services;
- Cooperation between community organizations and financial institutions to their mutual benefit;
- Greater public understanding of financial services products, their intrinsic benefits and risks, and the consumer's rights and responsibilities as expressed in pertinent regulations.

The territory consists of the States of California, Nevada, Arizona, Oregon, Washington, Idaho, Utah, Alaska, Hawaii, Guam, American Samoa and the Northern Mariana Islands.

Mr. Scott Turner will discuss the Federal Reserve Bank's community reinvestment programs, in particular programs for American Indian communities throughout the west.

Directions:

Take Muni metro inbound L, M, N, K or J from Powell Station @ Market St. for two stops to Embarcadero station. The fare is \$1.

Walking is also an option. The distance from Villa Florence to the Federal Reserve Bank is about 1 mile.



11:00 a.m. - 12:30 p.m.

Contact:

Appointment

Bank of the West

Mr. Arthur Shingleton

Vice President, Community Affairs Managers
180 Montgomery @ Bush St., 25th floor
San Francisco, CA 94104

Phone: (925) 975-3972

E-mail: ashingleton@bankofthewest.com

<http://www.bankofthewest.com>

Bank of the West, with \$26 billion in assets and growing, serves the personal and business banking needs of customers in California, Oregon, New Mexico, Nevada, Washington and Idaho with a full range of deposit, credit and investment products and services. The bank, is a wholly owned subsidiary of BNP Paribas, France's largest publicly traded bank.

Bank of the West provides loans, investments, contributions and services to low- and moderate-income individuals, small businesses and community-based organizations in its service areas. As part of its objective to serve inner cities and low- to moderate-income individuals, Bank of the West presently operates 91 branches in low- to moderate-income census tracts.

Directions:

Bank of the West is located in the Financial District within walking distance from the Federal Reserve Bank. Start walking west on Market St., make a right on Montgomery St., walk 2 blocks to Bush St. Bank of the West will be on your right - 180 Montgomery at Bush St., 25th fl.

12:30 p.m. - 1:30pm

Lunch Break

2:00 p.m.

Contact:

Appointment

First Bank and Trust

Mr. Ham Dethero,

Vice President & Senior Branch Manager

Mr. Peter Goetze, Senior VP

550 Montgomery @ Clay St.

San Francisco, CA 94105

Phone: (415) 273-2031

E-mail: Ham.Dethero@fbol.com

<http://www.fbol.com>

First Banks, Inc. and its subsidiaries and affiliates offer a vast portfolio of products and services in both the business and personal financial service arenas. In their fourth generation of family ownership, First Banks, Inc. now serves customers in over 150 locations and totals over \$7 billion in assets. Through financial and volunteer efforts, First



moderate-income
its service area
income individuals
moderate-income

Directions



to
in
to

Saturday, August 9th, 2003

PROGRAM ADDENDUM

The day is free for you to enjoy San Francisco.

Driving directions to Oakland appointment:

Sunday, August 10th, 2003

Friday, August 9, 2003

Depart San Francisco

Please allow two and a half-hours to travel to the airport and check in.

This concludes your program in the Bay Area. We hope you enjoy your stay here. If there are any additional questions regarding your stay, please call the International Diplomacy Council office. We appreciate your opinion of the meetings and overall program and look forward to receiving your evaluation. Enjoy the rest of your trip in the United States.

Oakland, CA 94612

One last note, since people kindly volunteer their time to make these meetings possible, a note of thanks would be deeply appreciated and eases the way for future visitors.

Best regards,

Start on Powell St, turn right on Bush Street, cross Market Street, and turn right on First Street

The International Diplomacy Council *towards the Bay Bridge.*

Merge on to 580 east towards Oakland / Hayward / Stockton

Merge on to 980 west towards downtown Oakland

Exit at 18th Street

Left onto 17th Street

Left on Franklin Street

Left on 19th Avenue

Left in to the 2nd driveway to enter the parking lot in the back of the building

PPROGRAM ADDENDUM

Driving directions to Oakland appointment:

Friday, August 8, 2003

1:15 p.m.

Depart driving for Oakland:

2:00 p.m.

Appointment

Community Bank of the Bay

Contact:

Mr. Brian Garrett

President and CEO

1750 Broadway,

Oakland, CA 94612

Tel. 510-433-5414

Fax 510-433-5431

Directions:

Start on Powell St, turn right on Bush Street, cross Market Street, and turn right on First Street.

Bear right to take the I-80 east ramp towards the Bay Bridge.

Merge on to 580 east towards Oakland / Hayward / Stockton

Merge on to 980 west towards downtown Oakland

Exit at 18th Street

Left onto 17th Street

Left on Franklin Street

Left on 19th Avenue

Left in to the 2nd driveway to enter the parking lot in the back of the building

Directions:

Walk South on Powell St. until you reach Market St. Turn left on Market and you will see sign for BART station, go down to the subway, purchase tickets from machines stationed against the wall (One-way fare is \$2.35 per person). Board a Pittsburg/Bay Point or Richmond train and get off at 19th St, Oakland. Trains run every 10 minutes, and it takes 15 minutes from Powell Station to 19th Street BART in Oakland. Community Bank of the Bay is located immediately above the BART station.

Bank has made significant investments/contributions to charities, affordable housing groups and non-profit organizations within the regions in which they have a presence. During 2002, First Bank originated community development loans in excess of \$178 million.

Directions:

First Bank is located in the Financial District within walking distance (5 blocks north) from your previous appointment location on 550 Montgomery at Clay St.

Friday, August 8, 2003

The morning is free for you to enjoy San Francisco.

1:20 p.m.

Depart walking for BART (subway) station:

2:00 p.m.

Contact:

Appointment

Community Bank of the Bay

Mr. Brian Garrett

President and CEO

1750 Broadway,

Oakland, CA 94612

Tel. 510-433-5414

Fax 510-433-5431

www.communitybankbay.com

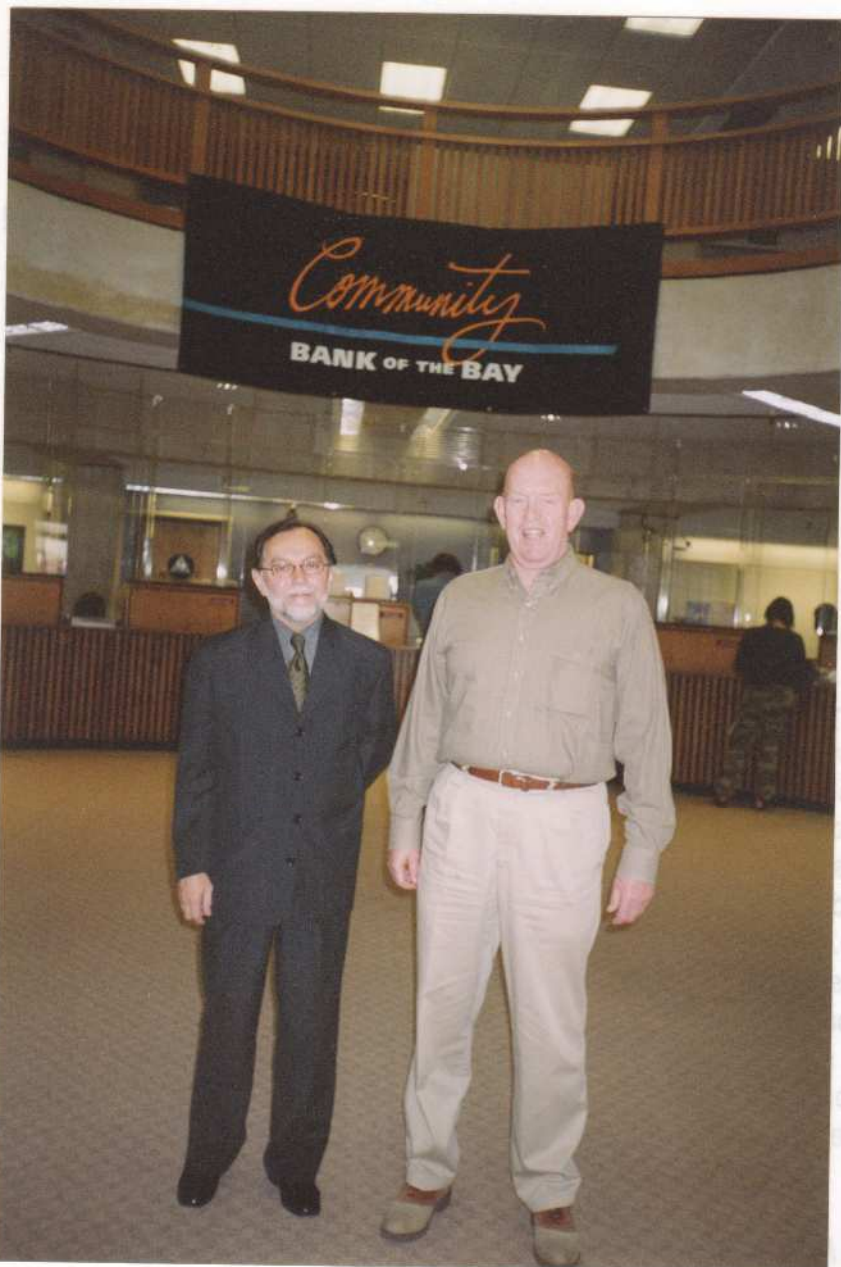
The Community Bank of the Bay is a relatively new operation, begun in 1997. It is a community development bank and is devoted to persons, businesses and institutions that reside in its target areas. Target areas for loans include the low and moderate income neighborhoods of San Francisco and Oakland areas such as Bayview-Hunters Point, the Mission, the Fillmore, Chinatown, East Oakland, West Oakland and North Oakland and adjacent Bay Area cities such as Richmond, West Berkeley, Marin City and East Palo Alto. The Bank converts deposits into community development loans for affordable housing, small businesses and nonprofit organizations. As a community development bank, Community Bank of the Bay's mission is to promote economic prosperity and self-reliance in low and moderate-income areas while operating a safe and profitable bank. The Bank's lending activities are designed to improve capital access in credit-deprived Bay Area neighborhoods, thus helping to revitalize those communities.

Directions:

Walk South on Powell St. until you reach Market St. Turn left on Market and you will see sign for BART station, go down to the subway, purchase tickets from machines stationed against the wall (One-way fare is \$2.35 per person). Board a Pittsburgh/Bay Point or Richmond train and get off at 19th St. Oakland. Trains run every 10 minutes, and it takes 15 minutes from Powell Station to 19th Street BART in Oakland. Community Bank of the Bay is located immediately above the BART station.

Bank has made significant investments/contributions to charities, affordable housing groups and non-profit organizations within the regions in which they have a presence. During 2002, First Bank originated community development loans in excess of \$175 million.

Directions:
First Bank is located in the Financial District within walking distance (3 blocks north) from your previous appointment location on 550 Montgomery at Clay St.



Friday, August 12, 2004

The meeting

1:30 p.m.

2:00 p.m.

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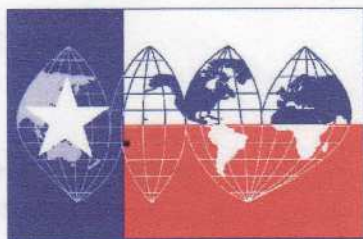
Directions:
Walk South on
sign for BART station, go down to the subway, purchase tickets from machines stationed
against the wall (One-way fare is \$2.35 per person). Board a Pittsburg/Bay Point or
Richmond train and get off at 19th St. Oakland. Trains run every 10 minutes, and it
takes 15 minutes from Powell Station to 19th Street BART in Oakland. Community Bank
of the Bay is located immediately above the BART station.



Austin

T E X A S

International Hospitality Council of Austin



International Hospitality Council of Austin

President
Judge Angelita Mendoza-Waterhouse
Vice President
Ms Veronica Johnson
Executive Director
Mrs. Lynn Cooksey

ACC-Highland Business Ctr., 5930 Middle Fiskville Rd., Austin, TX 78752
Phone: (512)223-7021/Fax: (512)223-7032
e-mail: ihcaprogofcr1@hotmail.com
www.ihcaustin.com

Treasurer
Mr. Gary Brown, CPA
Secretary
Ms Susan Dyer
Former President
Mr. Lauro Cruz

Board of Directors

Mr. Bruce Barrick Mr. Joe Frisz Ms Cecilia Galliano Mrs. Joan Holtzman Ms Adrienne Carter Hughto Mr. O. Hinkel Johnson Mr. Joe McLean
Ms Barbara Shelby Merello Mr. Mortada Mohamed Judge Harriet Murphy Mrs. Mahima Prakash Mr. Douglas Renteria Mrs Ita Ufot
Mrs. Barbara Williams Mr. John Wood Mr. Geoff Wool

PROGRAM FOR:



Mr. Aquiles FERRAZ Nunes

Technical Advisor to the President, Rio de Janeiro State Bank Association
&
Director, Rio de Janeiro State Credit, Financing, & Investment Societies
Association
Rio de Janeiro, Brazil



DATES OF VISIT: August 10 – 13, 2003

ACCOMMODATIONS: Crowne Plaza Austin
500 IH 35 N
Austin, TX 78701
Tel: (512)480-8181/Fax: (512)457-7990

PROGRAM AGENCY: Institute of International Education

US Department of State Interpreter: Mr. Louis Riggio

Sunday, August 10 Arrive in Austin at 7:44PM on American Airlines, flight #1727 from Dallas, Texas, itinerary originating in San Francisco, California.

WELCOME TO AUSTIN!

Mrs. Pam Mohamed, Program Officer, arranged your program. If you have any questions or need assistance, please call the International Hospitality Council of Austin office at **223-7021 until 3:00 PM**. In case of emergency or after 3:00 PM you may reach her on her cell phone at **569-9922**.

NOTE: If you have difficulties with an appointment time please contact the person with whom you will be meeting to discuss options.

PROGRAMME

Monday, August 11 *Depart hotel at 9:20AM for first appointment. Drive north on IH 35 to the St. John's exit. Exit at St. John's and drive north on the frontage road to Anderson Lane. Turn right on Anderson Lane and merge immediately to the far left lane. Drive east on Anderson Lane to the first turn around or light and u-turn driving west on the far right. The Texas Credit Union Department will be on your right.*

Texas Credit Union Department
914 East Anderson Lane
Austin, TX 78752
Tel: (512)837-9236/Fax: (512)832-0278
Web site: www.tcup.state.tx.us

10:00AM

Mr. Harold E. Feeney
Commissioner

e-mail: commissioner@tcud.state.tx.us

TCUD is the primary regulator of all Texas-chartered credit unions. TCUD was established as an independent agency within the Executive Branch of Texas State Government on September 1, 1969. All of the cost of operating TCUD are covered by assessments and fees levied on the institutions it regulates.

About the TCUD

The mission of the Texas Credit Union Department is to safeguard the public interest, protect the interests of credit union members and promote public confidence in credit unions.

The Credit Union Department was established in 1969 as a separate agency by the 61st Legislature. The Department's functions include the supervision and regulation of all credit unions organized and chartered under the laws of the State of Texas. As of December 31, 2002, the Department supervised and regulated 248 active State-chartered credit unions and the Texas branch offices of 20 out-of-state credit unions. The state-chartered credit unions serve 2.9 million Texans and have approximately \$16.7 billion in assets.

Credit Union Commission

The Commission is composed of nine members appointed by the Governor with the advice and consent of the State Senate. Commission members must be residents of different state senatorial districts.

Four members of the Commission must be individuals who are a director, officer or committee member, with five or more years of active experience, of a Texas state credit union or a federal credit union with a principal office in Texas. Five members of the Commission must be representatives of the general public. They and their spouses cannot be employed by, participate in the management of, or have a financial interest in a financial institution or related trade association. Commission members serve staggered terms of six years, with the terms of one-third of the members expiring February 15 of each odd-numbered year.

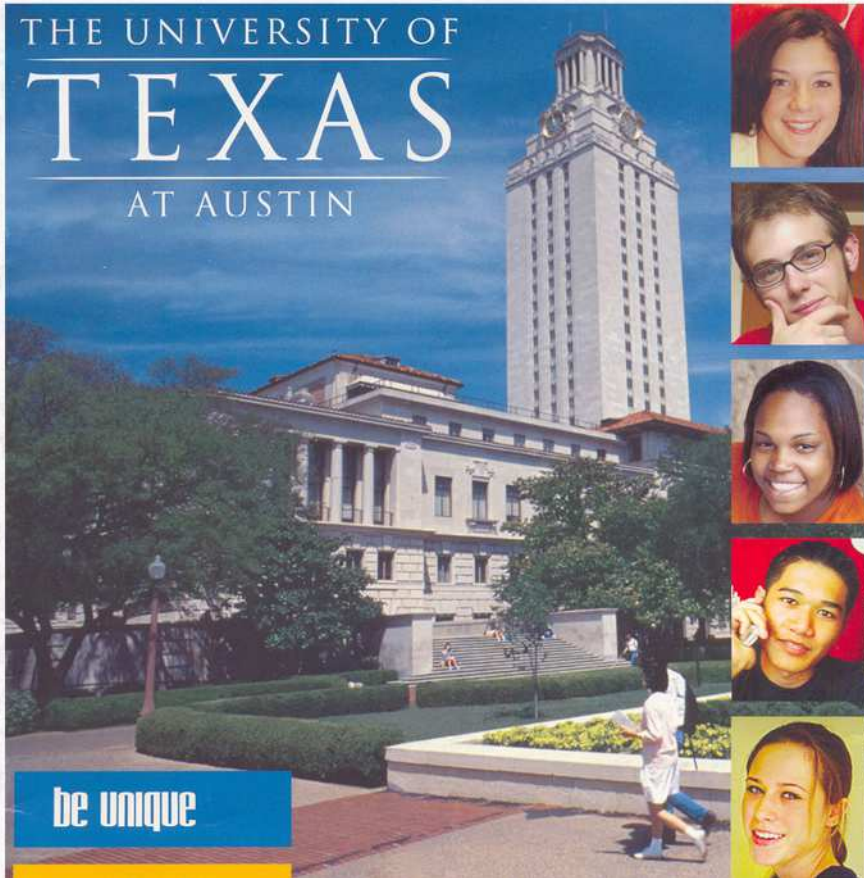
Lunch A printout of "Places to Eat in Downtown Austin" is included in your Welcome Packet.

Monday, August 11 *Your next meeting is near downtown. Please allow at least 15 minutes driving time from downtown. Drive north on the frontage road of IH 35 North to Martin Luther King Boulevard (MLK). Turn left over the interstate and travel west on MLK Blvd to Lamar Blvd (about a mile and a half). Turn right (north) on Lamar Blvd and continue until the light at 24th Street (about 0.4 mi.). Turn right on 24th Street and then make a left at the first intersection onto Longview Street (0.15 mi.). Continue on Longview Street through one stop sign (intersection with 25th Street). The Texas Department of Banking is in the Finance Commission Building, which will be the last parking lot on the right. Proceed up the ramp. Parking spaces directly in front of the building are marked "Visitors." If you must park in an unmarked space, please advise the receptionist. Enter building over pedestrian bridge and obtain a visitor's badge. You are entering on the second floor of the building. The elevator is just beyond the stairs to the left.*

Texas Department of Banking
2601 North Lamar Boulevard
Austin, Texas 78705-4294
Tel: (512) 475-1300/Fax: (512) 475-1313
Web site: www.banking.state.tx.us



THE UNIVERSITY OF
TEXAS
AT AUSTIN



be unique

be a leader

be challenged

be a longhorn

Preview 2003-2004

2:00PM

Ms Lynda Drake
Director of Corporate Activities
e-mail: lynda.drake@banking.state.tx.us

Mr. Bob Bacon
Director of Bank and Trust
e-mail: robert.bacon@banking.state.tx.us

Mr. Kurt Purdom
Director of Strategic Support
Ombudsman to the Commissioner
e-mail: kurt.purdom@banking.state.tx.us

Department of Banking Philosophy

The financial services system is increasingly dominated by federal law with a corresponding loss of local control. Therefore, our philosophy is to support and promote participation of safe and sound, state-chartered and licensed entities in the financial services system, by influencing developments in the federal law in a manner that promotes local control and by providing a state regulatory system that avoids unnecessary impediments to healthy competition. State-chartered and licensed entities, and the citizens and businesses of Texas, have a right to expect that we will:

- Adhere to the highest ethical and professional standards;
- Be accountable and responsive;
- Encourage creativity in a dynamic environment;
- Emphasize efficiency;
- Communicate effectively;
- Foster teamwork;
- Promote technical competence and career development; and,
- Provide a desirable work environment that values cultural and individual differences.

The Texas Department of Banking is charged with ensuring a safe and sound financial services system in Texas. The Overview of State Chartered Banking in Texas is updated quarterly, and it includes a profile of the regulated entities, a summary of banking in Texas, a comparison of state bank assessments to the national bank assessments, and a Department organizational chart, among other items.

Tuesday, August 12 *Depart hotel at 7:50AM for first meeting. Drive north on the frontage road of IH 35 north to Martin Luther King Blvd. Turn left and drive to Speedway (on your right is the University of Texas at Austin campus and the street is named Speedway, on your left is the rear of the Texas State Capitol area complex and the street is named Congress Ave). Turn right on Speedway and proceed to the security kiosk. Inform the guard that you have an appointment on campus with Dr. Graham's office in Main 101. His assistant, Ms Beatriz Mattos has reserved a parking permit for you in Mr. Riggio's name. The guard will indicate where you are allowed to park. A map of the University of Texas at Austin campus is included in your Welcome Packet.*

Office of the Associate Vice President for International Programs
The University of Texas at Austin
Main Building 101
Telephone: 512-232-3617/Fax: 512-471-7620
Web site: www.utexas.edu

8:30AM
Mr. Thomas McCowen
Special Assistant to Vice President & Dean of Graduate Studies
e-mail tmccowen@mail.utexas.edu



The Office of International Programs coordinates, facilitates, and initiates international activities on the UT Austin campus, under the direction of the Associate Vice President for International Programs, in cooperation with the Vice President and Dean of Graduate Studies, and the faculty and staff in other international units.

Exchange Programs
Affiliated Study Abroad Programs
Faculty-led Study Abroad Programs
Visiting Scholar Designation - Academic Courtesy
International Scholars and Researchers Assistance
UT International Units

International Office
International Student & Scholar Services Study Abroad
English as a Second Language (ESL) Services
Graduate and International Admissions Center
English Certification Program for International TA's
Latin American Initiative

Tuesday, August 12 *Your next meeting is in the heart of downtown Austin. Please consult the photocopied map of downtown Austin, which is included in our Welcome Packet.*

Texas Capital Bank Austin
Norwood Tower
114 West Seventh Street
Austin, TX 78701
Tel: (512)236-6773
Web site: www.texascapitalbank.com

10:00AM **Ms Kerry Hall** (*see attached bio*)
President – Austin Region
e-mail: kerry.hall@texascapitalbank.com

Please see the news release relating to the formation of Texas Capital Bancshares, Inc. included with this program.

Texas Capital Bank was chartered in December 1998 in Dallas, Texas with the largest initial bank capitalization to date of any privately-funded bank in the United States. We're redefining banking in Texas by reviving traditional quality service and combining it with technology that will benefit our customers now and simultaneously prepare them for the future. Our bankers are here to serve you-the people and businesses of Texas.

Team of Knowledgeable, Experienced Bankers

The idea for the bank came from a group of successful Texas businesspeople who wanted to help companies grow with personalized help from accessible, astute bankers. Focused on creating partnerships with people, not account numbers, we assist customers with their personal business as much as their corporate life.

Superior Customer Service

We wanted to reestablish the level of service that Texas banks were once known for. As an independent, Texas bank dedicated to helping local small and middle-market businesses, we know that most businesses can't wait for calendars to be set or decisions to be made out of state. We offer local perspective and make local decisions.

Technology-Focused

We know there are unprecedented advantages that only technology can offer. So Texas Capital Bank is committed to taking our customers into the 21st century with superior convenience and customized service available through the latest technology.

Financially Strong

With record capitalization of \$80 million, we are a well-financed institution ready to invest in Texas. Whether you need a \$500,000 loan or a \$5 million dollar loan, we can help. And with our strong capitalization we can even make individual loans of up to \$10-\$12 million.

Lunch *A printout of "Places to Eat in Downtown Austin" is included in your Welcome Packet.*

Tuesday, August 12 *Your next meeting is in downtown Austin. Please consult the photocopied map of Austin, which is included in your Welcome Packet. The location is two blocks south from Martin Luther King Blvd.*



President Austin Region

e-mail: kerry.hall@texascapitalbank.com



Independent Bankers Association of Texas
1700 Rio Grande, Suite 100
Austin, TX 78701
Tel: (512)474-6889/Fax: (512)322-9004
Web site: www.ibat.org

2:00 PM

Mr. Steve Scurlock
Executive Vice President
e-mail: sscurlock@ibat.org

About IBAT

The Independent Bankers Association of Texas was organized in 1974 "...to promote the interests of independent banking in areas vital to independent banks." Today, IBAT continues to be a pioneer in providing products and services to its member banks. IBAT is a trade association representing more than 2,000 Texas community banks and branches. Our members enjoy a wide variety of membership services directed by some 150 volunteer leaders and an experienced, dedicated, and responsive staff with a combined experience of over 100 years of service to the banking industry.
The IBAT Mission Statement: IBAT is the association of choice, exclusively representing community banks. We are driven by the needs of our members to add value by being a proactive industry advocate before state and federal legislative and regulatory bodies; promoting the image and importance of community banks to the state and national economies and to its citizens; providing a forum for networking and information dissemination; and creating cooperative products, service and educational offerings to assist members in remaining competitive.

Wednesday, August 13 *Depart hotel at 10:15AM for Austin Bergstrom International Airport.*

NOTE: **We advise all guests to arrive at the Austin Bergstrom International Airport at least two hours prior to their scheduled departure flight.**

Wednesday, August 13 **Depart Austin at 12:47PM on American Airlines, flight #1436 for New York, New York (La Guardia).**



Evening: Your evening will be free for you to explore Austin. The downtown area is the central entertainment district where you will find restaurants, live music, and bars of a diverse nature. The greatest concentration of restaurants, nightclubs and theaters are found on Sixth Street (between Red River and Brazos), and Fourth Street (Between Colorado and Guadalupe).

Here's a brief preview of some unique places.

Oasis Restaurant -6550 Comanche Trail, Austin, TX 78732-1213 - 266-2442 The restaurant is perched on a cliff located 450 feet above Lake Travis, the view of the Texas Hill Country from The Oasis is breathtaking--the sunsets are spectacular! The restaurant has 28 outdoor decks, plus air-conditioned dining rooms. They specialize in Texas and Tex-Mex cuisine; fajitas, steak, seafood, Mexican entrees, and daily specials.

Artz Rib House - 2330 S. Lamar - 442-8283 Well-known venue for country western music. Tuesday evening – Texas Olde Time Fiddlers Jam

The Broken Spoke - 3201 S. Lamar Blvd. - 442-6189 They have live country western music Tuesdays thru Sundays. Classic Texas cuisine.

Miguel's La Bodega - 415 Colorado - 472-2369 Salsa

Spiro's - 611 Red River - 472-4272 – Techno and salsa on the patio

Stubb's – 801 Red River – 480-8341 – Excellent barbecue and Austin music on Sunday –with the famous Stubb's Gospel Brunch.

Elephant Room - 315 Congress Ave - 473-2279 - Jazz

Katz's Deli - 618 W. Sixth St. – 472-2037 - famous for their slogan, "Katz's Never Kloses". It's a good place to get great food any time, even late at night. Serves New York deli style menu.





Alternate Local Emergency Contact: Ms Lynn Cooksey, Executive Director; office 223-7021, home 477-2774

Options: The newly renovated **State Capitol** is open to the public Monday to Friday from 7am to 10pm. Free Guided tours are from 8:30am to 4:30pm.

NEWLY OPENED IN 2001! The Bob Bullock Texas State History Museum 1800 N. Congress Avenue; Monday through Saturday 9 a.m. - 6 p.m. Sunday 1 - 6 p.m. Information: (512) 936-8746

SINGLE VENUE TICKETS	Exhibit Areas	IMAX Theatre	Texas Spirit Theater
Adult (ages 19 through 64)	\$5.00	\$6.50	\$5.00
COMBINATION TICKETS	Exhibits & IMAX Theatre	Exhibits & TX Spirit Theater	Exhibits & Both Theaters
Adult (ages 19 through 64)	\$9.00	\$8.00	\$12.50

Please visit the **Austin Convention and Visitor's Bureau** if you need more information on events, activities or places to go in Austin and the surrounding areas. They are located at 201 E. 2nd St. Tel: 404-4577

The **Lyndon B. Johnson (Presidential) Museum** offers self tours everyday. You will be observing various rare and interesting exhibits on our Former President throughout his life. Only photographs without a flash are allowed. (See brochure for directions and information.) Tel: 916-5137 ext. 274



Super Shuttle of Austin (Airport transportation)

Tel: (512)258-3826

Austin Taxis

\$1.50 to hire + \$1.75 per Mile

- Austin Cab 478-2222
- Roy's Taxi 482-0000
- Yellow Cab 472-1111

Medical Facilities

- The Vista Medical Center (Habla Espanol)
1701 e. 7th Street Tel.: 477-2469
9300 N. Lamar Tel.: 836-1000
- Pro Medical Care Centers
2000 W. Anderson Lane (North Austin) Tel.: 459-4367
3801 S. Lamar Tel.: 447-9661

Hospitals

- St. David's Medical Emergency Center
9034 North I-35 Tel.: 397-4240
- Seton Medical Center
1201 W. 38th Street Tel.: 323-1010
- Brackenridge Emergency Center
601 E. 15th St. Tel.: 324-7010

Faded text listing various organizations and their roles, such as Youth Advisory - Former Board member and Officer, Greater Austin Chapter - Member Survey Committee, and Barret Creek Elementary Poudre Club - Member.

VISITA A SEDE DA AMIL EM
AUSTIN - TEXAS - 12/08/2003. 16HS





KERRY L. HALL
President – Austin Region

Responsibility Developing relationships with businesses in Austin’s vibrant middle market, focusing primarily on businesses with revenue between \$5 million and \$100 million. Also responsible for building awareness of Texas Capital Bank among Austin’s civic and business leaders.

Education University of Texas at Austin – B.B.A. in Finance, High Honors

Experience More than 18 years in Austin focusing on the many financial needs of small businesses and middle market companies and their management teams and owners. Experience includes working with growth companies on expansion planning and sourcing the necessary debt and equity to achieve their business objectives.

Bank One Texas, N.A. – Various positions as follows:

Credit Analyst

Commercial Lender – Middle Market

Manager Business Banking – Created a department to focus on Austin’s small business market.

Senior Vice President / Manager, Middle Market – Managed a department of lenders focused on the financial needs of \$5 million to \$50 million companies.

**Honors &
Community Involvement**

2002 *Austin Business Journal* Profiles in Power Leader Award
Texas Treasury Safekeeping Trust Company, Advisory Board Member
Risk Management Association, Board of Directors
Greater Austin Chamber of Commerce, Finance Committee
Sentient Ventures, Advisory Board Member
Star of Texas Fair and Rodeo – Board of directors, seven years
Junior Achievement – Former board member, current volunteer and fundraiser
Youth Advocacy – Former board member and officer
Greater Austin Chamber – Member Survey Committee
Barton Creek Elementary Booster Club – Member





NEW YORK CITY
Aquiles FERRAZ Nunes
August 13-16, 2003

PROGRAM

OFFICER: David Searby,
Office: 212-399-5774,
Home: 212-665-7924
Cell: 917-992-6066.
Emergency: 212-399-5780.

Hotel Lucerne
201 W. 79th St.
New York, NY 10024
212-875-1000
Fax: 212-362-7251
Confirmation #147591

Mary K. Neal (202) 326-7831, (800) 424-8030 x7831 mneal@iie.org

ECA Officer: Marta Etienne

Portuguese Language Officer: Mr. Louis Riggio Conf# 147593, Cell: 954-224-1773

PROGRAM SUMMARY – As of 8/13/03 12:13 PM

Arrives August 13, 2003 from Austin AA1436 [LGA] 6:42 pm

Leaves August 16, 2003 [LGA]AA #1129 05:40 pm

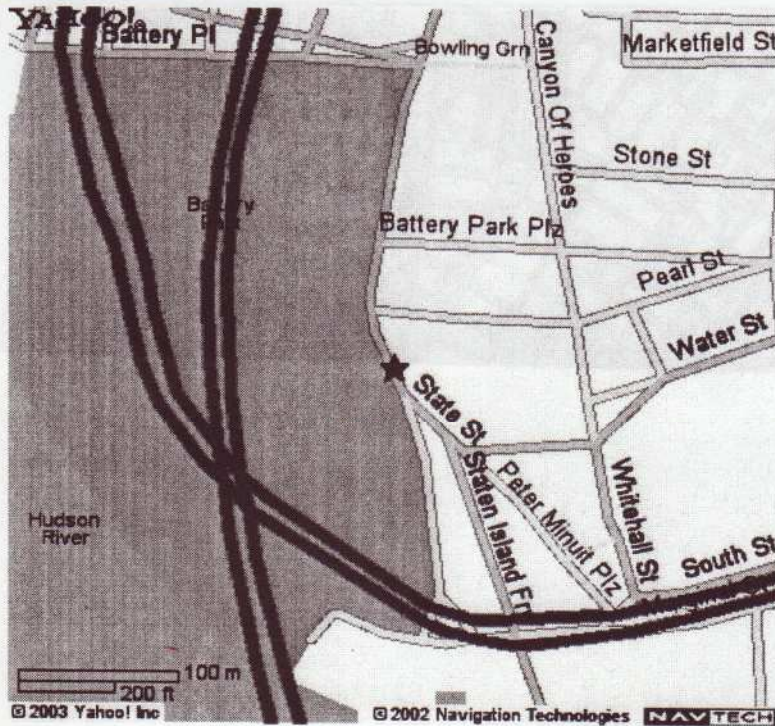
BRING PHOTO ID TO ALL MEETINGS!!

Program Goals: Currently, the Rio de Janeiro State Bank Association (SBERJ) is lobbying for the formation of a national regulatory agency for banking and finance in Brazil, along the lines of the recently created oil and telecommunications regulators. But his interests extend far beyond the regulatory area to the development of efficient financial markets as a whole. He particularly seeks insights on regulation.

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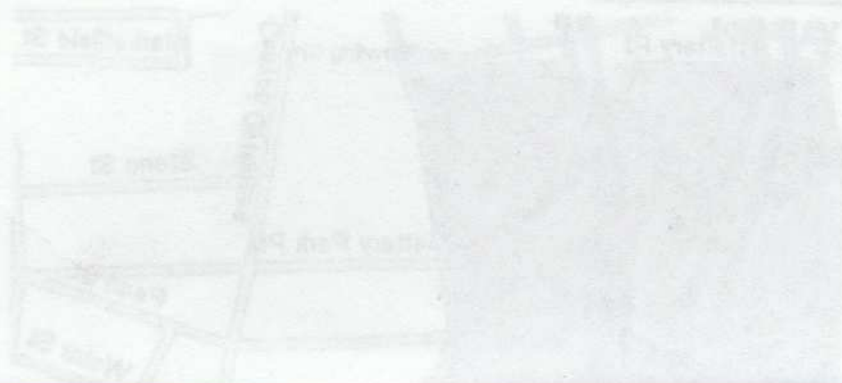
Thursday, August 14, 2003



<p>9:10-10am</p>	<p>Travel by subway downtown on 1 or 9 train from 79th St./Broadway to last stop at South Ferry. Must be in first 4 cars to get off at South Ferry. If taking a taxi, leave a full hour to make trip (traffic). ★ 17 State St. @ Pearl St.</p>
<p>10-10:45am</p>	<p>Mr. Fred Puorro Managing Director of Financial Institutions Fitch Ratings 17 State Street (@ Pearl Street), 15th floor New York, NY</p> <p>Telephone: (212) 908-0356 FAX: (212) 908-0805 E-mail: Fred.Puorro@fitchratings.com</p> <p>Note: FITCH has developed a unique procedure for assessing banks and assigning them long-term and short-term equity and senior debt ratings. The essential basis for this is its intermediate support and individual ratings from which the equity and senior debt ratings are derived. Mr. Puorro can discuss the organizational structure of his company, the rating process, and the outlook for the global banking industry in 2003.</p>

Last updated 8/13/03 12:13 PM

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Telephone: (212) 908-0356

FAX: (212) 908-0805

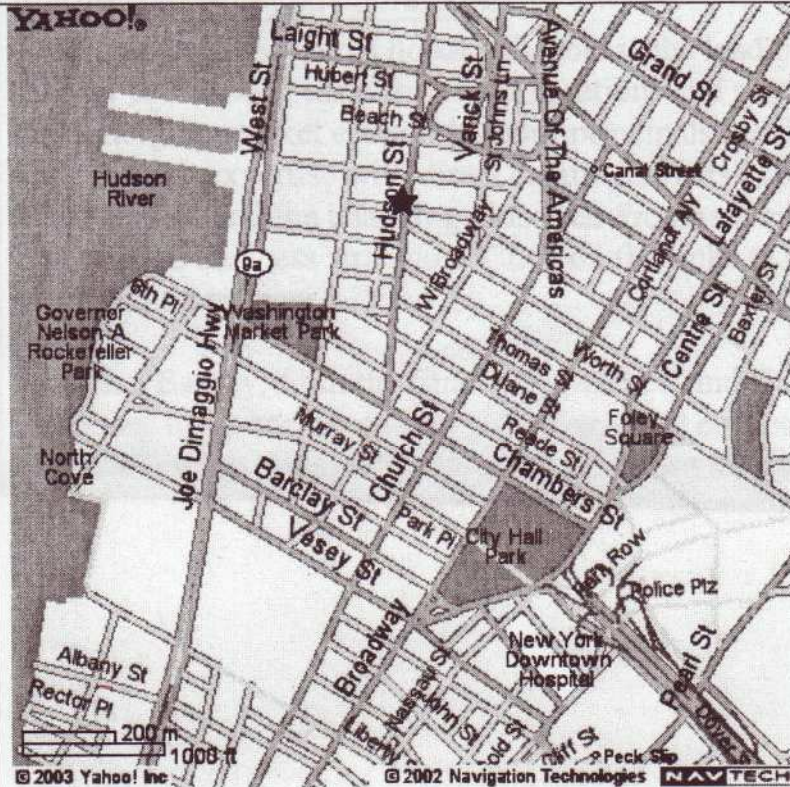
E-mail: Fred.Puoro@fitchratings.com

Note: FITCH has developed a unique procedure for assessing banks and assigning them long-term and short-term equity and senior debt ratings. The essential basis for this is its intermediate support and individual ratings from which the equity and senior debt ratings are derived. Mr. Puoro can discuss the organizational structure of his company, the rating process, and the outlook for the global banking industry in 2003.

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10:45am-12pm



Free time and travel time. Travel by taxi or walk. By subway, 1 or 9 train to Franklin St. is closest stop. You may wish to stop by the Winter Gardens at Ground Zero (Vesey St. and Joe Dimaggio Hwy (aka West Side Highway) on the above map. The Winter Gardens are a beautiful glass enclosed atrium, well worth a visit.

★
105 Hudson St.

12pm Lunch, need to confirm details

**Jon Barney
Director of Emerging Global Markets
Medley Global Advisors**

Meeting at:

Nobu
105 Hudson Street
New York, NY 10013
212.219.0500

Mailing Address:
451 Greenwich St., 6th Floor (between Vestry and Desbrosses)
New York, NY 10013
212-219-9096

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	<p>jbarney@medleyadvisors.com</p> <p><i>From the web:</i> "Medley Global Advisors is the leading macro-political advisor to financial institutions, corporations and governments on the G7 and emerging market economies. Our principals combine economic policy and research expertise with direct capital markets experience to help clients better understand the changing global environment and develop more competitive business strategies. Click on the links to the left to find out more about our team."</p> <p>Jonathan Barney, from the Emerging Markets and Corporate Strategy Practices, has a background in global strategic consulting and national security/foreign policy. Prior to joining Medley Global Advisors, he directed political and military alliances at Military.com in Washington, DC. Previously, he was a strategic consultant at Booz Allen & Hamilton. He was also a Naval officer where he served at the Pentagon as a Presidential Military Assistant, at NATO Headquarters, and onboard a destroyer in Bosnia, Haiti, and in the Middle East enforcing UN sanctions against Iraq. He graduated with honors from the U.S. Naval Academy and received an MBA from Harvard Business School.</p>
Afternoon	Free

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Friday, August 15, 2003

8:30-9am	Take a taxi or subway (1 or 9) to 42nd St./Times Square.
9-10am	<p>Doreen Davis at NASDAQ NASDAQ-National Association of Securities Dealers NASDAQ Market Site West 43rd St. and Broadway at Times Square</p> <p>Point of Contact: Ms Blair Shelby, blair.shelby@nasdaq.com 212-401-8710</p> <p>You will see a sign for NASDAQ on Broadway at 43rd (Southeast Corner). Entrance is just around the corner on W.43rd St.</p> <p>Ms. Davis has ample experience expanding NASDAQ overseas. She can discuss regulatory issues in general (non-technical) terms, requirements for getting listed, and NASDAQ's strategy for expanding business.</p> <p>Ms. Shelby will greet you. Please save financial questions about NASDAQ for Ms. Davis. You will see the market opening with Ms. Shelby at 9:30am.</p>
10-11am	Free time and travel time. Take a taxi to meeting. Count on 20 minutes travel time.
11am 12pm	<p>Mr. Sal Scotto Vice President Anti-Money Laundering Compliance Unit Bank of America 335 Madison Avenue at 43rd St., 5th Floor New York, NY 10017-4611</p> <p>212-503-7049 Fax: 212-503-7047 Salvatore.scotto@bankofamerica.com</p> <p>Mr. Scotto would like to have an informal discussion on banking regulation and compliance and particulars surrounding the Patriot Act. The trade section of Bank of America is also preparing a package of information.</p>
12-1pm	Free time and travel time. If you arrive early, call Mr. Faucher, who may be able to start the lunch meeting early.

Last updated 8/13/03 12:13 PM

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<p>1-2PM</p>	<p>Steven Faucher (pronounced Foo-sháy), Associate Latin America Equity Research SMITH BARNEY ★ 388 Greenwich Street, 29th Floor New York, NY 10013 USA (212)-816-3423 steven.faucher@citigroup.com</p> <p>Mr. Faucher will come down to get you at the security desk and will escort you up to a sandwich lunch.</p> <p>Steve Faucher is an associate responsible for coverage of Latin American financial institutions, a position he has held at Smith Barney since November 1999. Prior to joining the firm, he was working as a credit analyst at Commercial Bank of New York. Steve received his Master's degree in Economics from Virginia Tech, an M.B.A. in International Finance from New York University, and a Bachelor's degree in Economics, also from New York University. Additionally, he has studied at Fundação Getúlio Vargas in São Paulo, Brazil, and at the Universidad de Puerto Rico in Río Piedras, Puerto Rico.</p>
<p>Afternoon</p>	<p>Free</p>

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New York

Wall Street

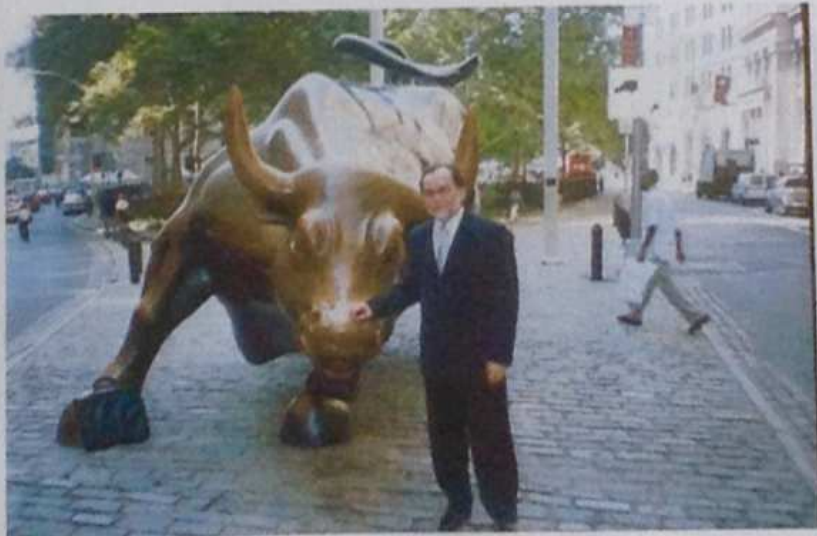


Bolsa de Valores

New York

Wall Street

Bolsa de Valores



New York - Wall Street



Wall Street

Bolsa de Valores

New York



Office of International Visitors

International Visitor Program Alumni

Heads of Government and Chiefs of State

(Current and Former)

**ILUSTRES PARTICIPANTES
DO**

INTERNATIONAL VISITOR PROGRAM

ANGOLA	Prime Minister Rui Mauro Christian Kaburo (1986, 1999)
BENIN	President Andre-Dieujeune Kolingba (1966)
BURUNDI	NAZOMU CHABIROOM YAMASSIUM, Prime Minister (1992)
CHAD	JOHN AGYERUM KUTUMIR, President (late 1960's)
GUINEA	LAMINE SIDIBE, Prime Minister (1992)
HORN OF AFRICA	LAURENT GBAGBO, President (1993) Prime Minister Daniel Kablan Duncan (1974)
KENYA	DANIEL T. ARAP MOI, President (1969)
KINGDOM OF LESOTHO	H.M. Queen Mamatlato Seetso (1985)
MADAGASCAR	DIDIER RATSIRAKA, President (1973) President Philibert Tsiranana (1964)
NEPAL	DR. BAKHLI MULUZI, President (1960)
MALI	ALPHA OUMAR KONARE, President (1978)



Office of International Visitors
International Visitor Program Alumni
Heads of Government and Chiefs of State
(Current and Former)

Africa

BENIN	President Nicephore Soglo (1997)
BOTSWANA	FESTUS G. MOGAE , President (1976) President Quett K.J. Masire (1975)
BURKINA FASO	Prime Minister Roch Marc Christian Kabore (1986, 1999)
CENTRAL AFRICAN REPUBLIC	President Andre-Dieudonne Kolingba (1966)
CHAD	NAGOUM CRAKOROU YAMASSOUM , Prime Minister (1992)
GHANA	JOHN AGYEKUM KUFUOR , President (late 1960's)
GUINEA	LAMINE SIDIME , Prime Minister (1992)
IVORY COAST	LAURENT GBAGBO , President (1993) Prime Minister Daniel Kablan Duncan (1974)
KENYA	DANIEL T. ARAP MOI , President (1969)
KINGDOM OF LESOTHO	H.M. Queen Mamahato Seeiso (1985)
MADAGASCAR	DIDIER RATSIRAKA , President (1973) President Philibert Tsiranana (1964)
MALAWI	DR. BAKILI MULUZI , President (1980)
MALI	ALPHA OUMAR KONARE , President (1978)



MAURITIUS	Sir ANEROOD JUGNAUTH , Prime Minister (1981) Prime Minister Navin Ramgoolam (1986) Governor General Sir Veerasamy Ringadoo (1982) Governor General dayendranath Burrenchobay (1969)
MOZAMBIQUE	DR PASCOAL MOCUMBI , Prime Minister (1986)
NIGER	Prime Minister Amadou Hama (1986)
RWANDA	Prime Minister Sylvestre Nsanzimana (1986)
REPUBLIC OF SOUTH AFRICA	President Frederik W. de Klerk (1976)
SENEGAL	MADIOR BOYE , Prime Minister (1975)
SEYCHELLES	FRANCE ALBERT RENE , President (1967)
SWAZILAND	Prime Minister Obed Mfanyana Dlamini (1980)
TANZANIA	President Julius K. Nyerere (1960)
TOGO	Prime Minister Edem Kodjo (1972) Prime Minister Joseph Kokou Koffigoh (1990)
UGANDA	APOLLO NSIBAMBI , Prime Minister (1984)
ZAMBIA	Prime Minister Kebby S.K. Musokotwane (1979)

East Asia & Pacific

AUSTRALIA	Governor General William Hayden (1970) Prime Minister Paul Keating (1977) Prime Minister J. Malcolm Fraser (1964) Prime Minister Gough Whitlam (1964)
COOK ISLANDS	DR. TEREPAI MAOATE , Prime Minister (1987)
FEDERATED STATES OF MICRONESIA	President Tosiwo Nakayama (1961)
FIJI	Acting President Kamisese Mara (1964) President Ratu Sir Penaia Ganilau (1963) Governor General Ratu Sir George Cakabau (1964)
INDONESIA	President Abdurrahman Wahid (1979)
JAPAN	Prime Minister Morihiro Hosokawa (1980) Prime Minister Toshiki Kaifu (1962)

KOREA	<p>KIM DAE-JUNG, President (1965) President Kim Yong-Sam (1964) Prime Minister (Acting) Dr. Hyun Seung-Jong (1971) Prime Minister Lee Yung-Duk (1966) Prime Minister Kim Sang-Hyup (1960/1970) Prime Minister Duck-Woo (1975) Prime Minister Chung Il-Kwon (1971) Prime Minister Lee Han-Key (1972) Prime Minister Choi Doo-Sun (1950)</p>
MALAYSIA	<p>DR. MAHATHIR BIN MOHAMAD, Prime Minister (1973) Prime Minister Tun Haji Abdul Razak Bin Mohamad Hussain (1953/1963)</p>
NEW ZEALAND	<p>HELEN CLARK, Prime Minister (1998) Prime Minister Jenny Shipley (1989) Prime Minister David Lange (1983) Prime Minister Norman Kirk (1962/1971) Prime Minister Robert D. Muldoon (1965) Prime Minister Sir Wallace E. Rowling (1967) Prime Minister Sir John R. Marshall (1958)</p>
PAPUA NEW GUINEA	<p>Governor General Dr. Sir Ignatius Kilage (1976) Prime Minister Michael Somare (1971)</p>
REPUBLIC OF PALAU	<p>President Lazarus Salii (1968)</p>
SAMOA	<p>Prime Minister Vaai Kolone (1981)</p>
SINGAPORE	<p>President Wee Kim Wee (1964) President Devan Nair (1979)</p>
TAIWAN	<p>CHEN SHUI- BIAN, President (1990)</p>
THAILAND	<p>Prime Minister Chuan Leekpai (1971)</p>
TONGA	<p>TAUFA'AHAU TUPOU IV, King (1964) Prime Minister Prince Fatafehi Tu'ipelehake (1968)</p>
VANUATU	<p>Prime Minister Father Walter Lini (1976)</p>

Europe

- AUSTRIA**
DR. WOLFGANG SCHQSSEL, Chancellor (1971, 1984)
Chancellor Dr. Franz Vranitzky (1975)
Chancellor Dr. Bruno Kreisky (1958)
Chancellor Dr. Fred Sinowatz (1965)
- BELGIUM**
GUY VERHOFSTADT, Prime Minister (1983)
Prime Minister Wilfried Martens (1971)
Prime Minister Leo Tindemans (1967)
Prime Minister Mark Eyskens (1984)
- BULGARIA**
Prime Minister Jan Videnov (1992)
Prime Minister Philip Dimitrov (1990)
- CROATIA**
IVICA RACAN, Prime Minister (1998)
- DENMARK**
POUL NYRUP RASMUSSEN, Prime Minister (1985)
- FEDERAL REPUBLIC OF GERMANY**
GERHARD SCHROEDER, Chancellor (1981)
President Richard Von Weizsacker (1978)
President Walter Scheel (1951)
President Karl Carstens (1950)
Chancellor Kurt-Georg Kiesinger (1954)
Chancellor Willy Brandt (1954)
Chancellor Helmut Schmidt (1956)
- FINLAND**
TARJA HALONEN, President (1983)
PAAVO LIPPONEN, Prime Minister (1974)
Prime Minister Esko Aho (1979)
Prime Minister Harri Holkeri (1970)
- FRANCE**
LIONEL JOSPIN, Prime Minister (1977)
Prime Minister Alain Juppe (1978)
Prime Minister Pierre Beregovoy (1977)
President Valery Giscard D'Estaing (1956)
- GREECE**
Prime Minister Constatine Mitsotakis (1959)
President Constantine Karamanlis (1951)
President Constantine Tsatsos (1952)
Prime Minister George Rallis (1953/1958)
- HUNGARY**
Prime Minister Gyula Horn (1981)
Prime Minister Jozsef Antall (1989)

ICELAND **DAVID ODDSSON**, Prime Minister (1983)
Prime Minister Thorsteinn Palsson (1984)
President Kristjan Eldjarn (1957)

IRELAND
President Mary Robinson (1976)
Prime Minister John Bruton (1980)

ITALY
President Oscar Luigi Scalfaro (1960)
President Francesco Cossiga (1966)
President Giuseppe Saragat (1963)
Prime Minister Romano Prodi (1979)
Prime Minister Giovanni Goria (1981)
Prime Minister Giovanni Spadolini (1952)
Prime Minister Arnaldo Forlani (1960)

KOSOVO **BAJRAM REXHEPI**, Prime Minister (2000)

LUXEMBOURG
Prime Minister Jacques Santer (1973)

MALTA
President Dr. Ugo Mifsud Bonnici (1971)
Prime Minister Edward Fenech Adami (1974)
Prime Minister Dominic Mintoff (1965)

MACEDONIA **BORIS TRAJKOVSKI**, President (1996)
LJUBCO GEORGIEVSKI, Prime Minister (1996)

MOLDOVA
President Petru Lucinschi (1995)

THE NETHERLANDS
Prime Minister Willem Kok (1978)
Prime Minister Joop Den Uyl (1979, 1953)

NORWAY
Prime Minister Kjell Magne Bondevik (1971)
Prime Minister Jan P. Syse (1978)
Prime Minister Kare Willoch (1979)

POLAND
Prime Minister Hanna Suchocka (1988)
Prime Minister Mieczyslaw Rakowski (1978)

PORTUGAL **JORGE SAMPAIO**, President (1965)
President Mario Alberto Soares (1976)
ANTONIO GUTERRES, Prime Minister (1978)
Prime Minister Anibal Cavaco Silva (1978)
Prime Minister Francisco Pinto Balsemao (1965)

ROMANIA
Prime Minister Victor Ciorbea (1995)

SLOVENIA
Prime Minister Dr. Janez Drnovsek (1988)

SWEDEN	Prime Minister Carl Bildt (1973)
SWITZERLAND	President Moritz Leuenberger (year unknown)
TURKEY	President Suleyman Demirel (1957)
UKRAINE	LEONID KUCHMA , President (1994) President Leonid Kravchuk
UNITED KINGDOM	ANTHONY C.L. BLAIR , Prime Minister (1992, 1986) Prime Minister Margaret Thatcher (1967) Prime Minister Edward R. G. Heath (1953)

North Africa, Near East and South Asia

AFGHANISTAN (1987)	HAMID KARZAI , Designated Chairman, Interim Government
BANGLADESH	Prime Minister Sheikh Mujibur Rahman (1952)
EGYPT	President Anwar Sadat (1966) Prime Minister Ahmad Fuad Muhial -din (1977)
INDIA	KOCHERIL RAMAN NARAYANAN , President (1969) ATAL BIHARI VAJPAYEE , Prime Minister (1960) Prime Minister Indira Gandhi (1961) Prime Minister Morarji Desai (1962)
ISRAEL	MOSHE KATZAV , President (1980)
JORDAN	Prime Minister Dr. Abdul Salam Majali (1969)
LEBANON	President Amin Gemayel (1972/1979) President Elias Sarkis (1971)
MOROCCO	Prime Minister Dr. Azzedine Laraki (1986) Prime Minister Maati Bouabid (1961/1965)
NEPAL	Prime Minister Krishna Prasad Bhattarai (1993) Prime Minister Sher Bahadur Deuba (year unknown)
PAKISTAN	President Ghulam Ishaq Khan (1949)
SRI LANKA	President Ranasinghe Premadasa (1966)
TUNISIA	Prime Minister Mohamed Mzali (1964)



OFFICE OF INTERNATIONAL VISITORS
BUREAU OF EDUCATIONAL AND CULTURAL AFFAIRS
U. S. DEPARTMENT OF STATE

Western Hemisphere

ARGENTINA	President Fernando de la Rúa (1966) President Raul Alfonsin (1981)
BARBADOS	Prime Minister Owen Arthur (1988) Prime Minister Lloyd Erskine Sandiford (1975) Prime Minister Tom Adams (1973)
BRAZIL	President Jose Sarney Costa (1964)
CANADA	Governor General Edward R. Schreyer (1978)
CHILE	RICARDO LAGOS , President (1988)
COLOMBIA	ALVARO URIBE VELEZ , President (1998) ELSA GLADYS CIFUENTES ARANZAZU , Governor (2001) President Ernesto Samper Prizano (1985) President Cesar Gaviria Trujillo (1982) President Belisario Betancur Cuartas (1952) President Julio Cesar Trubay Ayala (1977)
COSTA RICA	President Oscar Arias Sanchez (1971)
DOMINICA	Prime Minister (Mary) Eugenia Charles (1984) Prime Minister Patrick John (1977)
DOMINICAN REPUBLIC	RAFAEL HIPOLITO MEJIA DOMINGUEZ , President (1995) President Salvador Jorge Blanco (1979)
ECUADOR	President Jamil Mahuad (1985) President Rosalia Arteaga (1993) President Rodrigo Borja (1962)
EL SALVADOR	President Armando Calderon Sol (1986) President Alfredo Christiani (1986)
GRENADA	Governor General Sir Paul Scoon (1972)
GUYANA	Prime Minister Hamilton Green (1967) Prime Minister Ptolmey Reid (1966)
GUATEMALA	ALFONSO ANTONIO "PORTILLO" CABRERA , President (1992) President Alvaro Arzu Yrigoyen (1982) President Licenciado Ramiro De Leon Carpio (1988)

HAITI	President Ertha Pascal Trouillot (1980) President Lesly F. Manigat (1959) Prime Minister Jacques Edouard Alexis (year unknown)
HONDURAS	RICARDO MADURO JOEST , President (1986) President Dr. Carlos Roberto Reina (1993) President Rafael Leonardo Callejas (1986) President Jose Simeon Azcona del Hoyo (1985)
JAMAICA	HOWARD COOKE , Governor General (1981)
ST. KITTS/NEVIS	DENZIL DOUGLAS , Prime Minister (1990) Premier Simeon Daniel (1980) Prime Minister Lee Moore (1972)
ST. VINCENT	Prime Minister James Fitzallen Mitchell (1973)
SURINAME	President Ronald R. Venetiaan (1981) President Ramsewak Shankar (1978)
TRINIDAD & TOBAGO	BASDEO PANDAY , Prime Minister (1984) Prime Minister Patrick Manning (1988)
URUGUAY	President Julio Maria Sanguinetti (1984) President Luis Alberto LaCalle (1968)
VENEZUELA	President Dr. Rafael Caldera (1962) President Dr. Luis Herrera Campins (1967)

RESUMO DA PROGRAMAÇÃO

UNITED STATES DEPARTMENT OF STATE Bureau Of Educational and Cultural Affairs

International Visitor Program

United States Program for Mr. Aquiles Ferraz Nunes
Economist-Superintendent Rio de Janeiro State Credit, Financing, & Investment Societies Association
Rio de Janeiro, Brazil

National Itinerary and Themes

1. WASHINGTON, DC – July – 27 – 31

Monday, July 28

9:30 am – 11:30 am

INSTITUTE OF INTERNATIONAL EDUCATION - IIE

Program Session

Ms. Marta Etienne

Program Officer, Western Hemisphere Branch

Ms. Mary Neal

Program Manager, IIE

2:00 pm – 4:00 pm

FEDERALISM BRIEFING

Tuesday, July 29

9:30 am – 10:30 am

U.S. DEPARTMENT OF STATE OFFICE OF ECONOMIC POLICY AND SUMMIT

Coordination

Mr. Patrick Dunn

Trade Specialist

11:00 am – 12:00 pm

FEDERAL DEPOSIT INSURANCE CORPORATION - FDIC

Mr. Munsell St. Clair

Senior Policy Analyst

Mr. George Hanc

Associate Director, Division of Research and Statistics

Mr. Albert Crego

Review Examiner, Division of Supervision - International

Mr. Galo D. Cevallos

Review Examiner, Division of Supervision - International

Mr. John J. Di Clemente

Chief, International Section, Division of Supervision and Consumer Protection International and Large Branch

2:30 pm – 4:00 pm

FEDERAL RESERVE BOARD

Ms. Mary Frances Monroe

Division of Banking Supervision and Regulation

Ms. Patrice Robitaille

Division Of International Finance

Wednesday, July 30

9:00 am – 10:00 am

U.S. DEPARTMENT OF THE TREASURY

Mr. Kevin Jacques

Financial Economist, Office of Financial Institutions

Mr. Wilbur F. Monroe

Deputy Director

10:30 am – 11:30 am

EXPORT – IMPORT BANK OF THE UNITED STATES

Mr. Craig S. O'Connor

Environmental Liaison

1:00 pm – 2:00 pm

INTER-AMERICAN DEVELOPMENT BANK

Mr. Edgardo Demaestri

Senior Financial Economist

Mr. Rogério Studart

Financial Specialist, Infrastructure and Financial Markets Division
Sustainable Development Department

3:30 pm - 4:00 pm

U.S. SENATE – OFFICE OF SENATOR PAUL SARBANES

Mr. Dean Shahianian

Banking Advisor

Thursday, July 31

10:00 am – 11:00 am

SECURITIES AND EXCHANGE COMMISSION

Mr. Robert D. Strahota

Assistant Director, SEC Office of International

Mr. Sean A. Watterson

Attorney - Adviser, Office of International Affairs

11:30 am – 12:30 pm

U.S. DEPARTMENT OF LABOR

EMPLOYEE BENEFITS SECURITY ADMINISTRATION

Mr. Joseph Piacentini

Acting Director of Policy and Procedure

Mr. Morton Klevan

Senior Policy Advisor

3:00 pm – 4:00 pm

AMERICAS COMMUNITY BANKERS

Mr. Robert Davis

Executive Vice President and Managing Director of Government
Relations

2. PHILADELPHIA, PENNSYLVANIA – July 31 – August 3

Thursday, July 31 – Arrived in the City

- 9:00 am – 9:30 am - NORTH CAROLINA BANKING COMMISSION
10:00 am – 10:30 am **FEDERAL RESERVE BANK OF PHILADELPHIA**
Mr. John Fields
Supervision and Regulation
- 10:30 am - 1:00 pm **FEDERAL RESERVE BANK OF PHILADELPHIA**
10:15 am – 11:30 am **Ms. Elisabeth Levins**
Supervision and Regulation
Almoço a convite da Ms. Levins
- 1:30 pm **BOARD OF PENSION THE CITY OF PHILADELPHIA**
Ms. Gwendolyn Bell
Executive Diretor
- 14:30 pm – 15:45 pm **REPUBLIC FIRST BANK**
Mr. Robert Davis
3:00 pm - **Mr. Robert Davis**
President and CEO
- 6:30 pm - **DINNER HOSPITALITY**
Dr. and Mr. & Mrs Joseph Lichtman

Friday August 1

- 10:00 am – 11:00 am **MECHANICS & FARMERS BANK**
Mr. Isaiah Cummings
Senior Vice President, Banking Group Executive
- 13:30 pm – 14:40 pm **DEPARTMENT OF STATE TREASURER**
Mr. David Reavis
Assistant Controller Banking Operations Section

3. RALEIGH E DURHAM, NORTH CAROLINA AUGUST 3 A 5

Sunday, August 3

8:00 am – 9:30 am -

NORTH CAROLINA BANKING COMMISSION

Mr. Ray Grace

Application Director

Mr. David B. Hanson

Chief Deputy Commissioner of Banks

11:00 am – 12:30 pm

10:15 am – 11:30 am

NORTH CAROLINA CREDIT UNION DIVISION

Ms. Jerrie Lattimore

Administrador

Mr. Phillip Aycock

Chief Examiner, Credit Union Division

14:30 pm – 15:45 pm

RBC CENTURA BANK

Mr. Brent Keating

Group Executive

Mr. Christopher M. Julich

Manager Venture Lending, Knowledge Based Industries

18:30 pm

HOME HOSPITALITY

Ms. Ann Robertson

Tuesday August 5

10:00 am – 11:00 am

MECHANICS & FARMERS BANK

Mr. Isaiah Cummmings

Senior Vice President, Banking Group Executive

13:30 pm – 14:40 pm

DEPARTAMENT OF STATE TREASURER

Mr. David Reavis

Assistent Controller Banking Operations Section

4. SAN FRANCISCO, CALIFORNIA – AUGUST 6 -10

Thursday, August 7

9:30 am -

FEDERAL RESERVE BANK
Mr. Scott Turner
Senior Community Affairs Specialist

11:00 am – 12:30 pm

BANK OF THE WEST
Mr. Arthur Shingleton, Jr.
Vice President, Community Affairs Managers
Mr. Rick K. Yee
Vice President / Manager, REIG/Community Development Lending
Mr. Kevin F. Ames
Executive Financial Officer, Chief Financial Officer
Mr. W. Gordon Smith
Senior Vice President

2:00 pm -

FIRST BANK AND TRUST
Mr. Ham Dethero,
Vice President & Senior Branch Manager
Mr. Peter Goetze
Senior VP

Friday, August 8

2:00 pm -

COMMUNITY BANK OF THE BAY
Mr. Brian Garrett
President and CEO

2:00 pm

INDEPENDENT BANKERS ASSOCIATION OF TEXAS
Mr. Steve Scarlock
Executive Vice President

15:00 pm

AMIL
Visita de cortesia a Empresa AMIL - subsidiária brasileira
Mr. Marco Santos
Presidente & CEO

5. AUSTIN, TEXAS AUGUST 9 – 13

Monday, August 11

10:00 am

TEXAS CREDIT UNION DEPARTMENT

Mr. Harold E. Feeney

Commissioner

Mr. James R. Deese

Deputy Commissioner

12:00 pm

2:00 pm

TEXAS DEPARTMENT OF BANKING

Ms Lynda Drake

Director of Corporate Activities

Mr. Bob Bacon

Director of Bank and Trust

Mr. Kurt Purdom

Director of Strategic Support

Friday, August 15

8:00 am - 10:00 pm

NASDAQ – NATIONAL ASSOCIATION OF SECURITIES DEALERS

Corporation

Market Site

Tuesday August 12

8:30 am

THE UNIVERSITY OF TEXAS AT AUSTIN

Mr. Thomas Mccowen

Special Assistant to the Vice President and Dean of Graduate Studies

Ms. A. Beatriz Mattos

Administrative Associate

1:00 pm - 2:00 pm

10:00 am

TEXAS CAPITAL BANK AUSTIN

Ms Kerry Hall

President – Austin Region

Mr. Chris Calvert

Senior Vice President, Austin Region

2:00 pm

INDEPENDENT BANKERS ASSOCIATION OF TEXAS

Mr. Steve Scurlock

Executive Vice President

15:00 pm

AMIL

Visita de cortesia a Empresa AMIL - subsidiária brasileira

Mr. Marco Santos

Presidente & CEO

6. NEW YORK CITY – AUGUST -13 – 16

Thursday, August 14

10:45 am **FITCH RATINGS**
Mr. Fred Puorro
Managing Director of Financial Institutions

12 :00 pm **MEDLEY GLOBAL ADVISORS**
Mr. Jon Barney
Director of Emerging Global Markets
Mr. John Maguire
Senior Managing Director

Friday , August 15

9:00 am - 10:00 pm **NASDAQ – NATIONAL ASSOCIATION OF SECURITIES DEALERS**
Dorren Davis
Market Site

12:00 pm **ANTI – MONEY LAUNDERING COMPLIANCE UNIT BANK OF AMERICA**
Mr . Sal Scotto
Vice President

1:00 am - 2:00 pm **SMITH BARNEY - Associate Latin América Equity Research**
Mr. Steven Faucher

Rio de Janeiro, 09/11/2006

À
Senhora
Karla Carneiro
Embaixada dos Estados Unidos em Brasília
Av. das Nações Sul, quadra 201, lote 3
70403-900 – Brasília – DF

Prezada Senhora,

Recebi em 27/10/2006, telefonema da Senhora Mariana Campos – *Public Affairs Intern – Alumni Archive* para fins de atualização dos meus dados cadastrais por ter participado no *International Visitor Program*.

Na ocasião relatei à Sra. Mariana a minha satisfação da oportunidade e pedi que fosse possível o envio de relatório sobre a minha participação.

Neste sentido, segue o relatório abaixo e uma encadernação com os registros do Programa.

1 - Participei do *International Visitor Program* patrocinado pelo *United States Department of State – Bureau of Educational and Cultural Affairs* (período 27/07 a 16/08/2003).

2 - Compareci a importantes reuniões técnicas com profissionais de órgãos reguladores do Sistema Financeiro dos Estados Unidos da América e também com profissionais de Bancos, Universidades, Associações de Bancos e Senado Federal.

Nas reuniões apresentei minhas experiências profissionais adquiridas nas atuações em Bancos Brasileiros, conhecimentos da Economia Brasileira e o funcionamento dos órgãos reguladores do Sistema Financeiro do Brasil.

Programa e órgãos visitados:

Washington, DC – 27/07 a 31/07/2003

- ⇒ *Institute of International Education – IIE*
- ⇒ *U.S. Department of State (Office of Economic Policy and Summit – WHS/EPSC)*
- ⇒ *Federal Deposit Insurance Corporation – FDIC*
- ⇒ *Federal Reserve Board*
- ⇒ *U.S. Department of the Treasury*
- ⇒ *Export – Import Bank of the United States*
- ⇒ *Inter-American Development Bank*
- ⇒ *U.S. Senate – Office of Senator Paul Sarbanes*
- ⇒ *Securities and Exchange Commission*
- ⇒ *U.S. Department of Labor – Employee Benefits Security Administration*
- ⇒ *Americas Community Bankers*

Philadelphia, Pennsylvania – 31/07 a 03/08/2003

- ⇒ *Federal Reserve Bank of Philadelphia*
- ⇒ *Board of Pension the City of Philadelphia*
- ⇒ *Republic First Bank*
- ⇒ *Dinner Hospitality*

Raleigh & Durham – North Carolina – 03/08 a 05/08/2003

- ⇒ *North Carolina Credit Union Division*
- ⇒ *RBC Centura Bank*
- ⇒ *Home Hospitality*
- ⇒ *Mechanics & Farmers Bank*
- ⇒ *Department of State Treasurer*

San Francisco – California – 06/08 a 10/08/2003

- ⇒ Federal Reserve Bank
- ⇒ Bank of the West
- ⇒ First Bank and Trust
- ⇒ Community Bank of the Bay

Austin – Texas – 09/08 a 13/08/2003

- ⇒ Texas Credit Union Department
- ⇒ Texas Department of Banking
- ⇒ The University of Texas at Austin

New York City – 13/08 a 16/08/2003

- ⇒ Fitch Ratings
- ⇒ Medley Global Advisors
- ⇒ NASDAQ – National Association of Securities Dealers
- ⇒ Anti – Money Laundering Compliance Unit Bank of America

3 - Impressões colhidas sobre o Sistema Financeiro dos Estados Unidos da América:

3.1- O desenvolvimento histórico das atividades bancárias nos Estados Unidos levou a um sistema bancário duplo, com os bancos comerciais formados por autorização tanto pelos Estados quanto pelo Governo Federal. Órgãos múltiplos regulam os bancos comerciais: o *Office of the Comptroller*, o *Federal Reserve*, o *FDIC* e as autoridades bancárias estaduais.

3.2 - Os intermediários financeiros são instituições que adquirem fundos através da emissão de passivos e em troca utilizam estes fundos para adquirir ativos comprando títulos ou concedendo empréstimos. Os intermediários financeiros desempenham um papel importante no sistema financeiro porque reduzem os custos de transação e solucionam problemas criados pela seleção adversa e risco moral. Em consequência, os intermediários financeiros permitem que pequenos poupadores e tomadores se beneficiem da existência de mercados financeiros, aumentando, por conseguinte a eficiência da economia.

3.3 - Os principais intermediários financeiros se encaixam em três categorias: (a) bancos comerciais, associações de poupanças e empréstimo, bancos de poupança mútuas e cooperativas de crédito; (b) instituições de poupança contratual – companhias de seguros de vida, companhias de seguros contra incêndio e acidentes e fundos de pensão; e (c) intermediários de investimento – companhias financeiras, fundos mútuos do mercado monetário. Funcionam também os Bancos Comunitários, instalados em bairros de grandes cidades.

3.4 - O governo regulamenta os mercados financeiros e os intermediários financeiros por três razões principais: aumentar a disponibilidade de informação aos investidores, assegurar a saúde do sistema financeiro e melhorar o controle da política monetária. As normas incluem a exigência de divulgação de informação ao público, restrições a quem pode montar um intermediário financeiro, restrições as quais ativos intermediários podem reter o fornecimento de seguro de depósito, exigências de reserva e a fixação de taxas de juros máximas que podem ser pagas sobre contas correntes e depósitos de poupança.

4 - Hospitalidade Caseira

Considerado um importante momento do *program*, compareci a dois convites para jantar em residências de famílias. Esta oportunidade permitiu-me um relacionamento social com trocas de informações sócio-culturais, econômicas e políticas junto aos familiares visitados.

5 - Resultados

5.1 - *Program* ofereceu-me uma visão dos órgãos reguladores e conhecimento de outras importantes instituições privadas e governamentais dos EUA. Percebi a importante atuação de todos os órgãos e instituições visitadas, e o meu entendimento é que todos contribuem com eficiência para prosperidade econômica dos EUA e de toda a sociedade. O modelo serve de orientação a outros Países, em especial ao Brasil. Exemplos: a atuação do *FED (Federal Reserve Board)*, da *Securities and Exchange Commission (SEC)*, *Federal Deposit Insurance Corporation (FDIC)*, *U.S. Department of the Treasury* e *U.S. Senate*, entre outros.

5.2 - O *Program* forneceu-me condições para divulgar oportunamente o conhecimento adquirido, junto aos órgãos reguladores e instituições congêneres no Brasil. Uma importante característica do *Program* é a continuidade da troca de informações entre visitante e os profissionais técnicos americanos das instituições visitadas, inclusive com a possibilidade futura de recepcioná-los na Cidade do Rio de Janeiro.

5.3 - Como resultado prático imediato, dois dos momentos do *Program*, a seguir mencionados, foram significativos a serem discutidos no Brasil:

a) Visita que fiz em 30/07/2003 ao *U.S. Senate – Office of Senator Paul Sarbanes – Mr. Dean Shahinian – Banking Advisor*. *Mr. Shahinian was the principal drafter of the public company governance act, which the Senator cosponsored in 2002, and organizer of the congressional hearings, which lead to the act. He will discuss details of the act, and impact it has had on securities exchanges and corporate financial practices in the year since it's signing.*

O Congresso dos Estados Unidos da América, após os escândalos contábeis envolvendo grandes empresas norte-americanas, aprovou em julho de 2002 a chamada *Lei Sarbanes - Oxley*, com o objetivo de proteger os investidores através da introdução de novas regras de governança corporativa, divulgação de informações e penalidades rigorosas, inclusive criminais, pelo descumprimento das normas. A *Lei Sarbanes - Oxley* vem sendo profundamente discutida no Brasil. Tem servido de modelo para a legislação brasileira.

b) E a visita de 31/07/2003 à *Securities and Exchange Commission* recepcionado por – *Mr. Roberto D. Strahota – Assistant Director, SEC. Office of International Affairs*. *Mr. Strahota will provide an overview of the SEC and Changes to the Commission's operations due to passage of the Sarbanes - Oxley act.*

Estes dois momentos do *Program* fundamentaram-me a apresentar sugestão ao Consulado Geral dos EUA no Rio de Janeiro a promover uma participação de um profissional norte americano especializado, que viesse ao Brasil para apresentações dos temas: *Agências Reguladoras e Lei – Sarbanes – Oxley*.

Houve aproveitamento da proposta e o convidado indicado pelo Governo dos EUA foi o *Mr. Roberto D. Strahota*, Vice-Diretor do Escritório para Assuntos Internacionais da *U.S. Securities Commission (SEC)*.

Para recepcionar o *Mr. Strahota* participei ativamente da organização de dois eventos a seguir mencionados:

- ⇒ Em 29/11/2004 – aconteceu o Seminário com o tema: *O Mercado de Capitais e a Lei Sarbanes – Oxley (EUA)*. Ocorreu no auditório do Banco Central do Brasil com participação de 110 (cento e dez) convidados e ilustres debatedores do tema.
- ⇒ Dia 30/11/2004 – foi realizada uma reunião-almoço com apresentação do tema: *Agências Reguladoras: a experiência norte americana*. Ocorreu no salão de eventos da Associação Comercial do Rio de Janeiro, com a participação de 120 (cento e vinte) convidados e ilustres debatedores do tema.

Foram também organizadas visitas do Mr. Strahota à CVM – Comissão de Valores Mobiliários – no Rio de Janeiro, ANDMA – Associação Nacional das Instituições do Mercado Aberto e ANP – Agência Nacional de Petróleo.

6 - Continuidade do Relacionamento em face do Program

- a) Na Cidade do Rio de Janeiro, venho mantendo contacto com *U.S. Consulat General* na pessoa do Sr. Victor G. M. Tamm – *Senior Cultural Affairs Specialist* – fone: (55-21)3823-2120.
- b) Participo como colaborador oferecendo a recepção e a organização dos convidados, especialistas norte americanos que fazem parte do programa de visitantes ao Brasil.
- c) Como mencionado no item 5.3b recepcionei em evento o Sr. Robert Strahota e em 20/03/2006 coordenei em parceria com o Consulado no Rio de Janeiro a recepção ao Sr. *Mark Iwry* – Advogado, Professor e ex-Conselheiro Sênior do Departamento de Tesouro dos EUA. O Sr. *Mark Iwry* apresentou no evento uma palestra sobre o “Modelos de Supervisão e Regulamentação de Fundos de Pensão”.
- d) Estou trabalhando com o Sr. Victor Tamm na elaboração de uma recepção a um visitante para o ano 2007 cujo tema já discutido e aprovado é sobre o “Acordo da Basileia – Gerenciamento de Riscos Operacionais: base dos controles internos”, tema voltado ao Sistema Financeiro e grandes corporações.

Os temas sugeridos e iniciados no Rio de Janeiro têm sido importantes cujo interesse também alcança as cidades de São Paulo, Belo Horizonte e Brasília.

- e) Além de oferecer a apresentação de temas e a organização da receptividade, participo, quando convidado, dos eventos organizados pelo Consulado Geral do Rio de Janeiro.

7 - Conclusão

Finalmente, ressalto a eficiente organização do *Program*. Alcancei a todas as expectativas conhecendo o Sistema Político e Econômico Norte Americano, o papel das Agências Reguladoras no desenvolvimento do País e a descentralização do Sistema Financeiro da Administração Federal.

A participação no *International Visitor Program* foi muito significativa na vida profissional e, atualmente, procuro divulgar conhecimentos e experiências adquiridas.

Coloco-me à disposição da Embaixada do Governo dos Estados Unidos e, especialmente, ao Consulado Geral no Rio de Janeiro para colaborar em eventos, assim como participar de recepção a técnicos visitantes dos Estados Unidos no Rio de Janeiro.

Cordialmente,

Aquiles Ferraz Nunes

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Assunto: Recebimento do Relatorio

Texto:

Caro Senhor Aquiles,

Acuso recebimento do relatório pelas mãos do senhor Nilton. Gostaria de dizer que o relatório impressionou a todos aqui pela precisão, capricho, conteúdo detalhado, organização, e mais. É de fato notável que o senhor tenha apreendido em completude o espírito que a implementação de tais programas pelo Departamento de Estado Americano preza e procura promover. Mais uma vez, obrigada pela dedicação.

Atenciosamente,

Mariana

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