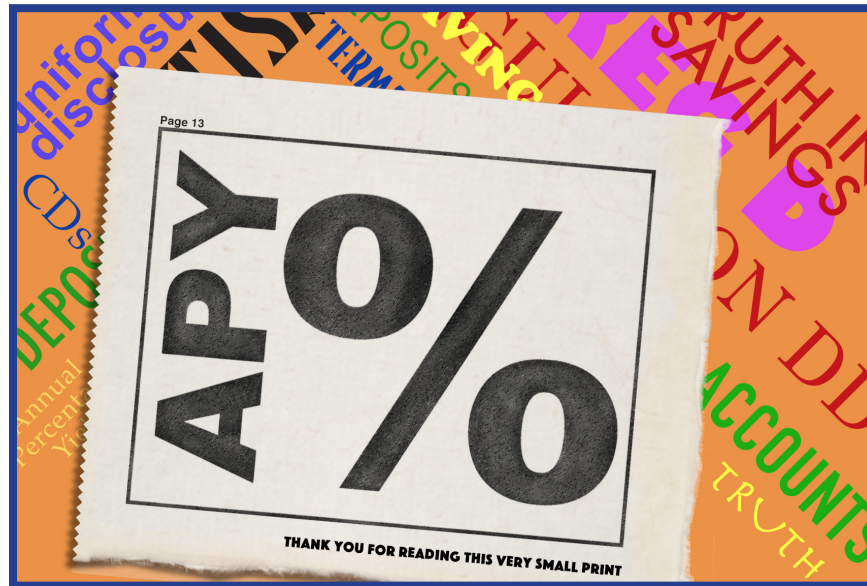


Community Bankers for Compliance



Regulation DD, D, the new APYWIN, and Deposit Disasters

Due to restrictions on the size of
gatherings, this CBC session will be
presented virtually.

October 27 & 28, 2020
Via E-Learning Seminar

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Community Bankers for Compliance

Regulation DD, D, the new APYWIN, and Deposit Disasters

In a recent publication, the FDIC indicated that the second most violated regulation for 2019 was Regulation DD. Although the regulation has not changed in many years, in order to either retain or grow market share, bank management and staff have been “creative” with new product offerings. And with the end (at least for now) of restrictions on transactions under Regulation D, the creativity is more permissible – to a point. The impacts of these changes will be an important portion of our discussion.

The second portion of the presentation will be a review of the new 2020 version of APYWIN. This compliance tool has been redesigned in part to assist banks with the new and more challenging products that they are creating. This portion of the presentation will discuss how to use the new APYWIN to assure compliance with the relevant parts of Regulation DD. The manual will assist attendees in the use of APYWIN, similar to APRWIN which was offered as a topic last year.

The third portion of the presentation we have titled “Deposit Disasters.” Attendees will be given the opportunity to review the issues raised in real life hotline questions and audits Young & Associates, Inc. has performed, and to make decisions regarding how to resolve the issues presented, if necessary. “Deposit Disasters” will also include a review of advertisements - something that can create no end of difficulties if the bank is not careful. Attendees will get to take a look at the text of the advertisements and make decisions regarding whether the advertisements were correct, and if not, how to fix them.

This topic was chosen based on the FDIC results discussed above, as well as several requests for APYWIN and more “real life scenarios” that were made when we solicited subject ideas for our 2020 CBC seminars.

The subjects for the regulatory update will be determined by circumstances and releases from the various agencies.

DATES & LOCATIONS

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**Community Bankers for
Compliance
Via E-Learning Seminar
October 27 & 28, 2020**

*Each seminar runs from 9:00 a.m.
to approximately 12:00 p.m.*

Future Presentations

Subjects for future seminars will be shaped by regulatory events as they unfold. The CBC quarterly compliance program remains committed to providing as much up-to-the-minute information as possible. The program will closely monitor releases from the CFPB and other agencies to assure that you have the most up-to-date and accurate information possible.



Community Bankers for Compliance

Who Should Attend

Compliance officers, deposit department heads, senior management, marketing personnel, and others with responsibilities for deposit services should attend. Additionally, audit personnel will find this session useful.

Agenda

Regulatory Update

- Subjects as released by the CFPB and other federal agencies.

Main Subject

- Regulation D
- Regulation DD
- APYWIN
- Deposit Disasters – case studies and advertisement issues



Seminar Presenter



Bill Elliott, CRCM, Director of Compliance Education

Bill Elliott has over 40 years of banking experience. As a Senior Consultant and Director of Compliance Education at Young & Associates, Inc., Bill works on a variety of compliance-related issues, including leading compliance seminars, conducting compliance reviews for all areas of compliance, conducting in-house training, and writing compliance articles and training materials. During his career, Bill spent 15 years as a compliance officer and CRA officer in a large community bank, and also worked for a large regional bank. He has been a lender for consumer, commercial, and mortgage loans, and has managed a variety of bank departments, including loan review, consumer/commercial loan processing, mortgage loan processing, loan administration, credit administration, collections, and commercial loan workout.

Community Bankers for Compliance

CBC Program Member Fees

- No charge for the first person from a CBC Program member.
- \$190 for each additional person from a CBC Program member who is a member of Community Bankers Association of Illinois (CBAI).
- \$390 for each additional person from a CBC Program member who is not a member of CBAI.

Individual CBC Seminar Session Fees

- \$400 for the first person for CBAI members.
- \$210 for each additional person for CBAI members.
- \$800 for the first person from non-CBAI members.
- \$420 for each additional person from



DATES AND LOCATIONS

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October 27 & 28, 2020
Via E-Learning Seminar

Seminar:
9:00 a.m. -12:00 p.m. each day

For additional information, call:

Tracy McQuinn - Senior Vice President of Education and Special Events

Melinda McClelland - Vice President

Jennifer Nika - Vice President

Kim Cordier - Administrative Assistant

Tina Wilder - Administrative Assistant

Department of Education and Special Events at 1-800-736-2224 or (217) 529-2265
or Terry Griffin - Chicago area Vice President, at (773) 209-2260 or Fax number: (217) 585-8738

Registration Form

Designated Banker:

Name _____

Bank _____

Address _____

City _____ State ____ ZIP _____

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E-mail _____

E-mail address is required for registration.

Additional Delegates:

I have special needs, please contact me before the seminar.

Please select your payment method:

Check Enclosed Check in Mail Credit Card*

* If paying by credit card (Visa, MasterCard, and Discover accepted), please fill out the following information:

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