

# Community Bankers for Compliance



## Account Opening – Online or In Person

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

August 4 & 5, 2020  
Via E-Learning Seminar

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# Community Bankers for Compliance

## Account Opening – Online or In Person

The next CBC subject will be the issues surrounding new account opening for all account types – in person and online. We will begin the discussion with E-Sign requirements from the point of view of a banker. We will not discuss any state law issues. Given our current situation, online everything has become more prominent, and we will focus on those issues.

We will discuss all the different disclosures required for deposits and loans. We will discuss what each deposit side disclosure has to include, and how to deliver it legally to the applicant/customer. The loan side will focus on the document, not the content.

We will spend time discussing risk rating customers, as required by BSA. Techniques will be discussed. And, of course, we need to address CIP and CDD as part of this process. You may have these areas under control for in person situations, but more creativity is required for on line situations.

Even if you have no immediate interest in online account opening, to stay competitive in the marketplace you may have to consider the possibility soon. And the presentation will be valuable even if you do not believe your bank wants to “go there.”



These subjects were suggested by several CBC members when we requested potential topics for 2020.

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

## 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.

Although we do not generally “plan ahead” regarding topics, as new and/or changed regulations are always discussed first in the CBC, it does not appear that there are likely to be many changes this year that cannot be handled during the “Regulatory Update” section of our presentations.

The fourth quarter topic has not been determined.

### **DATES & LOCATIONS**

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**Community Bankers for  
Compliance  
Via E-Learning Seminar  
August 4 & 5, 2020**

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

# Community Bankers for Compliance

## Who Should Attend

Compliance Officers and Auditors should attend this session. In addition, all personnel with responsibilities for new account opening both on the loan or deposit side will find this session useful, including senior management, lenders, loan origination and deposit origination personnel.

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## Agenda

### *Regulatory Update*

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

### *Main Subject*

- E-Sign Act from a Banker's Perspective
- Deposit account opening document content and delivery
  - Online and in Person
- Loan account opening document delivery
  - Online and in Person
- Risk Rating Customers
  - Online and in Person
- Customer Due Diligence
  - Online and in Person
- Customer Identification Program
  - Online and in Person

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## Seminar Presenter



Dale Neiss, CRCM, Consultant

Dale Neiss is a compliance consultant with Young & Associates, Inc. With over 30 years of banking experience in Denver, CO, Dale has developed and implemented compliance management systems, loan review and community reinvestment act (CRA) programs, and enterprise risk management (ERM) framework for multiple banks. He has held the titles of Compliance and Loan Review Manager, BSA and CRA Officer, and Enterprise Risk Management Director. Prior to his Denver, CO banking experience, Dale began his banking career with the Office of the Comptroller of the Currency in Indianapolis, IN as an associate national bank examiner. At Young & Associates, Inc., he provides consulting and training, as well as writes articles and compliance manuals. He holds the designation of Certified Regulatory Compliance Manager (CRCM) by the Institute of Certified Bankers in Washington, D.C. Dale earned a Bachelor of Business Administration degree in Finance and Management from Kent State University.

# 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



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**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

Tina Horner - Administrative Assistant

Kim Harden - 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 \_\_\_\_\_

Telephone \_\_\_\_\_ Fax \_\_\_\_\_

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  Pay at Door  Check in Mail  Credit Card\*

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

Name as it reads on card:

\_\_\_\_\_

Company name on card:

\_\_\_\_\_

Billing address of card:

\_\_\_\_\_

Card # \_\_\_\_\_

Exp. date \_\_\_\_\_ 3-digit security code \_\_\_\_\_

**TOTAL AMOUNT ENCLOSED: \$ \_\_\_\_\_**