



# Covid Related Knowledge Bytes Training Videos



**Paycheck Protection Program (PPP): Details, Forms and Best Practices**

**Main Street Loans-What Are They? Who Qualifies? How Do We Get Started?**

**Safety First: Keeping Customers and Employees Safe During the COVID-19 Pandemic**

**Identity Theft & Elder Abuse: Protecting Your Customers from COVID-19 Related Scams**

**Coping with Working at Home; The Good, The Bad and The Ugly!**

**Appraisal Guidelines, New Thresholds and Impact of Exterior Only Appraisals**

**Escrow Compliance (Including Deferral Situations)**

**Adverse Action Requirements including COVID Issues**

**Working Through Accommodating Loan Customers**

**Flood- Understanding How COVID-19 Accommodations Might Trigger FDPA Requirements**

**E-SIGN Act**

**COVID-19 – Getting our Arms Around All of the Moving Pieces!**

# Introduction

Community Bankers Association of Illinois, in conjunction with Brode Consulting Services, is offering knowledge bytes videos covering “hot topics; including COVID impact.” These videos can be viewed at your leisure.

Upon purchase, you will receive an emailed link to view the video. Your link will be available to your bank for up to two months.

## KNOWLEDGE BYTES

Order your Knowledge Bytes Training Videos for 24/7 access to this vital training, including audio, visuals and handouts, which can be viewed any time that is convenient for you. Each video is approximately 45-60 minutes in length, depending on the topic. Cost is \$99 per video for CBAI members and \$299 for prospective bank members.

**Listen on your iPad, iPhone, or Android!** Order your Knowledge Byte Training Videos Today!

# Topics

**PAYCHECK PROTECTION PROGRAM (PPP): DETAILS, FORMS AND BEST PRACTICES**

**MAIN STREET LOANS-WHAT ARE THEY? WHO QUALIFIES? HOW DO WE GET STARTED?**

**SAFETY FIRST: KEEPING CUSTOMERS AND EMPLOYEES SAFE DURING THE COVID-19 PANDEMIC**

**IDENTITY THEFT & ELDER ABUSE: PROTECTING YOUR CUSTOMERS FROM COVID-19 RELATED SCAMS**

**COPING WITH WORKING AT HOME; THE GOOD, THE BAD AND THE UGLY!**

**APPRAISAL GUIDELINES, NEW THRESHOLDS AND IMPACT OF EXTERIOR ONLY APPRAISALS**

**ESCROW COMPLIANCE (INCLUDING DEFERRAL SITUATIONS)**

**ADVERSE ACTION REQUIREMENTS INCLUDING COVID ISSUES**

**WORKING THROUGH ACCOMMODATING LOAN CUSTOMERS**

**FLOOD- UNDERSTANDING HOW COVID-19 ACCOMMODATIONS MIGHT TRIGGER FDPA REQUIREMENTS**

**E-SIGN ACT**

**COVID-19 – GETTING OUR ARMS AROUND ALL OF THE MOVING PIECES!**

## MEET YOUR PRESENTERS

**Dawn Kincaid, Brode Consulting Services, Inc.**, began her banking career while attending The Ohio State University, Columbus, OH. She has 17 years’ experience in client service, operations, information technology, administrative and board relations, marketing and compliance. Most recently Kincaid served as the senior vice president of operations for a central-Ohio-based community bank, where she created and refined policies and procedures, conducted self-audits and risk assessments and organized implementation of new products and services. Kincaid has served in the roles of compliance, BSA/AML, CRA, privacy and security officer. She has led training initiatives, prepared due diligence information, completed a variety of regulatory applications, coordinated internal and external audits and exams and presented for numerous state associations.

**Molly Stull, Brode Consulting Services, Inc.**, began her banking career on the teller line while working on her undergraduate degree and has continued working in the financial industry ever since. She has experienced the growth of a hometown bank, acquisitions of branches, bank mergers, charter changes and name changes. Throughout these experiences she has gained a wealth of banking knowledge. Her favorite role has always been to educate banking staff on whatever subject is currently the hot agenda item. Stull strongly believes that if the staff understands the “why” of a process, they will be more compelled to follow the procedures. Her wealth of financial experience enables her to relate to the client and perform in depth reviews.



## PAYCHECK PROTECTION PROGRAM (PPP): DETAILS, FORMS AND BEST PRACTICES

The Paycheck Protection Program (PPP) is designed to provide a direct incentive for small businesses to keep their workers on payroll but rolling it out has most likely given you and your lending team a few headaches. In this session we review how to document borrower eligibility, how to complete the necessary forms, and how and when

the loan amount may be forgiven. In addition, we provide you with loads of tips and best practices to ease your stress. Lending officers, loan operations and compliance officers benefit from this training video.

## MAIN STREET LOANS-WHAT ARE THEY? WHO QUALIFIES? HOW DO WE GET STARTED?

On April 9th, 2020, the Federal Reserve rolled out the Main Street New Loan Facility. This program ensures up to \$600 billion in credit flows to small and mid-size businesses. In this session, we review the details and qualifications for this program

as well as the Federal Reserve's other programs: the Main Street Expanded Loan Facility (MSELF) and the Paycheck Protection Program Lending Facility (PPPL). Lending officers, loan operations and compliance officers benefit from this training video.

## SAFETY FIRST: KEEPING CUSTOMERS AND EMPLOYEES SAFE DURING THE COVID-19 PANDEMIC

Customer and employee safety are a top priority in times like these. The CDC has provided detailed guidance for businesses to plan and respond to COVID-19. How are you meeting these guidelines? How have you communicated these guidelines to your staff? In this session we review the guidance and provide you with best practices

to maintain the health and safety of your facilities, your workforce and your customers. Branch management, facilities personnel and compliance officers benefit from this training video.

## IDENTITY THEFT & ELDER ABUSE: PROTECTING YOUR CUSTOMERS FROM COVID-19 RELATED SCAMS

A number of familiar schemes with a COVID-19 angle are resurfacing with a vengeance. Fraudsters are utilizing phone calls, texts, emails and social media to sell bogus products, attempt to obtain private information, solicit fraudulent donations, and generally prey on people's fears. Your older customers are especially vulnerable to these actions. In this session we intro-

duce you to the emerging trends in illicit behavior connected to COVID-19, identify the red flags for common scams and discuss how to recognize when a SAR may be warranted. Frontline personnel, branch management, operations personnel, ID theft prevention officers and BSA officers benefit from this training video.

## COPING WITH WORKING AT HOME; THE GOOD, THE BAD AND THE UGLY!

You and all of your fellow employees are dealing with a new work environment. What can make your life easier? This session is meant to learn from fellow bankers (via a broad survey sent to bankers across the country) as well as what

some of the employment experts are saying. Know that you are not alone with your struggles! This training video benefits everyone!

## APPRAISAL GUIDELINES, NEW THRESHOLDS AND IMPACT OF EXTERIOR ONLY APPRAISALS

A key element of any loan decision is a sound appraisal or evaluation that truly depicts the market valuation at the time of the loan. We discuss your appraisal policy, review procedures, the

new thresholds, evaluations as well as the effect of exterior-only appraisals. Lenders, loan staff, appraisal review staff, compliance officers and auditors benefit from this training video.

## ESCROW COMPLIANCE (INCLUDING DEFERRAL SITUATIONS)

This session discusses the overall escrow requirements along with the effect on shortages and deficiencies from missed pay-

ments. Compliance officers, lending personnel and auditors benefit from this training video.

## ADVERSE ACTION REQUIREMENTS INCLUDING COVID ISSUES

With the increase in loan requests due to COVID economic stress, how do you ensure your lenders continue to comply correctly with Reg B's adverse action requirements? The time is now to brush up on this regulation as well as discuss some of the

additional twists and turns the current environment is causing. Loan officers, loan processors, compliance officers and auditors benefit from this training video.

## WORKING THROUGH ACCOMMODATING LOAN CUSTOMERS

Let's talk disclosures and items to consider when offering loan modifications and skip-a-payment programs to your customers..

Compliance officers and lending personnel benefit from this training video.

## FLOOD- UNDERSTANDING HOW COVID-19 ACCOMMODATIONS MIGHT TRIGGER FDPA REQUIREMENTS

Even before COVID-19, Flood was a frequently cited regulation. Let's make sure that by offering accommodations on the lending side that we do not inadvertently create compliance violations

under the FDPA. Compliance officers, lending personnel and auditors benefit from this training video.

## E-SIGN ACT

Making sure that required, written compliance disclosures are being provided accurately utilizing the E-SIGN Act. Tips on how

to utilize E-SIGN without an automated system. Compliance officers and lending personnel benefit from this training video.

## COVID-19 – GETTING OUR ARMS AROUND ALL OF THE MOVING PIECES!

Let's spend some time thinking about what we need to be doing now to make our jobs easier in the future! What changes should

you be tracking? What needs to be done? Compliance officers benefit from this training video.

## For More Information

Tracy McQuinn, Senior Vice President  
Melinda McClelland, Vice President  
Jennifer Nika, Vice President  
Kim Harden, Administrative Assistant  
Tina Horner, Administrative Assistant  
Department of Education & Special Events  
800/736-2224 or 217/529-2265 Fax: 217/585-8738  
Terry Griffin, Chicago Area Vice President  
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# Registration Forms and Fees

## COVID RELATED KNOWLEDGE BYTE TRAINING VIDEOS

Program Titles	CBAI Member \$99 each	Non-Member* \$299 each
Paycheck Protection Program (PPP): Details, Forms and Best Practices		
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Safety First: Keeping Customers and Employees Safe During the COVID-19 Pandemic		
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<b>TOTAL BYTES SELECTED _____ x \$99 ea for members/\$299 ea for non-members</b>		

**\*Only financial institutions/firms eligible for CBAI membership. \*CDD Discount does not apply to these videos.**

Name \_\_\_\_\_

Bank \_\_\_\_\_

Address \_\_\_\_\_

Phone \_\_\_\_\_ Email\* \_\_\_\_\_

\*(E-mail address required for registration).

Fax this registration form to: 217/585-8738 Call for more information: 800/736-2224

Mail Registration to: CBAI Education Department, 901 Community Drive, Springfield, IL 62703

Name as It Reads on Card \_\_\_\_\_ Card Number \_\_\_\_\_

Billing Address of Card \_\_\_\_\_

Expiration Date \_\_\_\_\_ Three-Digit Security Code \_\_\_\_\_ *(MasterCard, Visa, & Discover accepted)*