

# COMPLIANCE INSTITUTE 2020



*A comprehensive compliance program for those compliance officers who are either new to banking or new to their positions.*

## Session I:

January 14 & 15, 2020

**Operations / Deposit Compliance**

SHAZAM Education Center  
CBAI Headquarters, Springfield, IL

## Session II:

March 17, 18 & 19, 2020

**Lending Compliance**

SHAZAM Education Center  
CBAI Headquarters, Springfield, IL

Sponsored By:



Presented By:



# COMPLIANCE INSTITUTE 2020



## Compliance Challenge

Every community bank is faced with a bewildering array of ever-changing regulations. While all banks strive to be in compliance, the regulatory requirements can seem overwhelming. Most banks do not have the time or money to build elaborate compliance systems. The problem is getting the right information at the right time and finding a cost-effective approach to managing compliance.

## Practical Solution

In response to this need, Community Bankers Association of Illinois is once again sponsoring the Compliance Institute. The Compliance Institute provides up-to-date information on compliance issues and developments in bank regulations, as well as proven techniques for maintaining your in-bank compliance program. Additionally, it provides a forum where bank compliance officers can discuss issues and exchange ideas with other community bankers.

## Compliance Institute

In this fast changing environment, there is a need for a basic, introductory class for those compliance officers who are either new to banking or new to their positions. To meet this need, we have created a comprehensive compliance program that is divided into two separate sessions (Session 1: Operations/Deposit Compliance and Session 2: Lending Compliance). Each session is designed to provide a comprehensive understanding of the major regulatory compliance regulations that have been determined to be “must knows” for compliance officers.

New compliance officers, internal auditors, compliance back-up personnel, and other bank employees who want to be comfortable with the compliance regulations should attend this informative program. This program is also an excellent “refresher” for experienced compliance personnel.

The “final test” is designed to help the student to self-assess their compliance knowledge. The information is not shared with any third party.

Due to the massive size of the regulations, Regulation Z (Truth in Lending) will be covered in its entirety in a separate program called Reg Z University. This two-day Reg Z University will be offered in April 2020.

## DATES AND LOCATION

**January 14 & 15, 2020**

**Session I: Operations/Deposit Compliance**

SHAZAM Education Center  
CBAI Headquarters  
901 Community Dr.  
Springfield, IL 62703

*Hotel Reservations:*

[www.visitspringfieldillinois.com](http://www.visitspringfieldillinois.com)

**Registration: 8:30 AM on the first day**

**Seminar: 9:00 AM - 4:30 PM each day**

**March 17, 18 & 19, 2020**

**Session II: Lending Compliance**

SHAZAM Education Center  
CBAI Headquarters  
901 Community Dr.  
Springfield, IL 62703

*Hotel Reservations:*

[www.visitspringfieldillinois.com](http://www.visitspringfieldillinois.com)

**Registration: 8:30 AM on the first day**

**Seminar: 9:00 AM - 4:30 PM each day**

# COMPLIANCE INSTITUTE 2020

## Interactive

The program is designed to assist the attendees in getting timely answers to their questions. We encourage bankers to be active participants by bringing questions, and concerns for review by the group. This two-way flow of information increases understanding and improves the bank's effort toward a viable compliance program.



## Flexible Format

The Compliance Institute has been designed to provide maximum flexibility to the bank. Attendees can attend one or both sessions depending upon their individual needs and/or the bank's needs. This will allow for more customized compliance training and will maximize this valuable compliance training opportunity.

### AGENDA

#### *Session I: Operations/Deposit Compliance*

- Compliance Management
- Privacy of Customer Information
- Fair Credit Reporting Act (Operations Issues only)
- Customer Identification Program
- Bank Secrecy Act
- Regulation D: Reserve Requirements (NOW and Savings Accounts only)
- Regulation DD: Truth in Savings Act
- Regulation CC: Expedited Funds Availability Act
- Regulation E: Electronic Funds Transfer Act
- Final Test

#### *Session II: Lending Compliance*

- Regulation B and the Fair Housing Act: Fair Lending
- Regulation X: Real Estate Settlement Procedures Act
- National Flood Insurance Program
- Regulation C: Home Mortgage Disclosure Act
- Compliance Management
- Privacy of Customer Information
- FCRA and Regulation V (Lending portion only)
- Customer Identification Program (BSA)
- Final Test

## Compliance Institute Presenters

### ***Bill Elliott, CRCM, Senior Consultant and Director of Compliance Education***

With over 40 years of banking experience, Bill Elliott leads the compliance department at Young & Associates, Inc. where he conducts compliance reviews, leads compliance seminars, conducts in-house training, and writes compliance articles and training materials. During his career as a banker, Bill spent 15 years as a compliance officer in a large community bank. He has also 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 and credit administration, collections, and commercial loan workout.

### ***Sharon Bond, CRCM, Consultant***

Sharon Bond is a consultant in the compliance department at Young & Associates, Inc. where she specializes in Consumer Compliance. Sharon 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. With over 30 years of industry experience, she has a strong background in mortgage lending and in federal consumer compliance laws and regulations. Sharon was an Associate National Bank Examiner with the Office of the Comptroller of the Currency (OCC) for five years. She holds the designation of Certified Regulatory Compliance Manager (CRCM) and the Six Sigma Qualtec Black Belt certifications.

# COMPLIANCE INSTITUTE 2020

## Registration Fees:

### **Both Session I (January 14 & 15, 2020) and Session II (March 17, 18 & 19, 2020):**

- \$1,115 per person for banks who are members of CBAI.
- \$2,115 per person for banks who are prospective members of CBAI.

### **Session I only - Operations/Deposit Compliance (January 14 & 15, 2020):**

- \$450 per person for banks who are members of CBAI.
- \$850 per person for banks who are prospective members of CBAI.

### **Session II only - Lending Compliance (March 17, 18 & 19, 2020):**

- \$870 per person for banks who are members of CBAI.
- \$1,470 per person for banks who are prospective members of CBAI.

## Designated Banker:

Bank Name \_\_\_\_\_

Attendee Name \_\_\_\_\_

Both Session I & II  Session I: Oper/Dep Only  Session II: Lending Only

Attendee Name \_\_\_\_\_

Both Session I & II  Session I: Oper/Dep Only  Session II: Lending Only

Attendee Name \_\_\_\_\_

Both Session I & II  Session I: Oper/Dep Only  Session II: Lending Only

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_

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

E-mail(s) \_\_\_\_\_

(E-mail address required for registration)

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 accepted), please fill out the following information:

Name as it reads on card \_\_\_\_\_

Company name on card \_\_\_\_\_

Billing address of card \_\_\_\_\_

Card number \_\_\_\_\_ Expiration date \_\_\_\_\_ 3-digit code \_\_\_\_\_

**Total Enclosed: \$ \_\_\_\_\_**

## 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 or Kim Harden, Administrative Assistant

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