

2020 EDUCATION CATALOG



Your Clear Vision For Success





Dear Community Banker:

CBAI is pleased to present its 2020 Education Catalog. We would like to thank you for your continued support of the CBAI education programs. As you know, continuing education is extremely important in the community banking field. The CBAI Education Committee, along with the CBAI Education Department, strives to provide you with valuable programs designed specifically for your staff and management team that will advance the skills of all personnel in a community bank. We strongly believe that the knowledge gained through these programs can result in success for you, your employees and your bank.

One-day seminars and conferences remain at the core of CBAI's professional-development program. Designed for community bankers by community bankers, these seminars are led by experts in their fields; most have hands-on community banking experience and utilize a variety of approaches to keep learning at its highest. In addition to the knowledge gained at these programs, instructors provide user-friendly manuals and tools that can be utilized at the bank and shared with staff members.

CBAI works with individual bankers to bring experts to the most convenient location of all — your own community banks. Members have access to training via the Internet and webinars. Users can log on to receive award-winning training anytime, anywhere. Community bankers have access to more than 150 highly focused webinar courses, as well as more than 400 Internet based trainings.

A brief description of each seminar, school, institute and training program that has been scheduled to date is contained in this catalog. Additional seminars will be added later in the year.

Brochures concerning each program are usually e-mailed eight weeks and mailed six weeks prior to each program. A one-page flier highlighting key aspects of the seminar or institute is faxed three weeks before the program. All programs are described on the Internet at www.cbai.com. Registrations may be mailed, faxed, e-mailed, telephoned, or completed online to the Association. A credit card payment option is also available. Please call the Education Department at 800/736-2224 with any questions or comments.

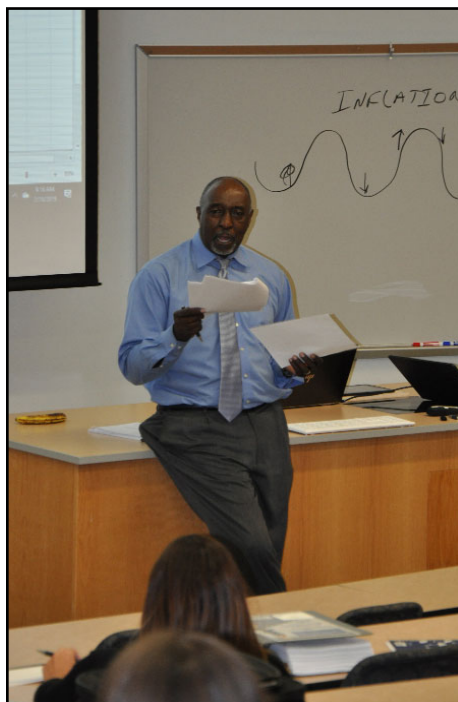
Sincerely,

David Pirsein, Chairman
Community Bankers Association of Illinois and
President/CEO, First National Bank in Pinckneyville

Dan Graham, Chairman
Education Committee and
President & CEO, Flora Bank & Trust

P.S. CBAI members receive significant discounts on all educational programs, proving there is value in membership.

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SEMINARS

THE “C” CONFERENCE

This conference designed for C-level community bankers includes inspiring and educational general sessions, concurrent sessions, and an opportunity to network with your peers at the reception. CBAI’s “C” Conference’s educational sessions were designed to benefit CEO’s, CFO’s, COO’s and senior lenders. General sessions topics include “Developing a Leadership vs. Managership Approach” by David Osburn of Osburn & Associates, LLC; “Waxing or Waning? Economic Conditions and the Fed Policy Outlook for 2020” by Jeff Caughron, president, The Baker Group; “Story Telling for Leaders” by professional speaker, Dr. Ray Lauk; and “The Continued Prevalence of Community Banking” with Greyson Tuck of Gerrish Smith Tuck.

Date and Location

FEB 19: Crowne Plaza Hotel, Springfield

Registration Fees

	Member	Prospective Member
First Registration	\$275	\$475
Each Additional Person	\$145	\$345

AVOIDING THE SMOKE WHEN BANKING CANNABIS

Despite the expansion of legal cannabis (both hemp and marijuana) at the state level, federal banking agencies have provided limited guidance for banks looking to develop policies, procedures and standard practices for providing banking services to the expanding cannabis industry. With uncertain federal expectations and limited comfort from Congressional action, how can banks engage with cannabis and provide needed banking services to the rapidly expanding industry? This presentation reviews the current state of guidance and provides a step-by-step plan for engaging with the cannabis industry.

Leading this seminar are Joseph Silvia & Leonard Sachs, attorneys with Howard & Howard, PLLC.

Dates and Locations

MAR 16: DoubleTree by Hilton, Mt. Vernon

MAR 23: CBAI Headquarters, Springfield

MAR 24: DoubleTree by Hilton, Lisle/Naperville

Registration Fees

Member

First Registration	\$265
Each Additional Person	\$245

Prospective Member

First Registration	\$465
Each Additional Person	\$445

ASSET/LIABILITY MANAGEMENT:

INVESTMENTS, LIQUIDITY, INTEREST RATE RISK

This seminar discusses optimal strategies, necessary reporting tools and recommended processes for management of community-bank investments and interest-rate risk. Explore trends in the rate environment and bank balance sheets, then learn strategy and tactics to meet the performance challenges while staying within prudent risk-tolerance guidelines.

Ryan Hayhurst, associate partner and manager of the Financial Strategies Group, and Matt Harris, both of The Baker Group, Oklahoma City, OK, lead this seminar.

Date and Location

MAR 25: CBAI Headquarters, Springfield

Registration Fees

Member

First Registration	\$265
Each Additional Person	\$245

Prospective Member

First Registration	\$465
Each Additional Person	\$445

SEMINAR FOR THE COMMUNITY BANK ATTORNEY

This seminar assists community bank attorneys with obtaining the latest information regarding the myriad of legislative, legal and regulatory mandates facing community banks. It also meets the Supreme Court of Illinois’ requirements for Minimum Continuing Legal Education. Entitled, “Seminar for the Community Bank Attorney,” CBAI has developed this comprehensive one-day education session which utilizes the expertise of a number of attorneys who specialize in banking law and related topics. CBAI General Counsel Jerry Cavanaugh speaks on “Recent State Legislation and Case Law Affecting Financial Institutions.”

Date and Location

MAR 27: CBAI Headquarters, Springfield

Registration Fees

Member

First Registration	\$265
Each Additional Person	\$245

Prospective Member

First Registration	\$465
Each Additional Person	\$445

SEMINARS

CALL REPORT PREPARATION

This two-day seminar provides your call report preparer(s) with both the fundamental and deep knowledge necessary for efficiently and correctly completing a call report. The team from Wipfli LLP provides a hands-on learning experience through not only the instructions for FFIEC Forms 051/041, but also provides clarity to common reporting challenges. Participants gain a deeper understanding of how the balance sheet schedules support and affect risk-weighted assets and regulatory capital calculations and why it is so important to prepare this schedule accurately. We also give you other insights into strategies for sharing preparation responsibilities; the importance of training a knowledgeable backup, current and upcoming revisions on the call report, upcoming changes in accounting pronouncements that will impact the call report, and reporting challenges arising from mergers/acquisitions are discussed. The course is intended for all levels of preparers, experienced and new. The course validates questions that experienced preparers may have and begins a base of knowledge for the new preparers of the report.

Sara Mikuta, partner, & Lindsey Sabelko, senior manager at Wipfli LLP, conduct this two-day program.

Dates and Location

MAY 6 - 7: CBAI Headquarters, Springfield

Registration Fees	Member	Prospective
	\$435	\$835

2020 SECURITY OFFICER TRAINING: PRACTICAL GUIDELINES TO ADDRESS ROBBERY, PHYSICAL SECURITY & ACTIVE SHOOTER TRAINING

We bring the workshop to you with the 2020 Security Officer Workshop. The program is fast paced, interactive and provides new information to address familiar perils in more effective ways. Join us to discover issues pertaining to the responsibilities of the security officer, not only by regulation, but by the ever changing world in which we operate.

Leading this seminar is Jim Rechel, founder of The Rechel Group, Inc., Cincinnati, OH.

Date and Location

MAY 13: CBAI Headquarters, Springfield

Registration Fees

Member

First Registration	\$265
Each Additional Person	\$245

Prospective Member

First Registration	\$465
Each Additional Person	\$445

ACH FOR BEGINNERS: ESSENTIALS, COMMON ISSUES, ACRONYMS & TIMEFRAMES

This session explains general ACH rules in a real-world, easy-to-understand approach. Attendees learn the essentials of understanding the ACH system and daily processing as well as steps for handling some common issues. Learn to talk the “lingo” with the best of them! New and relatively new ACH personnel and operations staff who want a better understanding of ACH should attend.

Tim Tedrick, partner, CRCM, CRP, Wipfli LLP, leads this seminar.

Dates and Locations

JUN 2: DoubleTree by Hilton, Lisle/Naperville

JUN 3: CBAI Headquarters, Springfield

JUN 4: Drury Hotel, Mt. Vernon

Registration Fees

Member

First Registration	\$265
Each Additional Person	\$245

Prospective Member

First Registration	\$465
Each Additional Person	\$445

LEGACY PLANNING: NOT A NECESSARY EVIL BUT AN OPPORTUNITY TO DO GOOD

This session covers the broader perspective of estate planning, so bankers can educate and deepen their relationship with customers. It covers trusts as tools not merely to “avoid taxes and probate” (the very narrow and traditional motivation for using living trusts, for instance) but also to provide protection from life risks which can, and often do, wipe out a legacy. Thoughtfully developed, personalized trust planning can assure that successors in the next generation are still solid, successful customers of the bank. Trusts (beyond the revocable living trusts that simply end at death) often scare people; many people have had at least a minor brush-up with a bad trust somewhere, that attempted to “dictate from the grave” and tied everyone’s hands. Trusts can be used that way; but modern trust law and outside-the-box thinking allows us to use trusts to do all the good they can. When so used, trusts equip responsible beneficiaries with more tools, more control, more protection and more options than they would have in the absence of the trust.

Leading this seminar is Curt W. Ferguson of The Estate Planning Center, Salem, IL.

SEMINARS

Date and Location

JUN 4: CBAI Headquarters, Springfield

Registration Fees

Member

First Registration \$265

Each Additional Person \$245

Prospective Member

First Registration \$465

Each Additional Person \$445

CBAI SPRING 2020 HR SURVIVAL GUIDE

This one-day program consists of hot-topic sessions led by Lenny Sachs with Howard & Howard, Peoria, IL. The final agenda items will be selected by the CBAI Education Committee in the Spring of 2020 to ensure that the most pressing human resources issues and regulatory changes relating to community banks are addressed.

Date and Location

JUN 10: CBAI Headquarters, Springfield

Registration Fees

Member

First Registration \$265

Each Additional Person \$245

Prospective Member

First Registration \$465

Each Additional Person \$445

MARKETING YOUR COMMUNITY BANK IN TODAY'S COMPETITIVE ECONOMY

In today's "competitive" economy, how do you market your community bank, how do you market your department, how do you market yourself? This seminar provides attendees with a strong understanding of the marketing concept as well as practical applications of marketing a community bank's "products and services." Upon completion of the seminar, the attendee has a good feel for market assessment, market segmentations and the target market. Additionally, the concept of niche marketing, the marketing mix (four) Ps of marketing, and branding and economic models (industry life-cycle and market structure) are displayed. The seminar also covers the human and analytical side of marketing, creating both a "community bank" and "personal" marketing plan, and ethical issues in marketing.

Leading this program is David L. Osburn, MBA, CCRA, of Osburn & Associates, LLC, Las Vegas, NV.

Date and Location

JUN 10: CBAI Headquarters, Springfield

Registration Fees

Member

First Registration \$265

Each Additional Person \$245

Prospective Member

First Registration \$465

Each Additional Person \$445

10 HABITS OF HIGHLY SUCCESSFUL BANK SALESPEOPLE

Sales performance matters. Consider the impact on your bank if the top 90% of your salespeople can improve their skills, even a little! This fast-paced seminar focuses on the knowledge, tools and tips to help salespeople raise the bar on what they are able to accomplish. During this seminar, participants learn to apply the key principles for sales success, and take initiative to develop the advisory relationships that differentiates community banks and community bank salespeople from the competition.

Duane Sobecki of Focused Results, Fishers, IN, leads this program.

Date and Location

OCT 1: CBAI Headquarters, Springfield

Registration Fees

Member

First Registration \$265

Each Additional Person \$245

Prospective Member

First Registration \$465

Each Additional Person \$445

SEMINARS

ACH: STAY INFORMED AND IN COMPLIANCE

In the ever-changing world of ACH, it is difficult to stay abreast of the risks involved and the ever-changing rules. The presentation gives community banks ideas for reducing risk and improving compliance. The ACH-Rule changes that are effective from 2020 - 2021 are also explained in a practical, easy-to-understand approach. NACHA's upcoming changes are also covered during this one-day program.

Tim Tedrick, partner, CRCM, CRP, with Wipfli LLP, leads this seminar.

Dates and Locations

OCT 7: DoubleTree by Hilton, Mt. Vernon

OCT 21: CBAI Headquarters, Springfield

OCT 22: Grizzly Jack's Grand Bear Resort, Utica

Registration Fees

Member

First Registration \$265

Each Additional Person \$245

Prospective Member

First Registration \$465

Each Additional Person \$445

WOMEN IN COMMUNITY BANKING CONFERENCE

CBAI is proud to offer its 14th Annual Women in Community Banking Conference, which recognizes the powerful influence of women in the banking profession. CBAI's Women in Banking Committee's agenda is designed around the top concerns facing women professionals, as well as pertinent banking issues for community banks. This one-day conference provides participants invaluable networking opportunities and powerful information. Participants benefit both personally and professionally, and leave this conference motivated, energized, and inspired! A mini-exposition featuring the latest products and services highlights the event, as well. A networking social is held the evening prior to the conference.

Date and Location

NOV 5: Northfield Center, Springfield

Registration Fees

Member

First Registration \$265

Each Additional Person \$245

Prospective Member

First Registration \$465

Each Additional Person \$445

CFO FORUMS

New in 2020, are CBAI's CFO Forums! These forums provide a group of 15 or fewer non-competing CFOs with an opportunity to freely exchange ideas, dissect problems, and discuss important issues with their peers. Each group establishes its own meeting dates and agenda. Professional facilitators from the accounting firms of BKD, LLP and Wipfli LLP are utilized at each session to research specific topics and advance discussions.

*Dates and Locations: (First Meeting)

MAY 28: CBAI Headquarters, Springfield (Group I)

MAY 29: CBAI Headquarters, Springfield (Group II)

*The remaining three quarters will be set by each group at their first meeting.

Registration Fees — \$1,300

Annual Membership — Four Sessions

FRONTLINE

DEPOSIT DOCUMENTATION

Many activities of tellers and customer service representatives are driven by deposit documentation regulations, but too often circumstances make it difficult for those employees to apply the regulations. This class describes the requirements, explains the basic principles in a straightforward manner, and then draws on real-life experiences to explore how to apply those principles. Among the challenges addressed are error resolutions, new-card issuance, replacement cards, delay of funds, honoring checks, split deposits, NSF checks, credit-card checks, two-party checks, CD penalties, partial withdrawals, who can open an account, how it can be titled, identity theft, and suspicious activity.

Leading this seminar is Tim Tedrick of Wipfli LLP in Sterling, IL.

Dates and Locations

MAR 31: DoubleTree by Hilton, Mt. Vernon

APR 1: CBAI Headquarters, Springfield

APR 2: Grizzly Jack's Grand Bear Lodge, Utica

Registration Fees

Member

First Registration \$265

Each Additional Person \$245

Prospective Member

First Registration \$465

Each Additional Person \$445

FRONTLINE SUPERVISOR SEMINAR

No matter what the title, you play a key role. You manage a retail team that is the face – the image, the impression, the brand – of your bank. Your team is expected to handle the personal and business finances of your members, cross-sell, and refer appropriately, all with a smile and without any mistakes. This program gives you the skills to improve team productivity, through coaching, motivating and accountability. You enhance your skills in how to manage times when the branch is slow or empty, stop procrastination and poor member service, and supercharge branch performance that increases staff professionalism, member satisfaction, and member loyalty.

Participant key skill transfers to take away:

1. Learning to create an energetic and productive workplace.
2. Learning to manage the branch team and to drive additional business.
3. Driving business development even when the branch traffic is slow.

Jennie Sobecki, owner and CEO of Focused Results, LLC, a sales and marketing strategy, consulting, and training firm, leads this program.

Date and Location

JUN 3: CBAI Headquarters, Springfield

Registration Fees

Member

First Registration \$265

Each Additional Person \$245

Prospective Member

First Registration \$465

Each Additional Person \$445

ACCOUNT TITLING

This seminar is designed for first-time account representatives, tellers and head tellers who would benefit from knowing the various types of account ownerships that exist – from single account owners through corporations. You learn what the different ownership types represent and how to make sure you are opening the proper type of account for your customers. In addition, the seminar covers Customer Identification Program requirements and FDIC insurance, as well as the operational issues that tellers face daily.

Leading this seminar is Bryan Fetty, consultant at Young & Associates, Inc., Kent, OH.

Dates and Locations

TBD

Registration Fees

Member

First Registration \$265

Each Additional Person \$245

Prospective Member

First Registration \$465

Each Additional Person \$445

Additional seminars will be added to the calendar at a later date.

DIRECTORS' TRAINING

BOARD DIRECTORS' ESSENTIALS ON-DEMAND MODULES

Need to liven up board training? This selection of bite sized board topics is just the ticket! Each of the six modules is 20 – 40 minutes – perfect for use during board meetings. The topics are timeless, necessary knowledge for all directors. These recorded modules offer 24/7 access vital training, including audio, visuals and handouts, which can be viewed any time that is convenient for you. This shelf stable series does not expire. Topics include: The Boards Role with BSA; The Board's Role with Cyber Security; The Board's Role with Risk Management; Reg O for Directors; Board Membership Basics; and Director Liability.

SERIES PRICING

CBAI Member
\$550

Prospective
\$950

HOT TOPICS FOR BANK DIRECTORS' WORKSHOP

Being a member of a community bank's board of directors is a challenging and rewarding experience. The community bank director has duties to the institution, its stockholders, and its depositors. And, he or she has responsibilities to the public-at-large. To meet these duties and responsibilities, a director must be knowledgeable and active. This session is timely and topical. It covers: the future of bank: branches vs. digital, bank performance trends, improving bank performance, CEO selection and succession planning, the value of high-quality customer service, bank stock liquidity and value and audit controls.

Leading this seminar is David Kemp, president, Bankers Management Inc., College Park, GA.

Dates and Locations

JUN 24: DoubleTree by Hilton, Mt. Vernon

JUN 25: CBAI Headquarters, Springfield

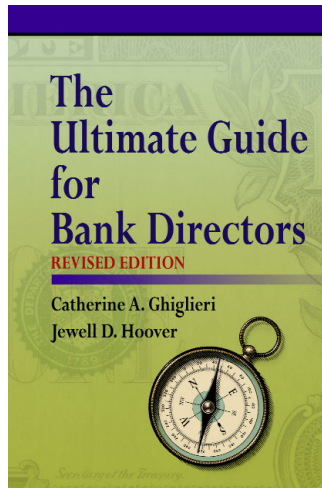
JUN 26 DoubleTree by Hilton, Lisle/Naperville

Registration Fees

First Registration \$275

Each Additional Person \$145

Annual Directors' Conference
December 14, 2020
Crowne Plaza, Springfield



THE ULTIMATE GUIDE FOR BANK DIRECTORS

This book gives bank directors a roadmap for navigating the challenges facing banking today. It is a concise, fast-paced reference guide for understanding complex banking rules and regulations governing the field. Containing practical advice, along with insights of former bank regulators, this indispensable guide provides bank directors with the information and knowledge necessary to insti-

tute best practices, as well as ultimately, to fulfill their fiduciary responsibilities.

Order Your Copy Today!

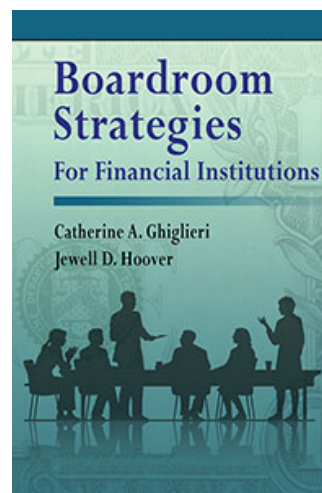
Member Price – \$22.95 each

Prospective Member Price – \$27.95 each

(Fee includes tax & shipping)

Contact Tracy McQuinn at 800/736-2224 or by e-mail at tracym@cbaicom.com to order.

BOARDROOM STRATEGIES FOR FINANCIAL INSTITUTIONS



Boardroom Strategies for Financial Institutions focuses on the relationships among board members and how to be effective inside the boardroom. Many directors come to the boardroom without prior governance experience and navigating the many challenges that face them can seem daunting. The strategies discussed in this book range from how to artfully frame questions to get the best response from management to how to “wedge your place

setting” at an already crowded boardroom table.

Experienced directors will also find this book helpful as they navigate difficult decisions that require coordination with other board members. It is a must have for new and experienced board members.

Both books are written by Catherine Ghiglieri and Jewell Hoover, two former bank regulators.

CEO FORUMS

Designed exclusively for CBAI members, eight CEO Forums each provide a group of 15 or fewer non-competing CEOs with an opportunity to freely exchange ideas, dissect problems, and discuss important issues with their peers. Groups are organized by bank size and market to ensure commonality. Each group establishes its own rules for substitutes and agenda. Professional facilitators from the accounting firms of BKD, LLP, Crowe LLP, and Wipfli LLP are utilized at each session to research specific topics and advance discussions.

Dates and locations are determined by each CEO Forum.

A Group has recently been added for banks with more than \$350 million in assets.

Registration Fees — \$1,300

Annual Membership — Four Sessions

COMMUNITY BANKERS SCHOOL

The Community Bankers School (CBS), sponsored by the Independent Community Bankers of America and other states' community banking associations, provides broad exposure to important elements of community banking. It gives students the most up-to-date thinking on core principles of community banking: compliance, operations, consumer credit, documentation, asset/liability management, marketing, management principles and much, much more. Plus, it gives attendees a vast range of specific banking skills and techniques that can contribute immediately to their banks' overall success.

Faculty members have been carefully selected to include the finest talent in the country. The men and women who teach the courses are experts in their fields; most have hands-on community banking experience. Formats vary to keep student interest and learning at the highest possible level. Students also take part in problem-solving, case studies modeled on real banking situations, and computer simulations. They'll also receive extension problems that enable them to practice decision-making.

The community-bank specific strategic-planning cases have been specifically designed. Students interact with other participants to explore – via a computer-based financial model – the impact of trends in the banking field, regulations, policies and pricing strategies for a community bank.

In just two weeks (one week each year for two years) students:

- develop leadership and management skills;
- gain a broader understanding of the overall deposit, credit and investment functions of a community bank;
- appreciate the importance of quality customer service and an active business-development program;
- obtain a vast range of banking skills and techniques that contribute immediately to the success of the bank; and
- build a lifetime of business and personal relationships.

Students receive a Community Bankers School notebook for each year of the school. The notebook contains course outlines and supplemental reading materials, as well as exhibits and sample forms. Back on the job, students find their notebooks to be a valuable reference, as well as a handy refresher on the banking skills and methods they learned at CBS.



Dates and Location

JUL 12-17: Illinois Wesleyan University, Bloomington

Registration Fees

CBAI Members — \$1,399 per year

Prospective Member — \$2,399 per year

Fees include all educational sessions, notebooks and meals. Housing is separate and cost is dependent upon type of dorm or hotel selection. A \$150 University Fee will be charged for all participants who choose not to stay on campus.

Three scholarships per year are available for eligible CBAI member banks. To learn if your bank is eligible, contact the CBAI Foundation for Community Banking at valeriej@cbaicom.com.

LENDING

AG LENDERS' CONFERENCE

This jammed-packed day takes a look at a variety of issues facing agricultural lenders. Attend CBAI's 2020 Ag Lenders' Conference to develop the skills and tools to better understand the issues affecting your farm and agribusiness customers and to meet their credit needs. A mini-expo featuring the latest in products and services for ag lenders also highlights the day.

Date and Location

FEB 4: Northfield Center, Springfield

Registration Fees

Member

First Registration \$265

Each Additional Person \$245

Prospective Member

First Registration \$465

Each Additional Person \$445

COMPLIANCE FOR LENDERS

Each of your lenders have a duty to have a working knowledge of the compliance issues that pertain to his or her assigned position description. And with fair lending issues, the flood rule remaining in an unsettled state, and the TRID rules, the life of a lender is getting more and more complex. The challenge is to ensure that lending personnel have the right information at the right time. This one-day program provides: a review of the fair lending rules and flood rules, and the lender's responsibilities; an overview of the lender's responsibility for assuring that all of the TRID rules are met; an overview of the Loan Estimate and the Closing Disclosure and any other changes which may occur prior to the seminar date.

Leading this seminar is Bill Elliott, CRCM, senior consultant and director of compliance education at Young & Associates, Inc., Kent, OH.

Dates and Locations

FEB 4: DoubleTree by Hilton, Mt. Vernon

FEB 5: CBAI Headquarters, Springfield

Registration Fees

Member

First Registration \$265

Each Additional Person \$245

Prospective Member

First Registration \$465

Each Additional Person \$445

LENDING TO NON-PROFIT ORGANIZATIONS, MUNICIPALITIES AND OTHER GOVERNMENT UNITS

In most community banking environments, lenders receive loan requests from various types of borrowers. Unlike lenders in large financial institutions who may specialize in specific types of loans, community bank lenders must be generalists and have a broad base knowledge of lending to different types of borrowers. This course is designed to provide community bankers with skills necessary to analyze non-traditional borrowers such as non-profit organizations, municipalities and other governmental units. This course is developed to meet the skills necessary to analyze these types of specialized borrowers for bankers who do not see these types of borrowers frequently.

Leading this seminar is Jeffery Johnson, president of Bankers Insight Group, Atlanta, GA.

Dates and Locations

MAR 4: CBAI Headquarters, Springfield

MAR 5: DoubleTree by Hilton, Lisle/Naperville

Registration Fees

Member

First Registration \$265

Each Additional Person \$245

Prospective Member

First Registration \$465

Each Additional Person \$445



LENDING

LENDERS' GUIDE TO MORTGAGE LOAN COMPLIANCE

During the last few years, both Congress and the various federal regulators have crafted revisions to some of the regulations that have been a part of our lending lives and have added new regulations as well. This has resulted in many additional regulatory issues in every mortgage loan transaction. As a result, lenders have been struggling to determine what they should do to ensure that they not only make a safe and sound loan for the bank, but also do so in a manner that will not create regulatory difficulties. All subjects that are covered include all of the latest information available.

Leading this seminar is Bill Elliott, CRCM, senior consultant and director of compliance education at Young & Associates, Inc., Kent, OH.

Dates and Location

MAR 31 & APR 1: CBAI Headquarters, Springfield

Registration Fees

Member

First Registration \$435
Each Additional Person \$405

Prospective Member

First Registration \$835
Each Additional Person \$805

RESIDENTIAL REAL ESTATE LENDING INSTITUTE

This three-day institute provides the real-estate lending professional with a solid foundation for managing and producing a quality mortgage portfolio. Topics include exercises in buying and selling mortgages in the secondary markets, a visit to a construction site, and analysis of the tax return for a self-employed borrower. It assists the participant in three areas: improved customer service, more efficient processing and servicing, and stronger underwriting. Day One focuses on regulatory compliance, the secondary mortgage market, loan applications and interviewing, and FHA and VA lending. Day Two discusses loan processing and servicing, underwriting, and construction financing. Day Three provides information concerning lending to self-employed borrowers, analyzing appraisals, and closing documentation.

David Kemp, president and founder of Bankers Management, Inc., College Park, GA, and Aaron Lewis, Young & Associates, Inc., Kent, OH, lead the faculty.

Dates and Location

APR 14-16: CBAI Headquarters, Springfield

Registration Fees

Member — \$685 per student

Prospective Member — \$1,285 per student

LOAN DOCUMENTATION

The purpose of these one-day workshops is to provide participants with a good understanding of the loan-documentation processes. Participants are exposed to the five steps in the loan-documentation process, which include identifying the borrower, identifying and documenting the collateral, evidencing the debt, attaching the collateral, and perfecting the security interest.

Leading this seminar is Jeffery Johnson, president of Bankers Insight Group, Atlanta, Georgia.

Dates and Locations

MAY 19: DoubleTree by Hilton, Mt. Vernon

MAY 20: CBAI Headquarters, Springfield

MAY 21: Grizzly Jack's Grand Bear Lodge, Utica

Registration Fees

Member

First Registration \$265
Each Additional Person \$245

Prospective Member

First Registration \$465
Each Additional Person \$445

LOAN COMMITTEE PRESENTATION TECHNIQUES AND AN EFFECTIVE LOAN WRITE-UP

The seminar reviews loan committee presentation skill building techniques that include the do's & don'ts of loan committee, reading the personalities of the committee members, understanding the difference between an outside versus inside committee member, and exploring group dynamics. The seminar also covers the basics of how to craft an effective commercial loan write-up and begins with a brief overview of loan write-ups or credit memorandums including types, styles and necessary component parts (relationship information, financial analysis, management review, and risk assessment/mitigation). The financial analysis section highlights liquidity, activity, leverage, operating performance and cash flow analysis. The presentation concepts are reinforced through case studies.

This seminar is led by David Osburn from Osburn & Associates, LLC, Las Vegas, NV.

Date and Location

JUN 11: CBAI Headquarters, Springfield

Registration Fees

Member

First Registration \$265
Each Additional Person \$245

Prospective Member

First Registration \$465
Each Additional Person \$445

LENDING

COMMERCIAL LENDING & UNDERWRITING BOOTCAMP

If you are a lender or credit analyst, are you ready to improve your game? If you manage or review commercial relationships, what are the keys to monitoring borrower performance after the loan has been closed? How do you effectively and efficiently write up the initial underwriting and loan recommendation? What should be discussed in an annual review or renewal? This two-day course has the answers, with a focus on effective initial structuring and subsequent monitoring of commercial relationships. It goes beyond the basics of financial analysis to provide portfolio management tools to influence both credit quality and profitability.

Leading this two-day program is Richard Hamm from Advantage Consulting and Training, Huntsville, AL.

Dates and Location

JUN 23-24: CBAI Headquarters, Springfield

Registration Fees

Member

First Registration \$435

Each Additional Person \$405

Prospective Member

First Registration \$835

Each Additional Person \$805

AG LENDERS' SCHOOL

The Agricultural Lenders' School was designed to train early to mid-career lenders specializing in financial agriculture. The school's three-day curriculum was developed to meet the training needs of agricultural lending institutions. Sessions use practical examples to demonstrate concepts focused on issues critical to successful agricultural lending. Speakers use a balance of presentations, exercises, case studies and a simulation to provide a quality learning experience.

Topics include:

- Introduction to Agricultural Financial Statements
- Keys to Agricultural Credit Analysis
- Financial Benchmarks and Comparative Data
- Practical Servicing Issues Specific to Agriculture
- Legal Review and Lien Documentation
- Managing Agricultural Risks
- Completing the Agricultural Loan
- Farm Service Agency Programs and Perspectives
- Agribusiness Management Simulation to Illustrate Management Principles

Dates and Location

JUL 28-30: CBAI Headquarters, Springfield

Registration Fees

Member — \$685 per student

Prospective Member — \$1,285 per student

TRAINING THE CREDIT ANALYST: BEGINNER SESSION

Training the Credit Analyst is an introductory course designed to address the needs of beginning credit analysts and reinforce the credit skills of current credit analysts in all aspects of credit analysis. It begins with a thorough review of the components of financial statements and proceeds into analyzing the financial statements by preparing a financial spread and then interpreting the results. The course teaches how to write effective and comprehensive credit analyses which highlight and detail the important trends shown on the financial spread sheet. Other analytical tools that are covered in detail include: Cash Flow Analysis, Break-Even Analysis, Ratio Analysis, Financial Projections, Sustainable Growth Rate Calculation, Sensitive Analysis, Industry Comparison Analysis and Loan Grading.

Leading this session is Jeffery Johnson, president of Bankers Insight Group, Atlanta, GA.

Dates and Location

AUG 24 & 25: CBAI Headquarters, Springfield

Registration Fees

Member — \$435 per student

Prospective Member — \$835 per student

CONSUMER LENDING INSTITUTE

Designed for newer loan personnel, this three-day program focuses on the consumer-lending process from interviewing to closing requirements. Special attention is given to marginal loan decisions. Key topics include the role of the consumer loan officer, taking the loan application and interviewing, compliance, investigating the application, risk analysis, lending to self-employed borrowers, business development, loan documentation and collections, and bankruptcy.

The faculty for this highly acclaimed program is led by David Kemp, president, Bankers Management Inc., College Park, GA, and Tim Tedrick, partner at Wipfli, LLP, Sterling, IL.

Dates and Location

OCT 6-8: CBAI Headquarters, Springfield

Registration Fees

Member — \$685 per student

Prospective Member — \$1,285 per student

LENDING

TRAINING THE CREDIT ANALYST: ADVANCED SESSION

This session is designed specifically for experienced community bank commercial lenders. This course is designed to provide the more experienced lenders with the tools necessary to ensure a quality loan portfolio from analyzing promising prospects or customers, to loan approval, and documenting your actions as being proper and prudent. This session has a heavy emphasis on credit, ratio, cash flow, break even and sustainable growth analysis and proceeds to writing an effective credit memorandum.

Leading this session is Jeffery Johnson, president of Bankers Insight Group, Atlanta, GA.

Dates and Location

OCT 22 & 23: CBAI Headquarters, Springfield

Registration Fees

Member — \$435 per student

Prospective Member — \$835 per student



AG CREDIT ANALYSIS

How can I evaluate loan repayment alternatives for agricultural loans, but do it in a timely and cost-effective manner? The agricultural lending environment has changed dramatically from the 2006-2013 period due to lower commodity prices, but principal payments on term debt for capital purchases made during those more profitable years remain. The result is varying degrees of financial stress among agricultural borrowers. A review of the financial information needed to make informed decisions and a spreadsheet that can be used to evaluate repayment alternatives is covered during this workshop. The spreadsheet is also used to evaluate amounts of gross revenue needed to breakeven for the farming operation, with and without amounts needed to make principal payments on term debt. The analysis is conducted for both low and more highly leveraged farming operations.

Dr. Freddie Barnard, Professor Emeritus of Agricultural Economics at Purdue University, leads this seminar.

Date and Location

Fall 2020

Registration Fees

Member

First Registration \$265

Each Additional Person \$245

Prospective Member

First Registration \$465

Each Additional Person \$445

SENIOR LENDER FORUMS

Senior Lender Forums consist of five groups of non-competing senior lenders with an opportunity to freely exchange ideas, dissect problems, and discuss important issues with peers. They are an investment in the lender and your bank's bottom line. Groups are organized by size and market to ensure commonality. Richard Hamm, founder of Advantage Consulting and Training, Huntsville, AL, facilitates all five groups.

Richard Hamm has been training bankers for 26 years, designing and delivering courses specializing in commercial lending and credit, including portfolio and risk management, commercial real estate (CRE) and appraisals, plus selling and negotiating skills, and director training. His clients include national associations such as The Risk Management Association (RMA); regional banking schools such as the Barret School of Banking – Memphis, the Graduate School of Banking – Wisconsin, the Southwestern Graduate School of Banking – Dallas, the Graduate School of Banking at Colorado, and the Western States School of Banking; state-banking and community-banking associations in a dozen states; and individual banks. He has owned/operated Advantage Consulting & Training for 12 years, after a 22-year banking career including senior positions in lending and credit, plus president of a community bank through formation, then acquisition of an existing bank. He has BS and MBA degrees from the University of Alabama, Tuscaloosa.

Dates and Locations

MAY 11: DoubleTree by Hilton, Lisle/Naperville (Group V)
MAY 12: CBAI Headquarters, Springfield (Group II)
MAY 13: CBAI Headquarters, Springfield (Group I)
MAY 14: CBAI Headquarters, Springfield (Group III)
MAY 15: CBAI Headquarters, Springfield (Group IV)

AUG 10: Crowne Plaza, Springfield (Group V)
AUG 10: Crowne Plaza, Springfield (Group II)
AUG 10: Crowne Plaza, Springfield (Group I)
AUG 10: Crowne Plaza, Springfield (Group III)
AUG 10: Crowne Plaza, Springfield (Group IV)

NOV 16: DoubleTree by Hilton, Lisle/Naperville (Group V)
NOV 17: CBAI Headquarters, Springfield (Group II)
NOV 18: CBAI Headquarters, Springfield (Group I)
NOV 19: CBAI Headquarters, Springfield (Group III)
NOV 20: CBAI Headquarters, Springfield (Group IV)

Registration Fees

Annual Membership (Four Sessions) – \$1,200

CERTIFIED COMMUNITY LENDER

CERTIFIED COMMUNITY LENDER (CCL)

Designed to professionalize the position of a community bank lender, the Certified Community Lender (CCL) program establishes a standard of knowledge for the field. Candidates are required to document three years' lending experience, fulfill a prerequisite number of education hours, and pass a six-hour exam (three hours multiple choice and three hours casework). The prep-class webinar is conducted approximately one month prior to the exam date. In addition to a tremendous sense of satisfaction, successful candidates receive the right to use the CCL designation by placing the letters after their names. Other benefits include a handsome wooden plaque with certificate for display, as well as letters and news releases sent to the bank, media and others. Twenty-four hours of continuing education are required every two years to retain the designation. Currently 24 individuals are certified through the Community Bankers Associations of Illinois.

Application Fee

Members – \$400

Prospective Members – \$600

Each one-day lending seminar provides six hours of credit and each three-day seminar provides 18 hours of credit toward the prestigious Certified Community Lender designation.

Advanced programs,
plus the Senior Lender Forums,
qualify for continuing education credit.

MARKETING

MARKETING GROUPS

When the bank's total marketing effort succeeds, everyone is a winner! It can happen when marketing directors from non-competing banks exchange ideas and learn from their peers. Designed exclusively for CBAI members, the three Marketing Groups consist of 12 or fewer individuals dedicated to improving the bank's profitability through improved performance.

A specific topic is selected by the Marketing Groups for the first half of each session. The second half consists of an open dialogue among participants. A written agenda is distributed before each meeting.

Facilitating the Marketing Groups are Eric Cook, Digital Strategist, WSI, Battle Creek, MI, and Dave Moravec, senior executive, www.salesmanagerforrent.com, Lincoln, IL.

Dates and Location

MAR 10: CBAI Headquarters, Springfield (Group A)
MAR 11: CBAI Headquarters, Springfield (Group B)
MAR 12: CBAI Headquarters, Springfield (Group C)

MAY 5: CBAI Headquarters,, Springfield (Group A)
MAY 6: CBAI Headquarters, Springfield (Group B)
MAY 7: CBAI Headquarters, Springfield (Group C)

SEP 1: CBAI Headquarters, Springfield (Group A)
SEP 2: CBAI Headquarters, Springfield (Group B)
SEP 3: CBAI Headquarters, Springfield (Group C)

DEC 8 : CBAI Headquarters, Springfield (Group A)
DEC 9: CBAI Headquarters, Springfield (Group B)
DEC 10: CBAI Headquarters, Springfield (Group C)

Registration Fees

Annual Membership (Four Sessions) – \$999

COMMUNITY BANK MARKETING CONFERENCE

This conference was developed by a committee of community-bank marketing professionals with the needs of their peers in mind. Participants walk away with a wide variety of information on various topics that bank marketing officers have repeatedly requested, and return to the bank excited and ready to implement newly found techniques and knowledge! Participants benefit from expert speakers, pertinent and informative topics, and peer networking. **A mini-exposition featuring the latest products and services benefitting the community bank and its marketing efforts also highlights the day.**

Topics covered during the 2020 conference include:

BLABVERTISING™: The Art of Word-of-Mouth Marketing

Dave 'The Shef' Sheffield

Social Media: Paid, Owned, Earned

Patrick Dix, SHAZAM

Communicating During a Crisis

Patric Dix, SHAZAM

Advertising Compliance

Sharon Bond, Young & Associates, Inc.

Unleashing the Leader Within You

Dave 'The Shef' Sheffield

Date and Location

APR 29: Erin's Pavilion, Springfield

Registration Fees

Member

First Registration \$265
Each Additional Person \$245 each

Prospective Member

First Registration \$465
Each Additional Person \$445 each

AUDITING

INTERNAL AUDIT - INVESTMENTS/BANK OPERATIONS

This course gives you a greater understanding of the processes in these areas and teaches the importance of these functions and the risk to your financial institution. Using a sample bank's information, you utilize actual control process walkthroughs and conduct an internal audit of the significant processes in these areas.

Sara Mikuta, partner, and Janice Harden, manager at Wipfli LLP, Westchester, IL, lead this seminar.

Date and Location

APR 7: CBAI Headquarters, Springfield

Registration Fees

Member

First Registration \$265
Each Additional Person \$245

Prospective Member

First Registration \$465
Each Additional Person \$445

AUDITING LENDING COMPLIANCE

Using both the regulators' guidance and our own internally created process, we walk the attendees through an understanding of what the lending related regulations cover, the most important aspects of the regulations that should be tested, how to select files, and how to evaluate results. We guide attendees through development of testing steps for Regulation Z, Regulation X, Regulation B, Flood Disaster Protection Act and other flood requirements, as well as FCRA/FACT Act disclosures.

Tim Tedrick and Kathy Enbom, both partners at Wipfli LLP, Sterling, IL, lead this seminar.

Date and Location

JUL 21: CBAI Education Center, Springfield

Registration Fees

Member

First Registration \$265
Each Additional Person \$245

Prospective Member

First Registration \$465
Each Additional Person \$445

AUDITING REG E

This course includes a review of the items in Regulation E that need to be audited. This includes training on all the requirements of the Regulation and how to audit each area. All banks must deal with subpart A, which is the primary focus of the day. The last hour deals with subpart B, which is international wires. Banks that make less than 100 of these wires do not have to comply, but more and more banks are subject to this portion of the rule, so it is included for those banks who need this information.

Leading this seminar is Bill Elliott, CRCM, senior consultant and director of compliance education at Young & Associates, Inc., Kent, OH.

Date and Location

DEC 15: CBAI Headquarters, Springfield

Registration Fees

Member

First Registration \$265
Each Additional Person \$245

Prospective Member

First Registration \$465
Each Additional Person \$445

COMPLIANCE

COMPLIANCE INSTITUTE

An introductory course for those compliance officers who are either new to banking or new to their positions, this institute is designed to provide a comprehensive understanding of the major regulatory compliance regulations that have been determined to be “must knows” for all compliance officers. Topics covered in Session II: Lending Compliance, include 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) and Customer Identification Program (BSA).

The instructors are Bill Elliott, CRCM, senior consultant and director of compliance education, and Sharon Bond, CRCM, consultant, both of Young & Associates, Inc., Kent, OH.

Dates and Location

Lending Compliance (Session II)

MAR 17-19: CBAI Headquarters, Springfield

Registration Fee

Session II (Lending)

CBAI Members — \$870

Prospective Members — \$1,470

BSA/AML CONFERENCE

This one-day program is designed to focus specifically on all applicable BSA activity over the last 12 months. The agenda for this annual conference changes each year and typically includes (as applicable) an overview of recent FinCEN activity, as well as applicable case studies, industry hot topics, and an interactive round table discussion. This program helps to keep BSA personnel informed of industry trends, regulatory focuses, and other information relevant to the BSA professional.

Leading this seminar is Bill Elliott, CRCM, senior consultant and director of compliance education at Young & Associates, Inc., Kent, OH.

Date and Location

APR 2: CBAI Headquarters, Springfield

Registration Fees

Member

First Registration \$265

Each Additional Person \$245

Prospective Member

First Registration \$465

Each Additional Person \$445



COMPLIANCE

REG Z UNIVERSITY - Closed End

It is no secret that banking regulations continue to expand. This is especially true for Regulation Z. The Regulation Z commentary alone consists of more than 372,000 words. As complexity has increased, the ability for banks to comply has become more and more compromised. In response, we are offering this course to discuss all aspects of Regulation Z - Closed End.

The manuals are extensive, broken out by loan type, and information that pertains to different loan types is repeated in each manual as needed. This makes it easier for the attendee to use the manuals for reference after the seminar. The course consists of lecture and discussion, along with time devoted to questions and answers.

Leading this seminar is Bill Elliott, CRCM, senior consultant and director of compliance education at Young & Associates, Inc., Kent, OH.

Dates and Location

APR 21-22: CBAI Headquarters, Springfield

Registration Fees

Member

First Registration \$265

Each Additional Person \$245

Prospective Member

First Registration \$465

Each Additional Person \$445

BSA GRADUATE SCHOOL

This two-day program is designed for BSA professionals who are competent in the core requirements of Bank Secrecy Act rules and provides a higher level of lecture, training and interactive discussion regarding the challenges of developing and managing an effective BSA program. As part of this two-day course, the class learns to manually design an effective BSA program. This is accomplished through the study of workflow charts based on a case study example of an imaginary financial institution.

Leading this seminar is Bill Elliott, CRCM, senior consultant and director of compliance education at Young & Associates, Inc., Kent, OH.

Dates and Location

AUG 26-27: CBAI Headquarters, Springfield

Registration Fees

Member — \$435 per student

Prospective Member — \$835 per student

COMMUNITY BANKERS FOR COMPLIANCE PROGRAM

During the last decade, compliance has catapulted from a routine, peripheral concern to a critical, high-cost, high-risk factor that can make or break the strategic success of your community bank. Most community banks do not have the time, nor money, to build elaborate compliance systems.

In response to these facts, CBAI has teamed up with Young & Associates, Inc., of Kent, OH, a nationally recognized consulting firm, to offer "The Community Bankers for Compliance" (CBC) program. In its 31st year, this highly successful program consists of quarterly meetings beginning in October, comprehensive manuals written in full narrative, monthly newsletters, and free telephone and e-mail access to qualified consultants for issues that arise between meetings. It provides participants with up-to-date information concerning bank regulations and practical techniques for maintaining an effective compliance program. Topics for each quarterly meeting are selected prior to the session to keep banks on the cutting edge of compliance issues. **CBAI is again offering enhancement options to the CBC program.** You can choose to register for the basic CBC program, which has no change in pricing or benefits from the previous CBC program, or you can choose to add an enhancement option.

Dates and Locations

MAY 5: Crowne Plaza, Springfield

MAY 6: DoubleTree by Hilton, Lisle/Naperville

AUG 4: Crowne Plaza, Springfield

AUG 5: DoubleTree by Hilton, Lisle/Naperville

OCT 27: DoubleTree by Hilton, Lisle/Naperville

OCT 28: Crowne Plaza, Springfield

Annual Bank Membership (*can be prorated*)

CBAI Members

First Person — \$1,550

Add'l Person — Four Sessions \$450

Add'l Person — Per Session \$190

Prospective Members

First Person — \$3,100

Add'l Person — Four Sessions \$1,350

Add'l Person — Per Session \$390

PER SESSION

CBAI Members

First Person — \$400

Add'l Person(s) — \$210

Prospective Members

First Person — \$800

Add'l Person — \$420

BRANCH MANAGERS GROUPS

BRANCH MANAGERS GROUPS

Branch Managers Groups are organized based on bank size and market to ensure that participants have as much in common as possible without being competitors. The groups remain small (no more than 12 participants). Groups meet quarterly at a date and location determined by the group members. Some of the benefits of the group include forming lasting relationships with non-competing professionals, sharing resources and ideas between meetings, solving your most pressing problems, obtaining access to highly respected experts in the field, improving your bank's branch practices, increasing your understanding of effectively running a branch, gaining resources and new ideas from every meeting, and growing professionally as well as personally.

Heather Powell, manager at BKD, LLP, Decatur, facilitates the Springfield Forum held in Springfield, and Robin Guthridge, senior manager of compliance with Wipfli LLP, facilitates the Utica Group.

Dates and Locations

Group A

APR 22: CBAI Headquarters, Springfield
JUL 22: CBAI Headquarters, Springfield
OCT 21: CBAI Headquarters, Springfield

Group B

MAY 1: Grizzly Jack's Grand Bear Resort, Utica
JUL 31: Grizzly Jack's Grand Bear Resort, Utica
OCT 23: Grizzly Jack's Grand Bear Resort, Utica

Registration Fees

Annual Membership (Four Sessions) – \$999

HUMAN RESOURCES GROUPS

HUMAN RESOURCES GROUPS

Human Resources Group are organized based on bank size and market so that participants have as much in common as possible without being competitors. The group remains small (no more than 12 participants). The group meets quarterly at a date and location determined by the group members. Some of the benefits of the group include forming lasting relationships with non-competing professionals, sharing resources and ideas between meetings, solving your most pressing problems, obtaining access to highly respected experts in the field, improving your bank's HR practices, gaining resources and new ideas from every meeting, and growing professionally and personally.

Elaine Hand, founder and president of Innerview, Inc., Sterling, IL, facilitates the groups.

Dates and Locations

Group A

APR 24: CBAI Headquarters, Springfield
JUL 17: CBAI Headquarters, Springfield
OCT 16: CBAI Headquarters, Springfield

Group B

APR 17: CBAI Headquarters, Springfield
JUL 10: CBAI Headquarters, Springfield
OCT 9: CBAI Headquarters, Springfield

Group C

MAY 1: Grizzly Jack's Grand Bear Resort, Utica
JUL 31: Grizzly Jack's Grand Bear Resort, Utica
OCT 23: Grizzly Jack's Grand Bear Resort, Utica

Group D

APR 16: Drury Inn, Mt. Vernon
JUL 9: Drury Inn, Mt. Vernon
OCT 8: Drury Inn, Mt. Vernon

Registration Fees

Annual Membership (Four Sessions) – \$999

OPERATIONS/TECHNOLOGY

OPERATIONS/TECHNOLOGY GROUPS

The Op/Tech Groups, designed exclusively for CBAI members, provide an opportunity for community bankers to discuss important issues regarding the latest in technology and efficient operations with non-competing community bankers. These groups consist of no more than 12 individuals and are organized by bank size to ensure compatibility. CBAI has selected Bert Purdy, manager at BKD, LLP, St. Louis, to facilitate Op/Tech Group A; Mark Scholl, partner with Wipfli LLP in Sterling, to facilitate Group B & E; John Mills, supervising consultant with BKD, LLP, St. Louis, to facilitate Group C; and Leslie Wilson, partner with BKD, LLP, St. Louis, to facilitate Group D.

Dates and Locations:

Group A: CBAI Headquarters, Springfield

March 18, June 11, August 25, December 10

Group B: DoubleTree by Hilton Lisle

March 20, June 12, September 11, December 4

Group C: CBAI Headquarters, Springfield

March 17, June 23, August 18, December 10

Group D: Drury Inn, Mt. Vernon

March 5, June 4, August 27, November 16

Group E: Grizzly Jack's Grand Bear Resort

March 19, June 11, September 10, December 3

Registration Fees

Annual Membership — \$999 (Four Sessions)

CYBERSECURITY THREATS, TRENDS & PROACTIVE STRATEGIES FOR FINANCIAL INSTITUTIONS

As financial institutions become more reliant on technology, it is important that they have a better understanding of their information systems to mitigate and monitor risks. Using basic concepts without using technical jargon, this presentation describes and demonstrates fundamental information-security strategies for protecting your information systems.

Mark Scholl, partner for Wipfli LLP, leads this program.

Dates and Locations

MAY 12: CBAI Headquarters, Springfield

MAY 13: DoubleTree by Hilton Lisle

Registration Fees

Member

First Registration \$265

Each Additional Person \$245

Prospective Member

First Registration \$465

Each Additional Person \$445

CYBERSECURITY CONFERENCE

CBAI's Cybersecurity Conference is designed by operations and technology community bankers to educate community-bank operations and technology personnel on issues specific to cybersecurity concerns at your bank. Participants benefit from expert speakers, pertinent and informative topics, and peer networking. Topics include cybersecurity threats and risks, vendor management, data breaches, the evolving role of the technology professional, latest fraud trends, and risk monitoring.

Date and Location

MAR 3: CBAI Headquarters, Springfield

Registration Fees

Member

First Registration \$265

Each Additional Person \$245

Prospective Member

First Registration \$465

Each Additional Person \$445

CAREER DEVELOPMENT DIVISION

The future of community banking depends upon a new generation of bankers — progressive, energetic, community-minded and well-informed. CDD is designed for career-aspiring bankers who are more than 21 years of age and are employed by a CBAI member bank or associate member firm. Listed below are the benefits professionals receive when becoming a member:

- **The People** — The contacts you develop through CDD are an invaluable resource of ideas and information. When facing a challenge or a new banking issue, you will have a network of individuals to draw upon for solutions.
- **Leadership Training** — Take an active role in moving up the management ladder. CDD is governed by a 12-member board of directors. Test your leadership skills at the board level.
- **Information** — CDD members receive *Banknotes*, CBAI's bi-monthly magazine, which keeps you abreast of political issues, laws and regulations, CBAI activities, as well as products and services available through CBSC. Each issue contains an article on CDD activities. In addition, CDD members receive the CBAI e-newsletter bi-weekly.
- **Activities** — CDD hosts an Annual Fall Meeting and Spring Conference. CDD is an active participant during CBAI's Annual Conventions: CDD sponsors an educational break-out speaker; promotes CDD membership by exhibiting at the exposition; and contributes to Community BancPac by conducting the popular "Skins and Mulligans" game during the Annual Golf Tournament and Group Meetings and by donating to the BancPac raffle.

- **Economic Education Program** — CDD members are encouraged and rewarded for becoming involved in economic education within their communities. They are provided with various resource documents which include pamphlets, coloring books, videos and lesson plans. CDD also provides its members with the "Careers in Community Banking" document, which can be used at job fairs, bank tours and educational sessions.
- **Discounts** — CDD members receive a 10-percent discount on all one-day seminars.
- **Recognition** — CDD members select a "CDD Banker of the Year." Criteria for selection include involvement and personal achievement. CDD also awards the "Economic Educator of the Year" at the Annual Spring Conference.

Annual Membership Fees:

First Person \$135
Each Additional \$95

CDD Spring Conference

April 22-23, 2020

Abraham Lincoln Presidential Hotel,
Springfield

CDD Fall Meeting

TBD, 2020



WEBINARS

This training method allows unlimited listeners on your office speaker phone. By choosing the webcast option, participants are able to view online visuals as the presentation is delivered. Registrants receive a toll-free number and passcode that allows entrance to the seminar. The session is one hour and 15 minutes in length with a 15-minute question-and-answer period. Seminar materials are sent prior to the broadcast, along with the hook-up instructions. As an added benefit, you may purchase an on-demand link of these presentations and have an “off-the-shelf” training program for those who were not able to attend the seminar and for future training purposes.

Dates and Topics

- FEB 4: ACH Tax Refunds: Exceptions, Posting & Liabilities
- FEB 5: Using the UBPR to Improve Bank Performance
- FEB 6: Action Plan for Reg CC Rule Changes Effective July 1, 2020
- FEB 7: Effective Time Mastery: Working Smarter, Not Harder
- FEB 10: Diversity Self-Assessment: Regulatory Guidance & Best Practices
- FEB 11: Commercial Loan Documentation
- FEB 12: Electronic & Imaged Documents: What to Keep, What to Destroy, What Holds Up in Court
- FEB 13: Banking Cannabis Businesses: Hemp, CBD, THC & More
- FEB 19: Harassment Claims in a #MeToo World
- FEB 20: Qualifying Borrowers Using Personal Tax Returns Part 1: Form 1040 & Schedules B & C
- FEB 21: Nonresident Aliens: New 2020 Tax Reporting Rules, CIP, CDD & More
- FEB 24: Deposit Operations Update 2020
- FEB 25: HELOC Compliance: Disclosures, Documentation, Advertising, Amending & More
- FEB 27: Managing Force-Placed Mortgage & Auto Insurance
- MAR 3: Appraisal Compliance Checklist, Including New Threshold Limits
- MAR 4: Call Report Preparation: Avoiding Common Errors
- MAR 5: Managing a Commercial Construction Loan: Start to Finish
- MAR 9: Understanding Marijuana Business Compliance for the Board
- MAR 10: Common HMDA Violations & Challenges
- MAR 11: Impact of Reg CC Rule Changes on ACH & RDC: Effective July 1, 2020
- MAR 17: Qualifying Borrowers Using Personal Tax Returns Part 2: Schedules D, E & F
- MAR 18: 2020 ACH Rules Update, Including Emerging & Real-Time Payments
- MAR 19: Consumer Loan Flood Insurance Forms Line-by-Line
- MAR 23: Advanced New Account Issues: POAs, Trusts, Estates & More
- MAR 24: Commercial Flood Insurance Rules & Best Practices
- MAR 25: Collecting SBA Loans: Critical Steps in Protecting the SBA Guaranty
- MAR 31: New Technology: Cash Recyclers, Pod Banking & Interactive ATMs
- APR 1: Commercial Loan Workouts, Restructuring & Loss Mitigation
- APR 2: Mastercard Dispute Resolution for Chargebacks
- APR 7: 10 Overdraft Hotspots, Including Regulations, Lawsuits & Guidance
- APR 8: Board Secretary Training: Documenting Board Training, Minutes, Corrections & More
- APR 14: Advertising Compliance Part 1: Print, Radio & TV – On-Demand Only
- APR 15: FCRA Compliance: From Delinquent Loans to New Hires
- APR 16: Establishing & Amending Traditional & Roth IRAs
- APR 21: FFIEC Procedures for Business Continuity Management & Resilience
- APR 22: Ten Strategies for Remaining Independent in a Consolidating Environment
- APR 23: Countdown to Reg CC Rule Changes Effective July 1, 2020
- APR 28: Commercial Loans Secured by Real Estate
- APR 29: Consumer Bankruptcy: Compliance, Cramdowns & More
- APR 30: Advertising Compliance Part 2: Website, Online & Social Media – On-Demand Only
- MAY 5: E-SIGN for Lenders: Technicalities, Consumer Expectations & Risk
- MAY 12: Visa Claims Resolution for Chargebacks
- MAY 13: Leveraging BSA Controls for More Effective OFAC Compliance
- MAY 14: Analyzing Commercial Tax Returns: Forms 1065, 1120, 1120S & K-1s
- MAY 18: Demystifying TRID for Construction Loans Using the New CFPB Guides
- MAY 19: Credit Reporting & Delinquent Accounts: Disputes, Revisions & Guidance
- MAY 20: Updating Your CDD Program: Beneficial Ownership, Triggering Events & New SSN Verification
- MAY 21: Documenting & Perfecting Farm & Livestock Loans
- MAY 27: Growth & Transformation Series: Driving Engagement with Facebook, Twitter & Instagram
- MAY 28: Branch Manager Guide to Success
- JUN 2: Consumer Loan Underwriting Fundamentals: Interviews, Credit Reports, Compliance & Debt Ratios
- JUN 3: UCC Article 9: Perfection Pitfalls & Proper Enforcement
- JUN 4: TDRs: Defining, Examples, Financial Reporting & Best Practices
- JUN 9: Debit & Prepaid Card Compliance: Disclosures, Fee Changes & More
- JUN 10: Completing the TRID Loan Estimate Line-by-Line
- JUN 11: Three Key Risk Assessments in Enterprise Risk Management
- JUN 16: Banking Millennials: The Next Generation of Revenue
- JUN 17: Handling ACH Exceptions & Returns
- JUN 18: Fair Lending Comparative File Review That Meets Regulator Expectations
- JUN 23: Comparing Regulation E with Visa & Mastercard Rules
- JUN 24: Managing In-House Real Estate Evaluations
- JUN 25: Twenty Common Mistakes in Consumer Collections
- JUN 30: Fraud by Channel Type: Check, Debit, Credit, ACH & Wire

Registration Fees	Member	Prospective
Live Webinar	\$275	\$475
On-Demand Link	\$275	\$475
Live & On-Demand Link	\$375	\$575

WEBINAR SERIES & ON-DEMAND MODULES

DEPOSIT ACCOUNT SERIES

- JAN 14: Compliance at Account Opening
- JAN 28: UCC 3 & 4 Check Issues: Stop Payments, Postdated, Stale-Dated & Endorsements
- FEB 13: Banking Cannabis Businesses: Hemp, CBD, THC & More
- FEB 24: Deposit Operations Update 2020
- MAR 23: Advanced New Account Issues: POAs, Trusts, Estates & More
- APR 7: Ten Overdraft Hotspots, Including Regulations, Lawsuits & Guidance

COMMERCIAL LENDING SERIES

- FEB 11: Commercial Loan Documentation
- MAR 5: Managing a Commercial Construction Loan: Start to Finish
- MAR 24: Commercial Flood Insurance Rules & Best Practices
- APR 1: Commercial Loan Workouts, Restructuring & Loss Mitigation
- APR 28: Commercial Loans Secured by Real Estate
- MAY 14: Analyzing Commercial Tax Returns: Forms 1065, 1120, 1120S & K-1s

GROWTH & TRANSFORMATION SERIES

- MAY 27: Driving Engagement with Facebook, Twitter & Instagram
- JUN 16: Banking Millennials: The Next Generation of Revenue
- JUL 1: Digital Marketing Strategies: What's Working in 2020?
- AUG 12: Leveraging LinkedIn for Lenders

CYBER SERIES

- AUG 13: Layered Cybersecurity: Finding the Best Strategy for Your Bank
- SEP 9: Cybersecurity Assessment Tool 2.0 & GLBA Privacy
- OCT 14: GLBA Security Expectations, Internal Controls & the Human Factor
- OCT 28: Building & Sustaining a Cyber Intelligence Unit (CIU)

RISK OFFICER SERIES

- SEP 17: The 15 Worst Security Mistakes
- OCT 8: A Year in the Life of a Compliance Officer: Tips, Tools & Annual Requirements
- OCT 27: Advanced BSA Officer Training: Risk, Compliance & Real-Life Scenarios
- NOV 17: Risk Management Officer: Expectations & Responsibilities

BOARD DIRECTORS' ESSENTIALS ON-DEMAND MODULES

- The Board's Role with BSA
- The Board's Role with Cyber Security
- The Board's Role with Risk Management
- Reg O for Directors
- Board Membership Basics
- Director Liability

FRONTLINE MICROLEARNING ON-DEMAND MODULES

- Funds Availability Under Reg CC
- CTR Fundamentals
- Suspicious Activity Reporting & Red Flags
- Top 10 Account Holder Questions
- Avoiding Discrimination: UDAAP & Fair Lending
- Consumer Privacy

*PRICING BASED ON NUMBER OF SESSIONS

IRA TRAINING

CBAI and Wolters Kluwer Financial Services of St. Cloud, MN, co-sponsor IRA training programs throughout Illinois. These seminars feature the tools you need to help minimize your risk and maximize your opportunities. For more information, contact Wolters Kluwer at 800/552-9410 or **to register for on-demand sessions or subscriptions, please visit wolterskluwerfs.com/iraseminars.**

IRA INSTITUTE

Are you uneasy when a customer starts asking questions about IRAs? Do you know a little about IRAs but need more information? Can you effectively explain the differences between a Traditional IRA and a Roth IRA? Would it be stressful for you to describe what a Recharacterization is to a customer? Have you ever looked at IRA forms and questioned why the information being requested is necessary? Have you wondered if any of the rules have changed recently? If you answered "Yes" to any or all of the above questions then this two-day institute is for you. Don't think that you have to be an expert to attend. Actually, quite the contrary is true. This program begins with the basics and builds from there to an intermediate level.

This institute is conducted by Robert D. Skomars, consultants at Wolters Kluwer Financial Services.

Dates and Location

FEB 11 & 12: Northfield Center, Springfield

Registration Fees

Member

Prospective

\$435

\$835

IN-BANK TRAINING

Many of the seminars, schools and other programs described in this catalog may be conducted at your community bank. Most can be customized to meet your needs. Additionally, the CBAI education staff can help you locate a speaker for a training session your bank is creating.

To learn more about in-bank training programs, call Tracy McQuinn, Melinda McClelland or Jennifer Nika in the Education Department at 800/736-2224.

PROFESSIONAL CREDIT

CONTINUING PROFESSIONAL EDUCATION (CPE)

CBAI is a registered Public Accounting Continuing Education provider. CBAI's seminars and institutions qualify for six hours of continuing education credit per day. Webinars qualify for one hour of continuing education credit. Ask the CBAI staff person in attendance to provide a letter attesting to participation.

MINIMUM CONTINUING LEGAL EDUCATION (MCLE)

The Supreme Court of Illinois established requirements for Minimum Continuing Legal Education (MCLE). Some of CBAI's seminars may qualify for MCLE credit.

ON-DEMAND & ONLINE TRAINING

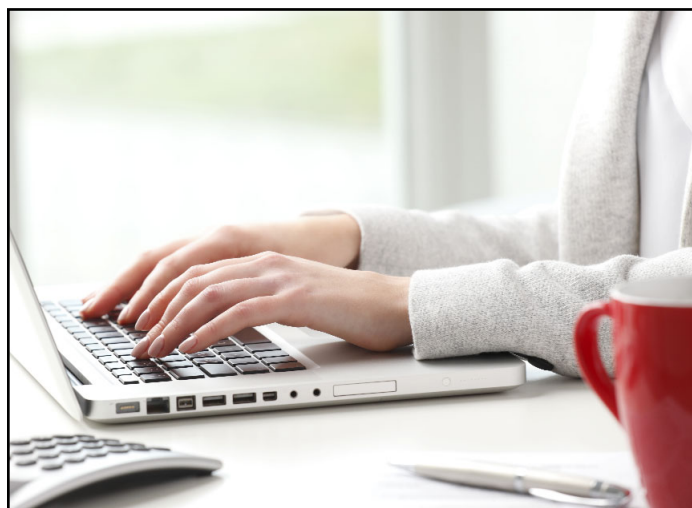
You need affordable, customizable, accurate and easy-to-implement employee training. We've been providing banks with industry-leading online learning for over a decade. Our broad range of career- and compliance-based training and technology fits within highly limited budgets; may be customized to meet specific learning objectives; can incorporate your company's branding elements; minimizes downtime; eliminates the burden on your enterprise's IT staff; and helps your organization maintain regulatory compliance.

Rest assured, OnCourse Learning courses always feature the latest regulatory changes. It partners with a team of compliance professionals who update our courses when new legislation passes. And to minimize downtime in your organization, it turns around your courses quickly and provides exceptionally responsive technical support.

OnCourse Learning now offers you four new product solutions designed for targeted, simplified learning. These solutions have been designed to customize your training programs based upon employee requirements; take the worry out of running your training program with accurate, top-of-the-line content and reporting; and data-driven reporting to track results of employee comprehension and performance

Courses & Learning Development

OnCourse Learning provides a comprehensive catalog of online training courses, each designed to ensure that employees are receiving the most up-to-date and accurate training in the industry. The breadth of courses supports regulatory compliance, essential financial skills, and professional skills.



OnCourse Learning's content not only ensures accuracy and compliance, but also provides the professional with tools to support the integrity of your customer experiences. Moreover, its multimedia courses offers a new dimension to student engagement and employee development. Whether the training program is governed by compliance, talent management, or other organizational development principles, these courses and learning content can be tailored to support a wide variety of training programs and objectives.

Learning Technology

OnCourse Learning provides hosted authoring, LMS and Admin & Reporting learning technology solutions designed to meet a wide variety of business needs. Technology is a critical instrument in realizing any training strategy. Whether the challenge is driven by ease of use and simplification, compliance, or extensibility in support of complex and forward-thinking training strategies, OnCourse Learning technology is integral to enabling any training program.

Whether driven by regulatory compliance, organizational development or talent management, OnCourse Learning believes employee training is most effective when it's tailored to your exact specifications. Your learning objectives. Your budget. Your timeline. It's all about you.

Contact OnCourse Learning for more information at 404/476-3460 or e-mail Craig Johnson at cjohnson@oncourselearning.com.

Illinois Elder Financial Exploitation Rule

All Employees with Direct Customer Contact
Must Complete Training

**CBAI Members Can Train
the Entire Bank for Only \$249
with OnCourse Learning**

Contact Craig Johnson at
cjohnson@oncourselearning.com
or 404/476-3460 to reserve your program.

Need **bank policy templates?**



Bank policy templates and other bank products created by Young & Associates, Inc. are now available for purchase through CBAI. Subject areas are listed below. For a complete listing of policies, a brief description, and pricing, please visit cbai.com and click on the Y&A policies links.

NEW FOR 2020!

Marijuana/Cannabis and MRB Policy

This policy establishes the responsibilities and requirements for conducting banking activities for legal marijuana and cannabis businesses, including those Tier 2 and 3 businesses that have a secondary or tertiary relationship with marijuana related businesses.

ADDITIONAL POLICIES:

**Regulatory Compliance
Risk Management
Lending
General Policies**

Sponsored By:



Presented By:



FOR MORE INFORMATION

Tracy McQuinn, Senior Vice President
Melinda McClelland, Vice President
Jennifer Nika, Vice President
Kim Harden, Administrative Assistant
Tina Horner, Administrative Assistant

Education & Special Events
800/736-2224 217/529-2265
Fax: 217/585-8738
www.cbai.com
Terry Griffin, Vice President Chicago Area
773/209-2260

REGISTRATION POLICIES

REGISTRATION FEES

CBAI offers a rebate to prospective member banks. The difference between the member and a prospective member seminar registration fee may be applied toward CBAI membership dues. This is an excellent way to support community banking and receive all CBAI member benefits. This offer is valid for 30 days following the date of the seminar.



SUBSTITUTIONS AND CANCELLATIONS

If you can't attend, you can send a substitute (with the exception of CEO Forums, CFO Forums, Senior Lender Forums, Operations/Technology Groups, Marketing Groups, Branch Manager Forums, and HR Group) – just call us at CBAI. Cancellations received less than two days before the program are subject to a service charge or liable for the entire fee in certain cases. **All cancellations must be made in writing prior to the seminar date.** The full fee is payable at the time of registration. Please note: *all fees are subject to change without notice.*

Please note that CBAI does not issue confirmations, with the exception of on-line registrations, but feel free to call the Association headquarters to confirm your registration or determine other participants for car-pooling purposes.

*Registration fees are subject to change for events after June 30, 2020.

TRAINING BY POSITION

This section of the catalog provides an at-a-glance look at what training options are available for each position at the bank. More detailed descriptions and information can be found using the Table of Contents. This list includes all webinar series, but not individual webinars. Please see pages 19 & 20 for a listing of webinars offered from January until June 2020. Positions are listed in alphabetical order.

CEOs/Presidents/Management

Asset/Liability Management:
Investments, Liquidity, Interest Rate Risk
The “C” Conference
Directors’ Webinar Series
HR Seminars
CEO Forums
CFO Forums
Branch Manager Groups
CBAI Spring 2020 HR Survival Guide
Hot Topics for Bank Directors’ Workshop
Directors’ Conference
Call Report Preparation
Marketing Conference
Women in Community Banking Conference
Avoiding the Smoke When Banking Cannabis
Young & Associates Bank Policy Templates
Growth & Transformation Webinar Series
Risk Officer Webinar Series
Board Directors’ Essentials On-Demand Modules

Compliance Officers

Compliance Institute
Community Bankers for Compliance Program (CBC)
BSA/AML Conference
Reg Z University
BSA Graduate School
Young & Associates Bank Policy Templates
Risk Officer Webinar Series
Avoiding the Smoke When Banking Cannabis

Directors

Hot Topics for Directors’ Workshop
Board Directors’ Essentials On-Demand Modules
Directors’ Conference
Seminar for the Community Bank Attorney
Asset/Liability Management:
Investments, Liquidity, Interest Rate Risk
Directors’ Webinar Series
The Ultimate Guide for Bank Directors (book)
Boardroom Strategies for Financial Institutions (book)

Financial Officer

CFO Forums
Call Report Preparation
Asset/Liability Management:
Investments, Liquidity, Interest Rate Risk
The “C” Conference
Risk Officer Webinar Series

Frontline

Deposit Documentation
Account Titling
ACH for Beginners: Essentials, Common Issues,
Acronyms & Timeframes
ACH: Stay Informed and In Compliance
Deposit Account Webinar Series
Frontline Supervisor Seminar
Frontline Microlearning On-Demand Modules

Human Resources

CBAI Spring 2020 HR Survival Guide
Human Resources Groups

Information Technology

Cybersecurity Conference
Cybersecurity Threats, Trends & Proactive Strategies
for Financial Institutions
Op/Tech Groups
Cyber Webinar Series

TRAINING BY POSITION

Internal Auditor

Auditing Lending Compliance
Internal Audit - Investments/Bank Operations
Auditing Reg E
Community Bankers for Compliance Program
Risk Officer Webinar Series
Community Bankers School

Leadership

Career Development Division
CDD Spring Conference
CDD Fall Meeting
Women in Community Banking Conference
The "C" Conference

Lending

Ag Lenders' Conference
Compliance for Lenders
Lending to Non-Profit Organizations, Municipalities & Other Government Units
Lenders' Guide to Mortgage Loan Compliance
Residential Real Estate Lending Institute
Loan Documentation
Loan Committee Presentation Techniques and Effective Loan Write-Up
Avoiding the Smoke When Banking Cannabis
10 Habits of Highly Successful Bank Salespeople
Senior Lender Forums
Certified Community Lender
Commercial Lending & Underwriting Bootcamp
Ag Lenders School
Training the Credit Analyst (Beginner & Advanced)
Consumer Lending Institute
Ag Credit Analysis
Commercial Lending Webinar Series
Growth & Transformation Webinar Series

Operations

ACH for Beginners: Essentials, Common Issues, Acronyms & Timeframes
ACH: Stay Informed & In Compliance
Call Report Preparation
Op/Tech Groups
2020 Security Officer Training: Practical Guidelines to Address Robbery, Physical Security & Active Shooter Training
The "C" Conference

Marketing/Business Development

Community Bank Marketing Conference
Marketing Groups
Growth & Transformation Webinar Series
Marketing Your Bank in Today's Economy
10 Habits of Highly Successful Bank Salespeople

Trust Officer

Legacy Planning: Not a Necessary Evil, But an Opportunity to Do Good

All positions can benefit from on-line training through OnCourse Learning and through webinars.

REGISTRATION FORM

Please Print

Program Title _____ Program Date _____

Location _____

Name of Bank _____ E-mail _____
(E-mail address required for registration)

Address _____ Tel. No. _____

City, State, Zip _____

Name/Title: _____

Name/Title: _____

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

Please select your payment method.

☐ Check Enclosed ☐ Check in Mail ☐ Pay at Door ☐ Credit Card*

**If you are paying by credit card, please fill out the following information. (Visa and MasterCard accepted).*

Name as It Reads on Card _____ Card Number _____

Company Name on Card _____ Expiration Date _____

Billing Address of Card _____ Security Code _____

Click it in:
www.cbai.com

Call it in:
(217) 529-2265
(800) 736-2224

Mail it in:
CBAI Education Department
901 Community Drive
Springfield, IL 62703-5184

Fax it in:
(217) 585-8738



CHECK OUT CBAI'S NEW WEBSITE & DATA MANAGEMENT SYSTEM!

CBAI is excited to announce a new website and data management system! This new database management systems allows every CBAI member banker and associate member to create and view their own personal profile. We encourage you to complete your profile by adding additional information and a picture (optional). Your profile allows you to view your recent transactions, including paid and outstanding invoices, your upcoming and previous education events, your contributions to Foundation, FedPac and BancPac, and more. You may also use your profile to register for upcoming events and to access the Members Only section of CBAI's website. (Only CBAI members have access to the Members Only section).

How do I get started?

To create your profile, simply go to www.cbai.com and click on the Sign In button on the top left corner of the page. Enter your username, which is your e-mail address, and then click on "forgot password." You will receive an e-mail from info@cbai.com with a link to a page where you can easily create a new password. Once you log in with your password, you will be able to view your own personal profile and register.

If you have any questions or have any requested changes to your profile, please feel free to contact Stacy Workman at stacyw@cbai.com or by phone at 217/529-2265 or 800/736-2224.

VISIT WWW.CBAI.COM TODAY!