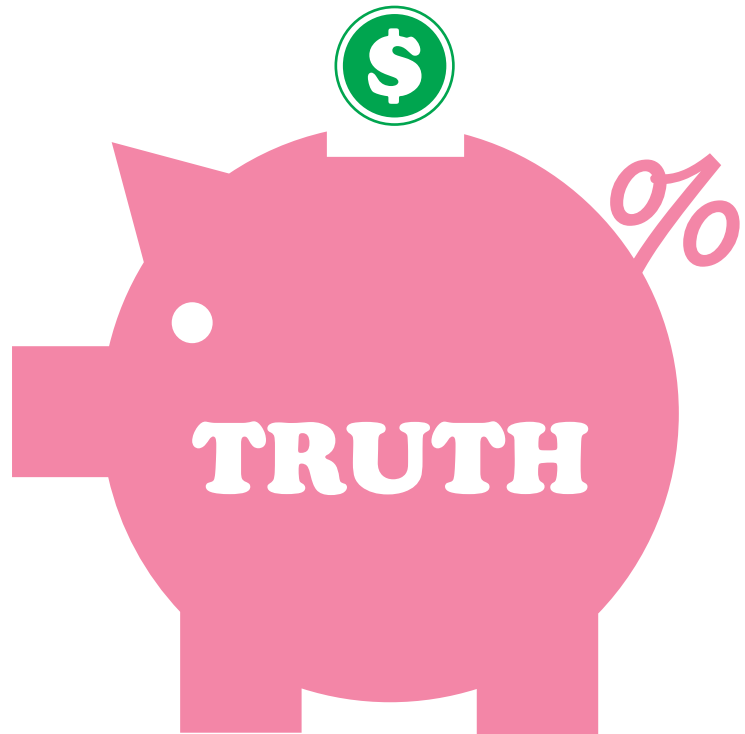


Auditing Regulation DD, Deposit Advertising, and CIP

April 20, 2021

SHAZAM Education Center
CBAI Headquarters
901 Community Drive
Springfield, IL



*It is easy to “forget”
certain important pieces
of information that
have to appear in bank
advertisement.*

Presented By:



Young & Associates, Inc.

Sponsored By:



Auditing Regulation DD, Deposit Advertising, and CIP



In 2019, Regulation DD was the second most violated regulation after Regulation Z. While the regulation has not changed in years, those at the bank responsible for the disclosures change, products change, and the result is that sometimes Regulation DD disclosures contain contradictory information. This leads to regulator issues, and sometimes consumer issues, as the disclosures become incomprehensible.

Regulation DD also discusses deposit advertising. As your bank takes steps to assure that you maintain or increase your market share, it is easy to “forget” certain important pieces of information that have to appear in the advertisement. It also gets tricky when multiple mediums are used to convey basically the same message.

This seminar will also cover auditing the Customer Information Program (CIP). While the regulation has not changed in nearly 20 years, banks still fall short of “CIP perfection” in many cases.

This seminar will discuss the rules in detail, and offer audit techniques, concrete examples, audit worksheets (in Excel, for easy adaptation to your needs), and other worthwhile information on auditing these regulations.

DATE and LOCATION

April 20, 2021

SHAZAM Education Center

CBAI Headquarters

**901 Community Drive
Springfield, IL**

Registration begins at 8:30 AM
and the seminar will run
from 9:00 AM to 4:00 PM

Who Should Attend?

Anyone who is involved in these regulations will gain valuable information on these subjects. While primarily designed for those who have audit responsibilities, deposit staff, compliance officers and staff, and senior management for the deposit area will find this seminar full of useful information.



Auditing Regulation DD, Deposit Advertising, and CIP

A Commitment to You

This seminar was designed to deliver a cost-effective compliance service to our member banks. Community Bankers Association of Illinois takes pride in knowing that this program has been developed specifically to meet the unique needs of the community bank.

Presenter

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



Bill Elliott has over 40 years of banking experience. As a Senior Consultant and Director of Compliance Education with Young & Associates, Inc., Bill works on a variety of compliance-related

issues, including leading compliance seminars, conducting compliance reviews for all areas of compliance, conducting in-house training, and writing compliance articles and training materials.

During his career, Bill spent 15 years as a compliance officer and CRA officer in a large community bank, and worked for a large regional bank. He has been a lender for consumer, commercial, and mortgage loans, and has managed a variety of bank departments, including loan review, consumer/commercial loan processing, mortgage loan processing, loan administration, credit administration, collections, and commercial loan workout.

AGENDA

- Preparing for the Audit
- Auditing Regulation DD
- Auditing Deposit
- Advertising Auditing CIP



Auditing Regulation DD, Deposit Advertising, and CIP

REGISTRATION FEES

CBAI MEMBER:

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

CBAI NON-MEMBER:

First Registration: \$465
Each Addittonal Person: \$445

**REGISTER
NOW!**

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REGISTRATION FORM

Designated Banker:

Name _____
Bank _____
Address _____
City _____ State ____ ZIP _____
Telephone _____
Fax _____
E-mail _____

(E-mail address required for registration)

Addittonal Delegates

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

Please select your payment method:

Check Enclosed Pay at Door Check in Mail Credit Card*

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

Name as it reads on card:

Company name on card:

Billing address of card:

Card # _____

Expiration date _____ 3-digit code _____

TOTAL AMOUNT ENCLOSED: \$ _____

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Tracy McQuinn, Senior Vice President of Education and Special Events
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