

COMMUNITY BANKERS FOR COMPLIANCE

*Guiding Community Banks to Achieve
Effective In-House Regulatory Compliance*



2026-2027 PROGRAM DETAILS

E-Learning Seminar January 26 - 27, 2027

The E-Learning Seminar will be conducted virtually through GoToWebinar and is scheduled to take place daily from 9:00 a.m. to 12:00 p.m.

Springfield October 27, 2026 April 27, 2027 July 27, 2027

Registration begins at 8:30 a.m. Seminars will run from 9:00 a.m. to approximately 4:00 p.m.

Naperville October 28, 2026 April 28, 2027 July 28, 2027

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Community Bankers
Association of Illinois®
One Mission. Community Banks.

ABOUT THE CBC PROGRAM

Community Bankers Association of Illinois (CBAI) is pleased to sponsor the annual Community Bankers for Compliance Program (CBC). Now in its 38th year, the CBC Program is the most successful and longest running compliance training program in the country.

In today's constantly evolving regulatory environment, staying informed is crucial. The CBC Program keeps your bank ahead of the curve with up-to-date insights on ever-changing regulations and offers expert guidance for structuring and maintaining a robust in-bank compliance program. This program also fosters a collaborative environment, where compliance professionals can connect, share experiences, and exchange ideas with fellow community bankers.

CBC BASIC MEMBERSHIP

Basic membership to the CBC Program consists of the following:



QUARTERLY SEMINARS

A compliance seminar is provided each quarter. Each seminar begins with the Regulatory Update, which allows persons new to compliance and seasoned professionals to remain current regarding changes in the world of compliance. The main topic is selected based on the most recent industry and regulatory developments which may have an impact on community banks.



CBC MEMBERS-ONLY WEB PAGE

This webpage (www.younginc.com/membership-login) is reserved for banks that are registered members of the CBC Program. A shared user ID and password (case sensitive) are provided to each CBC Member annually. CBC Members have access to the latest information from the regulatory agencies on this page, in addition to the *Compliance Update* newsletters. This information can be used to enhance the regulatory compliance function at your bank.



COMPLIANCE HOTLINE

Members of the CBC may call Young & Associates' toll-free number (800) 525-9775 option 2 or visit the CBC Member webpage for compliance questions that arise on a daily basis. Young & Associates has many qualified professionals available to answer your questions. This service ensures that your bank is just a phone call away from the information you need in order to answer your compliance questions.



MONTHLY NEWSLETTERS

CBC Members receive the *Compliance Update* newsletter at the beginning each month. The newsletter provides an update of compliance issues that impact community banks.

CBC PREMIER PROGRAMS

In recognition of the rapidly changing regulatory landscape, CBAI will once again offer additional services for the coming year with the CBC Enhanced Program and Extended Regulatory Update. Please refer to the back page for more information.

WHO SHOULD ATTEND?

The focus of the CBC is always regulatory compliance. It is essential that your bank's compliance officer attend. However, because regulatory compliance should be approached from a team perspective, many banks find it extremely beneficial to send additional employees to sessions on topics that relate directly to their positions in the bank. These employees typically come from the customer service, lending, or operations departments in the bank. The CBC's pricing structure supports this team approach, offering significant savings for sending multiple attendees.

COMPLIANCE MANUALS

When you attend a seminar, you want to focus on the material being presented. It is often too difficult to listen to a speaker and write detailed notes at the same time. For this reason, the CBC Program manuals are written in full narrative. This also enables the banker to take the materials to the bank as a reference to the regulations and as a training manual for other employees. **Prior to each seminar, you will be emailed a link containing handout materials, your seminar certificate, an evaluation form, and the seminar attendee list. Please bring printed materials or download them to your device, as printed copies will not be available on-site.**

REGULATORY APPROVAL

The CBC Program has passed the test of regulatory scrutiny. The regulatory agencies have recognized the increased understanding and ability to deal with regulatory issues by those bankers who were CBC Members. Since then, the program has received approval from the regulatory agencies not only for its comprehensiveness, but also for its practicality. All programs will be available for CRCM credit through American Bankers Association (ABA).

PRACTICAL SOLUTIONS

Most community banks do not have the time or money to build elaborate compliance systems, but there is a solution. The CBC Program provides practical, user-friendly compliance techniques and explains how they can be related to all areas of compliance. For example, setting up compliance files, developing training programs, responding to the examinations, and resolving disputes are among the areas that are reviewed.

ON-DEMAND OPTION

Can't make it to the live seminar? The on-demand recordings are available **approximately 10-12 business days** after the live session. **Your selection applies to all sessions for the year, and an additional charge will be incurred to switch to on-demand from the live prior to the session being conducted.**

ABOUT THE CBC PROGRAM INSTRUCTORS

BILL ELLIOTT, CRCM *Director of Compliance Education*

Bill brings over 45 years of banking experience to Young & Associates, where he leads compliance seminars, conducts reviews, and provides in-house training. He previously spent 15 years as a compliance and CRA officer at a large community bank and also worked for a regional bank. Bill has experience as a lender in consumer, commercial, and mortgage loans, and has managed departments such as loan review, loan processing, credit administration, collections, and commercial loan workout.

KRISTEN EUSTIS, CRCM *Consultant*

With nearly 30 years of experience in the financial industry, Kristen Eustis has held roles as branch manager, BSA officer and compliance officer. She earned a bachelor's degree in journalism from Southern Illinois University, but began her career at First Federal Savings Bank, where she worked on the management training program team. Throughout her career, Kristen has led hundreds of audits covering ACH, BSA and all areas of compliance. She has also taught for numerous state associations and professional groups on topics ranging from TRID to the FDIC's new advertising rules.

VERONICA MADSEN, CRCM, CAMS *Consultant*

Veronica is a seasoned consultant with a robust legal background and decades of banking experience. Her career began at a financial institution trade association, followed by roles as a Regulatory Attorney, Chief Compliance Officer at a fintech company, and founder of ESTEE Compliance, where she provided compliance services to financial institutions. She has also created and managed a compliance management system at a fintech company and has overseen the Bank Secrecy Act training program at a large bank.

COMMUNITY BANKERS FOR COMPLIANCE PROGRAM

Please check appropriate box(es).

CBC MEMBERSHIP OPTIONS

CBC Basic Program (Level 1) In-Person:

- ☐ \$1,850 for the first CBAI member
- ☐ \$550 for each additional CBAI member
- ☐ \$2,650 for the first CBAI prospective member
- ☐ \$1,450 for each additional CBAI prospective member

CBC Basic Program (Level 1) On-Demand*:

- ☐ \$2,700 on-demand sessions only for CBAI member banks
- ☐ \$3,400 on-demand sessions only for CBAI prospective member banks
- ☐ *A \$250 additional charge will be incurred to switch from in-person to on-demand

CBC Enhanced Program (Level 2):

- ☐ \$900 additional charge to your CBC Basic Program membership

CBC Extended Regulatory Update Program (Level 3):

- ☐ \$600 additional charge to your CBC Basic Program membership

INDIVIDUAL CBC SEMINAR SESSION FEES

- ☐ \$410 for the first CBAI member
- ☐ \$220 for each additional CBAI member
- ☐ \$820 for the first CBAI prospective member
- ☐ \$440 for each additional CBAI prospective member
- ☐ Individual Session on-demand (Add \$250 to total)

DATES & LOCATIONS

- ☐ E-Learning Seminar
January 26 & 27, 2027
9:00 a.m. - 12:00 p.m. Each Day

Please select location

- ☐ Springfield
October 27, 2026
April 27, 2027
July 27, 2027
- ☐ Naperville
October 28, 2026
April 28, 2027
July 28, 2027

Registration begins at 8:30 a.m.
Seminars run from 9:00 a.m. to approx. 4:00 p.m.

REGISTRATION FORM

Designated Banker:

Name			
Bank			
Address			
City		State	Zip
Phone		Fax	
Email			

*Email is required for registration.

Additional Delegate(s) & Email Address(es):

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

Payment Information:

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 on Card			
Billing Address			
Card Number			
Exp. Date		CVC	
Total Amount Enclosed: \$			

For additional information, please contact:

Tracy McQuinn, SVP of Education and Special Events
Melinda McClelland, SVP of Career Development and Training
Jennifer Nika, VP of Education & Special Events
Tina Wilder, Administrative Assistant
DEPARTMENT OF EDUCATION AND SPECIAL EVENTS
800.736.2224 or 217.529.2265
Fax: 217.585.8738
Mail form or checks to:
CBAI Headquarters
901 Community Drive
Springfield, IL 62703

CBC PROGRAM LEVELS



CBC BASIC PROGRAM MEMBERSHIP [LEVEL 1]

Membership includes the following services:

- Four quarterly seminars (subjects to be determined by Young & Associates, Inc.)
- Access to CBC Members-Only Web Page
- Hotline services for all CBC members via phone and internet
- Monthly *Compliance Update* newsletter (electronic format)
 - The *Compliance Update* includes a monthly update to the compliance calendar



CBC ENHANCED PROGRAM MEMBERSHIP [LEVEL 2]

Membership includes all LEVEL 1 services, PLUS:

- Weekly emailed Compliance Newsflash listing all new pronouncements
 - Guarantees that you will not “miss” something
 - Includes brief descriptions and potential bank departmental impacts
 - Includes website addresses for each pronouncement
- \$200 credit towards the purchase of individual Young & Associates, Inc. compliance products purchased during the CBC Program year.
- Quarterly conference call for all CBC Enhanced Members.
 - Topics will include suggestions from you as well as updates from the Young & Associates staff.
 - The calls will be interactive; all participants will be able to share important information with other attendees.
 - Notification of date and time of each quarterly conference call will be given approximately 10 days from conference call date.
- Access to the CBC Members and CBC Enhanced webpages through a shared user ID and password.



CBC EXTENDED REGULATORY UPDATE PROGRAM MEMBERSHIP [LEVEL 3]

Membership includes all LEVEL 1 services, PLUS:

- Recorded IN-DEPTH Quarterly Regulatory Updates:
- Each subject in the quarterly Regulatory Update is discussed in much greater detail than can occur in the live presentation due to time constraints
- Each subject is presented in its own mini-webinar
 - For instance, all lending subjects are presented separately, all BSA subjects are presented separately, etc.
 - This allows you to share targeted information with your staff easily, as you will be able to forward them pertinent information only.
- Receive your own unique login to access the recordings, which are available for viewing for 90 days from the date of the live seminar.

CBC PROGRAM LEVELS SUMMARY

FEATURES	BASIC LEVEL 1	ENHANCED LEVEL 2	EXTENDED REGULATORY UPDATE LEVEL 3
FOUR QUARTERLY SEMINARS	✓	✓	✓
ACCESS TO CBC MEMBERS-ONLY WEB PAGE	✓	✓	✓
COMPLIANCE HOTLINE SERVICES	✓	✓	✓
MONTHLY COMPLIANCE UPDATE NEWSLETTER	✓	✓	✓
IN-DEPTH QUARTERLY REGULATORY UPDATES (RECORDED)			✓
WEEKLY COMPLIANCE NEWSFLASH		✓	
\$200 CREDIT TOWARDS YOUNG & ASSOCIATES COMPLIANCE PRODUCTS		✓	
QUARTERLY CBC ENHANCED CONFERENCE CALL		✓	