

COMMUNITY BANKERS FOR COMPLIANCE PROGRAM



4 LIVE
SEMINAR

**Auditing the
Closing
Disclosure**

 **July 28, 2026**

 **Crowne Plaza,
Springfield**

 **July 29, 2026**

 **Chicago Marriott,
Naperville**

Registration begins at 8:30 a.m.
each day.

The seminar runs from 9:00 a.m.
to 4:00 p.m. each day.

PRESENTED BY



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**Community Bankers
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MAIN SUBJECT - LIVE SEMINAR

Auditing the Closing Disclosure

Last year we discussed Auditing the Loan Estimate. This quarter, the CBC will focus on the other half of TRID – Auditing the Closing Disclosure. The presentation and manual will mirror last year’s program, covering a different portion of TRID.

Although some real estate applications go very well, many of them do not. We will discuss the possibilities at length, including last-minute changes in terms, the problems collecting all the information, and other items will be discussed in terms of what to look for in an audit.

Due to the length of the presentation, we expect this will be the only subject. Of course, we will start each session with Regulatory Update. There are already some intriguing topics to discuss, some of which will take some time.

SEMINAR AGENDA

Regulatory Update

- Subjects as released by the CFPB and other federal agencies.

Main Subject – Live Seminar

- Auditing the Closing Disclosure

Seminar Presenter



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. She is a Certified Regulatory Compliance Manager (CRCM) and joins the Young & Associates compliance team as a compliance consultant.

Who Should Attend?

This seminar will benefit anyone in your institution who deals with the Closing Disclosure, including those who review this document, whether they are auditors, compliance personnel or others within your bank. Those who prepare the document will also learn important information regarding this document. Mortgage loan management and others are welcome as well.

Future Presentations and Suggestions

Subjects for future seminars are shaped by regulatory events as they unfold. The CBC quarterly compliance program remains committed to providing as much up-to-the-minute information as possible. The program will closely monitor releases from the CFPB and other agencies to ensure you receive the most current and accurate information possible.

The subject matter for these presentations is often determined by regulatory actions and/or issues that are problematic for banks. However, we always welcome and consider requests received from CBC members regarding topics they would like us to address. Please email suggestions to Bill Elliott at bill@younginc.com.

ABA EDUCATION CREDIT AVAILABLE

CBC Q4 2026 will be available for CRCM credit through American Bankers Association (ABA). Further details will be provided at the start of the class.

REGISTRATION FORM: CBC Q4 2026

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CBAI CBC Program Member Fees

- No charge for the first person from a CBC Program member
- \$200 for each addl. person from a CBC Program member & CBAI member
- \$400 for each addl. person from a CBC Program member

Individual CBC Seminar Session Fees

- \$410 for the first CBAI member
- \$220 for each addl. CBAI member
- \$820 for the first prospective CBAI member
- \$440 for each addl. prospective CBAI member
- Individual session on demand (add \$250)

DESIGNATED BANKER

Full Name

Bank

Full Address

City State Zip

Phone Email

**Email is required for registration.*

ADDITIONAL DELEGATE(S)

Name

Email

Name

Email

Require Special Accommodations? Yes No

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Mail form or checks to: CBAI Headquarters, 901 Community Drive, Springfield, IL 62703



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Tracy McQuinn, SVP of Education & Special Events
Melinda McClelland, SVP of Career Development & Training
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