Community Bankers for Compliance Schools

Registration includes UNLIMITED attendees from your institution

SESSION 1

OPERATIONS & DEPOSIT COMPLIANCE

This training is designed to provide a thorough understanding of key operational and deposit compliance regulations that every compliance professional must know.

September 14 • 21 • 28 / October 5 - Each session will air 1:00 - 3:30 p.m. Central.

Live and On-Demand participants will receive the recordings on October 7.

SESSION 2

LENDING COMPLIANCE

This covers the major lending regulations affecting community banks and provides practical guidance for maintaining compliance throughout the lending process.

October 19 • 26 / November 2 • 9 - Each session will air 12:00 - 3:00 p.m. Central.

Live and On-Demand participants will receive the recordings on November 12.

SESSION 3

REGULATION Z BASICS

Receive an in-depth review of closed-end lending requirements under Regulation Z, including consumer and mortgage lending disclosures and requirements.

November 16 • 23 / December 7 • 14 - Each session will air 12:00 - 3:00 p.m. Central.

Live and On-Demand participants will receive the recordings on December 16.

PRESENTED BY

YA YOUNG & ASSOCIATES™

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

Community Bankers for Compliance Schools

The Compliance Challenge

Every community bank faces a bewildering array of ever-changing regulations. While all banks strive for full compliance, regulatory requirements can feel overwhelming. Most institutions lack the time or resources to build elaborate compliance systems. The key challenge is obtaining the right information at the right time in a cost-effective manner.

A Practical Solution

In response to this need, Young & Associates is pleased to sponsor the Compliance Schools, a comprehensive compliance education program designed specifically for community banks.

The Compliance Schools provide:

- Up-to-date information on compliance issues and regulatory developments
- Practical guidance for applying regulations in day-to-day operations
- Training materials that serve as valuable reference resources long after the program concludes

Compliance Schools Overview

The Compliance Schools consist of three focused webinar series designed to provide practical compliance training for today's community banking environment.

No Travel. No Limits.

Attend live or on demand without travel costs and without limits on participants.

Full Seminar Access for One Year

With your purchase, you receive one year of on-demand access to seminar sessions.

Flexible Format

Attend the sessions that best fit your institution's needs.

Choose:

- Session I only
- Session II only
- Session III only
- Any combination of sessions
- All three sessions

This customized approach allows banks to maximize training value while addressing specific compliance needs.

Who Should Attend?

This program is ideal for:

- Compliance Officers
- Internal Auditors
- Compliance Backup Personnel
- Senior Management
- Deposit Personnel
- Consumer Lending Personnel
- Mortgage Lending Personnel
- Operations Staff
- Anyone involved in the bank's compliance program

Both new and experienced compliance professionals will benefit from this comprehensive training.

Continuing Education Credits

CBAI is a registered Public Accounting Continuing Professional Education (CPE) provider by the Illinois Department of Financial & Profesional Regulation. If you have earned an ICBA Certification, CPE credit earned through your state banking association may be submitted for CPE puposes.

Compliance Schools offer an opportunity to earn continuing education credits towards your CRCM and/or CERP certifications. Please note, approval for all credits is subject to review and must satisfy the respective certification requirements.

FEATURED INSTRUCTOR

BILL ELLIOTT, CRCM
Sr. Consultant & Director of Compliance Education

Bill Elliott has more than 45 years of banking experience. As a senior consultant and Director of Compliance Education at Young & Associates, 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 also 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.

Community Bankers for Compliance Schools Agendas

Session I: Operations & Deposit Compliance

Session overview

- Privacy of Customer Information
- Fair Credit Reporting Act (Operations Issues Only)
- Customer Identification Program (CIP)
- Bank Secrecy Act (BSA) – A general overview
- Regulation D: Reserve Requirements (Limited Review)
- Regulation DD: Truth in Savings Act
- Regulation CC: Expedited Funds Availability Act
- Regulation E: Electronic Funds Transfer Act

Registration fees & information

Operations / Deposit Compliance
CBAI Member Rate: $1,395
*Registration includes unlimited attendees from your institution. (You must be a CBAI member for this rate.)

Prospective Member Rate: $2,195
*Registration includes unlimited attendees from your institution. (Only financial institutions eligible for CBAI membership.)

Session II: Lending Compliance

Session overview

- Regulation B & Fair Housing Act / Fair Lending
- Regulation X: Real Estate Settlement Procedures Act (RESPA)
- National Flood Insurance Program
- Fair Credit Reporting Act & Regulation V
- Privacy of Customer Information
- Customer Identification Program (BSA)
- Customer Due Diligence (CDD)

Registration fees & information

Lending Compliance
CBAI Member Rate: $1,395
*Registration includes unlimited attendees from your institution. (You must be a CBAI member for this rate.)

Prospective Member Rate: $2,195
*Registration includes unlimited attendees from your institution. (Only financial institutions eligible for CBAI membership.)

Session III: Regulation Z Basics

Session overview

- When does the regulation apply?
- When does the regulation not apply?
- Finance Charge Requirements

Consumer Non-Real Estate Loans (Cars, Boats, and Other Consumer Loans)

- Required Disclosures
- Other Compliance Requirements (Student loans will not be discussed.)

Consumer Real Estate Loans

- Loan Estimate
- Closing Disclosure
- Rescission Requirements
- Ability-to-Repay Rules
- Qualified Mortgages
- Higher-Priced Mortgage Loans
- Adjustable-Rate Mortgages
- Additional Compliance Requirements

REGISTRATION FEES & INFORMATION

Regulation Z Basics Compliance
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Prospective Member Rate: $2,195
*Registration includes unlimited attendees from your institution. (Only financial institutions eligible for CBAI membership.)

Extensive manuals are organized by loan type, creating valuable reference materials long after the program concludes.

REGISTRATION FORM:
Community Bankers for Compliance Schools

ONE REGISTRATION. UNLIMITED ATTENDEES. MAXIMUM COMPLIANCE VALUE.

CHECK ALL THAT APPLY:

☐ Session I: Operations & Deposit Compliance — ☐ Live Option — ☐ On-Demand
☐ CBAI Member: $1,395
☐ Prospective Member: $2,195

☐ Session II: Lending Compliance — ☐ Live Option — ☐ On-Demand
☐ CBAI Member: $1,395
☐ Prospective Member: $2,195

☐ Session III: Regulation Z Basics — ☐ Live Option — ☐ On-Demand
☐ CBAI Member: $1,395
☐ Prospective Member: $2,195

Total amount owed: $____________

Live and On-Demand participants will receive the recordings after the last session of each school.

Attendee Name ____

Bank Name ____

Address, City, State, Zip ____

Email Address ______________________________ Telephone # ______________________

Select Payment Method: ☐ Check in Mail ☐ Check Enclosed ☐ Credit Card*

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

Name on Card ____

Card # ____

Exp. Date ____________________ 3-Digit Security Code ______________ Amount Due $________________

CANCELLATION POLICY

Cancellation requests **must be submitted in writing** prior to the first webinar of each scheduled session. Requests received before the first session **will not** incur a penalty. Once the first session has taken place, no refunds will be available.

WEBINAR INFORMATION

Participants may log in 15 minutes prior to the webinar start time. Note that the start time (and end time) will vary for each of the three sessions.

SEMINAR MATERIAL

Prior to the seminar, you will be mailed a link containing hand-out materials, seminar certificate, evaluation form, and seminar attendee list. **Please print the material in advance or download it to your device and follow along during the seminar.** NOTE: If you hae NOT received the link one day before the seminar, please email Jennifer Nika @ jennifern@cbai.com

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