

Compliance Institute 2022

Session I:

January 11 - 12, 2022

Operations / Deposit
Compliance

9:00 AM - 4:30 PM
each day

Session II:

April 5 - 6, 2022

Lending Compliance

9:00 AM - 4:30 PM
each day

Both sessions will be held
at the:

SHAZAM Education Center
CBAI Headquarters 901
Community Drive
Springfield, IL 62703



*A comprehensive
compliance program for
those compliance officers
who are either new to
banking or new to their
positions.*

Presented By:



YOUNG & ASSOCIATESTM

Sponsored By:



Community
Bankers
Association
of Illinois®

Compliance Institute 2022

The Compliance Challenge

Every community bank is faced with a bewildering array of ever-changing regulations. While all banks strive to be in compliance, the regulatory requirements can seem overwhelming. Most banks do not have the time or money to build elaborate compliance systems. The problem is getting the right information at the right time and finding a cost-effective approach to managing compliance.

Practical Solution

In response to this need, Community Bankers Association of Illinois is sponsoring the Compliance Institute, once again. The Compliance Institute provides up-to-date information on compliance issues and developments in bank regulations, as well as proven techniques for maintaining your in-bank compliance program. Additionally, it provides a forum where bank compliance officers can discuss issues and exchange ideas with other community bankers.

Dates and Location

*Registration begins at
8:30 a.m. on the first day for each
session*

**Session I:
January 11 - 12, 2022
Operations / Deposit Compliance**

**Session II:
April 5 - 6, 2022
Lending Compliance**

**Seminar will be
9:00 a.m. to 4:30 p.m. each day
SHAZAM Education Center CBAI
Headquarters
901 Community Drive Springfield,
IL 62703**

*Hotel Reservations
for both sessions:*

**LaQuinta by Wyndham
1121 Lejune Drive
Springfield, IL 62703 217.697.5686
Special Room Rate of \$70 plus tax**

Compliance Institute

In this fast changing environment, there is a need for a basic, introductory class for those compliance officers who are either new to banking or new to their positions. To meet this need, we have created a comprehensive compliance program that is divided into two separate sessions (Session 1: Operations / Deposit Compliance and Session 2: Lending Compliance). Each session is designed to provide a comprehensive understanding of the major regulatory compliance regulations that have been determined to be "must knows" for compliance officers.

New compliance officers, internal auditors, compliance back - up personnel, and other bank employees who want to be comfortable with the compliance regulations should attend this informative program. This program is also an excellent "refresher" for experienced compliance personnel.

The "final test" is designed to help the student to self - assess their compliance knowledge. The information is not shared with any third party.

Due to the massive size of the regulations, Regulation Z (Truth in Lending) will be covered in its entirety in a separate program called Reg Z University. This two-day session will be offered May 25 & 26, 2022, in Springfield.

Compliance Institute 2022

Interactive

The program is designed to assist the attendees in getting timely answers to their questions. We encourage bankers to be active participants by bringing questions, and concerns for review by the group. This two - way flow of information increases understanding and improves the bank's effort toward a viable compliance program.

Flexible Format

The Compliance Institute has been designed to provide maximum flexibility to the bank. Attendees can attend one or both sessions depending upon their individual needs and/or the bank's needs. This will allow for more customized compliance training and will maximize this valuable compliance training opportunity.

AGENDA

Session I: Operations/Deposit Compliance

- Compliance Management
- Privacy of Customer Information
- Fair Credit Reporting Act (Operations Issues only)
- Customer Identification Program
- Bank Secrecy Act
- Regulation D: Reserve Requirements (NOW and Savings Accounts only)
- Regulation DD: Truth in Savings Act
- Regulation CC: Expedited Funds Availability Act
- Regulation E: Electronic Funds Transfer Act
- Final Test

Session I Presenters

Sharon Bond, CRCM Consultant

Sharon Bond is a consultant in the compliance department at Young & Associates, Inc. where she specializes in Consumer Compliance. Sharon 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. With over 30 years of industry experience, she has a strong background in mortgage lending and in federal consumer compliance laws and regulations. Sharon was an Associate National Bank Examiner with the Office of the Comptroller of the Currency (OCC) for five years. She holds the designation of Certified Regulatory Compliance Manager (CRCM) and the Six Sigma Qualtec Black Belt certifications.

Edward Pugh, CAMS, CRCM Consultant

Edward Pugh is a Consultant in Young & Associates, Inc.'s compliance division, specializing in AML/BSA. Ed reviews clients' BSA/AML compliance programs throughout the Midwest, and contributes to corporate newsletters as well as educational programs for bankers. He has worked for over 20 years in the industry, 5 of which he oversaw a team of bank examiners. He has also worked in retail lending and deposit products, corporate trust, compliance, and regulatory supervision. Ed holds the CAMS designation (Certified Anti-Money Laundering Specialist). He earned BA in Economics from the University of Texas at Austin.

AGENDA

Session II: Lending Compliance

- 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)
- Customer Identification Program (BSA)
- Final Test

Session II Presenters

Bill Elliott CRCM, Sr. Consultant and Director of Compliance

Bill Elliott has over 40 years of banking experience. At Young & Associates, he leads compliance seminars, conducts compliance reviews for all areas of compliance, conducts in-house training, and writes 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. He holds the designation of Certified Regulatory Compliance Manager (CRCM).

Dale Neiss CRCM, Consultant

With over 30 years of banking experience, Dale Neiss, provides consulting and training, and writes articles and compliance manuals for Young & Associates. He has developed and implemented compliance management systems, loan review and community reinvestment act (CRA) programs, and enterprise risk management (ERM) framework for multiple banks. He has held the titles of Compliance and Loan Review Manager, BSA and CRA Officer, and Enterprise Risk Management Director. Dale began his banking career with the Office of the Comptroller of the Currency in Indianapolis, IN as an associate national bank examiner. He holds the designation of Certified Regulatory Compliance Manager (CRCM).



Compliance Institute 2022

Please check appropriate box(es).

**Both Session I (January 11 & 12, 2022)
and Session II (April 5 & 6, 2022):**

- \$1,155 per person for banks who are members of CBAI
- \$1,955 per person for banks who are prospective members of CBAI

**Session I only – Operations/Deposit Compliance
(January 11 & 12, 2022)**

- \$595 per person for banks who are members of CBAI
- \$995 per person for banks who are prospective members of CBAI

**Session II only – Lending Compliance
(April 5 & 6, 2022)**

- \$595 per person for banks who are members of CBAI
- \$995 per person for banks who are prospective members of CBAI

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Springfield, IL 62703 217.697.5686
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REGISTRATION FORM

Designated Banker:

Name _____

Bank _____

Address _____

City _____ State _____ ZIP _____

Telephone _____ Fax _____

E-mail _____

E-mail address is required for registration.

Additional Delegates:

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

Please select your payment method:

- Check Enclosed
- 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: _____

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For additional information, contact:

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at (773) 209-2260 or Fax number: (217) 585-8738