

Community Bankers for Compliance Program 2022

Indianapolis, IN & Live Stream

February 15, 2022

May 17, 2022

August 9, 2022

November 15, 2022

Ft. Wayne, IN

February 16, 2022

May 18, 2022

August 10, 2022

November 16, 2022



*The challenge of
keeping pace with
the ever-changing
compliance
regulations!*

Presented By:



Sponsored By:



Community Bankers for Compliance Program

Indiana Bankers Association (IBA) is pleased to sponsor the annual Community Bankers for Compliance Program (CBC) once again. Presented by Young & Associates, Inc., the CBC Program is the most successful and longest running compliance training program in the country.

The CBC Program will provide your bank with up-to-date information on the ever-changing bank regulations, as well as guidance for structuring and maintaining your in-bank compliance program. In addition, it provides a forum where those responsible for regulatory compliance can discuss issues and exchange ideas with other community bankers.

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. Each person attending the program will receive a detailed manual, written in full narrative, that they can take back to the bank as a reference and training tool.

Monthly Newsletter. The *Compliance Update* Newsletter is sent to program members each month. It provides an update of compliance issues that impact community banks.

Compliance Hotline. Members of the program may call the Young & Associates' toll-free number or visit their web site 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.

CBC Members Only Web Page. This web page is reserved for banks that are registered members of the Community Bankers for Compliance (CBC) Program. Members will find special and timely information and tools provided by Young & Associates, Inc., that can be used to enhance the regulatory compliance function at your bank.

Dates and Locations

In-Person and Live Stream

February 15, 2022

May 17, 2022

August 9, 2022

November 15, 2022

IBA Center for Professional Development
8425 Woodfield Crossing Blvd.
Suite 155E
Indianapolis, IN 46240

In-Person

February 16, 2022

May 18, 2022

August 10, 2022

November 16, 2022

Indiana Wesleyan University Education &
Conference Center
8211 West Jefferson Boulevard
Fort Wayne, IN 46804

Registration begins at 8:30 am. Each seminar runs from 9 AM until 3 PM.

CBC Enhanced Program

In recognition of the rapidly changing regulatory landscape, IBA will once again offer additional services for the coming year with the CBC Enhanced Program.

Program Flexibility

To assure that CBC members are getting the most out of their memberships (whether it be the Basic CBC Program or the CBC Enhanced Program), the program is designed with flexibility in mind. We realize that responsibilities change quite frequently within some banks, and for this reason, membership is granted to banks, not individual bank employees. This enables you to send your bank's compliance officer, as well as an additional representative as the topics apply to the various areas of the bank. By sending these representatives to the sessions that matter most to them, you are greatly enhancing the bank's ability to implement compliance throughout the bank.

Who Should Attend

The focus of the CBC is always regulatory compliance. It is essential that your bank's compliance officer attend. But 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. To support this team effort, the CBC has been priced to enable your bank to send additional employees at a substantial savings.



Regulatory Approval

The Community Bankers for Compliance Program has passed the test of regulatory scrutiny. After the original program was developed

in other states, the regulatory agencies recognized the increased understanding and ability to deal with regulatory issues by those bankers who were 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).

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.

Risk Management

The CBC is a proven method to reduce the risk of regulatory actions against your bank for reasons such as failure to establish a valid compliance management program, failure to establish compliance policies, failure to provide adequate compliance training, and failure to monitor compliance internally. In addition, with each change in regulatory compliance regulations, there is an increased risk of inadvertent compliance errors. The CBC reduces the possibility that these errors will occur because your employees will have a greater understanding of the regulatory requirements.

Participant Interaction

The CBC Program is designed to assist members in getting timely answers to their questions as well as testing techniques before implementation in the bank. The program provides a forum where each bank can be an active participant by asking questions and bringing concerns and compliance techniques for review by the group. This peer evaluation and two-way flow of information increases understanding and improves the bank's effort toward a viable compliance program.

About the Young & Associates, Inc. Instructors for the CBC Program

Bill Elliott

Director of Compliance Education

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).

Sharon Bond

CRCM, Consultant.

Sharon Bond specializes in consumer compliance at Young & Associates. She leads compliance seminars, conducts compliance reviews for all areas of compliance, conducts in-house training, and writes compliance articles and training materials. With over 30 years of industry experience, she has a strong background in mortgage lending and 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. In addition to her Regulatory Compliance Manager (CRCM) designation, she holds the designation of the Six Sigma Qualtec Black Belt certifications.

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).



Community Bankers for Compliance Program

Please check appropriate box(es).

CBC Basic Program Membership:

- \$1,350 for the first person for IBA members.
- \$450 for each additional person for IBA members.

CBC ENHANCED PROGRAM MEMBERSHIP:

- \$800 additional charge to your CBC Basic Program Membership.

Please check the date and location or virtual seminar you wish to attend for each quarter.

First Quarter:

- February 15, 2022
 - Indianapolis
 - Virtual
- February 16, 2022
 - Ft. Wayne

Second Quarter:

- May 17, 2022
 - Indianapolis
 - Virtual
- May 18, 2022
 - Ft. Wayne

Third Quarter:

- August 9, 2022
 - Indianapolis
 - Virtual
- August 10, 2022
 - Ft. Wayne

Fourth Quarter:

- November 15, 2021
 - Indianapolis
 - Virtual
- November 16, 2021
 - Ft. Wayne

INDIVIDUAL CBC SEMINAR SESSION FEES:

- \$350 for the first person for IBA members.
 - \$180 for each additional person for IBA members.
- Surcharge of 100% for Non-Members

Designated Banker:

Name _____

Bank _____

Address _____

City _____ State _____ ZIP _____

Telephone _____ Fax _____

Cell Phone (in case of bad weather): _____

E-mail Address _____

Additional Delegates:

Name _____ Email _____

Name _____ Email _____

Total Enclosed: _____ Please bill me Request CPE certificates

Please select one!

- I prefer printed manual
- I prefer electronic manual

Credit Card Information: MasterCard VISA American Express

Card Holder Name: _____

Credit Card Number: _____

CVV Code: _____ Expiration Date: _____ Billing ZIP Code: _____

Card Holder Signature: _____

Refund Policy: Due to our commitments, the price is inclusive of all four sessions. A full refund for the CBC Series will be given for cancellations received two days prior to the first session.

Green Statement: In an effort to reduce waste and decrease the use of paper products at each seminar, we are now offering the manuals electronically. We will provide each manual in a PDF format that you can download and save to your computer and/or laptop. One week prior to each seminar, you will be provided with a web link to each manual.

Please return registration form along with payment to:

IBA Foundation Inc.
8425 Woodfield Crossing Blvd., Suite 155E, Indianapolis, IN 46240
FAX: (317) 333-7140

For additional information, contact:

Laurie Rees, VP of Education and Training
Indiana Bankers Association, at 317-387-9380
 For questions, please email to: LRees@indiana.bank

Community Bankers for Compliance Program

CBC Basic Program Membership (LEVEL 1):

Membership includes the following services:

- Four quarterly seminars (subjects to be determined by Young & Association, Inc.)
- Hotline services for all CBC members via telephone and internet
- Monthly Compliance Update Newsletter (sent electronically only)
 - Compliance Update includes an ongoing monthly update to the compliance calendar
- Access to CBC Members Only Web Page

CBC Enhanced Program Membership (LEVEL 2):

Membership includes all LEVEL 1 services, PLUS:

- Weekly emailed Compliance News Flash listing all new pronouncements
 - Guarantees that you will not “miss” something
 - Includes brief descriptions and potential bank departmental impacts
 - Includes web site addresses for each pronouncement
- \$200 credit toward the purchase of individual Young & Associates, Inc. compliance products purchased during the CBC program year.
- Recorded Quarterly Regulatory Update:
 - Helps those CBC members who are not always able to attend live CBC seminars to stay on top of current regulatory events.
 - Available for download for 90 days from time of website posting.
 - Recorded Regulatory Update placed in a password protected area of the CBC Enhanced Members Only Web Page.
- Quarterly Conference Call for all CBC Enhanced Members. Topics will include suggestions from you as well as updates from the Young & Associates, Inc. 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.

Please contact the IBA office if interested at 317.387.9380.