

## FEES

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\$350 First Person  
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100% Surcharge will be applied to nonmembers. Participation in IBA programs is limited to members, associate members, and nonmembers from an eligible membership category at applicable member or non-member rates.

## LOCATION

### *We're Going VIRTUAL for CBC IV!*

While we may not be able to get together "in person" for this event as originally planned given the circumstances, we know that education/training to stay current and be the best banker you can be is important. That's why we're committed to providing this session and we're taking it online via webinar technology. Same instructor with the same content, but you'll have the ability to join from wherever you're located from the convenience (and safety) of your computer.

We look forward to seeing you online! You will receive your manual 2-3 days in advance should you want to print this to have during training. At this time, you will also receive log in instructions. This is a completely **LIVE** virtual training where you will be able to ask questions directly to the speaker.

To avoid zoom fatigue, we are breaking this session into two half day sessions on November 3 from 9am-Noon and November 4 from 9am-Noon.

## CONFIRMATION / CANCELLATION

The IBA will send confirmations as requested for its programs. Please check the appropriate box & include a fax number on the registration form. If you have questions, contact Elizabeth DeHaven via e-mail at [edehaven@indiana.bank](mailto:edehaven@indiana.bank) or phone the IBA Office at 317-333-7169.

Within three or more business days prior to the day of an educational program, no cancellation charge will be assessed. Within two days prior, 50% of the fee is assessed. Refunds are not provided for cancellations the day before or absences on the day of the program. Substitutions are welcome at anytime.



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If the addressee listed on this brochure is no longer employed at the bank or the mailing address is incorrect, please update the information on our website at [www.indianabankers.org](http://www.indianabankers.org) or contact Wendy Colvin at 317-387-9380, or email: [wcolvin@indiana.bank](mailto:wcolvin@indiana.bank)

## SEMINAR

In a recent publication, the FDIC indicated that the second most violated regulation for 2019 was Regulation DD. This topic was chosen based on the FDIC results discussed above, as well as several requests for APYWIN and more "real life scenarios" that were made when we solicited subject ideas for our 2020 CBC seminars.

- Attend This IBA Seminar -

# CBC Quarter Four

## *Regulation DD, D, the new APYWIN, and Deposit Disasters*

November 3-4, 2020

Virtual Training



Register Online  
<http://indiana.bank>



In a recent publication, the FDIC indicated that the second most violated regulation for 2019 was Regulation DD. Although the regulation has not changed in many years, in order to either retain or grow market share, bank management and staff have been “creative” with new product offerings. And with the end (at least for now) of restrictions on transactions under Regulation D, the creativity is more permissible – to a point. The impacts of these changes will be an important portion of our discussion.

The second portion of the presentation will be a review of the new 2020 version of APYWIN. This compliance tool has been redesigned in part to assist banks with the new and more challenging products that they are creating. This portion of the presentation will discuss how to use the new APYWIN to assure compliance with the relevant parts of Regulation DD. The manual will assist attendees in the use of APYWIN, similar to APRWIN which was offered as a topic last year.

The third portion of the presentation we have titled “Deposit Disasters.” Attendees will be given the opportunity to review the issues raised in real life hotline questions and audits Young & Associates, Inc. has performed, and to make decisions regarding how to resolve the issues presented, if necessary. “Deposit Disasters” will also include a review of advertisements - something that can create no end of difficulties if the bank is not careful. Attendees will get to take a look at the text of the advertisements and make decisions regarding whether the advertisements were correct, and if not, how to fix them.

## PRESENTER

### Bill Elliott, CRCM, Director of Compliance Education

Bill Elliott has over 40 years of banking experience. As a Senior Consultant and Director of Compliance Education at Young & Associates, Inc., 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.

## AGENDA

### Regulatory Update

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

### Main Subject

- Regulation D
- Regulation DD
- APYWIN
- Deposit Disasters – case studies and advertisement issues

### FUTURE PRESENTATIONS

Subjects for future seminars will be 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 assure that you have the most up-to-date and accurate information possible.

The first quarter 2021 topic has not been determined.

## WHO SHOULD ATTEND

Compliance officers, deposit department heads, senior management, marketing personnel, and others with responsibilities for deposit services should attend. Additionally, audit personnel will find this session useful.

**COVID-19 RELEASE AND HOLD HARMLESS:** By registering for and attending an Indiana Bankers Association (“IBA”) event or meeting, you acknowledge that there is an unknown risk of potential exposure to COVID-19 from contaminated surfaces or contact with other persons, and you voluntarily agree to assume and accept said risks. Such exposure could result in illness, disability or death. You agree to waive, release hold harmless and indemnify the IBA and its affiliates, directors, officers, employees and agents from and against any and all claims of liability and/or damages from exposure to COVID-19. Registrants and attendees warrant and represent that they will comply with all governmental, IBA and host facility laws, orders, restrictions and guidelines regarding COVID-19 when participating in an IBA event or meeting.

## CBC IV: Regulation DD, D, the new APYWIN, and Deposit Disasters

Dept. 130

*Please type or print legibly.  
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### Fees

- \$350 IBA Member
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Participation in IBA programs is limited to members, associate members, and nonmembers from an eligible membership category at applicable member or non-member rates.

### Payment Information

Total payable to the IBA Foundation, Inc.

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Account Number

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### Dress is Business Casual.

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Details: [indiana.bank](http://indiana.bank)

**Register at today at  
[www.indiana.bank](http://www.indiana.bank)**