

2020 IBA COMMUNITY BANKERS FOR COMPLIANCE SCHOOLS



Regulation Z University
Wednesday & Thursday,
October 7 & 8, 2020

Lending Compliance School
Thursday & Friday,
October 15 & 16, 2020

**Deposits/Operations
Compliance School**
Monday & Tuesday,
November 16 & 17, 2020

**NOW
VIRTUAL!**

Registration

Each 2-Day School

\$595 - IBA member
\$1,190 - nonmember

All Three Schools

\$1,680 - IBA member
*This seat may be shared
within the same institution.*

**These programs will be held
virtually. Log-in details will be
shared prior to each school.**

**These programs will run from
9 a.m. - 4 p.m. each day.**

*A short break will be held at the top of each
hour and one hour provided for lunch.*

Join the IBA and Young & Associates, Inc. for the 2020 Community Bankers for Compliance Schools. Each 2-day VIRTUAL school will lay the cornerstone for community bankers to build and manage an in-bank compliance program.

All schools will provide practical aids and strategies to help participants apply and maintain this information directly in the bank. The instructors will take those attending through the most important parts of the regulations that apply to them, including both the regulation and applicable commentary. In addition, they will offer real life examples that provide practical application to the rules discussed in the course. This application includes both effective management techniques as well as common issues to watch for.

These three compliance schools are often attended by individuals from multiple departments in the bank. Banks can register one individual or multiple people (from customer service, lending or operations) to the school most suited for their responsibilities at the bank. While especially beneficial for compliance officers looking to get an overview (or refresher) of the most important regulations, this program has proven beneficial to those who have general oversight or must audit the compliance function of the bank. Regardless of the responsibility within the organization, attendees will learn the ins and outs of the covered regulations.

These programs will be offered in partnership with the Ohio Bankers League.

Regulation Z University – Closed End Wednesday & Thursday, October 7 & 8

It is no secret that regulations continue to expand. This is especially true for Regulation Z. The Regulation Z commentary alone consists of over 372,000 words. As the complexity has increased, the ability for banks to comply has become more and more compromised. In response, we are offering this course to discuss the closed end portion of this regulation.

The extensive manuals will be broken out by the loan type, and will offer information that pertains to the loan type being discussed. The course will consist of lecture, as well as provide time for discussion, with additional time devoted to questions and answers.

Each major subject will be taught in the order that it appears in the agenda below. Some aspects of closed end Regulation Z (student loans and marketing) will not be discussed, however those manuals will be available to all attendees.

Please Note: The annual CBC Lending School, scheduled for October 15 & 16, will not include Regulation Z so that school can focus on the many other topics that impact consumer lending.

Program Highlights

Regulations that will be presented are:

Regulation Z Basics

- When does the regulation apply?
- When does the regulation NOT apply?
- Finance charge

Consumer Non Real Estate Loans (cars, boats, etc.)

- Disclosures and other requirements

Consumer Real Estate Loans

- The Loan Estimate
- The Closing Disclosure
- Other requirements
- Underwriting issues – Ability to Repay
- Qualified Mortgages
- High Cost Mortgages
- Higher Priced Mortgage Loans
- Adjustable Rate Mortgages

Who Should Attend?

This course will be an in-depth analysis and will cover all aspects of the rule as it pertains to closed end lending. While all will benefit, at least some knowledge or experience with the regulation will be helpful. Attendees who are compliance officers, auditors, senior management, consumer lenders of all areas, consumer loan processors, mortgage originators and any others involved in consumer lending will benefit from this program.

Lending Compliance School Thursday & Friday, October 15 & 16

This two-day school is designed to provide a thorough understanding of the major lending compliance regulations that have been determined to be “must know” for compliance officers.

Please Note: Due to the size and complexity of the regulation, Regulation Z will be presented at the Regulation Z University offered the previous week.

Program Highlights

Regulations that will be presented are:

- Regulation X: Real Estate Settlement Procedures Act
- Regulation B: Equal Credit Opportunity Act
- Flood Insurance
- Regulation O: Loans to Insiders
- Regulation P: Privacy
- Customer Identification Program
- Fair Credit Reporting Act / Regulation V (Lending portions)

Who Should Attend?

This course is designed to provide a comprehensive understanding of the major regulatory compliance regulations that have been determined to be “must knows” for compliance officers. Regulation Z Closed End will be covered in a companion class. New compliance officers, internal auditors, compliance back-up personnel, and retail loan officers and processors, as well as other bank employees who want to be comfortable with the compliance regulations should attend this informative program.



Deposit/Operations Compliance School

Monday & Tuesday, November 16 & 17

The important elements of the deposit and operations compliance regulations will be presented in this two-day school.

Program Highlights

Regulations that will be presented are:

- Bank Secrecy Act
- Office of Foreign Asset Control (OFAC)
- Regulation CC: Expedited Funds Availability Act
- Regulation D: Reserve Requirements
- Right to Financial Privacy Act
- Regulation E: Electronic Funds Transfer Act
- Regulation DD: Truth in Savings Act
- Fair Credit Reporting Act / Regulation V (for Operations and Deposits)
- Regulation P: Privacy
- Customer Identification Program

Who Should Attend?

The course is appropriate for compliance officers, internal auditors, compliance back-up personnel, front line personnel and other bank employees who want to be comfortable with the deposit compliance regulations should attend this informative program.

About the Instructors



Bill Elliott, CRCM, Senior Consultant and Manager of Compliance, Young & Associates, Inc.

Bill Elliott has over 40 years of banking experience. As a senior compliance consultant and manager of the compliance division with Young & Associates, Inc., Bill works on a variety of compliance-related issues, including leading compliance seminars, conducting compliance reviews, conducting in-house training, and writing compliance articles and training materials.

Bill's career includes 15 years as a compliance officer and CRA officer in a large community bank, as well as working at a large regional bank. He has experience with 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.



Sharon Bond, CRCM, Consultant, Young & Associates, Inc.

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 for five years.

Cancellation Policy

Refunds will be granted for cancellations received in writing seven days prior to the start of each program to Lrees@indiana.bank. Cancellations will be subject to a \$75 processing fee. No refunds or credits will be granted for cancellations received within seven days prior to the start of each program or for day-of-event no shows. Substitutions are always welcome.

Contact Information

For more information, please contact Laurie Rees at 317-387-9380 or at Lrees@indiana.bank. For a complete listing of IBA programs, or to register online, visit www.indiana.bank.

Certificate of Completion

To demonstrate a commitment to having a strong compliance program, individual program attendees will receive a Certificate of Completion upon attendance at each session. These certificates can be used to apply for certification in the national certification programs or for meeting the continuing education requirements for those already certified.

CPE/CRCM Credits

Each day of the 2020 Community Bankers for Compliance School(s) has been submitted for approval for professional educational credits. More information to come.

Registration

Registration is also available online at www.indiana.bank.

2020 IBA Compliance Schools

Please copy this form for additional registrations.

Select Virtual School(s)

- Regulation Z University
- Lending Compliance School
- Deposit/Operations Compliance School

Per School

- \$595 IBA member
- \$1,190 nonmember

ATTEND ALL SCHOOLS & SAVE!

- All Three Schools**
- \$1,680 IBA member

REGISTRANT TITLE

BANK

NAME FOR BADGE

MAILING ADDRESS

CITY STATE ZIP

COUNTY

OFFICE PHONE

CELL PHONE

E-MAIL (REQUIRED)

SPECIAL ASSISTANCE / DIETARY NEEDS

Method of Payment

Payment is requested at the time of registration.

- My check for \$_____ is enclosed.
- Please charge my credit card \$_____ as noted below.
 - Visa MasterCard
 - Discover AmEx

CARD NUMBER

EXPIRATION DATE

CARDHOLDER NAME

BILLING ADDRESS

CARDHOLDER'S SIGNATURE

PLEASE SEND CHECK AND REGISTRATION TO Indiana Bankers Association

MAIL TO: 8425 Woodfield Crossing Blvd., Suite 155E, Indianapolis, IN 46240-7321

CONFIRMATION WILL BE SENT UPON RECEIPT OF YOUR REGISTRATION. PLEASE USE THIS FORM AS YOUR INVOICE.