

SPONSORED BY



2024 COMMUNITY BANKERS FOR COMPLIANCE SCHOOLS

PRESENTED BY



Deposits / Operations Compliance

October 22 - 23, 2024

Lending Compliance

October 24 - 25, 2024

Regulation Z University

October 31 - November 1, 2024

Join **Indiana Bankers Association** and Young & Associates, Inc. for the 2024 Community Bankers for Compliance Schools. Each 2-day program, will lay the cornerstone for community bankers to build and manage an in-bank compliance program.

These compliance schools will provide practical aids and strategies for bankers to then apply to their day-to-day processes. Instructors will focus on their individual areas of expertise and will include commentary on regulations impacting those areas. In addition, they will offer real life examples that provide practical application to the regulations discussed in the course. This presentation will include both effective management techniques and common issues that seem to exist in all banks.

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 for an overview (or refresher) regarding these 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.

Log-in details will be shared prior to each school. The programs will run from 9:00 a.m. - 4:00 p.m. each day. A short break will be held at the top of each hour and a one-hour lunch period.

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 feel overwhelming. Most banks lack the time or resources to build elaborate compliance systems. The key issue is getting the right information at the right time in a cost-effective manner.

Practical Solution

In response to this need, the **Indiana Bankers Association and Ohio Bankers League** are once again sponsoring the Compliance Institute. The institute provides up-to-date information on compliance issues and developments in bank regulations.

Compliance Institute

This comprehensive compliance program is divided into two separate sessions: Session I focuses on Operations/Deposit Compliance, while Session II covers Lending Compliance. Each session is designed to provide a comprehensive understanding of the major regulatory requirements deemed must-know for compliance officers.

Who Should Attend

New compliance officers, internal auditors, compliance backup personnel, and other bank employees who want to be comfortable with the compliance requirements should attend this informative program. This program also serves as an excellent refresher for experienced compliance personnel.

Due to the massive size of the regulations, Regulation Z (Truth in Lending) will be covered in its entirety in a separate program called Regulation Z University. This two-day Regulation Z University will be offered on October 31 – November 1, 2024, virtually.

Interactive

The program is designed to assist the attendees in obtaining timely answers to their questions. We encourage bankers to actively participate by raising questions and concerns. This allows for a better understanding of the regulations for all participants.

Flexible Format

The Compliance Institute is designed to provide maximum flexibility to the bank. Attendees can opt to attend one or both sessions based on their needs and/ or the bank's needs. This will allow for more customized compliance training, maximizing this valuable training opportunity.

Deposit / Operations Compliance School October 22 - 23, 2024

Lending Compliance School October 24 - 25 - 2024

AGENDA - Session I

- Privacy of Customer Information
- Fair Credit Reporting Act (Operations Issues Only)
- 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
- Customer Identification Program
- Bank Secrecy Act

AGENDA - Session II

- Regulation B and the Fair Housing Act: Fair Lending
- Regulation X: Real Estate Settlement Procedures Act
- Regulation C: Home Mortgage Disclosure Act (A Brief Overview at the End of Day 1)
- National Flood Insurance Program
- FCRA and Regulation V (Lending Portion Only)
 - ****Repeated from the Deposit / Operations School. Those who attended may end their day early.**
- ****Customer Identification Program (BSA)**
- ****Privacy of Customer Information**

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 increases, the ability of banks to comply has become increasingly compromised. In response, we are offering this course to discuss the closed-end portions of the regulation.

The extensive manuals will be broken out by loan type, and information that pertains to different loan types will be repeated in each manual as needed. This will make it easier for the student to use the manuals for reference after the seminar.

We will teach each major subject in the order that it appears in the agenda below. Student loans will not be discussed.

Who Should Attend?

This course will provide an in-depth analysis and will cover all aspects of the rule. While all attendees will benefit, some prior knowledge or experience with the regulation and lending will be helpful. Compliance officers, auditors, senior management, consumer lenders of all areas, consumer loan processors, and any others involved in consumer lending will benefit from this program.

AGENDA

Regulation Z Basics

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

Consumer Non-Real Estate Loans (Cars, Boats, Etc.)

- Disclosures and Other Requirements

Consumer Real Estate Loans

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



Sharon Bond, CRCM
Consultant
Young & Associates

Sharon Bond is a consultant in the compliance department at Young & Associates, 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.



Bill Elliott, CRCM
Director of Compliance Education
Young & Associates

Bill Elliott has over 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 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.

CRCM CREDITS:

CRCM credits will be available through American Bankers Association.
Information will be provided at the start of each class.

REGISTRATION FORM: 2024 COMMUNITY BANKERS FOR COMPLIANCE SCHOOLS

REGISTRATION ONLINE WWW.INDIANA.BANK

Attendee Full Name

Bank

Full Address

Email
Email is required for registration.

Additional Delegate(s)

SELECT VIRTUAL SCHOOL(S)

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

PRICE PER SCHOOL(S)

- \$595 IBA Member
- \$1,190 Non Member
- \$1,680 IBA Member

ATTEND 3 ALL SCHOOLS & SAVE

PAYMENT INFORMATION

Payment Method : Check Enclosed Check in Mail Credit Card*

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

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For additional information
contact:
Laurie Rees,
VP of Education and Training
317-387-9380
LRees@indiana.bank

Please return registration form
along with payment to:
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