

COMMUNITY BANKERS FOR COMPLIANCE PROGRAM

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The Updated CRA Regulation: What You Need to Know



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

Virtual Option Available

February 13, 2024

PRESENTED BY



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February 13, 2024

Main Subject: The Updated CRA Regulation: What You Need to Know

After many “starts” and “stops,” the 1995 version of the Community Reinvestment Act (CRA) has been updated. While the core purpose of the CRA has remained unchanged over the last 30 years, banking and technology have evolved, prompting changes addressed in the new regulation. The pronouncement spans over 1,400 pages, with more than 400 of them dedicated to the actual regulatory text. The manual will be extensive, but our focus will be on the essential information you truly need to know. Of course, all the regulatory text will be included.

The regulation will pose increased challenges even for smaller banks, and significant changes will be evident for large banks. We will discuss the requirements for banks of all sizes in detail. Though the rule will not take effect for a couple of years, it is imperative for all banks, regardless of size, to begin preparing for the “new” CRA now. This seminar will offer all attendees a “road map” to help prepare for the future.

CRA Large Banks Webinar - April 18th - 11:00 AM Eastern

This additional webinar is open to all CBC banks and assumes attendees have previously participated in the second quarter 2024 CBC session.

Large Bank CRA Focus

- The Retail Products and Services Test (Only Applies to Large Banks)
- The Community Development Services (Only Applies to Large Banks)

Given the vast amount of material, this segmented approach is designed to meet the diverse needs of all banks in the program. Most of the small bank information will apply to all banks, while most of the Intermediate Bank information is applicable to large banks as well.

Additional Information

Community Bankers of Compliance program First Quarter (Q1) 2024 will be available for CRCM credit through American Bankers Association (ABA). Further details will be provided at the start of the class.

Who Should Attend

This seminar will add value for anyone with CRA responsibilities, which may include CRA officers, compliance officers, management, auditors, and any other interested parties.

Future Presentations & Suggestions

Subjects for future seminars are 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 ensure you receive the most current and accurate information.

The subject matter for these presentations is often determined by regulatory actions and/or issues that appear problematic for banks. However, we always welcome and consider requests received from CBC members regarding topics they would like us to address. Please email suggestions to Bill Elliott, CRCM (bille@younginc.com).

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SEMINAR AGENDA



Regulatory Update

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

Main Subject CRA

- CRA Overview for All Banks
 - General Information Applicable to All Banks, Regardless of Size
- Small Bank
 - The Existing Lending Test
 - The Retail Lending Test (Also Applies to Intermediate and Large Banks)
- Intermediate Bank
 - The Existing Community Development Test
 - The Community Development Financing Test (Also Applies to Large Banks)

SEMINAR PRESENTER



Dale Neiss, CRCM

Consultant
Young & Associates

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).

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CBC Program Member Fees

Please check appropriate box(es).

CBC Basic Program Level 1

- ☐ \$1,400 for the first person for IBA members
- ☐ \$550 for each additional person for IBA members.

CBC Enhanced Program Level 2

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

Individual Session Fees

- ☐ \$350 for the first person for IBA members.
- ☐ \$180 for each additional person for IBA members.

Surcharge of 100% for Non-Members

Please select venue location you wish to attend

First Quarter

- ☐ February 13, 2024
- ☐ Indianapolis, IN
- ☐ Virtual



8:30 am (ET)



9:00 am (ET) - 4:00 pm (ET)



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DESIGNATED BANKER

READY TO REGISTER?

VISIT WWW.INDIANA.BANK

Name

Bank

Address

City

State

Zip

Phone

Email

Email is required for registration.

Additional Delegate(s)
Name(s)

Additional Delegate(s)
Email(s)

Total Enclosed:

Please bill me

☐

Request CPE certificates

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PAYMENT INFORMATION

Please select credit card information:

Payment Method

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Mastercard

☐

VISA

☐

AMEXP

Name on Card

Card Number

Expiration

Zip Code

Refund Policy: Due to our commitments, the price is inclusive of all four seminars. A full refund for the CBC series will be given for cancellations received two weeks prior to the first seminar.

Green Statement: In an effort to reduce waste and decrease the use of paper products at each seminar, we are offering the manuals electronically. One week prior to each seminar, we will provide a weblink to each manual in a PDF format. You may print them or download them to your own electronic device for use at the session. **We will not have printed copies available.**



For additional information contact:
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VP of Education and Training
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Please return registration form along with payment to:
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