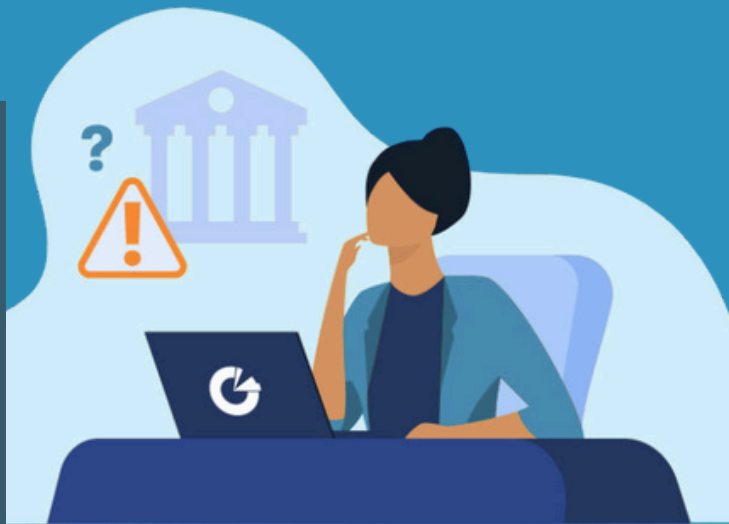


COMMUNITY BANKERS FOR COMPLIANCE PROGRAM



LIVE SEMINAR

Using the APR Software

Advertising for All Product
Types

Third Party Risk Management



February 10, 2026

Registration begins at
8:30 a.m. The seminar will run
from 9:00 a.m. to 4:00 p.m.



IBA Center

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

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MAIN SUBJECTS - LIVE SEMINAR

01 Using the APR Software for All Loan Types

This seminar will include a discussion of the finance charge and its impact on the APR, focusing on all the “new” fees and charges that were not contemplated by Regulation Z. The Regulation Z rules have not been updated for perhaps 30 years. We started this discussion last quarter, but due to time constraints, we certainly did not cover the subject completely. We will finish this discussion this quarter.

02 Advertising for All Product Types

We will discuss marketing of deposit products, non-deposit products, and loans. Our advertising techniques and methods have changed drastically, but the regulations have not. We will discuss how to take new technology and marketing methods and apply the old advertising rules. This topic was suggested by a CBC member. The suggestion, as well as hotline questions received, indicates that this an important topic, as there is confusion regarding these issues.

03 Third Party Risk Management

We will provide a review of the recent joint pronouncement by all the regulators concerning this subject. For many of the agencies, this is a major update, as it has been at least in some cases 15 years since their last major pronouncement on this subject. Since most banks use third parties for a variety of functions, a review of the latest guidance seems warranted.

Who Should Attend?

This seminar will benefit anyone in your institution who deals with consumer loans of all types, marketing staff, and others. The presentation will be useful for compliance officers, management, lenders, loan processors, marketing personnel, auditors, and any other interested parties.

SEMINAR AGENDA

Regulatory Update

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

Main Subjects – Live Seminar

- Using the APR Software for All Loan Types
- Advertising for all product types (Regulation Z, Regulation DD, and other related requirements)
- A review of the latest Third-Party Risk Management Guidance

Seminar Presenter



Dale Neiss, CRCM
Consultant

With over 30 years of banking experience, Dale has developed compliance management systems, loan review and CRA programs, and ERM frameworks for multiple banks. He has served as Compliance and Loan Review Manager, BSA and CRA Officer, and Enterprise Risk Management Director. Dale began his career as a national bank examiner with the OCC. At Young & Associates, he provides consulting, training, and writes compliance manuals. He holds the CRCM designation from the Institute of Certified Bankers in Washington, D.C.

Future Presentations and 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 possible.

The subject matter for these presentations is often determined by regulatory actions and/or issues that are problematic for banks. However, we always welcome and consider requests received from CBC members regarding topics they would like us to address. Note that a CBC member suggested part of this quarter's topics. Please email suggestions to Bill Elliott at bille@younginc.com.

ABA EDUCATION CREDIT AVAILABLE

CBC Q1 2026 will be available for CRCM credit through American Bankers Association (ABA). Further details will be provided at the start of the class.

REGISTRATION FORM: CBC Q1 2026

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CBC Program Member Fees

Please check appropriate box(es).

CBC Basic Program Level 1

- ☐ \$1,650 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

- ☐ \$400 for the first person for IBA members.
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Surcharge of 100% for Non-Members

Please select venue location you wish to attend on February 10, 2026:

- ☐ Indianapolis, IN
- ☐ Virtual

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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.**



February 10, 2026
9:00 AM - 4:00 PM
Registration: 8:30 AM



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For additional information
contact:
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VP of Education & Training
317-387-9380
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