

# COMMUNITY BANKERS FOR COMPLIANCE PROGRAM



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## LIVE SEMINAR

Virtual Option Available

MAY 13, 2025

### LOCATION

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

Registration begins at 8:30 AM.  
The seminar will run  
from 9:00 AM to 4:00 PM.

### SEMINAR TOPICS

- Fair Credit Reporting Act and Regulation V
- Implementing Change
- Reviewing Your Deposit Policies

PRESENTED BY



**YOUNG &**  
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# CBC PROGRAM: Q2 2025 SEMINAR

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**With the current status of the CFPB, we have the ability to focus on subjects that do not involve dealing with the details of the latest changes. It is anticipated that the Regulatory Update will be relatively brief, allowing us the flexibility to review other portions of your compliance operation that we have not had time to discuss due to the volume of regulation.**

## **MAIN SUBJECTS**

**Fair Credit Reporting Act and Regulation V** will be the focus of the “regulatory” portion of the presentation. This regulation has been mentioned many times recently by all regulators as a compliance problem area for banks. Additionally, there have been changes to Regulation V that need our attention. We will also spend time looking at the issue of Identity Theft. The regulation offers an outline of what should be contained in your identity theft program – but those guidelines are from a long time ago. Banks should take additional actions as identity theft is becoming a bigger issue for all banks.

**Implementing Change** is a subject we have mentioned in the past, but we now have the opportunity to focus on this issue. Regardless of what happens politically, change is inevitable; and now is a good time to discuss steps that may make these future changes easier for your bank and staff to absorb.

**Reviewing Your Deposit Policies** is a new feature in the CBC program. We will discuss what should be part of your deposit policies so that your staff has a path to follow as they implement the regulations in your bank. Many banks have a policy that states that the bank will “follow the regulation.” Regulators are requiring more detail in the policies, and this portion of the presentation will help you assure that your policies will meet regulatory requirements.

## **WHO SHOULD ATTEND?**

This seminar will benefit anyone in your institution with a wide range of responsibilities. The live presentation will be useful for compliance officers, deposit personnel, auditors, and any other interested parties.

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## **SEMINAR AGENDA**

### **Regulatory Update**

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

### **Main Subjects – Live Seminar**

- Fair Credit Reporting Act and Regulation V
- Implementing Change
- Reviewing Your Deposit Policies
  - Regulation D
  - Regulation DD
  - Regulation E
  - Regulation CC
  - Privacy

### **ABA EDUCATION CREDIT AVAILABLE**

*CBC Q2 2025 will be available for CRCM credit through American Bankers Association (ABA). Further details will be provided at the start of the class.*

## **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 & 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. Please email suggestions to Bill Elliott, CRCM, at [bille@younginc.com](mailto:bille@younginc.com).

# REGISTRATION FORM: CBC Q2 2025

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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.
- \$200 for each additional person for IBA members.

Surcharge of 100% for Non-Members

Please select venue location you wish to attend on May 13, 2025:

- Indianapolis, IN
- Virtual

DESIGNATED BANKER    READY TO REGISTER?    VISIT [WWW.INDIANA.BANK](http://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

## PAYMENT INFORMATION

Please select credit card information:

Payment Method  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.**



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For additional information contact:  
Laurie Rees,  
VP of Education & Training  
317-387-9380  
[LRees@indiana.bank](mailto:LRees@indiana.bank)

Please return registration form along with payment to:  
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