

COMMUNITY BANKERS FOR COMPLIANCE PROGRAM



**LIVE
SEMINAR**

Virtual Option Available

SEMINAR TOPICS

- Auditing the Loan Estimate
- Reviewing Your Loan Policies

DATE & LOCATION

AUGUST 5, 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.

PRESENTED BY



**YOUNG &
ASSOCIATES**™

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**INDIANA
BANKERS
ASSOCIATION**

CBC PROGRAM: Q3 2025 SEMINAR

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With the current status of the CFPB, we still have the ability to focus on subjects that do not involve dealing with the details of the latest changes. The Regulatory Update will probably 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 changes and new regulations.

MAIN SUBJECTS

Auditing the Loan Estimate will be our primary subject and the focus of the “regulatory” portion of the presentation. We have not covered TRID issues directly in 5 years, and at that time, we moved through the regulation at a quick pace, not covering all the little odds and ends that exist, especially in the commentary. The presentation will include real life examples of errors that could cost your bank money. Some will be “manufactured,” but the majority of the case studies will originate from actual findings that Young & Associates has found in our audit and review work.

Reviewing your Loan Policies is a continuation of last quarter's review of deposit policies. It will be presented in a similar manner. We will discuss what should be part of your loan 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. Due to the time we will spend on the Loan Estimate, and the actual size and complexity lending policies, this will be part one of Reviewing your Loan Policies. We will complete the remaining loan policies in our next quarterly session.

WHO SHOULD ATTEND?

This seminar will benefit anyone in your institution with a wide range of responsibilities. The presentation will be useful for compliance officers, lenders, loan processors, lending management, auditors, and any other interested parties.

CBC PROGRAM: Q3 2025 SEMINAR

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SEMINAR AGENDA

Regulatory Update

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

Main Subjects – Live Seminar

- Auditing the Loan Estimate
- Reviewing Your Lending Policies
 - Regulation Z – Truth in Lending
 - Regulation B – Equal Credit Opportunity Act
 - Regulation X – Real Estate Settlement Procedures Act

ABA EDUCATION CREDIT AVAILABLE

CBC Q3 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



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.

REGISTRATION FORM: CBC Q3 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 August 5, 2025:

- ☐ Indianapolis, IN
- ☐ Virtual

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

☐

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.**



August 5 2025
9:00 AM - 4:00 PM
Registration: 8:30 AM



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

Please return registration form
along with payment to:
IBA Foundation Inc.
8425 Woodfield Crossing Blvd.,
Suite 155E
Indianapolis, IN 46240

