COMMUNITY BANKERS FOR COMPLIANCE

Guiding Community Banks to Achieve Effective In-House Regulatory Compliance



2026 PROGRAM DETAILS

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

DATES
February 10, 2026
May 12, 2026
August 11, 2026
November 10, 2026

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

PRESENTED BY

YOUNG & ASSOCIATES™

SPONSORED BY

INDIANA BANKERS ASSOCIATION

ABOUT THE CBC PROGRAM

Indiana Bankers Association (IBA) is pleased to sponsor the annual Community Bankers for Compliance Program (CBC). The CBC Program is the most successful and longest running compliance training program in the country.

In today's constantly evolving regulatory environment, staying informed is crucial. The CBC Program keeps your bank ahead of the curve with up-to-date insights on ever-changing regulations and offers expert guidance for structuring and maintaining a robust in-bank compliance program. This program also fosters a collaborative environment, where compliance professionals can connect, share experiences, and exchange ideas with fellow community bankers.

CBC BASIC MEMBERSHIP

Basic membership to the CBC Program consists of the following:



QUARTERLY SEMINARS

A compliance seminar is provided each quarter. Each seminar begins with the Regulatory Update, which allows persons new to compliance and seasoned professionals to remain current regarding changes in the world of compliance. The main topic is selected based on the most recent industry and regulatory developments which may have an impact on community banks.



MONTHLY NEWSLETTERS

CBC Members receive the *Compliance Update* newsletter at the beginning of each month. The newsletter provides an update of compliance issues that impact community banks.



COMPLIANCE HOTLINE

Members of the CBC may call Young & Associates' toll-free number or visit their website for compliance questions that arise on a daily basis. Young & Associates has many qualified professionals available to answer your questions. This service ensures that your bank is just a phone call away from the information you need in order to answer your compliance questions.



CBC MEMBERS-ONLY WEB PAGE

This webpage *(www.younginc.com/membership-login/)* is reserved for banks that are registered members of the CBC Program. A shared user ID and password (case sensitive) are provided to each CBC Member annually. CBC Member Banks have access to the latest information from the regulatory agencies on this page, in addition to the Compliance Update newsletters. This information can be used to enhance the regulatory compliance function at your bank.

CBC PREMIER PROGRAMS

In recognition of the rapidly changing regulatory landscape, IBA will once again offer an additional service for the coming year with the CBC Enhanced Program. Please refer to the back page for more information.

WHO SHOULD ATTEND?

The focus of the CBC Program is always regulatory compliance. It is essential that your bank's compliance officer attend. However, because regulatory compliance should be approached from a team perspective, many banks find it extremely beneficial to send additional employees to sessions on topics that relate directly to their positions in the bank. These employees typically come from the customer service, lending, or operations departments in the bank. The CBC's pricing structure supports this team approach, offering significant savings for sending multiple attendees.

COMPLIANCE MANUALS

When attending a seminar, you should be focused on the material being presented. It is often too difficult to listen to a speaker and write detailed notes at the same time. For this reason, the CBC Program manuals are written in full narrative. This also enables the banker to take the materials to the bank as a reference to the regulations and as a training manual for other employees. Prior to the session, you will be sent the manuals electronically. You may print them or download them to your own electronic device for use at the session. **We will not have printed copies available.**

REGULATORY APPROVAL

The CBC Program has passed the test of regulatory scrutiny. The regulatory agencies have recognized the increased understanding and ability to deal with regulatory issues by those bankers who were CBC Members. Since then, the program has received approval from the regulatory agencies not only for its comprehensiveness, but also for its practicality. All programs will be available for CRCM credit through American Bankers Association (ABA).

PRACTICAL SOLUTIONS

Most community banks do not have the time or money to build elaborate compliance systems, but there is a solution. The CBC Program provides practical, user- friendly compliance techniques and explains how they can be related to all areas of compliance. For example, setting up compliance files, developing training programs, responding to the examinations, and resolving disputes are among the areas that are reviewed.

PARTICIPANT INTERACTION

The CBC Program is designed to assist members in getting timely answers to their questions. The program provides a forum where each bank can be an active participant, bringing their questions, concerns and compliance techniques for group review. This two-way flow of information increases understanding and improves the bank's effort toward a viable compliance program.

ABOUT THE CBC PROGRAM INSTRUCTORS

BILL ELLIOTT, CRCM
Director of Compliance Education

Bill brings over 45 years of banking experience to Young & Associates, where he leads compliance seminars, conducts reviews, and provides in-house training. He previously spent 15 years as a compliance and CRA officer at a large community bank and also worked for a regional bank. Bill has experience as a lender in consumer, commercial, and mortgage loans, and has managed departments such as loan review, loan processing, credit administration, collections, and commercial loan workout.

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.

VERONICA MADSEN, CAMS
Consultant

Veronica is a seasoned consultant with a robust legal background and decades of banking experience. Her career began at a financial institution trade association, followed by roles as a Regulatory Attorney, Chief Compliance Officer at a fintech company, and founder of ESTEE Compliance, where she provided compliance services to financial institutions. She has also created and managed a compliance management system at a fintech company and has overseen the Bank Secrecy Act training program at a large bank.

COMMUNITY BANKERS FOR COMPLIANCE PROGRAM

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 CBC SEMINAR SESSION FEES

- ☐ $400 for the first IBA member
- ☐ $200 for each additional IBA member

Surcharge of 100% for Non-Members

First Quarter

February 10, 2026

- ☐ Indianapolis, IN
- ☐ Virtual

Second Quarter

May 12, 2026

- ☐ Indianapolis, IN
- ☐ Virtual

Third Quarter

August 11, 2026

- ☐ Indianapolis, IN
- ☐ Virtual

Fourth Quarter

November 10, 2026

- ☐ Indianapolis, IN
- ☐ Virtual

READY TO REGISTER? VISIT WWW.INDIANA.BANK

DESIGNATED BANKER

Name

Bank

Address

City State Zip

Phone

Email

**Email is required for registration.*

Additional Delegate(s)

Name

Email

Name

Total Enclosed: **Please bill me** ☐

Request CPE certificates ☐

PAYMENT INFORMATION:

Please select your payment method:

☐ MASTERCARD ☐ VISA ☐ AMEXP

Name on Card

Card Number

Exp. Date CVC

Total Amount Enclosed: $

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:
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

CBC PROGRAM LEVELS

CBC BASIC PROGRAM MEMBERSHIP [LEVEL 1]

Membership includes the following services:

- Four quarterly seminars (subjects to be determined by Young & Associates, Inc.)
- Hotline services for all CBC members via phone and internet
- Monthly *Compliance Update* newsletter (electronic format)
  - The *Compliance Update* includes a monthly update to the compliance calendar
- Access to CBC Members-Only Web Page

CBC ENHANCED PROGRAM MEMBERSHIP [LEVEL 2]

Membership includes all LEVEL 1 services, PLUS:

- Weekly emailed Compliance Newsflash listing all new pronouncements
  - Guarantees that you will not “miss” something
  - Includes brief descriptions and potential bank departmental impacts
  - Includes website addresses for each pronouncement
- $200 credit towards the purchase of individual Young& Associates, Inc. compliance products purchased during the CBC Program year.
- Quarterly conference call for all CBC Enhanced Members.
  - Topics will include suggestions from you as well as updates from the Young & Associates staff.
  - The calls will be interactive; all participants will be able to share important information with other attendees.
  - Notification of date and time of each quarterly conference call will be given approximately 10 days from conference call date.
- Access to the CBC Members and CBC Enhanced webpages through a shared user ID and password.