

# COMMUNITY BANKERS FOR COMPLIANCE PROGRAM 2012

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*Be Prepared for Upcoming  
Compliance Changes!*



**LIVE SEMINARS:**  
**APRIL 26, 2012**  
**OCTOBER 11, 2012**  
WEST DES MOINES, IA

**WEBCASTS**  
**REGULATORY UPDATE:**  
**FEBRUARY 9, 2012**  
**MAY 17, 2012**  
**AUGUST 23, 2012**  
**OCTOBER 25, 2012**

*Presented By:*



Consultants to the Financial Industry  
**Young & Associates, Inc.**

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# COMMUNITY BANKERS FOR COMPLIANCE PROGRAM

*Today's community bank compliance officer is charged with staying current with all the compliance rules and regulations and making sure they are being used effectively within the bank. The Dodd-Frank changes, with the inclusion of the new Consumer Financial Protection Bureau, will likely increase the complexity and pace of regulatory changes in 2012. It is critical that your bank's compliance officer is ready and has the tools necessary to deal effectively with these changes as they occur.*

## NATIONAL-KNOWN AND LONGEST RUNNING COMPLIANCE TRAINING PROGRAM IN THE COUNTRY

Community Bankers of Iowa is pleased to sponsor the Community Bankers for Compliance Program (CBC). Having received approval from regulatory agencies, the CBC program has been instrumental in helping over 2,000 community bankers across the nation develop an increased understanding and ability to deal with regulatory issues. This is the most successful and longest running compliance training program in the country and provides up-to-date information on compliance issues and developments in bank regulations, as well as proven techniques for maintaining your in-bank compliance program. In addition, it provides a forum where those responsible for regulatory compliance can discuss issues and exchange ideas with other community bankers.

*Annual membership to the CBC Program consists of five inter-related compliance services:*

**1. LIVE REGULATORY SEMINARS.** Two live seminars are provided throughout the year with each seminar presented from 8:30 AM - 5:00 PM. Two regulations will be presented with one in the morning and one in the afternoon. A detailed manual will be electronically sent to each participant prior to the seminar date.

**2. WEBCASTS - REGULATORY UPDATE.** Four regulatory update sessions will be presented in webcast format on separate days. Each webcast will discuss current news and regulatory changes that may have an impact on community banks. Each webcast will take place at 10:00 AM (central time) and will be 1-1/2 hours in length including questions and answers. A detailed manual, written in full narrative, will be provided.

**3. MONTHLY NEWSLETTER.** The *Compliance Update* newsletter is sent to program members each month. It provides an update of compliance issues that impact community banks.

**4. COMPLIANCE HOTLINE.** Members of the program may call the Young & Associates' toll-free number or visit their Web site on the Internet for compliance officer questions that arise on a daily basis. Young & Associates has several 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.

**5. CBC MEMBERS ONLY WEB PAGE.** This web page is reserved for banks that are registered members of the *Community Bankers for Compliance Program*. In it you will find special and timely information and tools provided by Young & Associates, Inc., that can be used to enhance the regulatory compliance function at your bank.

### DATES AND LOCATIONS:

#### LIVE REGULATORY SEMINARS:

APRIL 26, 2012

OCTOBER 11, 2012

Registration for each of the two live seminars will be at 8:00 AM. The seminars will run from 8:30 AM - 5:00 PM with a one-half hour lunch. The location for both live seminars will be in West Des Moines, Iowa.

#### WEBCAST

#### REGULATORY UPDATE:

FEBRUARY 9, 2012

MAY 17, 2012

AUGUST 23, 2012

OCTOBER 25, 2012

Each webcast will be presented at 10:00 AM (central time) and will be 1-1/2 hours in length including questions and answers.

### PROGRAM FLEXIBILITY

To assure that CBC member banks are getting the most out of their memberships, the program is designed with flexibility in mind. We realize that job responsibilities change quite frequently within some banks, and for this reason, membership is granted to banks, not individual bank employees. This enables you to have your bank's compliance officer participate, as well as an additional representative, as the topics apply to the various areas of the bank. This will greatly enhance the bank's ability to implement compliance throughout the bank.

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## COMPLIANCE MANUALS

When you attend a seminar, you want to focus on the material being presented. It is often too difficult, though, to listen to a speaker and write detailed notes at the same time. For this reason, the Community Bankers for Compliance 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.

## REGULATORY APPROVAL

The *Community Bankers for Compliance Program* has passed the test of regulatory scrutiny. After the original program was developed in other states, the regulatory agencies recognized the increased understanding and ability to deal with regulatory issues by those bankers who were members. Since then, the program has received approval from the regulatory agencies not only for its comprehensiveness, but also for its practicality.

## RISK MANAGEMENT

The CBC is a proven method to reduce the risk of regulatory actions against your bank for reasons such as failure to establish a valid compliance management program, failure to establish compliance policies, failure to provide adequate compliance training, and failure to monitor internal compliance. In addition, with each change in regulatory compliance regulations, there is an increased risk of inadvertent compliance errors. The CBC reduces the possibility that these errors will occur because your employees will have a greater understanding of the regulatory requirements.

## 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 will provide practical, user-friendly compliance techniques and explain 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 as well as testing techniques before implementation in the bank. The program provides a forum where each bank can be an active participant by asking questions and bringing concerns and compliance techniques for review by the group. This peer evaluation and two-way flow of information increases understanding and improves the bank's effort toward a viable compliance program.

## COMPLIANCE PROFESSIONALS

*This Community Bankers for Compliance Program is presented by Young & Associates, Inc., a nationally recognized compliance consulting firm specializing in community banks.*

**Bill Elliott, Senior Consultant and Manager of Compliance.** With over 30 years of banking experience, Bill Elliott leads the compliance department at Young & Associates, Inc. where he conducts compliance reviews, leads compliance seminars, conducts in-house training, and writes compliance articles and training materials. During his career as a banker, Bill spent 15 years as a compliance officer in a large community bank. He has also been a lender for consumer, commercial, and mortgage loans, and has managed a variety of bank departments including loan review, consumer / commercial loan processing, mortgage loan processing, loan and credit administration, collections, and commercial loan workout.

## REGISTRATION INFORMATION

**Program Membership:** For members of Community Banks of Iowa, the price of the program is \$1,250 per year. Or, your bank can send two (2) representatives from your bank for just \$1,500 if you register in advance — *that's a substantial savings!* Any additional attendees beyond the two preregistered will be \$150 per sessions. For banks that are not members of Community Banks of Iowa, the price of the program is \$1,500 per year. Or, your bank can send two (2) representatives from your bank for just \$1,850 if you register in advance. Any additional non-member attendees beyond the two preregistered will be \$250 per session. Included in the program membership is:

- Attendance at the 2 live regulatory seminars. Registration for each live seminar will at 8:00 AM and the seminars will run from 8:30 AM to 5:00 PM.
- Hookup to the 4 webcasts - regulatory update. Each webcast will begin at 10:00 AM (central time) and will be 1-1/2 hours in length including questions and answers.
- Detailed manual for both live seminars and webcasts.
- Monthly *Compliance Update* newsletter issued electronically.
- On-line and toll-free access to Young & Associates for compliance questions.

**Individual Live Seminars:** For members of Community Banks of Iowa, the price to send one (1) representative from your bank to an individual session is \$350 and \$150 for each additional representative. For banks that are not members of Community Banks of Iowa, the price to send one (1) representative from your bank is \$450 and \$250 for each additional representative.

**Individual Webcast - Regulatory Update:** For members of Community Banks of Iowa, the price for each hookup is \$225 per webcast. For banks that are not members of Community Banks of Iowa, the price for each hookup is \$275 per webcast.

**DATES AND LOCATIONS:**

**LIVE REGULATORY SEMINARS:**

APRIL 26, 2012  
 OCTOBER 11, 2012  
 West Des Moines, IA

**WEBCAST**

**REGULATORY UPDATE:**

FEBRUARY 9, 2012  
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**DESIGNATED BANKER:**

Name: \_\_\_\_\_  
 Bank: \_\_\_\_\_  
 Address: \_\_\_\_\_  
 City: \_\_\_\_\_ State: \_\_\_\_\_ ZIP: \_\_\_\_\_  
 Telephone: \_\_\_\_\_ Fax: \_\_\_\_\_  
 E-Mail \_\_\_\_\_

**ADDITIONAL DELEGATES:**

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**TOTAL AMOUNT ENCLOSED: \$ \_\_\_\_\_**

*Please return registration form along with payment to:*

**COMMUNITY BANKS OF IOWA  
 1603 22ND ST., SUITE 102  
 WEST DES MOINES, IA 50266**

*For additional information, contact:*

**COMMUNITY BANKERS OF IOWA AT (515) 453-1495 OR FAX TO (515) 453-1498**