

Community Bankers for Compliance



*Helping community bankers build and manage
an in-bank compliance program*

Sponsored By:



Presented By:



Live Regulatory Seminars:

April 10 & 11, 2018

October 9 & 10, 2018

**Junior Achievement of Central Iowa
Nationwide Room
6100 Grand Ave.
Des Moines, IA 50312**

Webcasts-Regulatory Update:

February 9, 2018

May 11, 2018

August 10, 2018

November 9, 2018



Community Bankers of Iowa is pleased to once again 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.

The CBC Program provides your bank with up-to-date information on the ever-changing bank regulations, as well as guidance for structuring and 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.

Membership to the CBC Program consists of the following:

Live Regulatory Seminars. Live compliance seminars are provided twice during the year. Two regulations will be presented along with time for questions and answers.

Quarterly Regulatory Update webinars will be presented. Each webinar will discuss current news and regulatory changes that may have an impact on community banks.

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

Compliance Hotline. Members of the program may call the Young & Associates' toll-free number or visit their Web site on the Internet 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 web page is reserved for banks that are registered members of the Community Bankers for Compliance (CBC) 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.

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 send your bank's compliance officer, as well as an additional representative as the topics apply to the various areas of the bank. By sending these representatives to the sessions that matter most to them, you are greatly enhancing the bank's ability to implement compliance throughout the bank.

Who Should Attend

The focus of the CBC is on regulatory compliance. It is essential that your bank's compliance officer attend. But 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. To support this team effort, the CBC has been priced to enable your bank to send additional employees at a substantial savings.

DATES AND LOCATIONS:

Live Regulatory Seminars:

April 10 & 11, 2018

October 9 & 10, 2018

Registration on Day 1 of the 2-day seminar will be at 9:30 AM. The seminar will begin at 10:00 AM and end at 4:30 PM.

Day 2 will begin with a continental breakfast at 8:00 AM. The seminar will be begin at 8:30 AM and end at 3:00 PM.

Each seminar will be held at the
Junior Achievement of Central Iowa
Nationwide Room
6100 Grand Ave.
Des Moines, Iowa 50312

Regulatory Update Webinar:

February 9, 2018

May 11, 2018

August 10, 2018

November 9, 2018

Each webinar will be presented at 11 AM (central time) and will be approx. 1-1/2 hrs. in length including questions and answers.

Seminar Presenters

Bill Elliott, CRCM, Senior Consultant and Manager of Compliance

With over 35 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.

Dale Neiss, CRCM, Consultant

Dale Neiss is a compliance consultant with Young & Associates, Inc. With over 30 years of banking experience in Denver, CO, Dale has developed and implemented compliance management systems, loan review and community reinvestment act (CRA) programs, and enterprise risk management (ERM) framework for multiple banks. He has held the titles of Compliance and Loan Review Manager, BSA and CRA Officer, and Enterprise Risk Management Director. Prior to his Denver, CO banking experience, Dale began his banking career with the Office of the Comptroller of the Currency in Indianapolis, IN as an associate national bank examiner. At Young & Associates, Inc., he provides consulting and training, as well as writes articles and compliance manuals. He holds the designation of Certified Regulatory Compliance Manager (CRCM) by the Institute of Certified Bankers in Washington, D.C. Dale earned a Bachelor of Business Administration degree in Finance and Management from Kent State University.

Karen S. Clower, CRCM, Consultant and Compliance Operations Manager

Karen Clower is a compliance consultant at Young & Associates, Inc. Her primary responsibilities include product development and maintenance, answering compliance hotline calls, manual creation and updating, and compliance field work. Her prior banking experience includes 19 years working for a large community bank where she managed the mortgage lending department, including processing, underwriting, and the mortgage loan officers. She has also worked as a mortgage loan officer and credit analyst/account officer for commercial lending. Karen holds a BA in Business Management from Hiram College, and associate degrees in Banking and Finance and Business Management from Kent State University.

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.

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 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.

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 compliance internally. 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.

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 ³/₄ *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 (two-day) live regulatory seminars.
- Attendance at the quarterly Regulatory Update webinars.
- 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 a 1-day CBC seminar is \$350 and \$150 for each additional representative. For members of Community Banks of Iowa, the price to send one (1) representative from your bank to a 2-day CBC seminar is \$700 and \$300 for each additional representative.

For non-members of Community Banks of Iowa, the price to send one (1) representative from your bank to a 1-day CBC seminar is \$550 and \$250 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 to a 2-day CBC seminar is \$1,100 and \$500 for each additional representative.

Dates and Locations

April 10 & 11, 2018

October 9 & 10, 2018

**Junior Achievement of
Central Iowa**

Nationwide Room

6100 Grand Ave.

Des Moines, Iowa 50312

Registration on Day 1 of the 2-day seminar will be at 9:30 AM.

The seminar will begin at 10:00 AM and end at 4:30 PM.

Day 2 will begin at 8:30 AM and end at 3:00 PM.

Designated Banker:

Name: _____

Bank: _____

Address: _____

City: _____ State: _____ ZIP: _____

Telephone: _____ Fax: _____

E-Mail _____

Additional Delegates: _____

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